

## Question and Answers

### TOPIC(S):

### FHA AUS Error – Approved / Ineligible

### QUESTION:

I cannot figure out why I am getting an Approve/Ineligible finding, where the ineligible portion is due to my total loan amount when I know for sure that my loan amount is below the maximum loan amount that FHA/HUD allows.

### ANSWER:

MBOT has a glitch in this regard. Please remove the seller concessions from your loan details page on your URLA and rerun your findings. Please see screen shot below.

Loan Details	Loan Purpose	Other New M
Base Loan Amount \$ 52785	<input type="checkbox"/> Is Preapproval	<a href="#">+Add</a>
Sales Price \$ 54700	Loan Purpose Purchase	Down Payme <a href="#">+Add</a>
Appraised Value \$ 54700	Estimated Closing Date 10/18/2022	Interviewer I Interviewer Randy Clair Le NMLS# 12634
Financing Type FHA	<input type="checkbox"/> Seller provided below market sub. financing	Additional Di Interview Date 09/07/2022 [E] Loan Number 1211726718 [E]
Note Rate 5.625	Loan Features Payment Frequency Monthly	
Lien Type First Lien	Government Details <input type="checkbox"/> Is Energy Efficient	
Is Escrowed Yes	Agency Case Loan Identifier Assignment Date	
Amortization Term 360	\$ Mortgage Credit Certificate \$ Discount Points Financed ...	
Amortization Type Fixed	FHA Lender Identifier 2760600057 FHA Sponsor Identifier	
\$ Sales Concession Amount	Sponsored Originator EIN	
	Section of Act Type 203(b) FHA Fixed Rate Program	