



Running AUS - DU/LP in MortgageBot

You will have full access to DU. The AUS you choose is the one we will have to stick with throughout the file. Multiple submissions are a red flag to our investors so please limit the running to a max of 3.

- Choose Services Menu on left hand side of screen
- Choose Automated Underwriting, DU is the default engine (see below to change to LP)
- Choose **HERE** (1) and enter, that will then open screen (2) which you will enter your credit report reference number, select your credit agency, and enter your account name and password on the second screen and click submit. It will take time to pull, so after about 10-15 seconds you can refresh your screen by hitting F5.

Please confirm submission to automated underwriting:

Loan Number: 0011226073
Borrower Name: Mickey Mouse
Submission Type: Credit and Underwriting

If you want to reissue existing credit reports and associate it with this loan, please click **HERE**

Auto-populate the liabilities from the new credit report to the 1003?
Credit Agency: Settlement One (290)
Account Number: 43 233158a
Password: Remember Password for login session

If this loan was submitted to DU already outside of this site and you have the Fannie Mae Casellie ID, please enter it below:
Fannie Mae Casellie ID:

Note: If you wish to submit to any other engines, please click [here](#) to change the engine type and to modify the 1003 data first. Then resubmit this loan.

Please confirm submission to automated underwriting:

Loan Number: 0011226073
Borrower Name: Mickey Mouse
Submission Type: Credit and Underwriting

Please enter the reference numbers for the existing credit reports below:
 Mickey Mouse (Borrower) Jointly Reference Number:
 Minnie Mouse (Co-Borrower)

Auto-populate the liabilities from the new credit report to the 1003?
Credit Agency: Settlement One (290)
Account Number: 43 233158a
Password: Remember Password for login session

If this loan was submitted to DU already outside of this site and you have the Fannie Mae Casellie ID, please enter it below:
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Note: If you wish to submit to any other engines, please click [here](#) to change the engine type and to modify the 1003 data first. Then resubmit this loan.

- The results will show on the main page of your loan file and all you need to do is select the hyperlink next to AU Status to see the results.

Application Criteria		Hide	
Application Date:	<input type="text"/>	Property Address	<input checked="" type="checkbox"/>
Name	<input checked="" type="checkbox"/>	Value of Property	<input checked="" type="checkbox"/>
Monthly Income	<input checked="" type="checkbox"/>	Loan Amount	<input checked="" type="checkbox"/>
Social Security Number	<input checked="" type="checkbox"/>		

Loan Details		Hide	
Final:	11/17/2015	Product Code:	VA 30
Loan Amount:	\$86,827.00	Rate:	4.125%
Loan Purpose:	Purchase	APR:	4.539%
Institution:	<input type="text"/>	P & I:	\$420.81
Loan Status:	U/W Final Approval	PITI:	\$666.09
AU Status:	DU: Approve/Eligible	Lock Status:	<input type="text"/>
Property Address:	<input type="text"/>	Lock Expiration:	<input type="text"/>
Appraised Value:	\$110,000.00	Cash To Close:	\$999.74
		Closing Date:	11/30/2015

To change submission to LP:

- Choose Services Menu on left hand side of screen
- Choose Automated Underwriting, scroll to the bottom of the screen and click the word “Here” as shown highlighted below to change the AUS engine:

Please confirm submission to automated underwriting:

Loan Number:	0011381258
Borrower Name:	Mickey J Mouse
Submission Type:	Credit and Underwriting

If you want to reissue existing credit reports and associate it with this loan, please click [HERE](#).

Auto-populate the liabilities from the new credit report to the 1003?

Credit Agency: Partners Credit and Verification Solutions (251)

Account Number: tpierce1

Password: Remember Password for login session

If this loan was submitted to DU already outside of this site and you have the Fannie Mae Casefile ID, please enter it below:
Fannie Mae Casefile ID:

Note: If you wish to submit to any other engines, please click [Here](#) to change the engine type and to modify the 1003 data first. Then resubmit this loan.

- Using the drop down, select Freddie Mac (Loan Product Advisor) and click Update

AU System Change

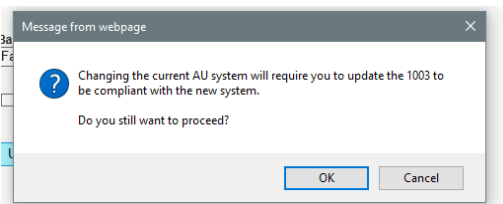
Note: Changing the current AU system will require you to update the 1003 to be compliant with the new system.

Loan Number: 0011381258
Borrower Name: Mickey J Mouse

Base 1003 Format
Freddie Mac (Loan Product Advisor)

Delete all existing liabilities from 1003.

- Changing AUS engines will require you to update your 1003, a pop-up box will confirm that you wish to proceed. Click OK to continue



- After updating the 1003, scroll to the bottom of the screen and select “Submit”

<< Previous Next >>

Save/Close Cancel **Submit**

- Using the drop-down options in the Processing Stage, select Prequalification or Underwriting as applicable. Select either Use infiles for LPA evaluation to pull new credit or Use existing credit reports for LPA evaluation. If you are using a Partners credit report, select Equifax Mortgage Solutions as the Credit Agency and Old Republic Credit Services as the Technical Affiliate and click submit. It will take time to pull, so after about 10-15 seconds you can re-fresh your screen by hitting F5.

Submit Loan

Please confirm submission to automated underwriting:

Loan Number: [REDACTED]

Borrower Name: [REDACTED]

Processing Stage Underwriting ▼

Use infiles for LPA evaluation.

Use existing credit reports for LPA evaluation.

Please choose the following options for the credit report request:

Credit Agency Equifax Mortgage Solutions ▼

Technical Affiliate

Old Republic Credit Services ▼

Applicant	Credit Type	Reference Number	Reorder Credit
[REDACTED] (Borrower)	Individual	[REDACTED]	<input type="checkbox"/>

Applicant	Credit Type	Reference Number	Reorder Credit
[REDACTED] (Borrower)	Individual	[REDACTED]	<input type="checkbox"/>

Note: If you wish to submit to any other engines, please click [Here](#) to change the engine type and to modify the 1003 data first. Then resubmit this loan.

- The results will show on the main page of your loan file and all you need to do is select the hyperlink next to AU Status to see the results.

Application Criteria		Hide	
Application Date:	[REDACTED]	Property Address	✓
Name	✓	Value of Property	✓
Monthly Income	✓	Loan Amount	✓
Social Security Number	✓		
Loan Details		Hide	
Final:	Not Finald	Product Code:	Conventional 30
Loan Amount:	\$40,000.00	Rate:	4.875%
Loan Purpose:	Purchase	APR:	5.404%
Institution:	[REDACTED] BANK (TS)	P & I:	\$211.68
Loan Status:		PITI:	\$379.22
AU Status:	LPA: Eligible/Accept/Accept	Lock Status:	[REDACTED]
Property Address:	[REDACTED]	Lock Expiration:	[REDACTED]
Appraised Value:	\$226,000.00	Cash To Close:	\$188,582.27
		Closing Date:	1/11/2019