



Dual AUS Job Aid



December 2022

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Dual AUS

Dual AUS enables you to run DU and LPA simultaneously. This must be completed prior to submitting loan files to Freedom Mortgage

Beginning the Process

Open the loan from the pipeline or loan lookup. The Loan Details screen appears. Select “Dual AUS” from the left menu. You must have Sponsored Access with Freddie Mac.

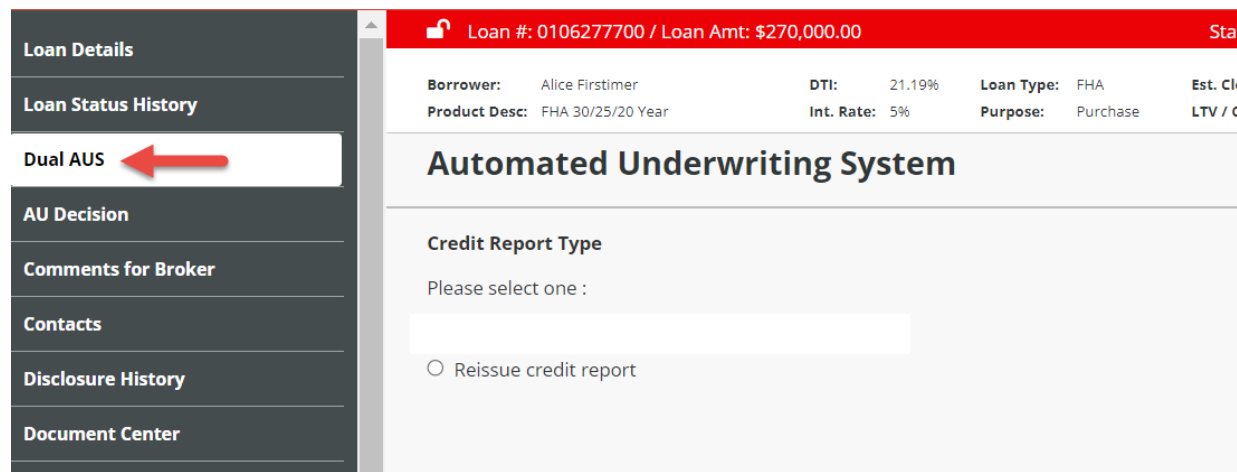
If your brokerage already has Sponsored Access with Freddie Mac, please contact your Credit Agency(s) and provide the Freedom Mortgage information below prior to running LPA.

Freedom Mortgage Seller/Servicer Number: 179536
Freedom Mortgage Address: 907 Pleasant Valley Ave, Ste 3. Mt. Laurel, NJ 08054

If your brokerage does not have Sponsored Access with Freddie Mac, please follow instructions below:

1. Request New Wholesale Sponsored Relationship. [Click Here](#) to get started.
2. Contact your Credit Agency(s) and provide the Freedom Mortgage information below prior to running LPA.

Freedom Mortgage Seller/Servicer Number: 179536
Freedom Mortgage Address: 907 Pleasant Valley Ave, Ste 3. Mt. Laurel, NJ 08054



Loan Details

Loan Status History

Dual AUS ←

AU Decision

Comments for Broker

Contacts

Disclosure History

Document Center

Loan #: 0106277700 / **Loan Amt:** \$270,000.00

Borrower: Alice Firstimer **DTI:** 21.19% **Loan Type:** FHA **Est. Clo**

Product Desc: FHA 30/25/20 Year **Int. Rate:** 5% **Purpose:** Purchase **LTV / C**

Automated Underwriting System

Credit Report Type

Please select one :

☐ Reissue credit report

Choosing Credit

To enter credit information, please select “Reissue Credit Report. This is the choice for the first run of Dual AUS. After you have successfully run DUAL AUS once, for any subsequent runs choose the “Use credit report already associated with this file”.

First Run

Automated Underwriting System

Credit Report Type
Please select one :

☐ Reissue credit report

Subsequent Runs

Automated Underwriting System

Credit Report Type
Please select one :

☐ Use credit report already associated with this file

☐ Reissue credit report

Enter the credit information for DU and LPA. Click the box next to the borrowers' names, then enter and the reference number of the credit report.

For Joint Credit applicants "Choose Joint Credit Report", then enter the joint credit report reference number. Select the borrower and co-borrower on the report.

Automated Underwriting System America / #0148353774

Credit Report Type
Please select one :

☐ Use credit report already associated with this file

☒ Reissue credit report

Order DU/ Reissue Credit Report
Credit Agency: * Account: * Password: *

☐ I want to only Order DU

Order LPA/ Reissue Credit Report
Credit Agency: *

☐ I want to only Order LPA

Do you want to reissue credit jointly for any borrowers?

☒ Joint Credit Report

☐ Individual Credit Report

Select and enter the borrower's credit reference number for whom you want to reissue joint credit report: *

Reference #:

Borrower on Credit Report

☒ Andy America

☐ Amy America

Co-borrower on credit Report

☒ Amy America

Enter the credit agency information with the ID and Password for the DU credit agency then click the “Request” button.

Order DU/ Reissue Credit Report

Credit Agency: *

Account: *

Password: *

Test Credit Agency (200)

pam

....

☐ I want to only Order DU

Order LPA/ Reissue Credit Report

Credit Agency: *

Kroll Factual Data (6)

Request

Cancel

After the “Request” button is clicked, a message will appear asking if you would like to save your credentials. Selecting “Yes” will save your credentials to the Edit Profile page.

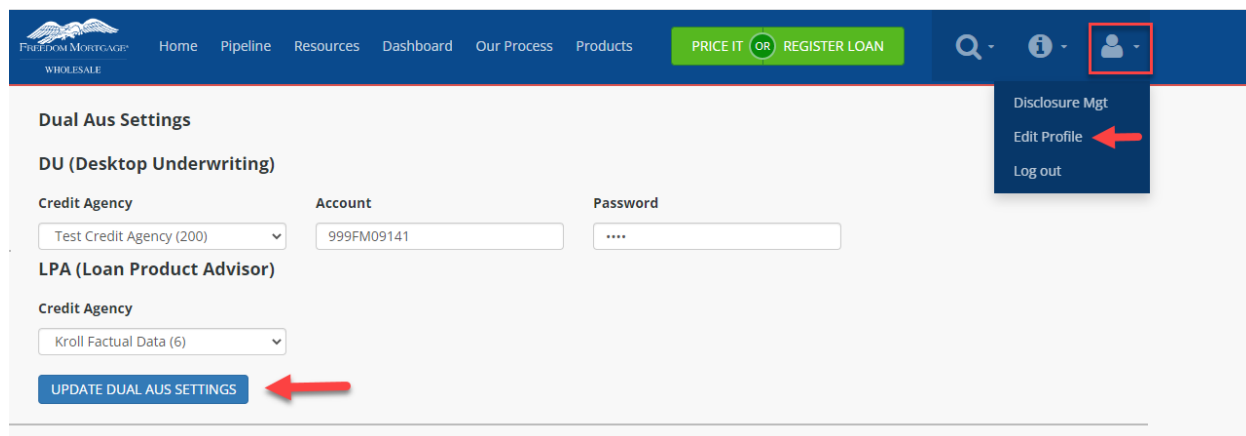
Update

Would you like to store DU and LPA 'Credit Agency', and DU 'Username' and 'Password' into your account?

Yes

No

The DU and LPA Credit Agency information can also be edited from the Edit Profile page. After completing the field edits, click the “Update Dual AUS Settings” to save the changes. The updated Credit Agency information will default to the “Order DU/Reissue Credit Report” section for each Reissue Credit Report request.



Dual Aus Settings

DU (Desktop Underwriting)

Credit Agency: Test Credit Agency (200) Account: 999FM09141 Password:

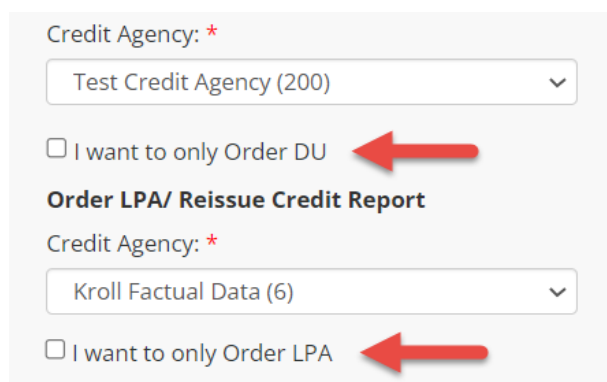
LPA (Loan Product Advisor)

Credit Agency: Kroll Factual Data (6)

UPDATE DUAL AUS SETTINGS

Running Only DU or LPA

You may run only DU or LPA via the Dual AUS functionality by selecting “I want to only Order DU” or “I want to only Order LPA”.



Credit Agency: *
Test Credit Agency (200)

☐ I want to only Order DU

Order LPA/ Reissue Credit Report

Credit Agency: *
Kroll Factual Data (6)

☐ I want to only Order LPA

Receiving the Findings

Findings reports are returned for DU and LPA with a recommendation. You may select the best option for your borrower(s). The loan product will automatically be updated in the loan file.

Recommended

Desktop Underwriter (DU)

Finding Results
Approve/Eligible

Appraisal Waiver
No

Total Funds to be Verified
\$140932.80

Tax Returns Required
0 Years

Reserves Required
\$0

[View Findings](#)

Select DU

Loan Product Advisor (LPA)

Finding Results
Accept/Eligible

Appraisal Waiver
No

Total Funds to be Verified
\$140932.80

Tax Returns Required
0 Years

Reserves Required
\$0

[View Findings](#)

Select LPA

If you choose to change GSEs the message below will appear indicating the loan product was changed to correspond with the AUS option selected.

Success

Your AUS selection has been submitted successfully and we have updated the loan product to be consistent and now the loan product is FHLMC FRM 30 Year

[Okay](#)

Viewing the Findings

Click the “View Findings” to see reports for LPA and DU

Recommended

Loan Product Advisor (LPA)

Finding Results
Accept/Eligible

Appraisal Waiver
Yes

Total Funds to be Verified
\$208835.19


Tax Returns Required
1 Years

Reserves Required
\$0


View Findings

Select LPA

AltDocMgrView.do
1 / 4 | - 59% + | [Icons]



1



2

FreddieMac Loan Product Advisor Feedback Certificate

Assessment Summary

BORROWER NAME Andy America		NUMBER OF SUBMISSIONS 4	LP KEY NUMBER E8053096
Assessment Summary PROBABLE CLOSING DATE ELIGIBLE		Representation & Warranty Rule COLLATERAL RISK RELIEF ELIGIBLE	
Income RISK RELIEF ELIGIBLE		ASSET RISK RELIEF NOT ELIGIBLE	

Loan Details

BORROWER NAME Andy America 909-40-3333	ADDITIONAL BORROWER Amy America 909-40-2222	APPRAISAL DATE N/A	LENDER CASE NUMBER 0148290687	MORTGAGE TYPE Conventional
PROPERTY ADDRESS 862 MONTGOMERY ROAD MILLSBOROUGH, NJ 080411306		DOCUMENTATION LEVEL Streamlined Accept		

Loan-to-Value Ratios

LT 70.00%	TL 70.00%	CT 70.00%
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Qualifying Ratios

MONTHLY HOUSING (PITI) \$2,503.77	PRESENT HOUSING EXPENSE \$2,163.00	TOTAL MONTHLY INCOME \$19,242.00	TOTAL MONTHLY DEBT \$4,633.77	MAX MORTGAGE LMT N/A
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Credit Report Information

SELECTED BORROWER ANDY AMERICA	SELECTED REPORT/STORY TransUnion	INDICATOR SCORE 740	CREDIT RECORDED CREDIT RECORDED
BORROWER Andy America	REPORT/STORY AND CREDIT SCORE Experian	CREDIT REFERENCE AFANNBX099000	

Desktop Underwriter (DU)

Finding Results
Approve/Eligible

Appraisal Waiver
No

Total Funds to be Verified
\$208835.19

Tax Returns Required
1 Years

Reserves Required
\$0

View Findings

Select DU

Underwrite Request
Credit Request

DU Underwriting Findings


Primary Borrower: Andy America
 Co-Borrower: Amy America
 Lender Case Number: 0148290687
 MORNETPlus Case File ID: 1636107764
 Submission Date: 12/08/2022 08:14AM
 Recommendation: Approve/Eligible
 Submitted By:
 Submission Number: 8
 First Submission Date: 11/17/2022 01:59PM
 Casefile Create Date: 11/17/2022
 DU Version: 11.0

1 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.

2 This loan casefile appears to meet Fannie Mae's eligibility requirements.

The LPA and DU findings, and other AUS documents, are stored in the **Document Center** and can be downloaded or printed.

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Loan #: 0148306939 / **Loan Amt:** \$150,000.00

Status: Loan Created 11/22/2022 17:19

Borrower: Andy America
Product Desc: VA 30/25/20 Year

DTI: 7.63%
Int. Rate: 7%

Loan Type: VA
Purpose: Purchase

Est. Closing: 01/12/2023
LTV / CLTV: 54.55% / 54.55%

AU Decision

Andy / #0148306939

This loan has both DU and LPA findings. Click on any one of the links below to view the corresponding findings.

[View DU Findings](#)
[View LPA Findings](#)

Loan Details

Loan Status History

Dual AUS

AU Decision

Comments for Broker

Contacts

Disclosure History

Document Center

Download 1003

Edit Loan

Loan Estimate

Lock Loan

Order DU

Order LPA

Resubmit 1003

View T/C

Document Center

Uploads

Documents

Upload History

REAL TIME SYSTEM DOCS

[1003 Document - Stand Alone](#)
[QM Status Report](#)
[Summary of Transaction](#)

ELECTRONIC LOAN FILE DOCS

CREDIT

[Credit Report](#) 11/29/2022 at 10:59:45 AM

REGISTRATION

[Registration/Submission Sheet](#) 11/28/2022 at 3:38:17 PM

SUBMISSION

[AUS Findings LPA Checklist](#) 12/07/2022 at 1:11:49 AM
[AUS Findings LPA Feedback](#) 12/07/2022 at 1:11:48 AM
[AUS Findings DU](#) 12/07/2022 at 1:11:38 AM

THIRD PARTY SERVICE RESULTS

[Certification Quote](#) 12/08/2022 at 8:24:44 AM