

DUAL AUS - HOW TO GUIDE

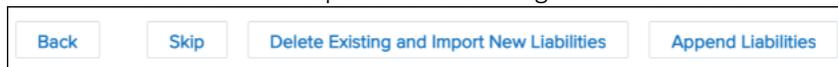
One-Click Dual AUS will provide you the ability to run an application through both systems and quickly identify which one works best for the customer. Users are also able to order credit and import liabilities as part of the process, streamlining this experience for users. After completing an AUS order, the TPO can also indicate to the lender which AUS provider is preferred. Additionally, users can order credit without placing an AUS order from the same location

To Order Underwriting Results from DU and LPA Simultaneously:

- 1 From a loan in TPO Connect, select **Dual AUS** from the left navigation menu.
- 2 Click **Order Underwriting**.
- 3 Click **Proceed to Order Dual AUS**.



- 4 On the Order Credit Report screen, enter any missing credit details, report details, and provider details and then click **Next**.
- 5 Once credit order is complete, review the liabilities and select either **Skip** to skip the liability import options, **Delete Existing and Import New Liabilities** to replace liabilities on the loan with the liabilities on the credit file, or **Append Liabilities** to append the liabilities from the credit report to the existing liabilities on the loan.



- If you are importing liabilities, a summary of the imported liabilities is displayed. Review the summary, and then click **Next**.
- 6 On the Order Underwriting screen, review the *DU Underwriting Details* section and the *LPA Underwriting Details* section, provide any missing information, and then select **Submit**.

Once the order is complete, the results are displayed on the Dual AUS page on the Fannie Mae / DU and Freddie Mac / LPA cards.

Fannie Mae / DU	Freddie Mac / LPA
 DU Recommendation Approve/Eligible	 LPA Risk Class Accept
CU Risk Score -	 LPA Purchase Eligibility Eligible
 Appraisal Waiver Eligible NO	Appraisal Waiver Eligible -
 Ordered Date 10-19-2021 10:28 am	 Ordered Date 10-19-2021 10:28 am
Certificate Details -	Certificate Details 

- To view the details of the report, select the **Certificate Details**  icon.
 - Note:** If you are not currently using the Cloud Viewer (the document viewer created by ICE Mortgage and introduced with the Encompass 20.2 Major Release in November 2020) and have document conversion enabled, the user will receive the message below. The user can view the report on the *Documents* page.



- To indicate a preferred AUS provider to the lender, select the provider from the **AUS Preference** field.

To Order Underwriting Results from DU Only:

- From a loan in TPO Connect, select **Dual AUS** from the left navigation menu.
- Click **Order Underwriting**.
- Click **Proceed to Order DU**.

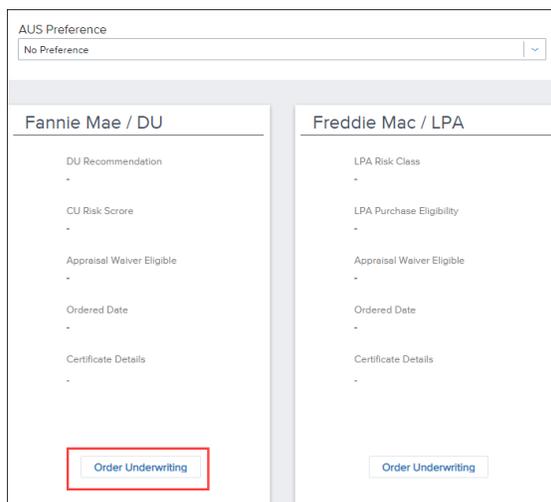


- On the Order Credit Report screen, enter any missing credit details, report details, and provider details and then click **Next**.
- Once credit order is complete, review the liabilities and select either **Skip** to skip the liability import options, **Delete Existing and Import New Liabilities** to replace liabilities on the loan with the liabilities on the credit file, or **Append Liabilities** to append the liabilities from the credit report to the existing liabilities on the loan.



- If you are importing liabilities, a summary of the imported liabilities is displayed. Review the summary, and then click **Next**.
- On the DU Underwriting Details page, review the details, provide any missing information, and then select **Submit**.

- Once the order is complete, the results are displayed on the Dual AUS page on the Fannie Mae / DU card.



- To view the details of the report, select the **Certificate Details**  icon.
 - Note:** If you are not currently using the Cloud Viewer (the document viewer created by ICE Mortgage and introduced with the Encompass 20.2 Major Release in November 2020) and have document conversion enabled, the user will receive the message below. The user can view the report on the *Documents* page.



- To indicate a preferred AUS provider to the lender, select the provider from the **AUS Preference** field. This entry is recorded to Encompass field TPO.X119.

To Order Underwriting Results from LPA Only:

- From a loan in TPO Connect, select **Dual AUS** from the left navigation menu.
- Click **Order Underwriting**.
- Click **Proceed to Order LPA**.



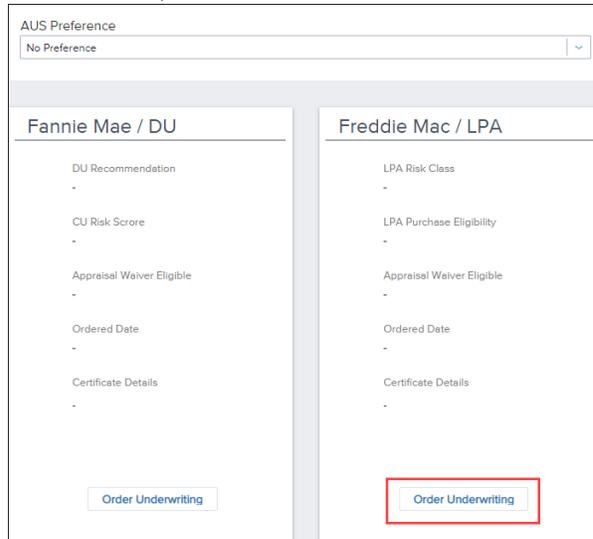
- On the Order Credit Report screen, enter any missing credit details, report details, and provider details and then click **Next**.
- Once credit order is complete, review the liabilities and select either **Skip** to skip the liability import options, **Delete Existing and Import New Liabilities** to replace liabilities on the loan with the liabilities on the credit file, or **Append** Liabilities to append the

liabilities from the credit report to the existing liabilities on the loan.



- If you are importing liabilities, a summary of the imported liabilities is displayed. Review the summary, and then click **Next**.

- 6 On the LPA Underwriting Details page, review the details, provide any missing information, and then select **Submit**.
- 7 Once the order is complete, the results are displayed on the Dual AUS page on the Freddie Mac / LPA card.



- 8 To view the details of the report, select the **Certificate Details**  icon.

- **Note:** If you are not currently using the Cloud Viewer (the document viewer created by ICE Mortgage and introduced with the Encompass 20.2 Major Release in November 2020) and have document conversion enabled, the user will receive the message below. The user can view the report on the *Documents* page.



- 9 To indicate a preferred AUS provider to the lender, select the provider from the **AUS Preference** field. This entry is recorded to Encompass field TPO.X119.

To update Product and Pricing:

- 1 From a loan in TPO Connect, select **Product and Pricing**, the system will automatically update the AUS findings to the last ran Engine. Dual AUS pulls DU 1st and then runs LP. If both engines run then LP will be listed in the AUS Findings Engine. If you would like to see pricing for both Fannie and Freddie then you will need to drop down the menu and change the option to read **“Select One”** this will pull up the GMFS pricing for both loan programs.

The screenshot shows a loan application form with the following fields and values:

- Base Loan Amount:** \$250,000.00
- MI, MIP, FF Financed:** \$
- Total Loan Amount:** \$250,000.00
- LTV:** 81.21
- CLTV:** 81.21
- Address:** 4081 Warford St
- City:** BRISBANE
- Subject Property State:** California
- County:** Orange
- Postal Code:** 92620
- Number of Units:** 1
- Property Type:** Detached
- Occupancy Type:** Primary
- Front End DTI:** 17.07
- Back End DTI:** 23.41
- Total Monthly Income:** \$7,400.00
- AUS Findings:** (Highlighted)
- Engine:** Select One (Highlighted)
- PHIA Total Scorecard:** Select One
- Impound Waiver:** Yes
- Prepayment Penalty:** No
- Self-Employed:** Yes
- Interest Only:** No
- LO Compensation Paid By:** Lender
- Target:** Rate (Selected), Price, 5.500%
- Channel:** Wholesale