

AUS tool for HomeReady or Home Possible

If you are running Home Ready in **DU** and need help on entering the program to obtain accurate results, please cut and paste the following link to your browser. It provides clear guidance on how to enter the program both generally and specific underwriting features of the program:

https://www.fanniemae.com/content/job-aid/desktop-underwriter/topic/du_entering_the_data_for_a_homeready_loan.htm

For Freddie **LP** users, Home Possible has only one additional step that you need to take. You must enter **Home Possible Advantage** in the “Offering Identifier” field. Please make your selection carefully, they have multiple versions of Home Possible and to get the correct findings and pricing you must enter Home Possible ADVANTAGE* as your option.

Fields marked with an asterisk are always required.

Mortgage Type and Loan Terms

Mortgage Type *

Conventional ▼

Base Loan Amount * (exclude PMI, MIP, funding fee financed)

\$ 192500.00

PMI, MIP, Funding Fee Financed

\$ 0.00

Loan Amount

\$192500.00

Interest Rate *

4.125 %

Temporary Subsidy Buydown?

Yes No

Amortization Months *

300

Balloon Term (complete only if loan is a balloon)

Amortization Type *

Fixed Rate ▼

Lien Priority *

First Lien ▼

Offering Identifier



*For LA CAFA loans, the selection is Home Possible Advantage – HFA.