GMFS PARTNERS

Use These Best Practices *for Optimal Results*

Check for Property Inspection Waiver (PIW)

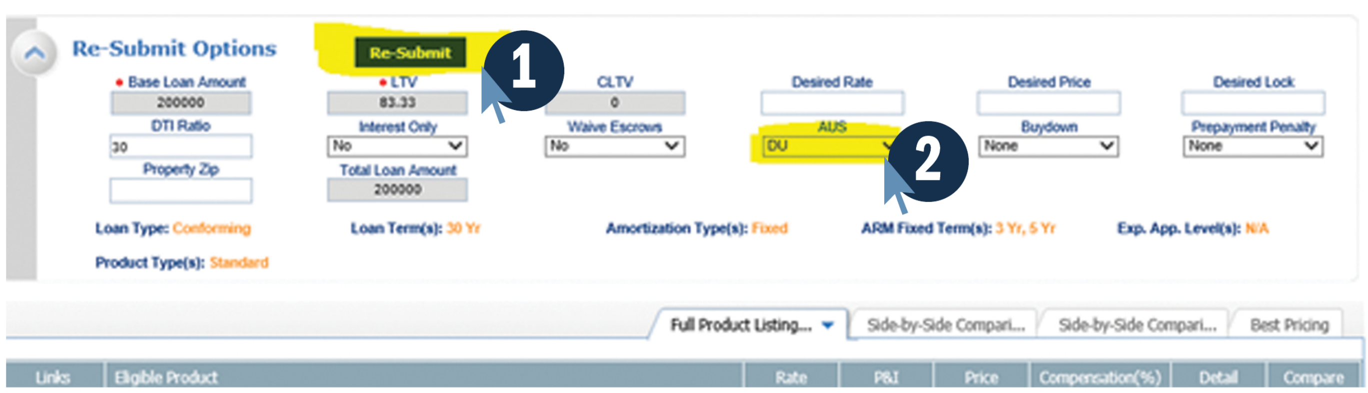
It is always a best practice to run your AUS through DU **AND** LPA to determine if your borrower is eligible for a Property Inspection Waiver (PIW) from DU or an Automated Collateral Evaluation (ACE) from LPA.

The engines do vary, so you can reduce the total number of appraisals needed if you always run both!

REMINDER: if you receive a waiver from either Fannie or Freddie, in order to utilize that waiver your loan must be locked with that same agency's program!!

Compare the Price of Both Programs on Every Loan

It is as easy as two clicks



When running your pricing scenario through Optimal Blue, you can quickly and easily see the difference in pricing by updating the AUS and clicking **"Re-Submit."** You can toggle the AUS back and forth between DU and LP without leaving the page!

Great Mortgage Financial Solutions

gmfspartners.com

EQUAL HOUSING LENDER

v.2 I 06.2026