



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 agencies program!!

COMPARE THE PRICE OF BOTH PROGRAMS ON EVERY LOAN IT IS AS EASY AS TWO CLICKS

The screenshot shows the 'Re-Submit Options' section of the Optimal Blue interface. It includes various input fields and dropdown menus for loan parameters. A yellow highlight is placed over the 'Re-Submit' button, with a blue circle containing the number '1' and an arrow pointing to it. Another yellow highlight is placed over the 'AUS' dropdown menu, with a blue circle containing the number '2' and an arrow pointing to it. The interface also displays loan details such as Base Loan Amount (200000), DTI Ratio (30), LTV (83.33), CLTV (0), and ARM Fixed Term(s) (3 Yr, 5 Yr).

When running your pricing scenario thru 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!

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