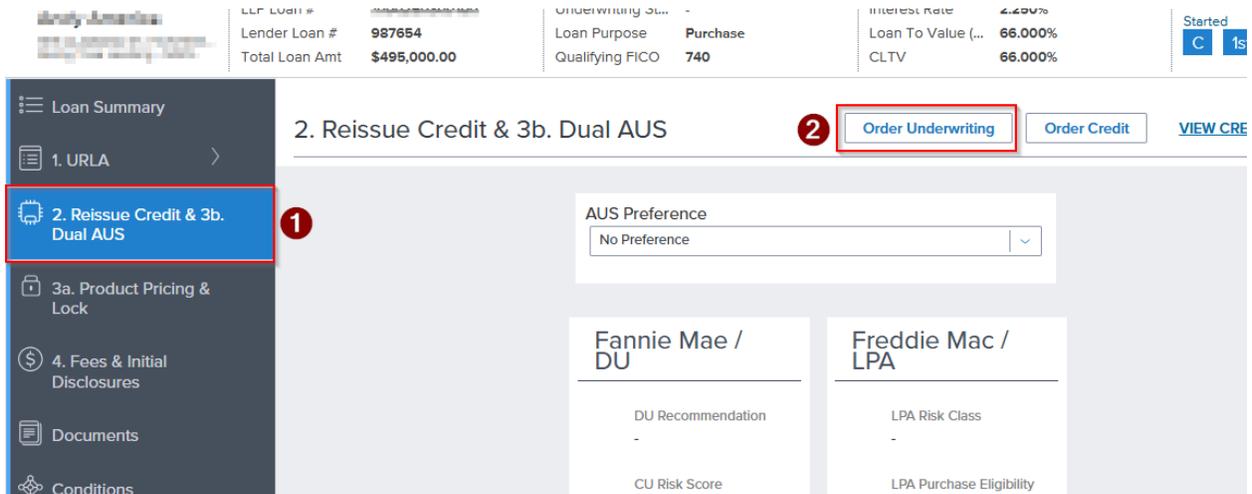


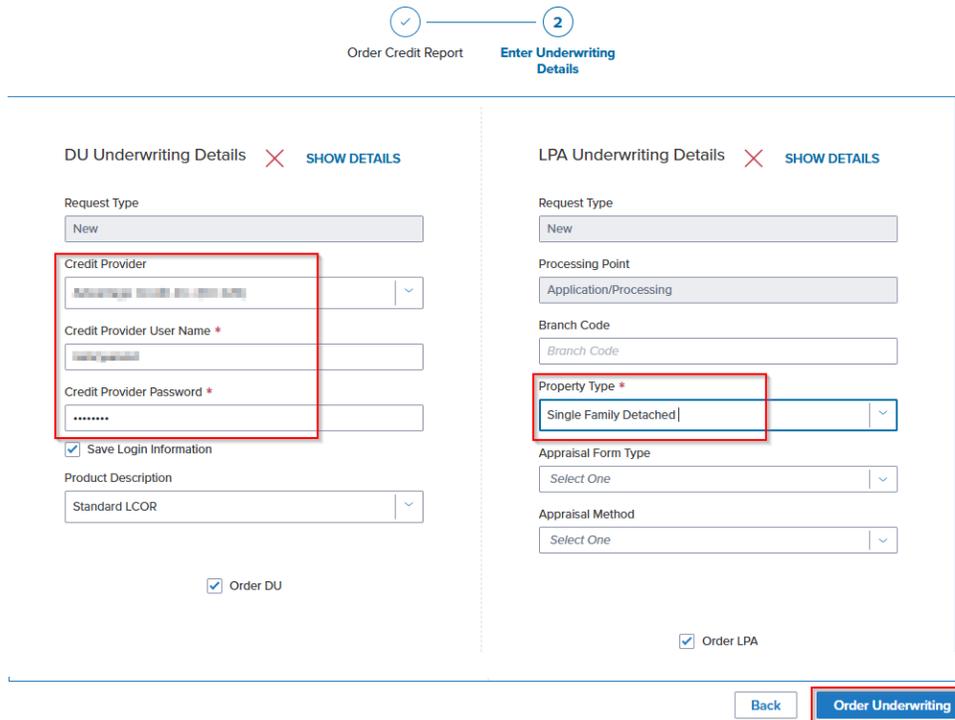
Step 3b: Dual AUS

When part of the submission requirement, dual AUS can be run any time after choosing a product & rate but before 'Submit(ting) to Underwriting'. In the left navigation bar, click '.....3b. Dual AUS', then 'Order Underwriting':



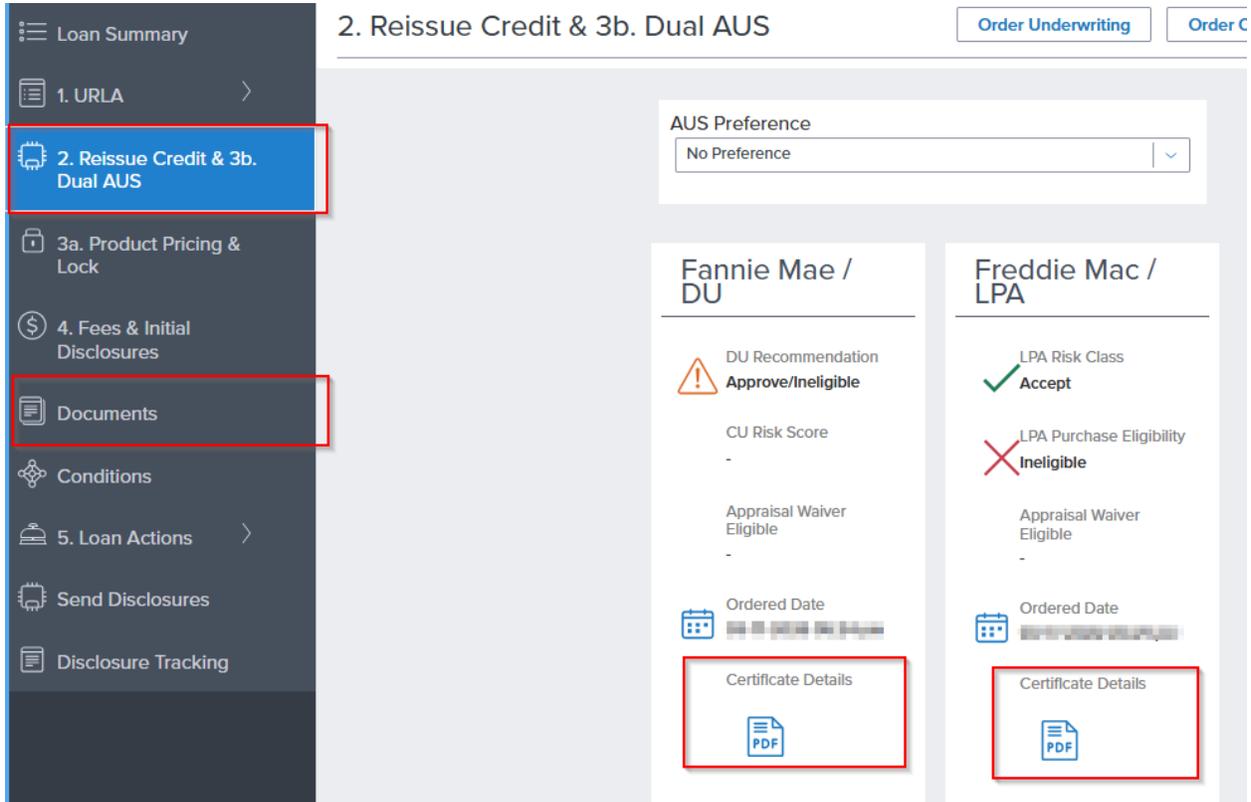
The screenshot shows the LoanLock PRIME interface. At the top, there are loan details: Lender Loan # 987654, Total Loan Amt \$495,000.00, Loan Purpose Purchase, Qualifying FICO 740, Interest Rate 4.200%, Loan To Value (LTV) 66.000%, and CLTV 66.000%. A 'Started' button is visible in the top right. The left navigation bar includes 'Loan Summary', '1. URLA', '2. Reissue Credit & 3b. Dual AUS' (highlighted with a red box and a '1' icon), '3a. Product Pricing & Lock', '4. Fees & Initial Disclosures', 'Documents', and 'Conditions'. The main content area is titled '2. Reissue Credit & 3b. Dual AUS' and contains an 'AUS Preference' dropdown set to 'No Preference'. Below this are two columns: 'Fannie Mae / DU' with 'DU Recommendation' and 'CU Risk Score' fields, and 'Freddie Mac / LPA' with 'LPA Risk Class' and 'LPA Purchase Eligibility' fields. At the top right of the main content area, there are buttons for 'Order Underwriting' (highlighted with a red box and a '2' icon), 'Order Credit', and 'VIEW CRE'.

Enter all mandatory fields denoted by asterisks. The credentials are for the credit vendor that was also used for the re-issuing of the credit in step 2. The red 'X's below show any data items that need to be completed to successfully pull both AUS'. Complete those fields, if any, and the red 'X's will turn into green check marks. Once done, click 'Order Underwriting':

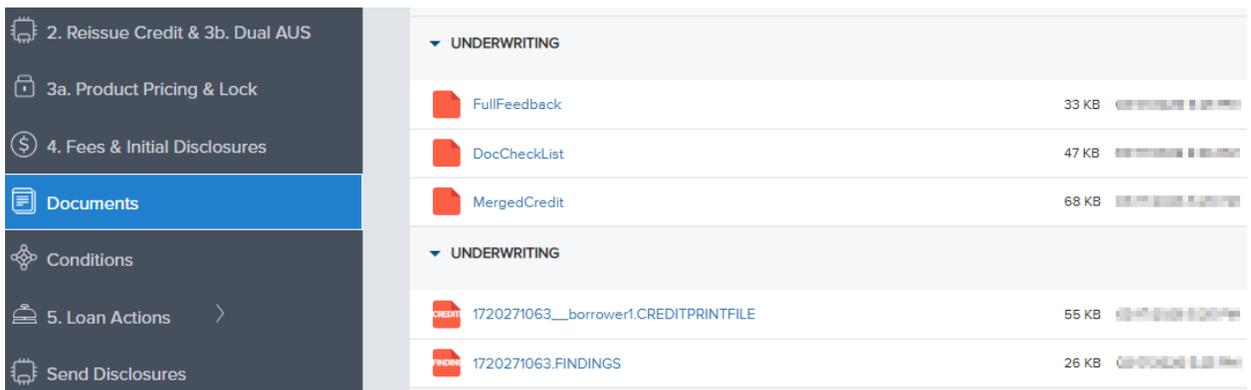


The screenshot shows the 'Enter Underwriting Details' form. At the top, there is a progress indicator with a checkmark for 'Order Credit Report' and a '2' for 'Enter Underwriting Details'. The form is divided into two sections: 'DU Underwriting Details' and 'LPA Underwriting Details'. Both sections have a 'SHOW DETAILS' link. In the 'DU Underwriting Details' section, the 'Request Type' is 'New'. The 'Credit Provider' dropdown is highlighted with a red box. The 'Credit Provider User Name *' and 'Credit Provider Password *' fields are also highlighted with a red box. There is a 'Save Login Information' checkbox checked. The 'Product Description' is 'Standard LCOR'. At the bottom of this section is an 'Order DU' checkbox checked. In the 'LPA Underwriting Details' section, the 'Request Type' is 'New'. The 'Processing Point' is 'Application/Processing'. The 'Branch Code' field is empty. The 'Property Type *' dropdown is highlighted with a red box and contains 'Single Family Detached'. The 'Appraisal Form Type' is 'Select One' and the 'Appraisal Method' is 'Select One'. At the bottom of this section is an 'Order LPA' checkbox checked. At the bottom right of the form, there are 'Back' and 'Order Underwriting' buttons, with the latter highlighted by a red box.

The AUS findings will populate and can be accessed here for review or under the Documents tab in the left navigation bar:



The LPA and DU findings are uploaded separately in Documents > Underwriting. Be sure to click the caret and look at the date/time stamp for the most current version of each (if you ran multiple times):



NOTE: Perfect findings are not required for submission to underwriting. However, if AUS is required, this step must be completed OR the lender must upload a copy of their own DO and/or LPA. If uploading a DO and not running the AUS through this portal, then findings must be released/finalized in the Fannie Mae portal to ONY GLO, INC. and print out must be provided to prove findings were released/finalized.



We require the use of Automated Underwriting, regardless of approved delegation authority. You will need to request OnY Glo, Inc. as a sponsoring lender on your company's Fannie Mae Desktop Originator (DO) in order to release/finalize findings to us.

If you have questions regarding this process, reach out to your Account Executive for assistance. Include the investor loan number in the email subject line.