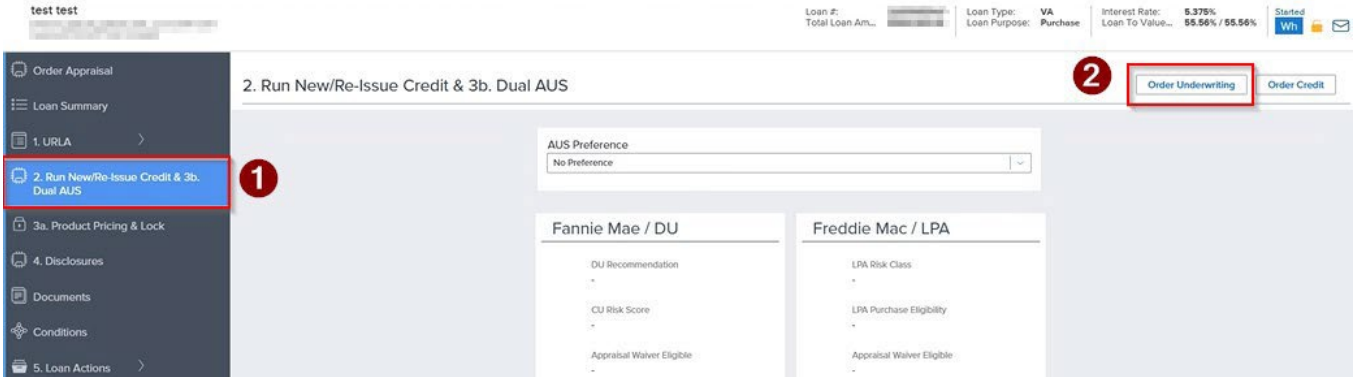


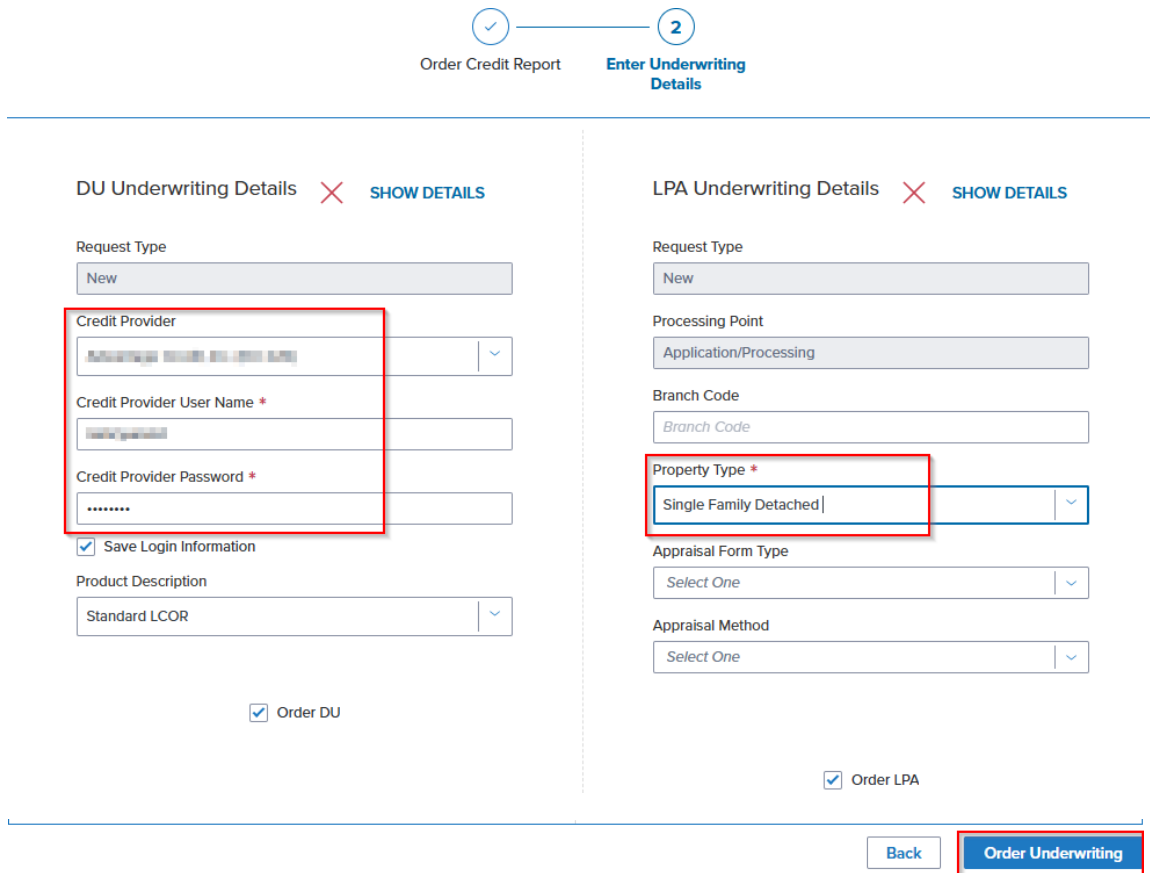
Step 3b: Dual AUS

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



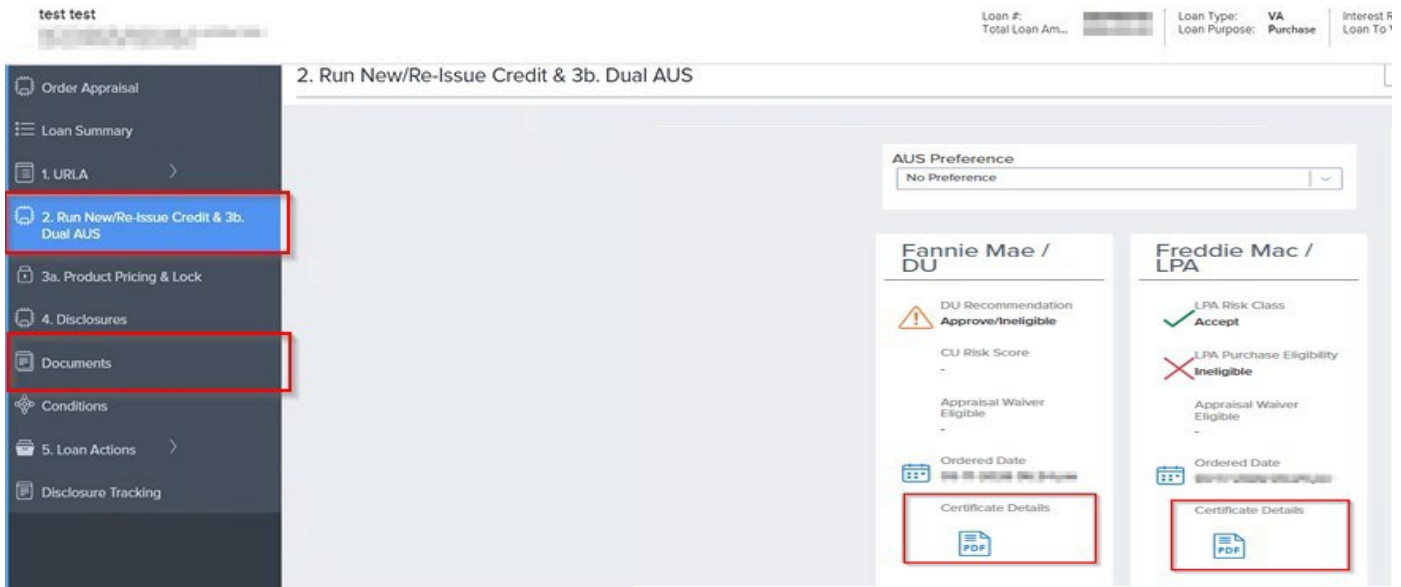
The screenshot shows the loan application interface. In the top right corner, there is a header with loan details: Loan #: [redacted], Loan Type: VA Purchase, Interest Rate: 5.375%, Loan To Value: 55.56% / 55.56%. Below this, the main content area is titled '2. Run New/Re-Issue Credit & 3b. Dual AUS'. On the left, a navigation menu is visible with '2. Run New/Re-Issue Credit & 3b. Dual AUS' highlighted. In the top right of the main content area, there are two buttons: 'Order Underwriting' (highlighted with a red box and a '2' in a circle) and 'Order Credit'. Below these buttons, there are sections for 'AUS Preference' (set to 'No Preference'), 'Fannie Mae / DU', and 'Freddie Mac / LPA', each with several dropdown menus for selection.

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':

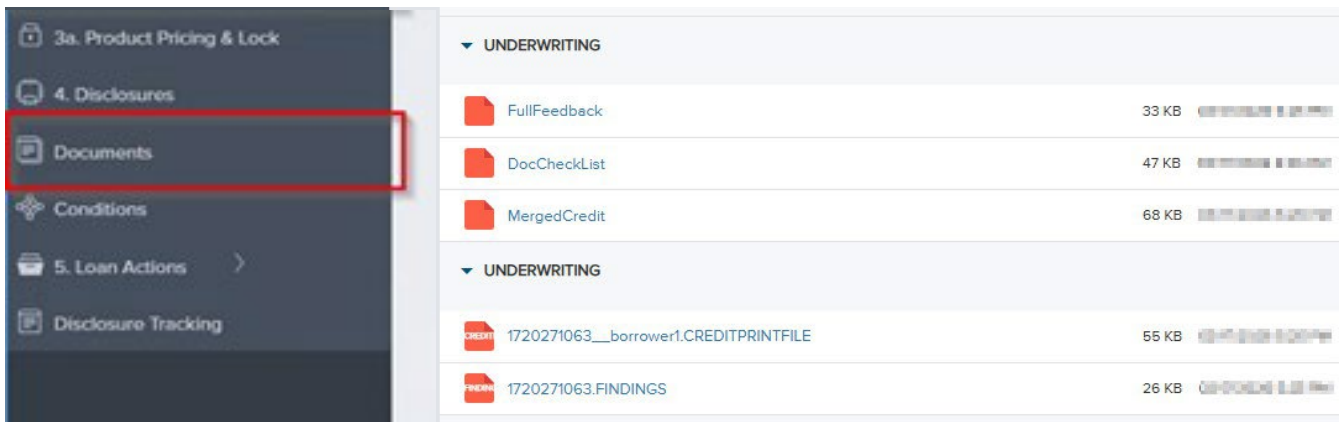


The screenshot shows the 'Enter Underwriting Details' form. At the top, there are two progress indicators: 'Order Credit Report' (completed) and 'Enter Underwriting Details' (current step). The form is divided into two columns: 'DU Underwriting Details' and 'LPA Underwriting Details'. Each column has a 'SHOW DETAILS' link. The 'DU Underwriting Details' section includes fields for 'Request Type' (New), 'Credit Provider' (highlighted with a red box), 'Credit Provider User Name *' (highlighted with a red box), 'Credit Provider Password *' (highlighted with a red box), 'Save Login Information' (checked), and 'Product Description' (Standard LCOR). There is an 'Order DU' checkbox at the bottom. The 'LPA Underwriting Details' section includes fields for 'Request Type' (New), 'Processing Point' (Application/Processing), 'Branch Code' (Branch Code), 'Property Type *' (Single Family Detached, highlighted with a red box), 'Appraisal Form Type' (Select One), and 'Appraisal Method' (Select One). There is an 'Order LPA' checkbox at the bottom. At the bottom right of the form, there are 'Back' and 'Order Underwriting' buttons, with the latter highlighted with 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. However, if AUS is required, this step must be completed OR the broker 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, per program requirements. 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 lender loan number in the email subject line.