

## Submit Loan to AUS FNMA (DU).

Proceed to the file. In a **loan menu** click on **Submit to AU**.

Loan Snapshot For Elizabeth Sample

**Loan Actions (7011149)**      **Loan Status:** Final Review  
**LNID: 7011149**      **Lock Status:** Lock Approved

<b>Subject Property</b>	314 Clematis Street Egg Harbor City, NJ 08215		
<b>Application:</b>	6/28/2019	<b>Application:</b>	6/28/2019 (TI
<b>Lender Loan#:</b>	7011150	<b>Published Docs History</b>	
<b>Term:</b>	360	<b>Current APR:</b>	6.117
<b>Down Payment:</b>	\$250,000.00	<b>%:</b>	50.000%
<b>Occupancy:</b>	Primary	<b>Top:</b>	14.918%
<b>Bottom:</b>	27.103%	<b>HCLTV:</b>	50.000%
<b>LTV / CLTV:</b>	50.000% / 50.000%		

### Fannie Mae (DU):

1. Select the underwriting agency which will process the loan:
  - Fannie Mae - Desktop Underwriting (DU)

**1 Select the underwriting agency which will process the loan**

Fannie Mae - Desktop Underwriting (DU)

Freddie Mac - LPA System to System

2. DU Username/Password – Credentials are automatically set by AD Mortgage.

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3. DU Request Options – is available only when first initial submission is done and CaseFile ID exists.
  - 3.1 You can order Underwriting only
  - 3.2 You can order Credit report only

**Note:** please do NOT select UW and Credit only at the same time. These options are available for **either** UW **or** Credit submission only.

**3 DU Request Options**

Order Underwriting Only *(Mornet Case File ID required.)*

Order Credit Only

4. Please select the credit agency and verify authorization:

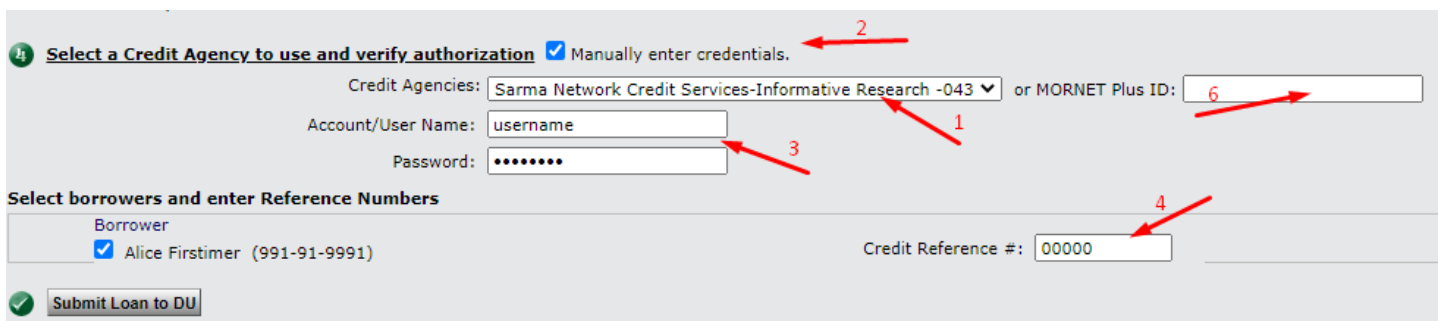
➤ **4.1** Dropdown contains only one (1) agency that Broker mentioned in Broker Package:

- 1) Select your **Credit Agency** in the Dropdown.
- 2) Click check box “manually enter credentials”
- 3) Enter your credentials

**Note:** Credentials must be for Fannie Mae submission.

*\*Please contact your credit vendor for more information if there is any issue with your credentials.*

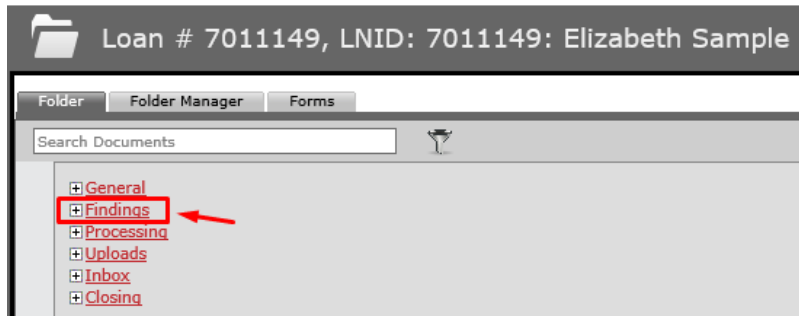
- 4) Enter **Credit reference #** and select **joint** if you have a merged report.
- 5) Select **check box** “Have the individuals signed a loan application or authorized you to order their credit?”
- 6) MORNET Plus ID – Do **NOT** input any data to this field. It is already set for each Credit Agency.



The screenshot shows a web form for 'DU Request Options'. At the top, there is a section titled 'Select a Credit Agency to use and verify authorization' with a checked checkbox for 'Manually enter credentials.' Below this, there are fields for 'Credit Agencies' (a dropdown menu showing 'Sarma Network Credit Services-Informative Research -043'), 'Account/User Name' (with 'username' entered), and 'Password' (with '\*\*\*\*\*' entered). To the right, there is a field for 'MORNET Plus ID' with '6' entered. Below this section, there is a section titled 'Select borrowers and enter Reference Numbers' with a checked checkbox for 'Borrower' and a list of borrowers including 'Alice Firstimer (991-91-9991)'. To the right of this list is a field for 'Credit Reference #' with '00000' entered. At the bottom left, there is a 'Submit Loan to DU' button. Red arrows with numbers 1 through 6 point to the dropdown menu, the 'Manually enter credentials' checkbox, the 'Account/User Name' field, the 'MORNET Plus ID' field, the 'Credit Reference #' field, and the 'Submit Loan to DU' button respectively.

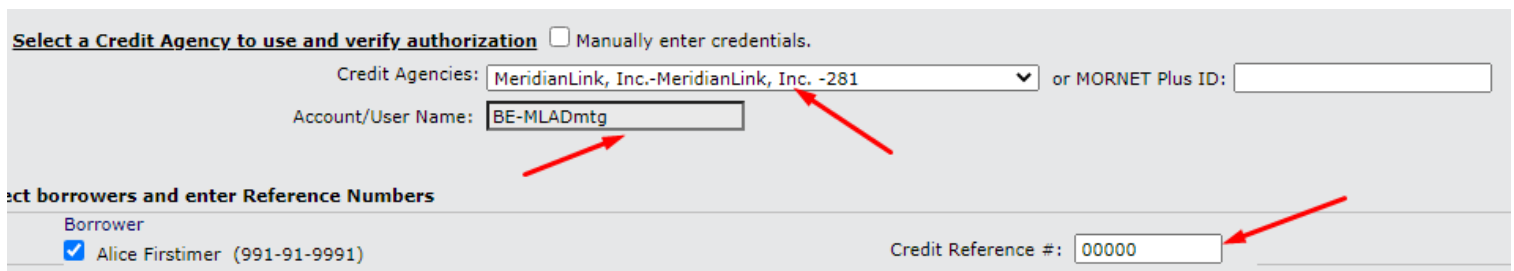
5. Submit to DU

6. DU response document will appear in E-doc Manager – Finding folder.



- **4.2** If you see the preset of our Credit Bureau as the only option (MeridianLink or SharperLending or FactualData), you have OUR credentials setup to your company's account:

- 1) Select "MeridianLink".
- 2) Credentials will **Auto populate**.  
Note: please do not enter any credentials there.
- 3) **Skip** MORNET Plus id field.
- 4) Select **check box** "Have the individuals signed a loan application or authorized you to order their credit?"
- 5) Enter **Credit reference #**
- 6) **Submit to "DU"**

A screenshot of a web form for selecting a credit agency. The form has a section titled 'Select a Credit Agency to use and verify authorization' with a checkbox for 'Manually enter credentials.' Below this, there is a dropdown menu for 'Credit Agencies' showing 'MeridianLink, Inc.-MeridianLink, Inc. -281' and a text field for 'or MORNET Plus ID:'. The 'Account/User Name:' field contains 'BE-MLADmtg'. Below this is a section for 'Select borrowers and enter Reference Numbers' with a 'Borrower' section containing a checked checkbox and the name 'Alice Firstimer (991-91-9991)'. To the right, there is a 'Credit Reference #' field containing '00000'. Three red arrows point to the dropdown menu, the account name field, and the credit reference number field.



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➤ A&D Mortgage credit bureaus to reissue Broker's credit reports.

<b>Broker's Credit Agency</b>	<b>A&amp;D Mortgage Credit Interface</b>
ADVANTAGE CREDIT	MeridianLink
ADVANTAGE PLUS	MeridianLink
ALLIANCE 2020	MeridianLink
AMERICAN REPORTING COMPANY	MeridianLink
BIRCHWOOD CREDIT SERVICES, INC.	MeridianLink
CERTIFIED CREDIT LINK	MeridianLink
CERTIFIED CREDIT REPORTING	MeridianLink
CIC CREDIT	MeridianLink
CIS INFORMATION SERVICES	MeridianLink
CISCO CREDIT	MeridianLink
CREDIT BUREAU SERVICES	MeridianLink
CREDIT LINK	MeridianLink
CREDIT PLUS	MeridianLink
CREDIT TECHNOLOGIES, INC	MeridianLink
CREDIT TECHNOLOGY, INC	MeridianLink
ISC (Info Serch Co)	MeridianLink
KEWANEE CREDIT BUREAU	MeridianLink
MERCHANTS CREDIT BUREAU	MeridianLink
MERCHANTS CREDIT BUREAU (SAV)	MeridianLink
PREMIUM CREDIT BUREAU	MeridianLink
PREMIUM CREDIT BUREAU	MeridianLink
SARMA Information	MeridianLink
SERVICE 1ST INFOSYSTEM	MeridianLink
STRATEGIC INFORMATION RESOURCES	MeridianLink
SETTLEMENTONE CREDIT CORP.	MeridianLink
UNITED ONE RESOURCES	MeridianLink
UNIVERSAL CREDIT SERVICES	MeridianLink