



To merge existing credit and Dual Submissions

Locate and click **Automated Underwriting** under the **Services** Menu on the left navigation. The **Automated Underwriting** Screen will appear.

The **Automated Underwriting Engine option** will need to be selected.

Dual Submission, DU or LPA. The Submission Type will default to Underwriting when Dual Submission is selected.

Processing Stage is only required for Dual and LPA submissions.

Select the Credit Agency from the drop down box.

Input your Credit Agency Account Number/Username and Password

Select Credit Type (Joint or Not Joint). Input the Credit report Reference Number.

DU Example Screen Shot

When running **DU or LPA** individually, **Click** on Re-issue existing credit reports associated with this loan

Input the DU Casefile Number or LPA Key **if you have already** run the loan through DO or LPA outside of the FLCBank LOS. Or leave those boxes blank to run directly through FLCBank LOS.

SUBMIT when complete

LPA Example Screen Shot

Automated Underwriting

Please confirm submission to automated underwriting.

Automated Underwriting Engine
Freddie Mac (LPA)

Processing Stage *
 Application

Credit Report Retrieval

Credit Agency (LPA) *

Re-issue existing credit reports and associate it with this loan

| Applicant | Credit Type | Reference Number | Reorder |
|--------------------------|-------------|------------------|--------------------------|
| Andy America Borrower | Not Jointly | | <input type="checkbox"/> |
| Amy America Borrower | Not Jointly | | <input type="checkbox"/> |

If this loan was previously submitted to LPA outside of this site and you have an LPA Key, please enter it below:

LPA Key

Cancel

Press F5 on your keyboard to refresh the screen.

FINASTRA MORTGAGEBOTLOS

Pipeline

Patrick Purchaser
Loan #9366123197

Rates

Type to filter...

Reports

Forms & Docs

Once the process is complete, you can view your findings by clicking the borrower's name and loan number in the top left-hand corner next to the pipeline icon.

General Loan Summary

| Loan Details | Borrower Information | Assigned To | Ratios |
|-------------------|---|------------------|----------------|
| Final: | 9/9/2024 | Product Code: | CON30 |
| Loan Amount: | \$202,000.00 | Rate: | 6.500% |
| Loan Purpose: | Refinance | APR: | 4.500% |
| Institution: | Wholesale Broker Institution (T1) (93661) | P & I: | \$1,023.50 |
| Loan Status: | U/W Conditions Pending Review | PITI: | \$1,871.78 |
| AU Status: | DU: Approve/Eligible LPA: Eligible/Accept/Accept | Lock Status: | Lock Confirmed |
| Property Address: | 1234 Main Baltimore, MD 20600 | Lock Expiration: | 9/23/2024 |
| Appraised Value: | \$250,000.00 | Cash To Close: | \$103,334.39 |
| | | Closing Date: | 10/11/2024 |

If you chose Dual Submission, you should see **both** findings next to AU Status as a [hyperlink](#).

If you chose DU as the AUS, you should see the DU Findings as a [hyperlink](#), i.e. [Approve/Eligible](#).

If you chose LPA, you should see the LPA Findings as a [hyperlink](#), i.e. [Eligible/Accept/Accept](#)