

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.

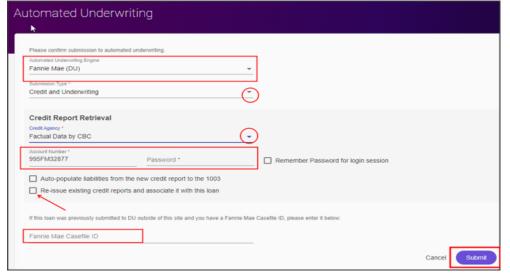
Processing Stage is only required for Dual and LPA submissions.

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



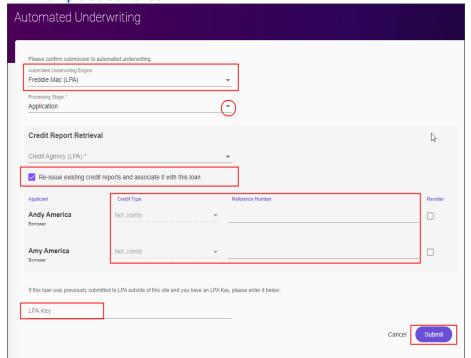
When running **DU or LPA** individually, **Click** on Re-issue existing credit reports associated with this loan

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.

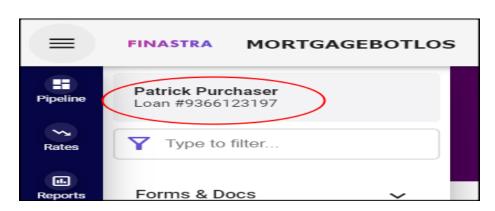
SUBMIT when complete



LPA Example Screen Shot



Press F5 on your keyboard to refresh the screen.



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 Borrower Information Assigned To Loan Details Ratios 9/9/2024 CON30 Product Code: Loan Amount: \$202,000,00 Rate: 6.500% APR: 4.500% Loan Purpose: Institution: Wholesale Broker Institution (T1) P & I: \$1.023.50 PITI: \$1,871.78 Loan Status: U/W Conditions Pending Review Lock Status: Lock Confirmed AU Status: Lock Expiration: 9/23/2024 DU: Approve/Eligible Cash To Close: \$103.334.39 LPA: Eligible/Accept/Accept Property Address: 1234 Main Baltimore, MD 20600 Closing Date: 10/11/2024 \$250,000.00 Appraised Value:

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