



## To merge existing credit and Dual Submissions

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

**Submit Loan**  
Please confirm submission to automated underwriting.  
Automated Underwriting Engine: **Dual Submission**

Submission Type: Underwriting | Processing Stage: Application

**Credit Report Retrieval**  
To prevent duplicate credit reports, you cannot order new credit when requesting dual submission.

Credit Agency (LPA): Factual Data by CBC  
Credit Agency (DU): Factual Data by CBC | Account Number: pro10456 | Password: \_\_\_\_\_

Applicant: **ANDY AMERICA** Borrower | Credit Type: Not Jointly | Reference Number: \_\_\_\_\_  
**AMY AMERICA** Borrower | Credit Type: Not Jointly | Reference Number: \_\_\_\_\_

If this loan was previously submitted outside of this site and you have an LPA Key or Fannie Mae Casefile ID please enter it below:  
LPA Key: \_\_\_\_\_ | Fannie Mae Casefile ID: \_\_\_\_\_

Cancel Submit

**Submit Loan:** The Submission Type 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 LPA loans. Select for both Dual Submission and LPA submissions.

**Submit Loan**  
Please confirm submission to automated underwriting.  
Automated Underwriting Engine: **Fannie Mae (DU)**

Submission Type: Credit and Underwriting

**Credit Report Retrieval**  
Credit Agency: Factual Data by CBC  
Account Number: \_\_\_\_\_ | Password: \_\_\_\_\_ |  Remember Password for login session

Account Number is required  
 Auto-populate liabilities from the new credit report to the 1003  
 Re-issue existing credit reports and associate it with this loan

If this loan was previously submitted to DU outside of this site and you have a Fannie Mae Casefile ID, please enter it below:  
Fannie Mae Casefile ID: \_\_\_\_\_

Cancel Submit

Select the Credit Agency from the drop down box.

Input your Credit Agency Account Number and Password

**Click** on Re-issue existing credit reports associated with this loan

Select Credit Type (*Joint or Not Joint if applicable*). Input the credit report Reference Number.

**Submit Loan**  
Please confirm submission to automated underwriting.  
Automated Underwriting Engine: **Freddie Mac (LPA)**

Processing Stage: Application

Use infiles for LPA evaluation  
 Use new merge credit reports for LPA evaluation  
 Use existing credit reports for LPA evaluation

**Credit Report Retrieval**

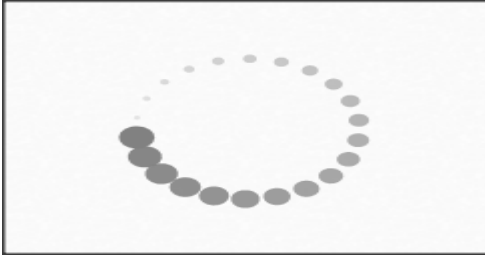
Applicant: **ANDY AMERICA** Borrower | Credit Type: Not Jointly | Reorder:   
**AMY AMERICA** Borrower | Credit Type: Not Jointly | Reorder:

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 Submit

**Not Required:** Input the DU Casefile Number or LPA Key if **you have already** run the loan through DO or LPA outside of the FLCB LOS.

**SUBMIT** when complete



A processing spinner will appear while the DU and/or credit are being run/reissued.

*Press F5 on your key board to refresh the screen.*

Once the process is complete, a view option will appear.

Loan Number	Borrower	Institution	Property Address	Final Date	Lock Status	Compliance Alerts
Loan Amount		Originator	City / State / Zip	Pipeline Status	Lock Expiration	Details
Closing Date		Account Executive	Loan Purpose	AU Status	Product Code	
9995796357	Freddie, John	American Bank Institution	5404 Pawnee 5404 LOUISVILLE, KY 40207	Final: 9/22/2021 Status: File Received	C30 GM	Compliance Alerts Show Details
\$150,000.00		Mortgagebot7 Test diane actexec	Purchase	DU: <a href="#">Submit/Error</a> Eligible/ LPA: <a href="#">Accept/</a> Accept		
9/30/2021						

If you chose Dual Submissions, you should also see **both Findings appear in the pipeline view as a blue hyperlink**

Loan Number	Borrower	Institution	Property Address	Final Date	Lock Status	Compliance Alerts
Loan Amount		Originator	City / State / Zip	Pipeline Status	Lock Expiration	Details
Closing Date		Account Executive	Loan Purpose	AU Status	Product Code	
\$171,000.00		Florida Capital Bank	Purchase	Status: New DU: <a href="#">Approve/Eligible</a>	Lock Confirmed 3/15/2021 CON30	<a href="#">Show Details</a>
3/12/2021						

If you chose DU as the AUS you should also see the DU Finding appear in the pipeline view as a blue hyperlink, i.e. **Approve/Eligible**

Loan Number	Borrower	Institution	Property Address	Final Date	Lock Status	Compliance Alerts
Loan Amount		Originator	City / State / Zip	Pipeline Status	Lock Expiration	Details
Closing Date		Account Executive	Loan Purpose	AU Status	Product Code	
\$291,500.00			Refinance	Status: New Eligible/ LPA: <a href="#">Accept/</a> Accept	Lock Confirmed 3/29/2021 CON30	<a href="#">Show Details</a>

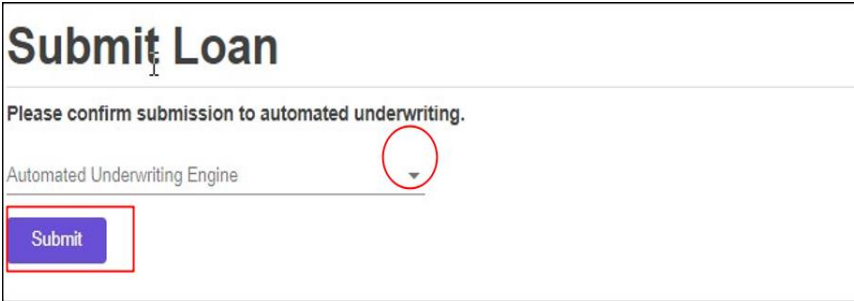
If you chose LPA you should also see the LPA Finding appear in the pipeline view as a blue hyperlink, i.e. **Eligible/Accept/Accept**

9995796357 – John Freddie		Show
Application Criteria		Hide
Loan Details		
Final:	9/22/2021	Product Code:
Loan Amount:	\$150,000.00	Rate:
Loan Purpose:	Purchase	APR:
Institution:	American Bank Institution (100)	P & I:
Loan Status:	File Received	PITI:
AU Status:	DU: <a href="#">Submit/Error</a> LPA: <a href="#">Eligible/Accept/Accept</a>	Lock Status:
Property Address:	5404 Pawnee 5404 LOUISVILLE, KY 40207	Lock Expiration:
Appraised Value:	\$225,000.00	Cash To Close:
		Closing Date:
Borrower Information		Show
Assigned To		Show
Ratios		Show

Once you have selected the loan in the pipeline. You will also see the AU Status for single or Dual Submissions on the Loan Details tab



**AUS Change:** If you wish to submit differently, locate and click **Automated Underwriting** under the **Services Menu** on the left navigation.



The **Submit Loan** screen will appear. ***Go to the first page of this document and start over with the process.***