

Ordering Credit and Running AUS (DU or LP) in MBOT

Ordering Credit:

Under “Services” in the navigation panel, click on Order Credit.

PRA11614658 – Amos Test

Type to filter...

- Forms & Docs
- Lending Portal - URLA
- Doc Packages
- Closing Docs
- Services
 - Order Credit**
 - Automated Underwriting
 - Order Flood

Application Criteria

Application Date:		Prop
Name	✓	Valu
Monthly Income	✓	Loar
Social Security Number	✓	

Loan Details

Final:	Not Finaled	Prod
Loan Amount:	\$196,650.00	Rate
Loan Purpose:	Purchase	APR
Institution:	FI ANAGAN STATE BANK (13)	P & I

Then select “Partners Credit and Verification Services” in this drop-down box:

FINASTRA MORTGAGEBOTLOS Create Pipeline Rates Reports

Loan Pipeline Search Results PRA11614658 - Test

Order Credit

Credit Vendor

Type to filter...

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- Services**
 - Order Credit**
 - Automated Underwriting

Then fill in the following information:

- 1) Account Number
- 2) Password
- 3) Click the “Remember Password for login Session”

The following fields should automatically populate:

- 1) Credit Type: Tri-Merge
- 2) Copy to Liabilities is checked
- 3) Include in Order for all borrowers.

FINASTRA MORTGAGEBOTLOS Create Pipeline Rates Reports Resources

Loan Pipeline Search Results PRA11614658 - Test

Order Credit

Credit Vendor: Partners Credit & Verification Solutions

Amos L Test	Include in Order
Credit Type: Tri-Merged	<input checked="" type="checkbox"/>
Reissue: <input type="checkbox"/>	Reference Number: [Empty]
Copy Liabilities to 1003: <input checked="" type="checkbox"/>	

Request Info

Credit Agency: Partners Credit & Verification Solutions

Account Number: [Empty]

Password: [Empty]

Remember Password for login session

Then remember to hit the submit button in the bottom right corner.


Cancel Submit

Credit Reference Number from Credit Report:

After you have received your credit report, you will need to know your credit reference number to run AUS. On the Partners Credit report the “Report ID” is your reference number and the “reference number” on the report is the loan number. Below is a screenshot of where to find the reference number on a Partner’s credit report for AUS purposes:

Partners Credit & Verification Solutions			
Company	Flanagan State Bank	Bureaus	XPN <input checked="" type="checkbox"/> EQF <input checked="" type="checkbox"/> TU <input checked="" type="checkbox"/>
Department	Bloomington		
Operator	Jordan Kessinger		
Requester	Jordan Kessinger	Ordered	12/18/2023 11:13:19
Report Id	BJJ87692	Completed	12/18/2023 11:13:24
Reference	0012039871	Printed	12/18/2023 11:13:32

Credit Assure™ Summary



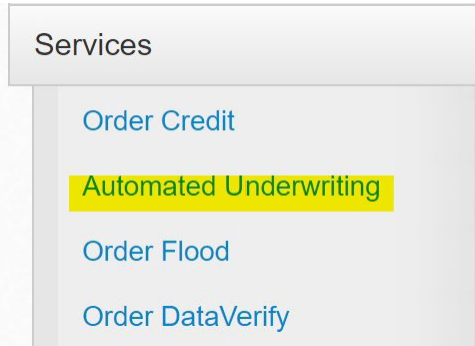
SCANNED BY
CREDIT ASSURE™
A SERVICE OF CREDITXPRT INC.

Running AUS:

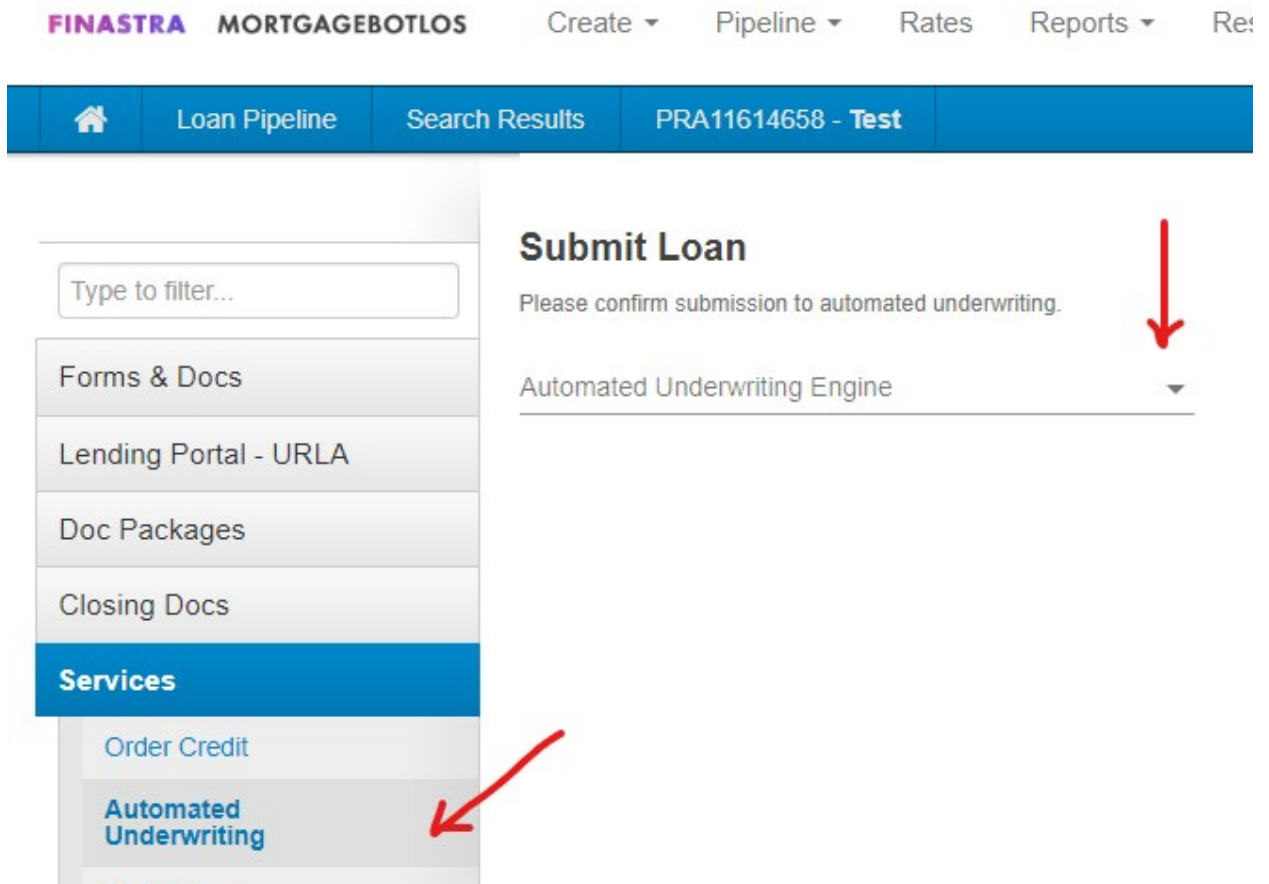
Desktop Underwriter (DU):

You will have full access to DU and LP from the Mortgagebot Services tab.
DU should be ran for FHA, VA, and certain Conventional files when it is necessary.

1. When entering the file, you will go to the left-hand side column and click on “Services”.
This will take you to a drop-down menu, from there click on “Automated Underwriting”.



2. The following Screen will pop up:

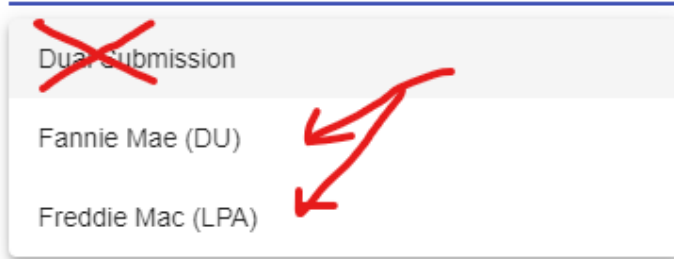


3. Select DU from the drop-down menu. Please DO NOT select Dual Submission.

Submit Loan

Please confirm submission to automated underwriting.

Automated Underwriting Engine



A dropdown menu with three options: "Dual Submission" (crossed out with a red X), "Fannie Mae (DU)", and "Freddie Mac (LPA)". Two red arrows point to the "Fannie Mae (DU)" and "Freddie Mac (LPA)" options.

4. "Credit and Underwriting" should automatically fill in, but please make sure to enter your Partners Credit Login Information and click on "Re-Issue" so a new credit report is not obtained. Put a check mark in the "Remember Password for login Session and then make sure to Submit.

Submit Loan

Please confirm submission to automated underwriting.

Automated Underwriting Engine

Fannie Mae (DU)

Submission Type *

Credit and Underwriting

Credit Report Retrieval

Credit Agency *

Partners Credit and Verification Solutions

Account Number *

adonaldson2

Password *

Remember Password for login session

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

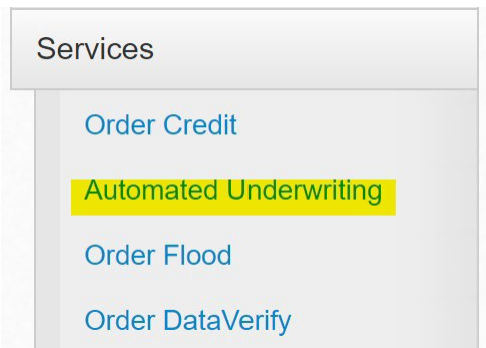
Submit

Loan Prospector (LP):

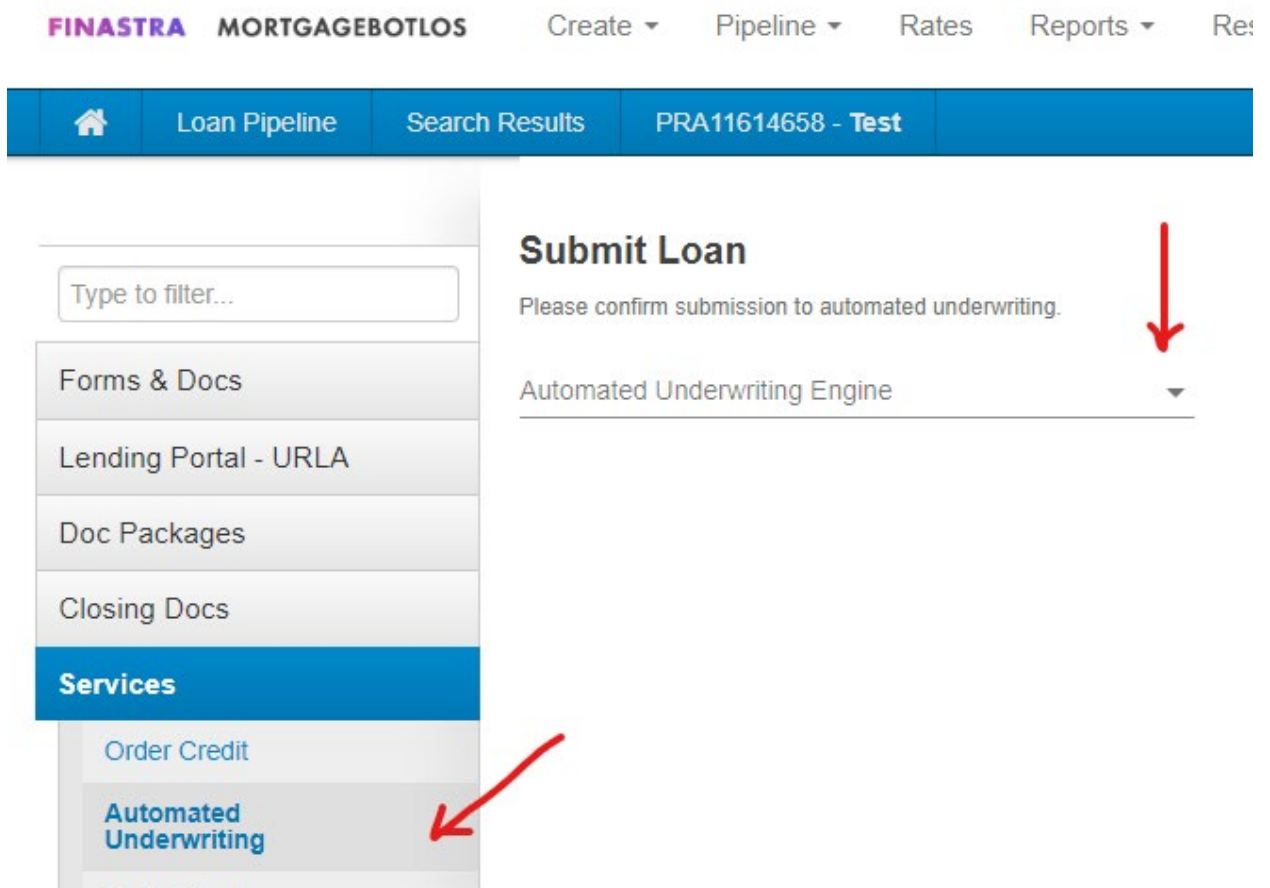
You will have full access to DU and LP from the Mortgagebot Services tab.

LP should be run for Conventional files, if at all possible. We are a Freddie Mac Servicer.

1. When entering the file, you will go to the left-hand side column and click on “Services”. This will take you to a drop-down menu, from there click on “Automated Underwriting”.



2. The following Screen will pop up:



3. Select LP from the drop-down menu. Please DO NOT select Dual Submission.

Submit Loan

Please confirm submission to automated underwriting.

Automated Underwriting Engine

Dual Submission

Fannie Mae (DU)

Freddie Mac (LPA)

4. The following is what your screen will look like for an LP Submission. The following fields will automatically will in:
- “Application” dropdown
 - Equifax Mortgage Solutions

Please make sure to check the “Re-Issue Existing Credit Report” box so new credit is NOT obtained.

Under “Technical Affiliate” dropdown, select “Partners Credit and Verification Services”.

Enter the reference number from the credit report and hit “Submit”

Submit Loan

Please confirm submission to automated underwriting.

Automated Underwriting Engine

Freddie Mac (LPA)

Processing Stage *

Application

Credit Report Retrieval

Credit Agency (LPA) *

Equifax Mortgage Solutions

Technical Affiliate

Partners Credit & Verification Solutions

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

Applicant	Credit Type	Reference Number	Reorder
Amos L Test 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 **Submit**

If you have any questions at all, please reach out to our Mortgage Support Team at mtgsupportcenter@flanaganstatebank.com or at (815) 676-0990.