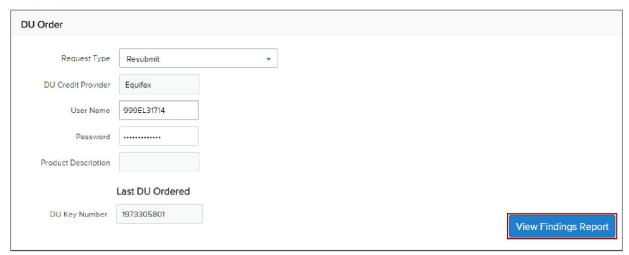
Order DU/Order LPA

After completing the 1003 in TPO Connect, you can submit your loan for automated underwriting through Fannie Mae Desktop Underwriting (DU) or Freddie Mac Loan Product Advisor (LPA). Note that you must order or reissue a credit report via TPO Connect (or enter a credit reference number in the Order/Reissue Credit loan action) prior to submitting the loan for underwriting to LPA. To submit to DU, you can order credit directly from the Order DU loan action if you have not ordered credit through the Order/Reissue Credit loan action.

Note: The Order DU and Order LPA links can be disabled by your administrator and may not be available.

To Submit the Loan for Automated Underwriting Through DU:

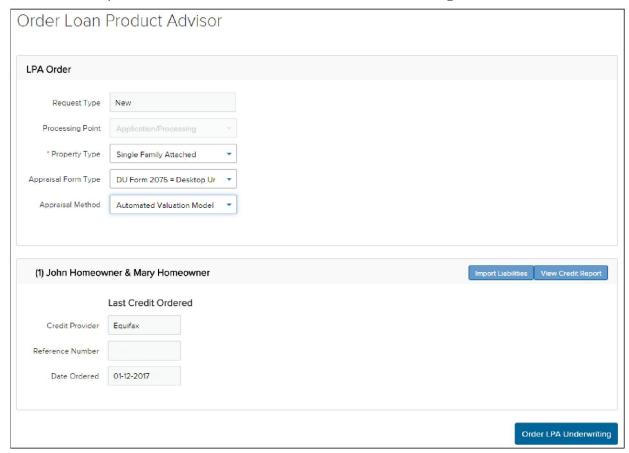
- 1 On the Loan Actions menu, click Order DU.
 - If you have ordered credit, the credit information is pre-populated.
- 2 Click Order DU.
- 3 Click the View Findings Report button to view the report. The report opens in a new tab in your web browser.



Section 3: Working with Loans 34

To Submit the Loan for Automated Underwriting Through LPA:

- 4 On the Loan Actions menu, click Order LPA.
 - If you have ordered credit, the credit information is pre-populated. If you have not, Click Order Credit to order a credit report first.
- 5 Enter the required information, and then click **Order LPA Underwriting.**



- 6 After reviewing the results on the LPA Results page, click one of the following:
 - Go to Loan Summary Closes the LPA results window and opens the Loan Summary page.
 - Go to Documents Closes the LPA results window and opens the Documents page.
 - Close Closes the LPA results window and returns to the Order LPA page.

NOTE: The documents returned by LPA are viewable under the Underwriting category on the Documents page in TPO Connect.

Disclosures

Use the **Disclosures** loan action to indicate on the loan file that the loan is ready for the Lender to disclose to the borrower. The Lender can report or write rules around this data to identify loans that are ready for disclosures.

To Indicate to the Lender that the Loan is Ready to Disclose:

- 1 On the Loan Actions menu, click Disclosures.
 - **NOTE:** The Disclosures option may not be available if the loan has already been submitted.
- 2 Review the information on the Disclosure page. This form is read-only. If you need to change any of the data on the page you can do so from the 1003 pages located in the menu on the left.
- 3 Click the Ready to Disclose button.

Section 3: Working with Loans 35