

Running Desktop Underwriter (DU) in TPO Connect

The following steps must be take place to run a loan through DU to ensure that accurate, results are obtained:

Step 1: Conduct the following in TPO Connect:

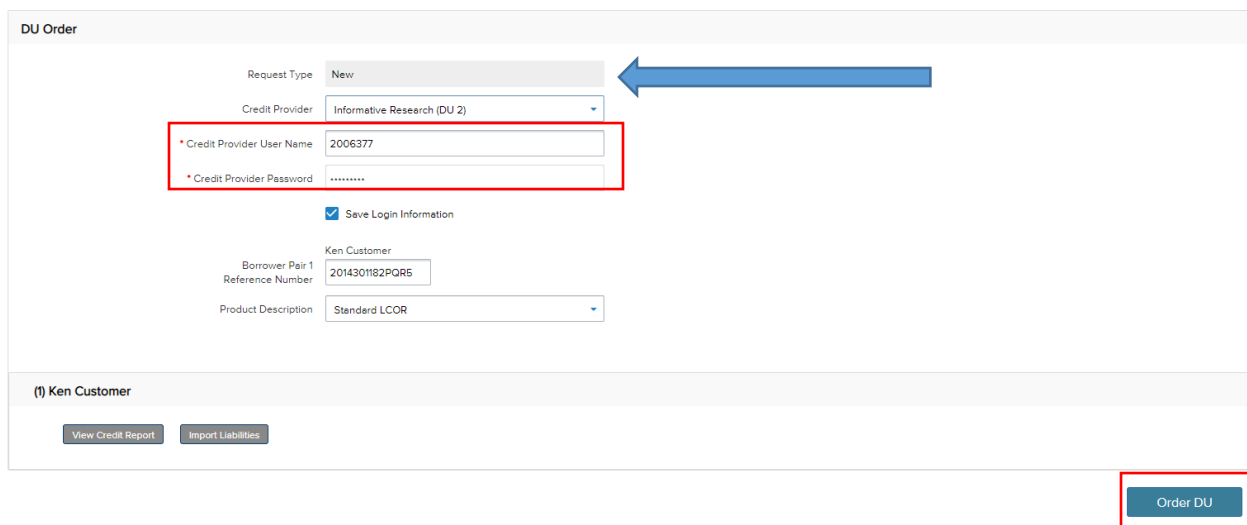
- Accurate, complete input into the 1003 sections
- Loan product selected
- Credit report and liabilities imported into the file

Step 2: Click on the Order DU link under the Loan Actions section:



Step 3: On the Oder DU menu:

- Request Type will default to New
- You will enter your Credit Provider User Name and Credit Provider Password
- Select the Order DU button:



The "DU Order" form is displayed. It includes the following fields and controls:

- Request Type: New (dropdown menu, with a blue arrow pointing to it)
- Credit Provider: Informative Research (DU 2) (dropdown menu)
- * Credit Provider User Name: 2006377 (text input)
- * Credit Provider Password: (password input)
- Save Login Information (checkbox)
- Ken Customer (label)
- Borrower Pair 1 Reference Number: 2014301182PQR5 (text input)
- Product Description: Standard LCOR (dropdown menu)


At the bottom of the form, there are two buttons: "View Credit Report" and "Import Liabilities".

Below the form, the text "(f) Ken Customer" is displayed. At the bottom right of the page, there is a blue button labeled "Order DU" which is highlighted with a red box.

Step 4: The AUS findings will be imported and shown on the screen. The findings report will also be downloaded to the *Documents* section:

Document Preview
Page 1 of 10
Fit Width

Thumbnails







Summary of Findings

Casefile ID	1450308879	Recommendation	Approve/Eligible
Borrower 1	Ken Customer	Submission Number	1
Lender Loan Number	4000000117	Submission Date	03/23/2020 06:37PM
DU Version	10.3	First Submission Date	03/23/2020 06:37PM

Mortgage Information

LTV/CLTV/HCLTV	50.00% / 50.00% / 50.00%	Note Rate	3.750%
Housing Expense Ratio	10.06%	Loan Type	Conventional
Debt-to-Income Ratio	14.55%	Loan Term	360
Total Loan Amount	\$200,000.00	Amortization Type	Fixed Rate
Sales Price	\$400,000.00	Loan Purpose	Purchase
Actual/Estimated Appraised Value	\$500,000.00	Refi Purpose	
Months Reserves	525		

Documents Section View:

-  DOCUMENTS
-  CONDITIONS
-  FEES
-  DISCLOSURE TRACKING
- LOAN ACTIONS**

All Borrowers

[UNASSIGNED]

Ken Customer

- [▶ CREDIT REPORT](#)
- [▶ UNDERWRITING](#)



Step 5: Review the DU findings for accuracy prior to submitting the loan.

Should you need additional help learning more about DU findings, you may visit the Fannie Mae website by clicking on the link below and scrolling down to the Online Learning section:

<https://singlefamily.fanniemae.com/learning-center/applications/desktop-underwriter-desktop-originator-learning-center>

Online Learning

- [Introduction to DU](#)
- [DU Findings Report Tour](#)
- [Interpreting the DU Underwriting Findings Report: Real Life Scenarios](#)