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# Running DU

Rev. 8/21/2018

## Run DU:

1. On the **Loan Actions** menu, click **Order DU**.
2. Enter the following information:
  - Select your DU Credit Provider
  - Enter your Credit Provider Username & Password
  - Enter your credit reference number from your previously issued credit report
3. Click Order DU and DU will process and make your findings available.

**LOAN SUMMARY**

- 1003
- PRODUCT PRICING & LOCK
- DOCUMENTS
- CONDITIONS
- FEEES
- DISCLOSURE TRACKING

**LOAN ACTIONS**

- Import Additional Data
- Order Credit
- Order DU**
- Order LPA
- Disclosures
- Submit Loan
- Re-Submit Loan
- Change of Circumstance

### Order DU

**DU Order**

Request Type: New

Credit Provider: Kroll Factual Data

\* Credit Provider User Name

\* Credit Provider Password

Save Login Information

Borrower Pair 1 Reference Number: Alice Firstimer, 4FANNBX000000...

Product Description: Standard LCOR

(1) Alice Firstimer

[View Credit Report](#) [Import Liabilities](#)

[Order DU](#)

**Note:** If you have ordered credit through the TPO portal, the credit information is pre-populated in the DU Order screen.

## Ordering DU – Errors Found:

1. If the DU processes with error you will receive a red bar indicating error found.
2. To view underwriting check list errors, click where it says **Click Here**.
3. A pop-up window will appear with the errors DU encountered click close when you are done reviewing.
4. After the errors and necessary changes have been made click **Order DU**.

The screenshot displays the Wholesale TPO Connect interface. A red notification bar at the top indicates an error: "Unmapped DU Error Code-113309-Casefile 1953737579 for resubmission request does not presently exist. - Click here". The main area is titled "Order DU" and contains a "DU Order" form with fields for Request Type (New), Credit Provider (Kroll Factual Data), Credit Provider User Name (0605CA0880), and Credit Provider Password. Below the form are buttons for "View Credit Report" and "Import Liabilities". A "Loan Actions" sidebar on the left includes options like "Order Credit", "Order DU", "Order LPA", "Disclosures", "Submit Loan", "Re-Submit Loan", and "Change of Circumstance". A "Pop-up Error Details" window is open, listing several underwriting check errors such as "Field 024-020 (Mortgage Applied For) is 0 missing" and "Client Residence State missing for applicant". A blue "Order DU" button is located at the bottom right of the main form area.

## Order DU – Viewing Findings Report:

1. On the **Loan Actions** menu, click **Order DU**.
2. Click the **View Findings Report** and a DU Result pop-up window will open in a new tab in your browser.
3. After viewing the DU results click on one of the following:
  - **Go to Loan Summary** – returns you to the Loan Summary.
  - **Go to Documents** – takes you to the Documents and Conditions screen.
  - **Close** – will close the DU Results screen.

The image shows a sequence of steps for viewing a DU Findings Report. It includes a 'LOAN ACTIONS' menu with 'Order DU' highlighted, a 'View Findings Report' button, and a 'DU Underwriting Findings' report window with three callout boxes (1, 2, 3) pointing to the 'Order DU' menu item, the 'View Findings Report' button, and the report content respectively.

**LOAN ACTIONS**

- Import Additional Data
- Order Credit
- Order DU**
- Order LPA
- Disclosures
- Submit Loan
- Re-Submit Loan
- Change of Circumstance

**View Findings Report**

**DU Underwriting Findings**

**SUMMARY**

Recommendation	Approve Eligible		
Primary Borrower	Andy M.M. America	Co-Borrower	
Lender Loan Number	4254700041	Casefile ID	1330169536
Submission Date	03-24-2017 02:29PM	Submitted By	c23ebbb

**Mortgage Information**

LTV/CLTV	96.50% / 96.50%	Note Rate	4.000%
Housing Expense Ratio	18.46%	Loan Type	Federal Housing Administration
Total Expense Ratio	18.46%	Loan Term	360
Total Loan Amount	\$245,471.00	Amortization Type	Fixed Rate
Sales Price	\$250,000.00	Loan Purpose	Purchase
Appraised Value	\$250,000.00	Refi Purpose	

**Property Information**

Address	4321 Cul de Sac Street Someplace, MA 02723	Property Type	Detached
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**RISK/ELIGIBILITY**

- 1 This loan has been underwritten through DU for government loans using the FHA TOTAL Scorecard.
- 2 ZFHA should be entered as the CHUMS ID on HUD 92900-LT for this loan. An FHA Direct Endorsement Underwriter signature is not required on HUD 92900-LT, unless the loan is manually downgraded to Refer in accordance with FHA guidelines. An FHA approved DE Lender must submit the loan for FHA insurance.
- 3 The FHA Agency Case Number is required by the final submission for this loan.
- 4 The minimum statutory investment requirement for this loan casefile is \$8750.00, unless it is satisfied using the borrower's own funds or an acceptable source of gift funds.

**Go to Loan Summary** **Go to Documents** **Close**