

Reissue Credit Report & Run AUS Findings

The screenshot displays the MFSTPO portal interface. At the top, there is a navigation bar with options like Home Page, Quick Pricer, Add New Loan, Pipeline, Esign, Resource Center, FHA/USDA Appraisal Request, and Conventional Appraisal Request. The main content area shows loan details for Alice Firstimer, including the loan amount of \$270,019.00, interest rate of 3.250%, and loan type of FHA Purchase. A sidebar on the left contains a menu with options like Loan Summary, URLA / Request CD, Credit Reissue & AUS, Upload Documents, Submit Loan to Set Up/ Click Confirm, Re-Submit Loan / Click Confirm, View Underwriting Conditions, Lock Loan, Request Title Fees, Request LE, Send Disclosures, Request COC, and Import Updated URLA. The main content area is divided into several sections: Loan Summary, Unlocked 3.250%, Started, Credit Information, and Key Dates. The Loan Summary section shows the base loan amount of \$265,375.00 and the MIP financed amount of \$4,644.00. The Unlocked 3.250% section shows the search product and pricing. The Started section shows the loan start date of 05/13/2026. The Credit Information section shows the borrower's name as Alice Firstimer. The Key Dates section shows the application disclosure date of 05/13/2026 and the registered date of 05/13/2026. The bottom of the screen shows the Windows taskbar with the date and time as 12:29 PM 5/13/2026.

Loan Summary

URLA / Request CD >

Credit Reissue & AUS

Upload Documents

Submit Loan to Set Up/ Click Confirm

Re-Submit Loan / Click Confirm

View Underwriting Conditions

Lock Loan

Request Title Fees

Request LE

Send Disclosures

Request COC

Import Updated URLA

Loan Summary

Loan #: 9826026077
Total Loan Amt: \$270,019.00

Loan Type: FHA
Loan Purpose: Purchase

Interest Rate: 3.250%
LTV/Comb L...: 96.50% / 96.50%

Started
Wh 1st

\$270,019.00
96.50% / 96.50% / 96.50%

Base Loan Amount: \$265,375.00
MIP FF: MIP Financed: \$4,644.00

Sub: Financing: \$0.00

Unlocked 3.250%
Search Product and Pricing

Amortization Type: Fixed Rate
Amortization Term: 360

Loan Program: FHA Fixed Rate

3726 Poplar St., The Colony, TX 75056
Primary 1 unit Detached

Started
05/13/2026

Conditions

Open: 0

Show Details

AUS

Down Payment: \$9,625
P & I: \$1,175.14

Reserves: \$18,302.90
DTI: 28.984%/33.784%

Credit Information

Borrower: Alice Firstimer
Experian/TransUnion/Equifax

Key Dates

Application Disclosure: 05/13/2026

Registered: 05/13/2026

LE Sent: -

Revised LE Sent: -

CD Sent: -

Revised CD Sent: -

AUS Ordered: -

Submit to UW: -

Estimated Closing: 06/30/2026

UW Suspended: -

UW Approval: -

UW Clear to Close: -

Funds Released: -

Step-by-step training for loan operations team members and underwriters using the MFSTPO portal. This guide walks you through reissuing or ordering a credit report, running Automated Underwriting System (AUS) findings, reviewing results, and handling errors.

MFSTPO PORTAL SOP

CREDIT & AUS WORKFLOW

What You'll Learn in This Training

This SOP covers the complete end-to-end process for reissuing credit and running AUS findings inside MFSTPO. By the end, you will be able to complete each step accurately and independently.

01

Access the Loan File

Log in to the portal and open your active loan file using Recently Accessed.

02

Open Credit & AUS Workflow

Navigate to the Credit Reissue & AUS screen from the left-hand menu.

03

Order or Reissue Credit

Select your approved credit provider, complete required fields, and submit.

04

Run DU and/or LP Findings

Order underwriting for Fannie Mae DU, Freddie Mac LP, or both.

05

Review Results & Save Report

Confirm findings, save the PDF to the e-folder, and set the preferred AUS outcome.

Step 1

Access the Loan File in the Portal

The screenshot shows the MFSTPO portal homepage for user Alice Firstner. The page features a navigation bar with options like Home Page, Quick Filter, Add New Loan, Upload, Edit, Resource Center, FHA/USDM Approval Request, and Conventional Approval Request. The main content area displays loan details for a \$270,019.00 loan with a 3.250% rate. Key sections include Loan Summary, Started (05/13/2026), Key Dates, and Credit Information. The address 3726 Poplar St., The Colony, TX 75056 is also visible.

Begin by logging in to the MFSTPO portal and landing on the homepage. From there, open the specific loan file you are actively working on.

Log In

Enter your credentials and land on the portal homepage.

Open Your Loan File

Locate and open the file you are working on. Use **Recently Accessed** to quickly find the most recent file without searching.

Tip: Recently Accessed is the fastest way to return to a loan file you were working on.

Step 2

Open the Credit & AUS Workflow

The screenshot shows the Mortgage Wholesale software interface. The left-hand navigation menu is visible, with 'Credit Reissue & AUS' highlighted. The main content area displays loan details for Alice Firstimer, including a loan amount of \$270,019.00, a rate of 3.250%, and various dates and statuses.

Loan #	952009077	Loan Type	PHS	Interest Rate	3.250%
Total Loan Amt	\$270,019.00	Loan Purpose	Purchase	LTV/Cash L	96.50% / 96.50%
Key Dates					
Application Disclosure	05/12/2026	Registered	05/12/2026	LE Sent	-
Revised LE Sent	-	CD Sent	-	Revised CD Sent	-
AUS Ordered	-	Submit to UW	-	Estimated Closing	06/30/2026
UW Suspended	-	UW Approval	-	UW Clear to Close	-
Funds Released	-				


Once inside the loan file, locate the left-hand navigation menu. Click the option labeled **Credit Reissue & AUS** — this is your starting point for both reissuing credit and running AUS findings.

Left-Hand Menu

Look for "Credit Reissue & AUS" in the sidebar navigation.

Starting Point

This screen is the hub for both the credit order and underwriting workflow.

 You must open this screen before attempting any credit or AUS actions. Do not try to run AUS from any other menu location.

Credit Must Be Run First

The screenshot shows a web browser window with the URL `mfsfpoxpress.com/#/home/pipeline/82017214-4bca-4e7e-9e89-c35b49e78d04/duaus`. The page header includes the MORTGAGE WHOLESALE logo and navigation links like Home Page, Quick Pricer, Add New Loan, Pipeline, Esign, Resource Center, FHA/USDA Appraisal Request, and Conventional Appraisal Request. The user is logged in as Kelly Haney.

Loan details for Alice Firstimer (3726 Poplar St., The Colony, TX, 75056) are displayed: Loan # 9826026077, Total Loan Amt \$270,019.00, Loan Type FHA Purchase, Interest Rate 3.250% LTV/Comb L.o. 96.50% / 96.50%. Buttons for Order Underwriting and Order Credit are visible.

The main content area is titled "Credit Reissue & AUS" and features a dropdown menu for AUS Preference set to "No Preference". Below this are two columns of options:

Fannie Mae / DU	Freddie Mac / LPA
DU Recommendation	LPA Risk Class
-	-
CU Risk Score	LPA Purchase Eligibility
-	-
Appraisal Waiver Eligible	Appraisal Waiver Eligible
-	-
Ordered Date	Ordered Date
-	-
Certificate Details	Certificate Details
-	-

⚠ Important Requirement

The system will **block AUS** if you attempt to run underwriting before credit has been reissued or ordered. You will receive a prompt requiring you to complete credit first.

AUS Options Available

Once credit is successfully ordered, you can run AUS findings for either or both of the following engines:

- **Fannie Mae / DU** — Desktop Underwriter findings
- **Freddie Mac / LP** — Loan Product Advisor findings

Running both DU and LP is recommended when possible, as it enables side-by-side comparison for pricing and eligibility decisions.

Steps 4 & 5

Select a Credit Provider & Submit the Request

The screenshot shows the 'Order Underwriting' form in the Mortgage Lender's Portal. The form is divided into three main sections: Credit Details, Report Details, and Provider Details. The 'Credit Details' section includes fields for Borrower Name (Alice Firstner), Loan Type (P/A), and Loan Amount (\$270,000.00). The 'Report Details' section includes fields for Report Type (Merged) and Report Type (Merged). The 'Provider Details' section includes fields for User Name (MORTGAGE) and Password (MORTGAGE). The form is marked with a '1' in a red circle, indicating that these fields are required.

The screenshot shows the 'Order Underwriting' form in the Mortgage Lender's Portal, with a message indicating that the order can be placed. The message reads: "You must order credit for Alice Firstner before AUS order can be placed." The form is divided into three main sections: Credit Details, Report Details, and Provider Details. The 'Credit Details' section includes fields for Borrower Name (Alice Firstner), Loan Type (P/A), and Loan Amount (\$270,000.00). The 'Report Details' section includes fields for Report Type (Merged) and Report Type (Merged). The 'Provider Details' section includes fields for User Name (MORTGAGE) and Password (MORTGAGE). The form is marked with a '2' in a red circle, indicating that these fields are required.

Select the approved credit provider associated with the borrower's file. Complete all fields marked with an asterisk before submitting.

1

Required Fields

- Merged Credit Report type
- Username & Password
- Branch ID (if required by the agency)

2

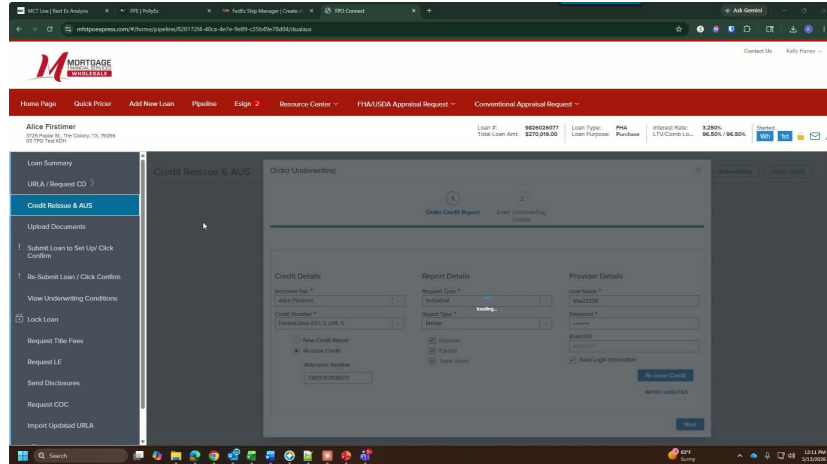
Reissue vs. New Report

Select **Reissue Credit** and enter the reference number. If reissue is unavailable, choose **New Credit Report** instead.

- ☐ Have your credit agency login credentials and Branch ID ready before starting to avoid delays.

Step 6

Confirm Credit Is Successfully Ordered



After submitting the credit request, wait for the system to finish processing. Processing time may vary depending on the credit agency, your internet connection, and current system load.

→ Wait for Processing

Allow the system to complete the credit pull from the agency. Do not navigate away or refresh.

→ Confirmation Message

Look for: **"Credit Ordered Successfully for Selected Pair"** — this confirms the report was received.

→ Proceed to AUS

Click **Next** to advance into the AUS underwriting screens and run findings.

Step 7

Run DU and/or LP Findings

DU — Fannie Mae

Confirm that the credit from the reissued report is populated. Review DU underwriting detail fields and click **Order Underwriting** to submit to the DU engine.

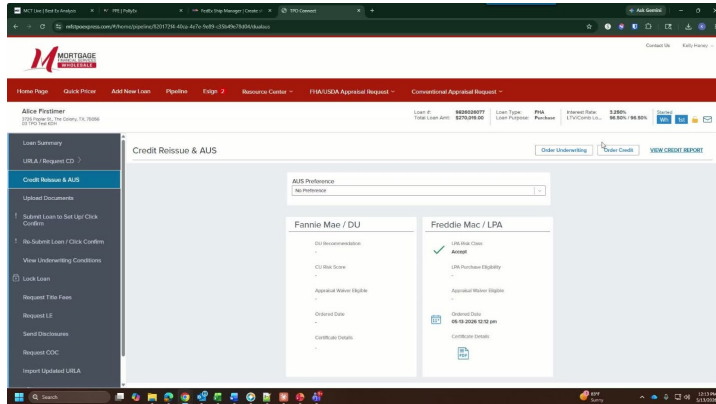
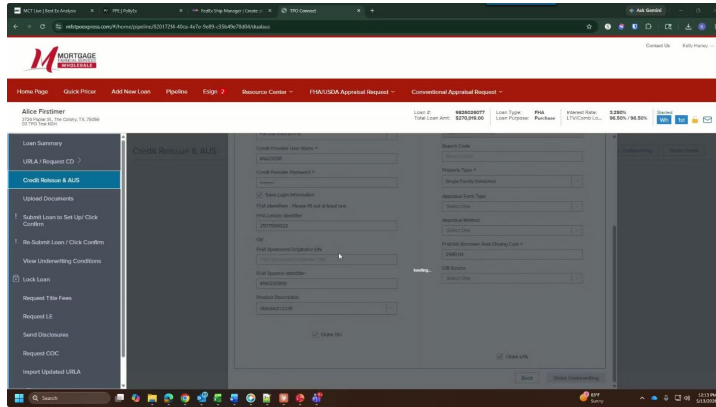
LP — Freddie Mac

For LP, you **must select the property type** before running. This is a required field. Failure to select a property type will prevent a successful LP submission.

⚠ Do not skip the property type selection for LP — it is required and will cause an error if omitted.

Steps 8 & 9

Review Results, Handle Errors & Save the Report



Once the AUS engines have processed, review the findings carefully. If the run is successful, open the PDF report and confirm it saves to the e-folder.

✓ Successful Run

Open the **PDF findings report**, review results, and confirm the file is saved to the **e-folder** for future reference.

✗ If an Error Occurs

Note the error message and **capture a screenshot immediately**. Send to support, your AE, customer service, or the appropriate MFS internal contact.

✗ Always include a screenshot when escalating an error. This allows support to diagnose the issue faster.

Step 10

Set the Preferred AUS Outcome & Review the Credit Report

The screenshot shows the Mortgage Cloud interface. At the top, there's a navigation bar with options like 'Home Page', 'Quick Pickor', 'Add New Loan', 'Pipeline', 'Esign', 'Resource Center', 'FHA/USDA Appraisal Request', and 'Conventional Appraisal Request'. Below this, the user's name 'Alice Pittman' and contact info are shown. A summary table lists loan details: Loan # 983928977, Total Loan Amt \$270,918.00, Loan Type Loan Purchase, P/R Purchase, Interest Rate 3.250%, and LTV/Cash LTV 66.50% / 66.50%. The main content area is split into 'Credit Reissue & AUS' and 'Fullfeedback'. On the right, there's a 'VIEW CREDIT REPORT' button.

After reviewing findings, finalize the transaction by indicating the preferred AUS engine outcome in the system and reviewing the credit report directly.

Set AUS Preference

If the transaction should remain with **DU** or **LP**, select that preference in the AUS Preference field. This determines which engine drives the loan decision.

Review the Credit Report

Use the **View Credit Report** hyperlink on the screen to open and review the full credit report directly from the portal.

✔ Process complete! Both the credit report and AUS findings are now on file and ready for underwriting review.

Key Reminders & Best Practices



Keep these critical rules and efficiency tips in mind every time you complete this workflow.

⚠ Cautionary Rules

- **Credit must be completed before AUS** — the system will block underwriting without it
- **All required fields (*) must be filled** before submitting the credit request
- **LP requires a property type selection** — never skip this step
- **Always capture a screenshot** if an error occurs before contacting support
- **Test files may behave differently than live files** — results and timing may vary

💡 Efficiency Tips

- Use **Recently Accessed** to quickly locate your loan file
- Run **both DU and LP** when possible, to support comparison and pricing review
- Have your **credit agency credentials and Branch ID** ready before starting
- Review the **PDF findings immediately** after the run and verify e-folder storage
- Escalate errors with a screenshot right away for faster resolution

