

Introduction

This reference contains information to help you process Federal Housing Administration (FHA) mortgages using Freddie Mac Loan Product Advisor® (LPASM), including information on data entry requirements, obtaining the required merged credit report, completing an assessment and the FHA TOTAL Mortgage Scorecard Feedback Certificate.

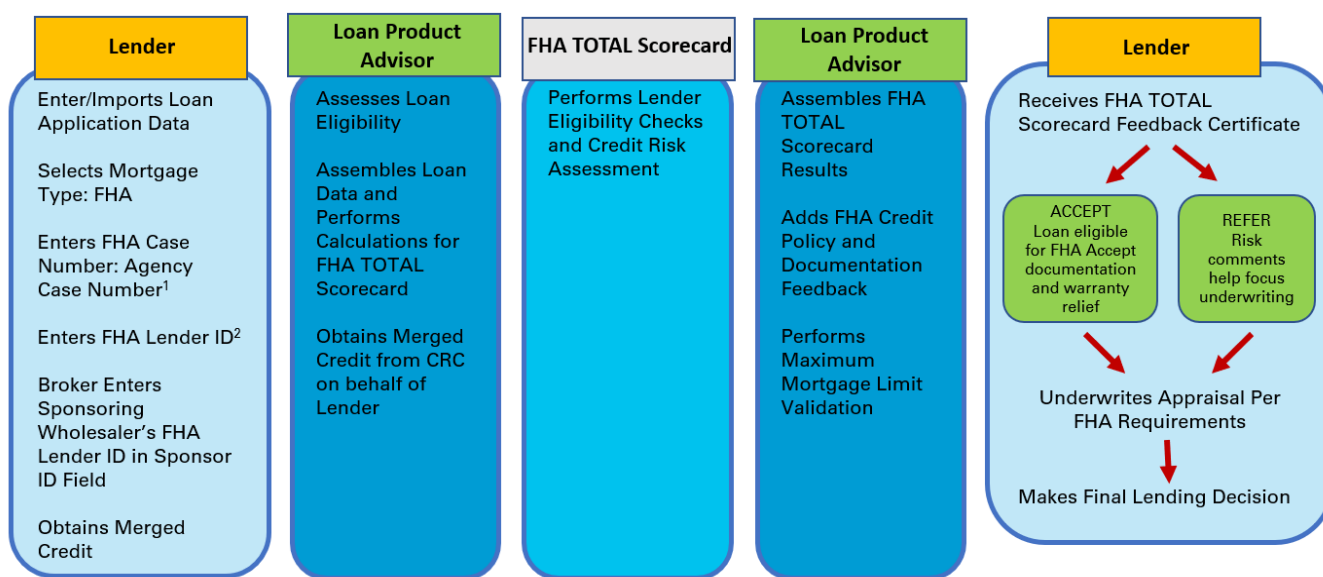
The FHA TOTAL Mortgage Scorecard (FHA TOTAL) is a credit assessment engine developed, housed and maintained by the U.S. Department of Housing and Urban Development (HUD) to assess the credit worthiness of FHA borrowers and to predict the default probability of FHA loan applicants.

The credit data used in the assessment and FHA TOTAL results are FHA proprietary information and are passed through LPA. Loan Product Advisor provides access to FHA TOTAL and then presents the FHA TOTAL results. This section provides general guidance for processing FHA loan applications using FHA TOTAL through LPA. "TOTAL" stands for "Technology Open to Approved Lenders." FHA TOTAL requires additional data elements, and merged credit data obtained through LPA from a credit reporting company (CRC), or participating technical affiliate.

Loan applications receiving an Accept risk class from FHA TOTAL through LPA will benefit from reduced documentation and relief from certain representations and warranties as compared to manually underwritten FHA loans.

For the latest updates and changes from FHA regarding their policies and regulations, refer to their [HUDCLIPS website](https://www.hudclips.org/).

How the FHA TOTAL Mortgage Scorecard Works in Loan Product Advisor



¹Not necessary on first submission, but required on final submission.

²Brokers must enter their assigned FHA Lender Identification Number (10-digit FHA Lender ID) or 6999609996.

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Service Guide* and your other Purchase Documents.

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After loan data is submitted to LPA and the appropriate services are requested, the following occurs:

1. LPA assesses eligibility for FHA TOTAL and prepares the data by performing calculations.
2. LPA, on behalf of Lender, obtains a merged credit report from a credit reporting company or technical affiliate (merged credit reference numbers may be used).
3. A complete property address is required for LPA to derive the property county.
4. LPA sends required loan data and merged credit data received from the credit reporting company or affiliate to FHA TOTAL.
5. FHA TOTAL performs eligibility checks and the credit risk assessment.
6. FHA TOTAL sends the results back to LPA.
7. LPA assembles the results and prepares the applicable credit policy and documentation feedback messages. LPA also performs the maximum mortgage limit validation.
8. LPA presents all the results in the FHA TOTAL Feedback Certificate.

Once results are received, the following can be completed by Lender:

- Process the loan application as an Accept or Refer, as applicable
- Underwrite the appraisal
- Make the final lending decision

Lender Requirements

Before using Loan Product Advisor with FHA TOTAL to assess FHA loans, you must be an FHA-approved broker or lender. Only FHA-approved Direct Endorsement lenders can deliver mortgages to FHA for endorsement.

In addition to having certain agreements and approvals in place with FHA, as defined by HUD, the following requirements need to be completed prior to accessing FHA TOTAL through Loan Product Advisor:

Requirement	How to Complete
1. FHA Lender ID and FHA Sponsor ID	Brokers need an FHA Lender ID and corresponding FHA Sponsor ID to process FHA loan applications. Lenders need an FHA Lender ID, and FHA Sponsor ID (if applicable). Contact the Federal Housing Administration Office of Lender Approval and Certification to request or verify your FHA Lender ID. Brokers and lenders assigning FHA loans should contact the wholesaler(s) directly for their FHA Lender ID to enter in the FHA Sponsor ID field.



Requirement	How to Complete
2. Authorization to use FHA TOTAL	<p>Your FHA Lender ID and FHA Sponsor ID number (if applicable) must first be certified in FHA Connection system prior to initial submission to access FHA TOTAL through Loan Product Advisor. The loan originator, and sponsor if applicable, must each certify their FHA Lender ID.</p> <p>To certify your FHA Lender ID:</p> <ul style="list-style-type: none">▪ Have your designated Application Coordinator use their personal ID and password provided by FHA to log on to the FHA Connection.▪ Select the “ID Maintenance” link▪ Select the “FHA Administration” link▪ Select “TOTAL Mortgage Scorecard Acknowledgement” link▪ Accept the “Acknowledgement of Terms and Conditions for TOTAL Mortgage Scorecard
3. CRC, and if applicable, technical affiliate, relationships to obtain merged credit within Loan Product Advisor	<ul style="list-style-type: none">▪ FHA TOTAL requires the use of a tri-merged credit report. It is recommended that relationships be established with two or more CRCs, and if applicable their technical affiliates, for access to merged credit reports obtained through Loan Product Advisor.
4. Latest version of loan origination system (LOS) software if importing	<ul style="list-style-type: none">▪ Check with your LOS vendor to see if you have the latest version of their software. It must include the FHA Lender ID and FHA Sponsor ID data fields.

Mortgage Eligibility Requirements

FHA Purchase and Regular Refinance transactions can be assessed by FHA TOTAL through Loan Product Advisor and includes:

- FHA 203(b) 15-, 20-, and 30-year fixed-rate (including detached, attached, PUD and condominium)
- FHA 251 – 1-year Adjustable-Rate Mortgage (ARM)
- FHA Hybrid ARMs (3-, 5-, 7- and 10-year ARM)
- FHA 203(k) – Rehabilitation loans

In addition, new construction loans can be assessed by FHA TOTAL Mortgage Scorecard through Loan Product Advisor.



Merged Credit Requirements

You must request a tri-merged credit report from the three major credit repositories through LPA for FHA TOTAL. Infiles are not requested from the repositories and are not used in the assessment performed by FHA TOTAL. For FHA loan applications, the credit data from the merged credit report is an essential part of the required data used in the FHA TOTAL assessment. An additional fee for the merged credit report will be charged by the CRC, or technical affiliate. Merged credit reference numbers may be used for a small fee if your process includes obtaining a merged credit report outside of LPA. Refer to the Loan Product Advisor Online Help or [Merged Credit Report Options](#) for detailed information on using merged credit report options.

FHA Loan Submission Process

Accessing FHA TOTAL through Loan Product Advisor allows you to process more FHA loan applications in less time with less work than manual underwriting. However, the following FHA procedures remain the same when accessing FHA TOTAL through Loan Product Advisor and for a manual underwriting review:

- Obtaining FHA case number
- Obtaining Credit Alert Interactive Voice Response System (CAIVRS) authorization
- Ordering and underwriting appraisals
- Determining whether a condominium or planned unit development (PUD) has FHA approval
- Completing a HUD-92900-LT and 92900-A
- Verifying the correct FHA Up-Front Mortgage Insurance Premiums (UFMIP) and Annual Mortgage Insurance Premiums (MIP)
- Obtaining FHA MIP refund information
- Obtaining FHA refinance authorization

Refer to the [HUD Handbook 4000.1](#) for detailed information or call 1-800-CALLFHA.

Required Data for FHA Loans

In addition to the data required for all loan types processed through LPA, the following **additional data is required for FHA loan applications** (some fields may be required for other loan types):



Field Name	Description
Account Fund Type: Cash Gift, Gift of Equity (if applicable)	The amount of gift(s) in whole dollars. Required on all FHA loans if gift funds are entered for the loan transaction. Down Payment Gift Source(s) and Gift Amount(s) must be entered individually in the Asset section of the Assets and Liabilities section and must match the associated gift values listed in the Down Payment Type, Amount, and Source fields . Gift funds must not be included in the borrower's depository account balances. Select Deposited "Yes" or "No".
Agency Case Number	FHA-assigned number identifying an FHA loan application. To be included on the Feedback Certificate and accepted by FHA, you must enter the FHA Case Number on or before the last submission.
Attachment Type	Specifies the type of physical attachment, if any, between the subject property dwelling units. Select "Attached" or "Detached" as applicable. Note: this data point is required to determine the property type.
Borrower Financed FHA Discount Points Amount (if no cash-out refinance)	Dollar amount of discount points to be financed on FHA no cash-out refinance.
Borrower Paid FHA/VA Closing Costs Amount	Net dollar amount of closing costs paid by the borrower on the subject property. Net amount should not include discount points, prepaid items, buydown costs, UFMIP paid in cash by borrower and/or interested contributions. Identifies buyer-paid closing costs that will be counted in addition to the (Statutory) Minimum Required Investment.
Construction Status Type	Indicates the construction status for an FHA loan if proposed (construction has not started), under construction (construction is in progress), or not applicable (it does not apply to this transaction).
Discount Points Total Amount	The total amount of discount points that are to be paid on the loan. Value should be a positive number. Note: If discount points are paid by the seller and/or interested party, then include that dollar amount in the Purchase Credit Type and Credit Source Type fields.
Down Payment Fund Type, Down Payment Amount, and Down Payment Source (if applicable)	Required on all FHA loans if gift funds are entered for the loan transaction. FHA requires all gift sources and amounts to be identified as a source of down payment regardless if gift funds have been deposited into borrower's account. Each individual gift source and amount must be included. If not provided Message DQC0609 "Funds Source Type is required for FHA loans and when Down Payment Funds Type is a Gift or Grant."
Employment and Income Section: Start Date	Years on job is required when a borrower is currently employed. Enter the employment start date. If left blank a warning message will be returned stating the value will be set to zero months. If this is not accurate, update and resubmit.



Field Name	Description
Estimated Closing Costs Amount	Total closing costs charged for the loan. The dollar amount should include the estimated loan fees, title fees, appraisal fees and other closing costs associated with the subject transaction excluding discount points and prepaids, (i.e., dollar amount before any interested party contribution is credited to the borrower's total cash required investment.) Value should be a positive number.
Federal Delinquency/Lien	Value indicating if borrower is currently delinquent or in default on a federal loan. Select 'yes' to the question, <i>Are you currently delinquent or in default on Federal debt</i> on the Declaration page if: <ul style="list-style-type: none">▪ Borrower is currently delinquent or in default on a federal loan, or CAIVRS authorization code verified a paid claim or default on a federal insured debt.
FHA Lender ID	FHA-assigned number identifying the broker or lender <i>originating</i> the mortgage. This 10-digit ID is required on all FHA loan applications . Brokers must enter their assigned FHA Lender Identification Number, or 6999609996. You must enter the FHA Lender ID on the initial and resubmissions.
FHA Positive Rental History	FHA positive rental history indicator to select for a purchase transaction when the borrower has made on-time payments of all rental payments in the previous 12 months. A rental payment is considered to be on time when it is paid within the month due. Select 'yes' indicating a positive rental payment history provided that: <ul style="list-style-type: none">▪ The transaction is a purchase▪ At least one borrower is identified as a first time homebuyer▪ The Minimum Decision Credit Score is 620 or greater; and At least one borrower has a documented history of a positive rental payment history with monthly payments of \$300 or more for the previous 12 months.
FHA Sponsor ID	FHA-assigned number for the sponsoring wholesaler <i>underwriting</i> and <i>approving</i> the mortgage. When the loan is originated by a third-party originator, the FHA Sponsor ID number is required and should correspond to the wholesaler selected on the Assign Loan page.
Financed Unit Count	Indicates the number of individual family dwelling units on the subject property (maximum number allowable is 4 units). Note: this data point is required to determine the property type.
Income Type: Alimony (if applicable)	Monthly amount of alimony lender chooses to treat as a reduction in borrower's monthly gross income, rather than as debt obligation, according to the Liabilities section of HUD Handbook 4000.1. Enter as a negative (-) value.
MI and Funding Fee Financed	Dollar amount of FHA Up-front Mortgage Insurance Premium charge added to the FHA base mortgage amount as financed UFMIP or paid by borrower in cash at closing.



Field Name	Description
Non-FHA Lender Employer ID	The Employer Identification Number of the lender if the lender is a non-FHA approved lender. Required if the loan is FHA and the lender originating the loan is a non-FHA approved lender.
Planned Unit Development (PUD)	Indicates whether the subject property is in a Planned Unit Development (PUD). Note: this data point is required to determine the property type.
Project Design Type	Required if "In a project" is selected under the Property is located field. Specifies the type of design for the project. (e.g. Garden, Highrise, Midrise, Townhouse/Rowhouse). Note: this data point is required to determine the property type if "In a project" is selected.
Property is Located	Indicates if the property is located within a Condominium, Cooperative or Planned Unit Development project. Note: this data point is required to determine the property type.
Property State	State location of property being financed.
Property Zip Code	Zip code of property being financed, without dashes.
Project Structure Type	Specifies the form of ownership of a project. The Project Structure Type defines the quality and quantity of project ownership and rights accruing to the individual unit owner. Note: this data point is required to determine the property type. If it does not apply, select "Not Applicable".
Purchase Credit Type and Credit Source Type (if applicable)	Dollar amount for closing costs, prepaids, discount points (amount borrower will not pay), buydown costs and UFMIP paid in cash or financed into the base mortgage that will be paid by any interested contributors such as property seller, lender or real estate agent.
Subject Property Address fields	The Street Address , Unit# (if applicable), City , State , Zip Code (without dashes) fields must be completed for Loan Product Advisor to derive the property county to submit to the FHA Maximum Mortgage Limit Tables. Note: If an address is not identified Loan Product Advisor cannot derive the property county to submit to the FHA Maximum Mortgage Limit Tables.



Field Name	Description
Total Sales Concessions Amount (if applicable)	<p>Contributions granted by an interested third party for which the buyer pays nothing additional.</p> <p>NOTE: Any inducements to purchase must be deducted dollar for dollar cost prior to calculating the maximum loan-to-value (LTV) ratio. The calculation should be performed manually outside of Loan Product Advisor.</p> <p>For comparables with sales or financing concession in the appraisal report, the appraiser must determine any appropriate adjustments for non-realty items, upgraded features in newly constructed houses, and special financing incentives. Financing concession adjustments are not deducted on a dollar-for-dollar cost basis. Any adjustments are determined by the appraiser and reflected in the appraised value.</p> <p>For more information on sales concessions, inducements to purchase and required analysis and reporting, refer to HUD Handbook 4000.1</p>

Accessing FHA TOTAL Mortgage Scorecard Results

After submitting the loan application for assessment through LPA, the following results are returned based on the assessment performed by FHA TOTAL:

- FHA TOTAL Scorecard Feedback Certificate
- FHA TOTAL Scorecard Documentation Checklist
- Freddie Mac Property Valuation Disclosure Form
- Merged Credit Report(s) from the CRC or technical affiliate

Reviewing Results

Each time you successfully submit a loan application to FHA TOTAL through Loan Product Advisor, you will receive results providing important data, processing and documentation information for the transaction. The results, including merged credit, are valid for 120 days prior to the Note Date. If the results are not dated within 120 days of the Note date, then the loan application must be resubmitted.

The following apply to FHA loan applications:

- The Feedback Certificate is titled "FHA TOTAL Scorecard Feedback Certificate".
- Selected credit scores are displayed within messages in the **Credit and Liabilities Messages** section.
- Refer risk classes may have messages displayed in the **General Messages** section indicating reasons why FHA assessed the mortgage as a Refer.
- The Doc. Checklist is titled "FHA TOTAL Documentation Checklist".
- The Property Valuation Disclosure Form.



General Messages

The General Messages section of the Feedback Certificate provides various types of processing and underwriting messages including:

- Minimum documentation requirements.
- Validation messages to assist you in ensuring our AUS received the correct data.
- Review messages to bring your attention to specific areas of the loan application requiring closer review.

If messages in this section indicate inaccurate data, correct the errors and resubmit the loan application.

Additional messages in this section indicate the following FHA information:

- Maximum Mortgage Limit - LPA electronically transfers information from the FHA Maximum Mortgage Limit tables found on the HUD website at <http://www.hud.gov/>. Using this automatic service, you can determine if your loan application meets FHA's eligibility requirements for the geographic area limits.
 - If the Base mortgage amount submitted is higher than the maximum mortgage limit, you will receive a purchase restriction message on the Feedback Certificate so that you may determine if the loan application is eligible for FHA insurance.
 - PUR0239: "Loan amount exceeds Maximum Mortgage Limit eligibility."
 - FHA assessments compare the Property County* and Property State submitted to the FHA Maximum Mortgage Limit Tables. If the Maximum Mortgage Limit cannot be found for the geographical area submitted, a message appears advising you to manually validate that the amount is eligible for the specified geographic area.
 - FGM0065: "The maximum Mortgage Limit for StanAddrCnty~ County, ~PropState~ cannot be determined from FHA Table."
- *NOTE: A complete property address must be provided for LPA to derive the property county to submit to the FHA Maximum Mortgage Limit Tables.
- (Statutory) Minimum Required Investment - LPA calculates the (Statutory) Minimum Required Investment per line 10d of HUD-92900-LT (3.5 percent of the lesser of sales price or value that borrower must invest into the transaction from acceptable sources per FHA guidelines). If the down payment is less than the minimum required investment, you will receive a purchase restriction message on the FHA TOTAL Feedback Certificate so that you may determine if the loan application is eligible for FHA insurance.
 - FGM0066: "The FHA Statutory Investment Requirement for this loan is \$~FHAStatiny~.", or
 - PUR0235: "Review FHA Statutory Investment Requirement for eligibility."



- FHA Minimum Down Payment.
 - FGM0067: “The FHA Minimum Down Payment submitted for this loan is \$~DownPmt~.”
- FHA Upfront Mortgage Insurance Premium Factor - This is an estimate of your upfront mortgage insurance premium for the loan submitted.
- FHA Annual Premium Factor - This is an estimate of your annual mortgage insurance premium for the loan submitted.

Note: If the loan is for new construction, the following message will be returned:

FGM0071- “Review for Accuracy: FHA Underwriting Guidelines vary for New Construction and may affect Maximum Mortgage calculations/LTV. Please consult the HUD Handbook 4000.1, Section II, and review corresponding Assessment expiration date on feedback certificate.”

Purchase Restriction Messages Section

Purchase Restriction Messages section is dynamic. If applicable it will display after the Message Summary section. Purchase message(s) returned on the FHA TOTAL Scorecard Feedback Certificate provides the reason(s) a mortgage may not be acceptable for FHA insurance.

For example, you will receive specific messages if any of the following occur:

- A loan application does not meet FHA’s (Statutory) Minimum Required Investment of 3.5 percent.
- A loan application exceeds FHA’s Maximum Mortgage Limit.
- The Maximum Mortgage Limit cannot be found for a particular geographic region.

Note: If the Purchase Restriction message “FB Review FHA Statutory Investment Requirement for eligibility” is received and you determine sufficient funds exist per the HUD Handbook 4000.1, you may disregard the message.



FHA TOTAL Scorecard Feedback Certificate Example

Tips	Results
<p>Assessment Summary Section:</p> <p>Key fields (LP Key Number, Risk Class*) and Affordable Product Information are located in Assessment Summary.</p> <p>Note: Purchase Eligibility is always 'N/A' and Representation & Warranty Relief results are always "Not Eligible" for FHA loans.</p> <p>Loan Details Section:</p> <p>Key fields (Lender Loan Number, Mortgage Type and Documentation Level*).</p> <p>*FHA TOTAL returns a Risk Class and Documentation Level of either Accept or Refer based on the loan data submitted and merged credit from CRC (or if applicable, technical affiliate) through Loan Product Advisor.</p> <p>Confirm the data returned in the Loan-to-Value Ratios, Qualifying Ratios and Mortgage Details sections.</p>	<p>Upon a successful submission, the FHA TOTAL Scorecard Feedback Certificate (LPA v5.3.00) displays as follows:</p> <div><div><div><div><div><div>FreddieMac</div><div>FHA TOTAL Scorecard</div></div><div>Assessment Summary</div><div><div>Details</div><div><div><div>BORROWER NAME</div><div>Alice Freddie</div></div><div><div>NUMBER OF SUBMISSIONS</div><div>1</div></div><div><div>LP KEY NUMBER</div><div>A1234567</div></div></div><div><div>Affordable Product Information</div><div><div>AREA MEDIAN INCOME</div><div>\$98,100.00</div></div><div><div>AREA MEDIAN INCOME (%)</div><div>121.11%</div></div></div></div><div><div>Assessment Summary</div><div><div>PURCHASE ELIGIBILITY</div><div>N/A</div></div><div><div>RISK CLASS</div><div>ACCEPT</div></div><div><div>Representation & Warranty Relief</div><div><div><div>COLLATERAL R&W* RELIEF</div><div>NOT ELIGIBLE</div></div><div><div>INCOME R&W* RELIEF</div><div>N/A</div></div><div><div>ASSET R&W* RELIEF</div><div>NOT ELIGIBLE</div></div></div></div></div><div><div>Loan Details</div><div><div><div>BORROWER NAME</div><div>Alice Freddie 999-00-0000</div></div><div><div>APPRAISAL IDENTIFIER</div><div>N/A</div></div><div><div>LENDER LOAN NUMBER</div><div>DV07 FHA Fixed Alice</div></div><div><div>MORTGAGE TYPE</div><div>FHA</div></div></div><div><div><div>DOCUMENTATION LEVEL</div><div>Accept</div></div><div><div>PROPERTY ADDRESS</div><div>123 MAIN ANYWHERE, 12345 ST US</div></div></div><div><div>PROGRAM IDENTIFIER(S)</div><div>N/A</div></div></div><div><div>Loan-to-Value Ratios</div><div><div><div>LTV</div><div>96.50%</div></div><div><div>TLTV</div><div>96.50%</div></div><div><div>HTLTV</div><div>98.46%</div></div></div></div><div><div>Qualifying Ratios</div><div><div><div>PROPOSED HOUSING (PITI)</div><div>\$1,244.51</div></div><div><div>PRESENT HOUSING EXPENSE</div><div>\$1,500.00</div></div><div><div>TOTAL MONTHLY INCOME</div><div>\$9,900.00</div></div><div><div>TOTAL MONTHLY DEBT</div><div>\$1,411.51</div></div><div><div>MAX MORTGAGE LIMIT</div><div>\$472,030.00</div></div></div><div><div><div>HOUSING RATIO</div><div>13%</div></div><div><div>DEBT RATIO</div><div>14%</div></div><div><div>OCCUPANT HOUSING RATIO</div><div>13%</div></div><div><div>OCCUPANT DEBT RATIO</div><div>14%</div></div></div></div><div><div>Mortgage Details</div><div><div><div>PRODUCT TYPE</div><div>30 Year Fixed Rate</div></div><div><div>AMORTIZATION TYPE</div><div>Fixed</div></div><div><div>AMORTIZATION MONTHS</div><div>360</div></div><div><div>LOAN AMOUNT</div><div>\$171,825.00</div></div><div><div>INTEREST RATE</div><div>4.2500%</div></div></div><div><div><div>LOAN PURPOSE</div><div>Purchase</div></div><div><div>PURCHASE PRICE</div><div>\$175,000.00</div></div><div><div>ESTIMATED PROPERTY VALUE</div><div>N/A</div></div><div><div>APPRAISED PROPERTY VALUE</div><div>\$175,000.00</div></div><div><div>NUMBER OF UNITS</div><div>1</div></div></div><div><div><div>PROPERTY TYPE</div><div>Manufactured Multiwide</div></div><div><div>OCCUPANCY</div><div>Primary Residence</div></div><div><div>REFINANCE TYPE</div><div>N/A</div></div><div><div>CASHOUT AMOUNT</div><div>N/A</div></div><div><div>NEW CONSTRUCTION</div><div>N/A</div></div></div><div><div><div>INTEREST RATE BUYDOWN</div><div>No</div></div><div><div>SALES CONCESSIONS</div><div>\$500.00</div></div><div><div>ARM QUALIFYING RATE</div><div>N/A</div></div><div><div>ARM QUALIFYING PITI</div><div>N/A</div></div><div><div>LENDER SUBMITTED RESERVES</div><div>\$2,000.00</div></div></div><div><div><div>AFFORDABLE SECOND</div><div>N/A</div></div><div><div>TOTAL SUBORDINATE FINANCING</div><div>N/A</div></div><div><div>HELOC BALANCE</div><div>\$0.00</div></div><div><div>HELOC LIMIT AMOUNT</div><div>\$0.00</div></div></div></div></div></div></div></div>



Tips	Results																																																																																																																				
<p>Transaction Details section provides the Assessment Expiration Date and the LPA Version.</p> <p>Message Summary Section provides a numeric summary of the number of messages returned in each section.</p> <p>Review the feedback messages to confirm information entered and documentation requirements.</p> <p>For Accept loans, a feedback message indicates to enter ZFHA as the CHUMS ID on HUD 92900-LT. For Refer loans, a message indicating an FHA Direct Endorsement Underwriter signature is required would appear.</p> <p>Review CAIVRS messages.</p> <p>The FHA Case Number is required on the Feedback Certificate for FHA endorsement.</p> <p>Borrower's (Statutory) Minimum Required Investment into the Transaction: If the borrower is receiving cash back, the amount should be a negative number.</p>	<div><div>Transaction Details</div><table><tr><td>AUS STATUS Complete</td><td>LOAN PROCESSING STAGE Application</td><td>ASSESSMENT EXP DATE 2023-07-08</td><td>ASSESSMENT TYPE Credit</td><td>LPA VERSION 5.3.00</td></tr><tr><td>LOAN PRODUCT ADVISOR ID [REDACTED]</td><td>TRANSACTION ID [REDACTED]</td><td>AUS TRANSACTION NUMBER [REDACTED]</td><td>DATE/TIME REQUESTED 2023-03-10T15:56:36Z</td><td>DATE/TIME ASSESSED 2023-03-10T15:56:42Z</td></tr><tr><td>SELLER NUMBER [REDACTED]</td><td>BROKER NUMBER N/A</td><td>CORRESPONDENT NUMBER N/A</td><td>MSP NUMBER N/A</td><td></td></tr><tr><td colspan="2">ORIGINATING COMPANY Cybertek Test2</td><td colspan="3">SUBMITTING COMPANY Cybertek Test2</td></tr></table><div>Message Summary 46</div><table><tr><td>PURCHASE RESTRICTION MESSAGES</td><td>DATA QUALITY AND SYSTEM MESSAGES</td><td>AFFORDABLE LENDING AND ACCESS TO CREDIT MESSAGES</td><td>EMPLOYMENT AND INCOME MESSAGES</td><td>ASSETS AND RESERVES MESSAGES</td><td>CREDIT AND LIABILITIES MESSAGES</td><td>PROPERTY AND APPRAISAL MESSAGES</td><td>GENERAL MESSAGES</td><td>MORTGAGE INSURANCE MESSAGES</td></tr><tr><td>0</td><td>1</td><td>0</td><td>7</td><td>9</td><td>10</td><td>11</td><td>8</td><td>0</td></tr></table><div>Feedback Message Sections</div><div><div>Employment And Income Messages</div><table><tr><th>CODE</th><th>MESSAGE</th></tr><tr><td>FEI0029</td><td>The loan</td></tr><tr><td>FEI0019</td><td>FHA/VA</td></tr><tr><td>FEI0107</td><td>If applica</td></tr><tr><td>FEI0108</td><td>YTD earni</td></tr><tr><td>FEI0116</td><td>W-2(s) at</td></tr><tr><td>FEI0108</td><td>W2s: If b</td></tr><tr><td>FEI0111</td><td>Commis</td></tr></table><div>Assets And Reserves Messages</div><table><tr><th>CODE</th><th>MESSAGE</th></tr><tr><td>FAR0050</td><td>The loa</td></tr><tr><td>FAR0065</td><td>Mortga</td></tr><tr><td>FAR0105</td><td>Verify a</td></tr><tr><td>FAR0102</td><td>Deposi</td></tr><tr><td>FAR0036</td><td>This lo</td></tr><tr><td>FAR0052</td><td>This lo</td></tr><tr><td>FAR0095</td><td>Gift Fur</td></tr><tr><td>FAR0096</td><td>Gift Fur</td></tr><tr><td>FAR0037</td><td>This lo</td></tr></table><div>Credit And Liabilities Messages</div><table><tr><th>CODE</th><th>MESSAGE</th></tr><tr><td>FCL0144</td><td>If CAIVRS indicates delin/lien, enter Yes on app & resubmit</td></tr><tr><td>FCL0319</td><td>Enter ZFHA as CHUMS ID on HUD 92900. FHA Direct Endorsement Underwriter signature is not required on HUD 92900, unless loan is downgraded to REFER or CAIVRS shows a Federal Delinquency/Lien. Mortgagee's representative must attest data integrity on HUD 92900A. 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FHA TOTAL Documentation Checklist

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Commission must be averaged over 2 years; commission received > 1 year but < 2 years, can be considered if borrower can document likelihood income will continue, and Lender soundly rationalize accepting the commission income. Refer to the FHA Handbook 4000.1, Section II, for income documentation requirements for both Traditional and Alternative.</p><p>Depository Accounts: Obtain Verification of Deposit (VOD) or most recent 2 months bank statement(s) showing that average balance sufficient to cover amount of earnest money deposit at the time of deposit; or direct verification by Third Party Verification (TPV) vendor with completed verification conforms with the FHA requirements in the FHA Handbook 4000.1, Section II, to verify sufficient funds required to close.</p><p>Employed: For all borrower(s) obtain one or a combination: most recent paystubs covering a minimum of 30 consecutive days showing YTD earnings, and written Verification of Employment (VOE) to confirm current employment covering most recent 2 years, or direct electronic verification by a TPV vendor with the completed verification conforms with requirements in the FHA Handbook 4000.1, Section II, to confirm current employment covering most recent 2 years for ALICE FREDDIE.</p><p>Employed: If borrower not employed with same employer for the previous 2 years, obtain most recent 2 years W-2(s) and written VOE or electronic verification to confirm for ALICE FREDDIE.</p><p>Employment Gaps: Explain if > 180 days.</p><p>Gift Funds Deposited: List donor's name, address, relationship to borrower, subject property address and dollar amount of gift on application or in a gift letter signed by donor for each gift that has been deposited to the borrower's account prior to the initial submission to Loan Product Advisor.</p><p>Gift Funds Not Deposited: Document transfer of gift funds for each gift received that has not been deposited prior to the initial submission to Loan Product Advisor per FHA requirements.</p><p>If CAIVRS indicates federal delinquency/lien, this loan must be documented and underwritten to FHA's REFER requirements.</p><p>If credit report shows a contingent mortgage debt, obtain transfer of title and assumption or divorce agreement. 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Understanding the Results

To be eligible for delivery to FHA, the loan file must be documented according to the reduced documentation guidelines established by FHA for loan applications evaluated by TOTAL scorecard.

The FHA TOTAL Scorecard Feedback Certificate provides guidance regarding the documentation and underwriting requirements for FHA loan applications. You may also want to refer to the [FHA TOTAL Mortgage Scorecard Documentation Matrix](#). In some cases, you may need to contact 1-800-CALLFHA for specific credit policy-related questions and situations not addressed in the results.

Risk Classes and Documentation Levels

FHA TOTAL will return a risk class indicating the level of risk identified, responsibility for credit representations and warranties, and underwriting and documentation requirements for the FHA TOTAL mortgage. Descriptions of the FHA TOTAL risk classes are provided in the following table.

FHA TOTAL will return a documentation level indicating the minimum level of documentation the Seller must obtain for the FHA TOTAL mortgage. Descriptions for the FHA TOTAL documentation levels are also provided in the following table.

Risk Class	
<i>Accept</i>	If FHA TOTAL returns a risk class of Accept, the borrower's credit reputation and capacity are acceptable to FHA, and FHA agrees to endorse the mortgage, provided the data is true, complete, and accurate and the entire mortgage package meets FHA requirements. The Accept risk class substitutes for an FHA Direct Endorsement underwriter's personal review of the borrower's credit and capacity.
<i>Refer</i>	If FHA TOTAL returns a Refer risk class, it has identified weaknesses in the borrower's credit reputation and/or capacity that require further assessment. For FHA mortgages, an FHA Direct Endorsement underwriter must analyze the entire application to determine if the mortgage qualifies for FHA endorsement in accordance with the HUD Handbook 4000.1.
Documentation Level	
<i>Accept</i>	If FHA TOTAL returns a documentation level of Accept, it allows you to take advantage of substantially fewer documentation requirements than traditionally underwritten FHA loan applications.
<i>Refer</i>	If FHA TOTAL returns a documentation level of Refer, standard documentation requirements are available for loan applications assessed by FHA TOTAL.



Representations and Warranties

FHA loan applications receiving an Accept risk class through FHA TOTAL Mortgage Scorecard benefit from relief of certain lender representations and warranties as described in the following paragraphs.

Credit

For FHA loan applications receiving an **Accept** risk class, the lender is **not** responsible for representations or warranties related to determining borrower credit reputation. The **Accept** credit warranty message states:

FCL0023 Credit Warranty: *Not required to determine that the borrower shows the willingness to pay.*

For FHA loan applications receiving a **Refer** risk class, the lender **is** responsible for representations or warranties related to determining borrower credit reputation. The **Refer** credit warranty message states:

FCL0018 Credit Warranty: *Required to determine that the borrower shows the willingness and financial ability to pay.*

Ratios

For FHA loan applications receiving an Accept risk class, the lender is not responsible for determining whether the borrower's monthly housing payment-to-income ratio and monthly debt-to-income ratio are acceptable to FHA. The Accept ratio warranty message:

FCL0021 Ratio Warranty: *Not required to determine if the borrower's monthly housing and monthly debt ratios meet program requirements.*

For FHA loan applications receiving a **Refer** risk class, the lender **is** responsible for determining whether the borrower's monthly housing payment-to-income ratio and monthly debt-to-income ratio are acceptable to FHA. The **Refer** ratio warranty message in our AUS states:

FCL0020 Ratio Warranty: *Required to use the debt ratio as a guide to determine whether or not the loan will be granted.*

CAIVRS

FHA loan applications are subject to Credit Alert Interactive Voice Response System (CAIVRS) authorization showing no delinquent obligation or claim payment for all borrowers. CAIVRS is a system used to check applicants for defaults in government-backed loans (i.e., student loans and FHA or VA loans).

The following messages may be returned on the FHA TOTAL Feedback Certificate:

FCL0144: *If CAIVRS indicates delin/lien, enter Yes on app & resubmit.*

FCL0281: *If CAIVRS indicates federal delinquency/lien, this loan must be documented and underwritten to FHA's REFER requirements.*

You or the FHA Direct Endorsement underwriter, as applicable, must determine all borrowers have a clear CAIVRS number. If an applicant has a credit alert status problem, the applicant must contact the agency reporting the issue and resolve it in order to be eligible for FHA endorsement. You may also be required to reclassify the loan application to a Refer risk class.



Note: If you receive a CAIVRS authorization for any borrower showing a delinquent obligation or claim payment, ensure that the data field for Federal Delinquency/Lien is marked “Yes” and resubmit the loan. Regardless of the risk class, you will need to resubmit the loan application. You also may be required to reclassify the loan to a Refer risk class.

Calculated Values on the FHA TOTAL Scorecard Feedback Certificate

Values for the loan-to-value (LTV), total loan-to-value (TLTV) and home equity total loan-to-value (HTLTV) ratios are returned in the Loan-to-Value Ratios section of the Feedback Certificate. The following calculations are used for these values:

Ratio	Calculation
LTV	Base Loan Amount* / (lesser of Purchase Price or Appraised Value)
TLTV	Base Loan Amount* + Subordinate Amount (excluding undrawn home equity lines of credit amounts) / (lesser of Purchase Price or Appraised Value)
HTLTV	Loan Amount** + Subordinate Amount + HELOC High Credit Amount / (lesser of Purchase Price or Appraised Value)

*Excludes value in PMI, MIP, Funding Fee Financed field

**Includes value in PMI, MIP, Funding Fee Financed field

Note: The Mortgage Insurance Premium is currently included in the calculated HTLTV value reflected on the Feedback Certificate. This value is not consistent with HUD’s requirements; however, it is not used in the FHA TOTAL evaluation. As a reminder, you have the ability to change the value in FHA Connection, as applicable. Any change to exclude the Mortgage Insurance Premium from the HTLTV value would be communicated with a future Loan Product Advisor release.

The Lending Decision

Once you’ve validated the necessary data and results from FHA TOTAL, you will proceed with review of the appraisal, assess the borrower(s) credit reputation if required, make the lending decision, close the loan and submit for FHA endorsement.

The lender retains all authority to make the lending decision. Any issues or questions regarding granting or denying credit, including the use of adverse actions notices, should be directed to the lender.

How to Document Credit Information

The table below provides some of the typical recurring issues and required actions associated with documenting credit information for FHA loan applications assessed by FHA TOTAL.



If...	Then...
The merged credit data obtained through Loan Product Advisor contains incorrect borrower identifying information for any of the following: <ul style="list-style-type: none">▪ Name▪ Social Security Number	Enter the correct information into Loan Product Advisor and request a new credit report and underwriting assessment again.
The loan application receives an FHA Accept risk class, but the merged credit data contains incorrect identifying or significantly inaccurate.	<ul style="list-style-type: none">▪ If the inaccurate information has been corrected at the repositories, you may use Loan Product Advisor's optional Reorder Credit Service to request fresh merged credit for individual borrowers or joint borrower pairs. Refer to the Loan Product Advisor online help or Merged Credit Report Options for information on using this service.▪ If incorrect identifying or significantly inaccurate information still exists, manually reclassify the loan application to Refer,▪ Document all borrowers' credit reputations according to the HUD Handbook 4000.1 for FHA loan applications, and▪ Order a tri-merged credit report or RMCR or independent third-party information to clarify the inaccuracy.
The merged credit data does not contain a reference for each significant open debt listed on the loan application.	Obtain a separate written verification for each significant debt reported on the loan application but not verified on the merged credit data.
The merged credit data has accounts listed as "will rate by mail only" or "need written authorization".	Obtain a separate written verification for each applicable account.
The loan application receives a Refer risk class.	<ul style="list-style-type: none">▪ The FHA Direct Endorsement underwriter must base the assessment of the borrower's credit reputation on the borrower's entire credit history for all borrowers as outlined in the HUD Handbook 4000.1.▪ Include any debts resulting from credit inquiries in the past 90 days in the total monthly debt reported to Loan Product Advisor.
The FHA Direct Endorsement underwriter concludes that the borrower's credit reputation is acceptable despite significant adverse or derogatory information.	Document the loan application according to the reduced documentation requirements for a Refer risk class.



If...	Then...
The merged credit data shows that a mortgage or significant debt is greater than 90 days past due and the credit report is up-to-date.	Accept Risk Class: <ul style="list-style-type: none"> Reclassify the risk class to Refer. Any credit or ratio waivers listed on the FHA TOTAL Feedback Certificate are invalid. Document according to Refer documentation guidelines. Refer Risk Class: Underwrite and document the loan application to the Refer risk class and documentation requirements.
The merged credit data contains derogatory information.	All Loan applications: <ul style="list-style-type: none"> No explanation of derogatory credit is required for loan applications receiving an Accept risk class. All other loan applications require a written explanation from the borrower. Note: judgments must be paid off per HUD Handbook 4000.1.

Modifying and Resubmitting FHA Loans

You may resubmit a loan application to FHA TOTAL. A submission count is included in the **Number of Submissions** field on the FHA TOTAL Scorecard Feedback Certificate.

You may need to resubmit your FHA loan application for a variety of reasons at some point in your process, including:

- The final risk class and documentation level is greater than 120 days from the Note Date.
- The merged credit data results are greater than 120 days from the Note Date.
 - You must obtain new merged credit if any critical data changes (i.e., change in Joint merged indicator from single to joint or vice-versa, change in CRC or technical affiliate, etc.). If critical borrower data changes are required, use the Reorder Credit Service to request new credit. New merged credit fees will apply.
- The Credit Alert Interactive Voice Response System (CAIVRS) authorization shows a Federal Delinquency/Lien for any borrower.
- Any information changes - including decreases to a borrower's income, assets and/or liabilities.
- There is a change to the property valuation, sales price or terms and conditions of the mortgage.
- There is a critical borrower(s) data change or addition/deletion of borrower(s).
- To include the FHA Case Number if not already entered on a prior submission.



Resubmission impacts to merged credit

Upon resubmission, merged credit will be re-accessed unless any of the following conditions have occurred:

- Change in loan type
- Change in specified CRC or technical affiliate
- Change in joint merged credit borrowers
- Change in merged credit transaction request type
- Change in borrower data, including a change in borrower order on a joint merged credit request
- Non-matching reference number
- Credit freshness expiration
- Secondary Use submission error

When you resubmit, it is important to review and update the merged credit selections.

The **Credit Reporting Company (and if applicable, technical affiliate)** and **Single** or **Joint** report type fields must be completed on every resubmission regardless of access method. Enter or confirm the Reference Number(s), if applicable. If the information is not entered, the loan application will receive a Data Quality and System error message(s) instructing you to enter the required information.

Note: If no Reference Number(s) is provided, then merged credit may **automatically** be re-pulled from the CRC (or if applicable, technical affiliate) if critical borrower data changes, a new CRC (or if applicable, technical affiliate) is selected, joint or single merged indicator changes, or credit report exceeds 120 days. Merged Credit fees will apply and be billed directly from the CRC. Refer to the [Using Merged Credit Report Options in Loan Product Advisor](#) quick reference for more information on using the merged credit options.

Review the assessment results. Look for any changes to the risk class and documentation level, as well as the detailed feedback messages for any changes that would impact the processing and underwriting of the mortgage.



Requirements for Preparing a Mortgage for Delivery to FHA

For FHA mortgages, obtain an FHA Mortgage Insurance Certificate through HUD according to the requirements in the [HUD Handbook 4000.1](#). Following is a summary of the requirements:

If a loan application receives ...	Then...
Refer risk class	An FHA-approved Direct Endorsement (DE) underwriter must sign the HUD 92900-LT form.
Accept risk class	A DE underwriter's signature or CHUMS ID is not required on the following FHA Forms: <ul style="list-style-type: none"> 92900-LT 92900-A
Accept risk class, but there exists a condition where you must reclassify, document and underwrite as a Refer risk class	An FHA DE underwriter must sign the HUD 92900-LT form.

Ensure you have performed all of the following tasks before delivering a Loan Product Advisor FHA loan application:

- Place the FHA TOTAL Scorecard Feedback Certificate on the right side, top sheet, of the FHA endorsement binder
- If Accept risk class, on Form 9200-A:
 - Enter "FHA TOTAL Scorecard" in lieu of a DE underwriter's signature
 - Enter "ZFHA" as CHUMS ID.

☐ Other Occupancy NOT required

☐ All conditions of Approval have been satisfied

This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard. As such, the undersigned representative of the mortgage certifies that the mortgage reviewed the TOTAL Mortgage Scorecard findings and that this mortgage meets the Final Underwriting Decision (TOTAL) requirements for approval. The undersigned representative of the mortgage also certifies that all information entered into TOTAL Mortgage Scorecard is complete and accurately represents information obtained by the mortgage, that the information was obtained by the mortgage, pursuant to FHA requirements, and that there was no defect in connection with the approval of this mortgage such that the result reached in TOTAL should not have been relied upon and the mortgage should not have been approved in accordance with FHA requirements.

Mortgage Representative:
Signature: _____ Printed Name/Title: _____

And if applicable:

This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard and the undersigned Direct Endorsement underwriter certifies that I have personally reviewed and underwritten the appraisal according to standard FHA requirements.

OR

This mortgage was rated as a "refer" by a FHA's TOTAL Mortgage Scorecard, or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement Underwriter certifies that I have personally reviewed and underwritten the appraisal report (if applicable), credit application, and all associated documents used in underwriting this mortgage. I further certify that:

- I have approved this loan and my Final Underwriting Decision was made having exercised the required level of Care and Due Diligence and in performing my underwriting review;
- I have performed all Specific Underwriter Responsibilities for Underwriters and my underwriting of the borrower's Credit and Debt, Income, Qualifying Ratios and Compensating Factors, if any, and the borrower's DTI with Compensating Factors, if any, are within the parameters established by FHA and the borrower has assets to satisfy any required down payment and closing costs of this mortgage; and
- I have verified the Mortgage Insurance Premium and Mortgage Amount are accurate and this loan is in an amount that is permitted by FHA for this loan type, property type, and geographic area.
- There was no defect in connection with my approval of this mortgage such that my Final Underwriting Decision should have changed and the mortgage should not have been approved in accordance with FHA requirements.

Direct Endorsement Underwriter Signature _____ CHUMS ID Number _____

The Mortgage, its owners, officers, employees or directors ☐ (do) ☐ (do not) have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.

- If Refer risk class, a DE underwriter must provide signature and CHUMS ID on FHA Form 92900-LT or 92900-A.



Additional Resources

Questions related to the FHA TOTAL assessment through Loan Product Advisor, including functionality and feedback messages may be directed to Customer Support Contact Center (800-FREDDIE).

For the latest updates and changes from FHA regarding their policies and regulations, refer to their [HUDCLIPS website](#).

Questions regarding FHA credit policy and underwriting requirements may also be directed to:

- Sponsoring lender
- FHA Direct Endorsement Underwriter
- FHA's Resource Center at 800-CALLFHA (225-5342)
- [HUD Handbook 4000.1](#)
- [HUD website](#)

This information is not a replacement or substitute for the requirements found in the *Freddie Mac Single-Family Seller/Service Guide* and your other Purchase Documents.

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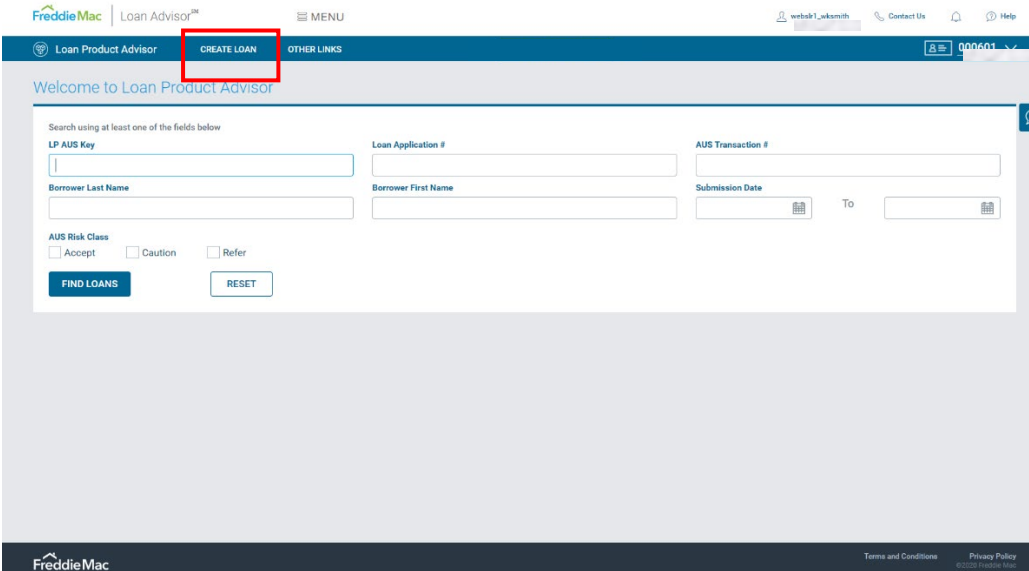

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Appendix A: Data Entry Steps for FHA TOTAL Mortgages

How to Access FHA TOTAL Mortgage Scorecard and Enter FHA Loan Data

To access FHA TOTAL, log in to Freddie Mac Loan Advisor® Single Sign-On portal with your User Name and Password and click Open to access Loan Product Advisor. You will also need your certified FHA Lender ID, and FHA Sponsor ID as applicable. If you have not certified your FHA Lender ID number and/or FHA Sponsor ID number in FHA Connection, your Application Coordinator must do so before you are able to submit a loan to FHA TOTAL Scorecard.

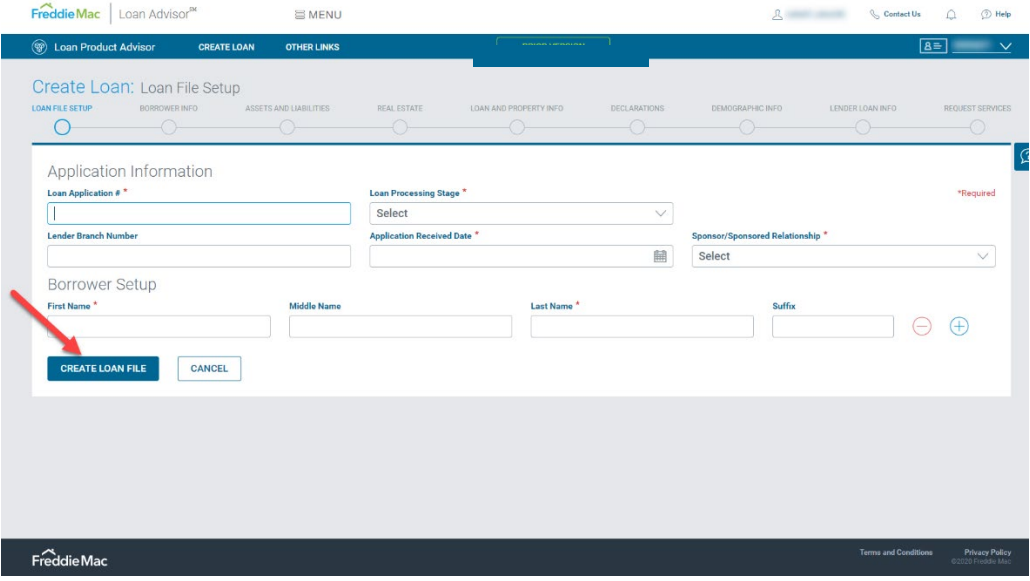

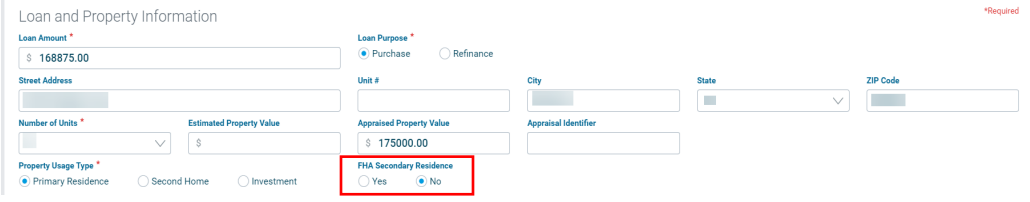
The following information provides the navigational steps for entering FHA loan data in Loan Product Advisor:

Step	Results
Login, the Loan Product Advisor Welcome Page displays. Select CREATE LOAN to enter or import loan data.	 


This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Service Guide* and your other Purchase Documents.

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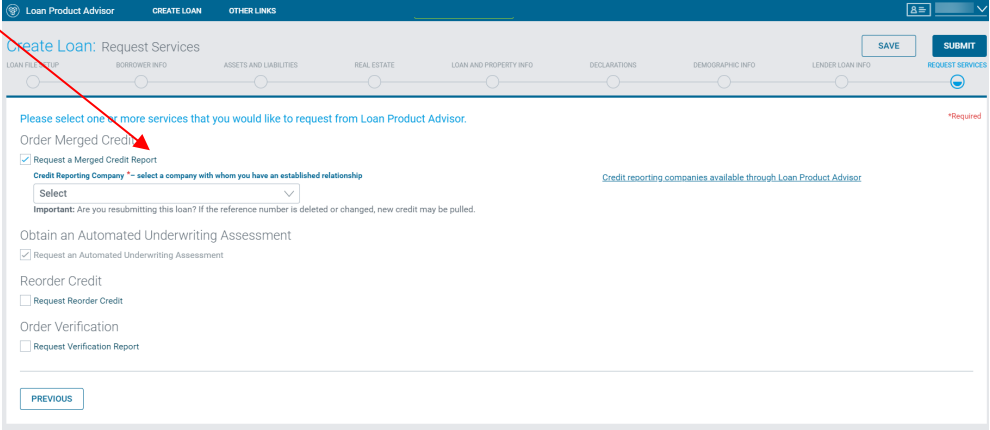


Step	Results
<p>Enter the loan information on the Loan File Setup Metro Stop. Select Create Loan File.</p>	
<p>Navigate using the Metro Stop and enter data as applicable.</p>	
<p>The following steps highlight specific FHA data points.</p>	
<p>Navigate to the Loan and Property Information Metro Stop. Complete loan and property information, as applicable. Specific FHA data point: FHA Secondary Residence.</p>	<p>FHA Secondary Residence is required if loan is FHA and indicates whether the property usage falls under the FHA Secondary Residence policy and guidelines. Select “Yes” or “No” as applicable.</p>  <p>Note: Refer to HUD Handbook 4000.1 for policy and guidelines regarding FHA Secondary Residences.</p>

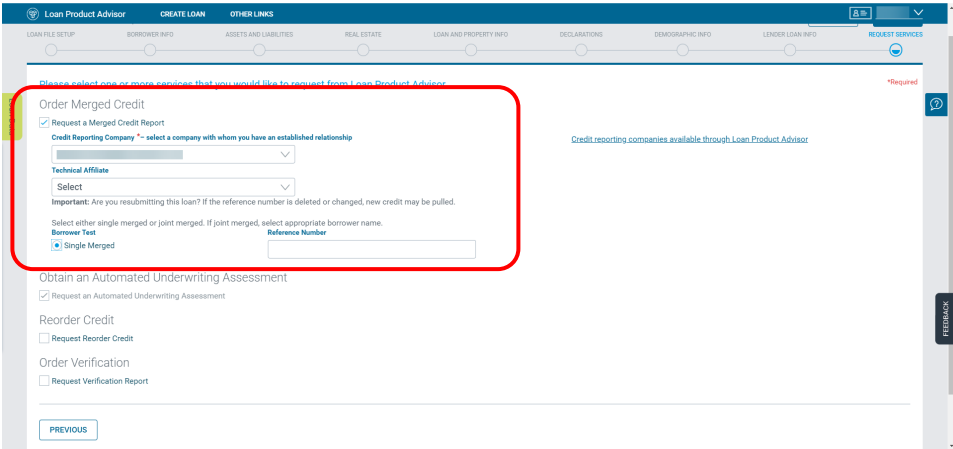


Step	Results
Navigate to the Lender Loan Info Metro Stop. Complete loan data. For Mortgage Type select 'FHA' and specific FHA data points to complete will display.	<div><h3>FHA Section:</h3><div><div>Mortgage Loan Information</div><div><div>Mortgage Type *</div><div>Conventional <input type="radio"/> FHA <input checked="" type="radio"/> VA <input type="radio"/></div><div>Base Loan Amount *</div><div>\$</div><div>MI and Funding Fee Financed *</div><div>\$</div><div>REVISED LOAN</div><div>\$ 0.00</div></div><div>FHA</div><div><div>Non-FHA Lender Employer ID</div><div>FHA Lender ID</div><div>FHA Sponsor ID</div><div>Agency Case Number</div><div>FHA Upfront MIP Refund Amount</div></div><div><div>Financed Discount Points</div><div>Buyers Closing Costs</div><div>Construction Status Type</div><div>FHA Positive Rent History *</div></div><div><div>\$</div><div>\$</div><div><input type="radio"/> Proposed</div><div><input type="radio"/> Yes</div><div><input type="radio"/> Under Construction</div><div><input type="radio"/> No</div><div><input type="radio"/> Not Applicable</div><div><input type="radio"/> Not Applicable</div></div></div></div> <p>Note: If you have questions regarding any of the fields, click the field label to access a description or select the online help icon to the right of the page. </p> <p>FHA Positive Rental History (LPA spec v5.3.00)</p> <p>Use the FHA Positive Rental History indicator to select for a purchase transaction when the borrower has made on-time payments of all rental payments in the previous 12 months. A rental payment is considered to be on time when it is paid within the month due.</p> <p>Select 'yes' indicating a positive rental payment history provided that:</p> <ul style="list-style-type: none">▪ The transaction is a purchase*▪ At least one borrower is identified as a first time homebuyer▪ The Minimum Decision Credit Score is 620 or greater; and▪ At least one borrower has a documented history of a positive rental payment history with monthly payments of \$300 or more for the previous 12 months. <p>*Positive Rental history indicator must be 'No' for a refinance mortgage.</p> <p>Down Payment Section</p> <div><div>Down Payments</div><div><div>Down Payment Type</div><div>Gift Funds</div><div>Down Payment Amount *</div><div>\$</div><div>Down Payment Source</div><div></div></div></div> <ul style="list-style-type: none">• If Gift was selected for an Asset Type, you must enter the Down Payment Fund Type, Down Payment Amount and Down Payment Source Type.


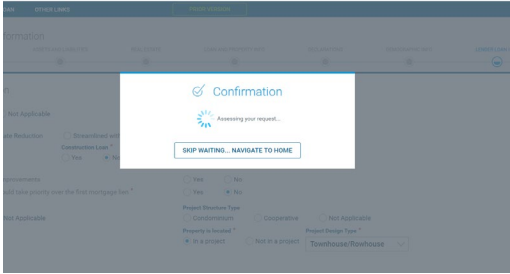
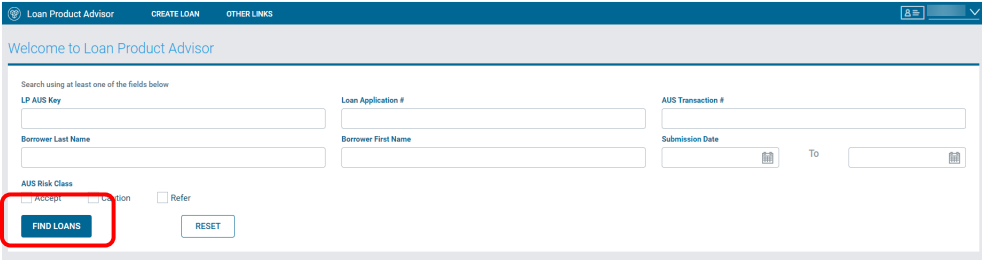


Step	Results
Select Request a Merged Credit Report on the Request Services page.	<p>The Request Services page displays with Obtain an Automated Underwriting Assessment selected:</p>  <p>NOTE: A tri-merged credit report is required by FHA TOTAL. Credit report in-files are not permitted and request a reference to order credit should not be selected under Additional Services on FHA submissions.</p>



Step	Results
<p>Enter Merged Credit information.</p> <p>Note: For loan applications assessed through FHA TOTAL, a tri-merged credit report is required. A Merged Credit Error message will be returned if merged credit is not requested.</p> <p>Merged credit report fees will be assessed by the CRC, or technical affiliate.</p>	<p>The Request Services page displays with expanded Merged Credit data fields.</p>  <ul style="list-style-type: none">• Select a CRC, and if applicable, select the technical affiliate from the drop-down list, or leave the field blank if you are not using a specific technical affiliate.• Select Single Merged or Joint Merged. Loan Product Advisor displays the borrowers based on information entered on the Loan File Setup metro stop. If multiple borrowers display you must select Single Merged or Joint Merged. If joint merged, select the appropriate borrower name.• Enter the Reference Number to have the credit report reissued.



Step	Results
<p>Once all the required fields on each of the metro stops is complete, click on the Submit button to submit the application.</p> <p>Wait for the results to display or view the results later using the Find Loans feature on the Welcome page and entering your search criteria.</p>	  <p>Search for Results to display.</p> 

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