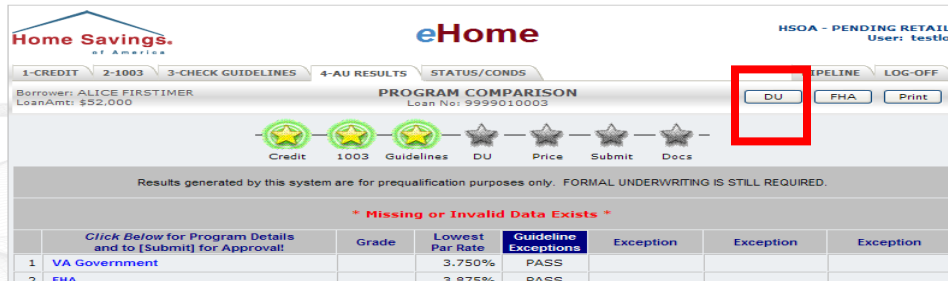


Running DU in eHome

1. All loans must have DU run through eHome as part of the submission process. DU may be run after the loan data has passed at least one loan program within eHome.
2. From the **Program Comparison Tab, Tab 4**, the user should select the **DU button** at the top right of the page.



3. The DU Submission screen will appear.
 - a. User should confirm that the correct Credit Provider (Vendor) is displayed. Credit Vendor can be selected from the drop down menu.
 - b. If the loan is an FHA submission, User should confirm the FHA Lender ID for branch is displayed. If not, Lender ID may be added at this time.
 - c. If the loan selected is to be an Adjustable Loan data must be entered into the **Production Identification** and **ARM Loans** portion in the bottom left hand of the screen.
 - d. Once data necessary has been completed the user must select the **Submit** button in the upper right hand corner of the screen.

ADDITIONAL DU SUBMITTAL INFORMATION

| REQUEST | GOVERNMENT LOANS |
|--|--|
| Institution ID: <input type="text" value="240687"/> | Mortgage Credit Certificate: <input type="text"/> |
| DU Username: <input type="text"/> | Type of Refi: <input type="text" value="Full Documentation"/> |
| DU Password: <input type="text"/> | |
| FHA Lender ID: <input type="text"/> | FHA LOANS |
| FHA Sponsor ID: <input type="text"/> | Section of the Act: <input type="text" value="203(b) Basic Program, Purchase, Refis"/> |
| Request: <input type="text" value="Resubmit DU"/> | HIP Refund Amt: <input type="text"/> |
| DU Casefile ID: <input type="text" value="1901338186"/> | VA LOANS |
| Credit Provider: <input type="text" value="First American CREDCO"/> | Cob./Bor. Married: <input type="text" value="Yes"/> |
| ALL LOANS | Entitlement: <input type="text"/> |
| Subject Property: <input type="text" value="Detached"/> | Monthly Maint.: <input type="text"/> |
| Existing Owner: <input type="text" value="Unknown"/> | Monthly Util.: <input type="text"/> |
| Buydown Rate: <input type="text" value="0.00 %"/> | Federal Tax: <input type="text"/> |
| Balloon Payment: <input type="text" value="No"/> | Firsttimer, Alice: <input type="text"/> |
| PRODUCT IDENTIFICATION | COMMUNITY LOANS |
| ARM Plan: <input type="text" value="CONV 5/1 ARM"/> | MSA Or County Name: <input type="text" value="Adair County"/> |
| Description: <input type="text"/> | Product: <input type="text"/> |
| Code: <input type="text" value="30 Year 203b"/> | Neighbors Eligible: <input type="text" value="Yes"/> |
| ARM LOANS | Community Seconds: <input type="text" value="Yes"/> |
| Qualifying Rate: <input type="text" value="5"/> | |
| Index: <input type="text" value="1.0"/> Margin: <input type="text" value="2.0"/> | |

4. The user will receive back the DU results in a screen called **Submission Results**. If the loan recommendation from DU is a pass, the recommendation will be listed and the user will be able to view the **DU Findings** by selecting the blue hyperlink labeled **Findings**. If the loan does not pass the recommendation may list Fail or may list Error, depending upon the submission. The user may select the blue hyperlink for Status Log/ Log to view the errors if there is one.
5. Once the errors are corrected the user may **resubmit** to DU obtain a more accurate **DU Finding**.

Home Savings. of America eHome HSOA - PENDING RETAIL User: testlo

1-CREDIT 2-1003 3-CHECK GUIDELINES 4-AU RESULTS STATUS/CONDS PIPELINE LOG-OFF

Borrower: Firstimer, Alice Fannie Mae DU Loan No: 9999010003 Done Resubmit

LoanAmt: \$52,000

| # | Date/Time | CaseFileID | StatusCondition | StatusDescription | Recommendation | Findings | Status Log | Use |
|----|----------------------|------------|-----------------|---|------------------|--------------|------------|-----|
| 1. | 06/18/10 12:20:10 PM | 1901215737 | SUCCESS | Successful Completion, Recommendation Available | Approve/Eligible | Findings Log | Status Log | Use |

| # | Date/Time | CaseFileID | StatusCondition | StatusDescription | Recommendation | Findings | Log | Use |
|----|----------------------|------------|-----------------|---|--------------------|--------------|-----|-----|
| 2. | 04/15/10 10:09:51 AM | 1900412168 | SUCCESS | Successful Completion, Recommendation Available | Approve/Eligible | Findings Log | Log | Use |
| 1. | 04/15/10 10:08:58 AM | 1900412168 | SUCCESS | Successful Completion, Recommendation Available | Approve/Ineligible | Findings Log | Log | Use |

DU Underwriting Findings

SUMMARY

| | | | |
|--------------------|--------------------|--------------|------------|
| Recommendation | Approve/Eligible | | |
| Primary Borrower | Alice Firstimer | Co-Borrower | |
| Lender Loan Number | 5065012198 | Casefile ID | 1900412168 |
| Submission Date | 04/15/2010 01:09PM | Submitted By | q0898Int |

Mortgage Information

| | | | |
|-----------------------|-----------------|-------------------|--------------|
| LTV/CLTV | 56.00% / 56.00% | Note Rate | 4.500% |
| Housing Expense Ratio | 13.33% | Loan Type | Conventional |
| Total Expense Ratio | 17.52% | Loan Term | 360 |
| Total Loan Amount | \$416500.00 | Amortization Type | Fixed Rate |
| Sales Price | \$0.00 | Loan Purpose | Refinance |
| Appraised Value | \$750000.00 | Refi Purpose | Cash-Out |

Property Information

| | | | |
|---------|------------------------------------|---------------|----------|
| Address | 3726 Poplar St Dawson, IA 50066 | Property Type | Detached |
|---------|------------------------------------|---------------|----------|

RISK/ELIGIBILITY

- 1 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- 2 This loan casefile appears to meet Fannie Mae's eligibility requirements.
- 3 This recommendation is valid up to a note rate of 5.500 percent.
- 4 This loan casefile has been underwritten as a cash-out refinance. If the property was purchased by the borrower within the six