

Section 1.04 – Automated Underwriting

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Overview

General

- Automated underwriting offers a process of underwriting loans that uses automation as the key component to the underwriting process. It allows lenders to streamline the approval process, reduce documentation and increase the percentage of loan approvals.
 - Fannie Mae and Freddie Mac offer the two main automated underwriting systems used by most lenders: Fannie Mae's Desktop Originator (DO)/Desktop Underwriter (DU) and Freddie Mac's **Loan Product Advisor (LPA)**. Many of the other lender systems in the market are built as a vehicle to access DU and LPA but are not, in and of themselves, an underwriting system.
 - The term "AUS" will be used throughout this section of the manual and refers to "automated underwriting systems." When this term is used, it references issues concerning DO/DU and LPA unless otherwise indicated.
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Related Bulletins

General

Related bulletins are provided below in PDF format. To view the list of published bulletins, select the applicable year below.

- [2021](#)
 - [2020](#)
 - [2019](#)
 - [2018](#)
 - [2017](#)
 - [2016](#)
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AUS Guidelines

Implementation Eligible loans will be identified as such in the Available Loan Products Matrix, included in these guidelines, which lists all eligible loan programs and indicates which automated system(s) can be used.

Loans Not Rated “Approve” or “Accept”

- The following loan transactions are not permitted for Delegated Underwriting by Correspondent lenders:
 - loans with recommendations of “Refer with Caution” or “Caution”, or
 - loans with recommendations indicating the loan may be “ineligible”.
- Correspondent lenders with Delegated Level II Authority or Correspondent lenders without delegated authority must submit these types of transactions to Truist for prior approval underwriting.

Note: See [Section 1.05: Underwriting](#) in the *Correspondent Online Seller Guide* for information on delegated underwriting authorities.

Truist

- Loans that have been submitted through DO/DU or LPA may be submitted to Truist for underwriting.
- In all cases, whenever there are any material changes on the loan, it is the responsibility of the Correspondent Lender to notify Truist, as the loan may require additional underwriting.
- If a loan is submitted through DO/DU or LPA after loan approval and the loan is not resubmitted to Truist for re-approval (if material changes have been made to the loan), the loan **cannot** be purchased by Truist.

Mortgage Insurance Companies

- Loans that have been submitted through DO/DU or LPA may be submitted to mortgage insurance companies for underwriting under the Correspondent Lender’s contract with the MI company.
- In all cases, whenever there are any material changes on the loan, it is the responsibility of the Correspondent Lender to notify the mortgage insurance company, as the loan will require additional underwriting.
- If a loan is submitted through DO/DU or LPA after loan approval and the loan is not resubmitted to the mortgage insurance company for re-approval (if material changes have been made to the loan), the loan **cannot** be purchased by Truist.

Reference: See [Section 1.05: Underwriting](#) of the *Correspondent Seller Guide* for additional information on underwriting by mortgage insurance companies.

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AUS Guidelines, Continued

Correspondent Lender

- Loans that have been submitted through DO/DU or LPA may be underwritten by the Correspondent Lender under a Delegated Level II or Expanded Delegated agreement.
- If a loan is submitted through DO/DU or LPA after loan approval and the loan is not resubmitted to the Correspondent Lender's underwriting department for re-approval (if material changes have been made to the loan), the loan **cannot** be purchased by Truist.

Reference: See [Section 1.05: Underwriting](#) of the *Correspondent Seller Guide* for additional information on delegated underwriting.

Underwriting Condition for AUS Loans

- All Truist and MI Company approvals for loans submitted through DO/DU or LPA will include a condition referencing the submission number on the DU Findings Report or the LPA Feedback Certificate and the date/time of the submission. It is recommended that delegated lenders consider using a similar condition on their loan approvals.
 - Additional underwriting of the loan file may be required if the resubmission was due to material changes that have been made to the loan.
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Registering for AUS

Fannie Mae

- Lenders who are Fannie Mae Seller/Servicers should contact their Fannie Mae representative for DU registration.
- Lenders who do not presently have access to DU need to obtain access through Fannie Mae's Technology Manager via the following site: <https://singlefamily.fanniemae.com/applications-technology/technology-manager>.
- For further assistance, contact 1-800-2FANNIE.
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Freddie Mac

- Lenders who are Freddie Mac Seller/Servicers should contact their Freddie Mac representative for LPA registration.
 - Lenders who do not presently have access to LPA, need to obtain access through Freddie Mac's Access Manager - <https://sf.freddiemac.com/tools-learning/access-manager/overview>
 - For further assistance, call the Customer Support Contact Center at (800-FREDDIE).
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System Access to AUS

General

- Access to AUS is through a number of different vehicles. Lenders may access AUS through their loan origination systems, MI websites, investor websites, or through the Internet directly.
 - Most lenders access AUS through loan origination systems or through websites that enable them to complete multiple transactions in order to avoid dual input.
 - DO may be accessed directly on the Internet at the following address:
<https://desktoporiginator.fanniemae.com>.
 - DU may be accessed directly on the Internet at the following address:
<https://desktopunderwriter.fanniemae.com>.
 - LPA may be accessed by the Internet at the following address:
<https://sf.freddiemac.com/tools-learning/loan-advisor/overview>.
 - Some loan origination systems offer a smooth, seamless interface directly into the Internet sites without having to actually go onto the website to complete the submission of the various automated systems. Other systems offer a more cumbersome process whereby the Internet browser is opened and the submission is completely at the website.
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Password Access to AUS

General Information

Both Fannie Mae and Freddie Mac require IDs and passwords to access their automated systems. The IDs and passwords are assigned to individual users and it is the responsibility of the lender to manage the security of the IDs and passwords.

Desktop Originator (DO) / Desktop Underwriter (DU)

- When a lender is registered with Fannie Mae for DO and/or DU Fannie Mae, Fannie Mae will assign user IDs in such a way as to identify the following information:
 - the Fannie Mae Regional Office from which the user ID has been issued,
 - the Fannie Mae institution (i.e., account) that is specific to the registered lender, and
 - the individual user within the registered lender's organization.
- The following is an example of a DO user ID: a0000jws. In this case, "a" refers to the Fannie Mae Atlanta Regional Office, "0000" is the registered lender's institution number with Fannie Mae, and "jws" identifies the individual user (John W. Smith).
- Once a lender's account has been established with Fannie Mae, all user IDs should reflect that lender's account number in their DO/DU user ID. If another number is reflected, the lender should contact Fannie Mae immediately so that a correct user ID may be issued using the correct institution number.
- Fannie Mae DO/DU user IDs are not secure and may be used at an unrelated lender's office to access loans that do not belong to that lender.

Note: In order to assure a level of security, when an employee of a lender leaves the company, his/her DO User ID should be deleted.

- Utilize Fannie Mae's Technology Manager - <https://singlefamily.fanniemae.com/applications-technology/technology-manager> to manage user ID's.
 - For further assistance, contact 1-800-2FANNIE.
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Loan Product Advisor (LPA)

- When a lender is registered with Freddie Mac for LPA, user IDs and passwords are assigned on a random basis.
- LPA passwords consist of at least 6 characters and include a special character such as \$, %, @, #, etc.
- Freddie Mac LPA user IDs are not secure and may be used at an unrelated lender's office to access loans that do not belong to that lender.

Note: In order to assure a level of security, when an employee of a lender leaves the company, his/her LPA user ID should be deleted.

- Access Freddie Mac's Access Manager - <https://sf.freddiemac.com/tools-learning/access-manager/overview> to manage user ID's.
 - For further assistance, call the Customer Support Contact Center at (800-FREDDIE).
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Desktop Underwriter Versus Desktop Originator

Desktop Underwriter (DU)

- Desktop Underwriter allows lenders to submit loans directly into DU without selecting an investor or product prior to submission of a loan into the underwriting engine.
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Desktop Originator (DO)

- Desktop Originator allows lenders to submit loans to DU without selecting an investor or product prior to submission of a loan into the underwriting engine for preliminary findings.

Note: *Loan files with preliminary findings are not eligible for purchase by Truist.*

- Desktop Originator allows lenders to submit loans to DU for final findings but only after the user selects a particular investor and the identified product. This step MUST be done PRIOR TO the loan closing.
 - When a loan is submitted to DU through DO, two fees are generated:
 - the “affiliate casefile fee” (lender is billed this fee directly from Fannie Mae) – fee is generated when a lender sets up the initial casefile in DO with the borrower’s (and any co-borrower’s) name, address and social security number, and
 - the “initial casefile fee” (lender is billed this fee directly from Truist) – fee is generated when a lender submits the loan into DU for underwriting analysis and recommendation.
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AUS Reports

Fannie Mae (DO/DU)

- When a loan is submitted to DU, the automated system will generate a DU Findings Report and Underwriting Analysis for each loan.
- The DU Findings Report identifies the DU recommendation and other messages concerning the loan, including the conditions for approval.
- The Underwriting Analysis identifies pertinent summary information on the loan characteristics such as LTV/TLTV, ratios, type of property, type of transaction, and months of reserves.
- In all cases, without exception, each DU loan file must include the most current DU Findings Report and Underwriting Analysis that reflects the terms of the loan as approved **AND** closed. Loans should **NOT** close until the DU reports reflect the correct closing information.

Reference: See the AUS Resubmission top subsequently presented in this document for more information.

Freddie Mac (LPA)

- When a loan is submitted to LPA, the automated system will generate the following reports on each loan:
 - the LPA Full Feedback Certificate, and
 - the LPA Document Checklist.
- The LPA Full Feedback Certificate identifies the LPA recommendation and other messages concerning the loan, including general conditions for approval.
- The LPA Document Checklist provides a summary checklist of required documentation as identified on the LPA Full Feedback Certificate. This checklist is not all-inclusive of required documentation.
- In all cases, without exception, each LPA loan file must include the most recent LPA Full Feedback Certificate that reflects the terms of the loan as approved **AND** closed. Loans should **NOT** close until the LPA reports reflect the correct closing information.

Reference: See the AUS Resubmission top subsequently presented in this document for more information.

AUS Recommendations

Fannie Mae (DO/DU)

Conventional Loans

See [Section 2.01: Agency Loan Programs](#), of the *Correspondent Seller Guide*, for additional information.

FHA Loans

- Truist accepts findings submitted to TOTAL Mortgage Scorecard through Fannie Mae (DU/DO).

VA Loans

- Truist accepts findings submitted to Fannie Mae (DU/DO).
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Freddie Mac (LPA)

Conventional Loans

See [Section 2.01: Agency Loan Programs](#), of the *Correspondent Seller Guide*, for additional information

VA Loans

- Truist accepts findings submitted to Freddie Mac (LPA).
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Guaranteed Underwriting System (GUS)

RD Loans

Truist accepts findings submitted to Guaranteed Underwriting System (GUS)

AUS Eligible Products

General Information

- See the AUS Eligible Loan Products Matrix at the end of this guideline for all eligible loan programs, which also indicates which automated underwriting system(s) can be used.
 - To ensure that the loan is being originated within the applicable product guidelines, certain AUS eligible loan programs REQUIRE that an eligibility checklist be completed, placed in the loan file and maintained with the underwriting documents.
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Closing Issues

General Information

Loan files with preliminary findings are not eligible for purchase by Truist.

Conventional Loans

- If the loan has been submitted through DO/DU, Fannie Mae has provided allowances for tolerances in some of the information.
- If the loan has been submitted through LPA, Freddie Mac has provided allowances for tolerances in some of the information.

References:

- See “Tolerances” in the “AUS Recommendations, Resubmissions and Forms” topic within [Section 2.01: Agency Loan Programs](#), of the *Correspondent Seller Guide*, for additional information.
 - See the subtopic, “AUS Data Integrity” presented in this section for additional information on tolerances.
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VA Loans

Truist requires 100% AUS data integrity prior to loan purchase.

AUS Resubmission

General

- The guidance provided in this topic applies to all AUS processed loan transactions sent to Truist to be purchased, regardless of the loan program.
- Generally, investors require that the last AUS submission match the terms of the closed loan.
- Loans should not close until the AUS findings report reflects the correct closing information unless the loan falls within allowable tolerances.

Note: Truist requires 100% data integrity on VA loans.

- In all cases, without exception, the most current AUS findings MUST be in the closed loan file delivered to Truist for purchase.
 - MI guidelines do not recognize Fannie Mae's Desktop Underwriter (DU) and Freddie Mac's Loan Product Advisor allowed tolerances. If the loan requires MI, any changes to the qualifying guidelines require that the loan be reapproved for mortgage insurance.
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Potential Red Flag Messages

- Fannie Mae issues "Potential Red Flag" messages to alert lenders when an unusually high number of loan resubmissions have occurred. Red flag messages identify certain inconsistent or contradictory loan data for loans submitted to DU. While messages identify potential red flags, the messages do not affect the underwriting recommendation. And, although these messages can help lenders detect inconsistencies and potentially fraudulent transactions, neither the presence nor absence of these messages alters the lender's responsibility to ensure accurate information in all areas of the loan process.
 - Failure to submit loans with the most recent AUS finding report and data discrepancies may result in:
 - Inconsistent AUS loan data
 - Invalid AUS recommendation and/or messaging
 - Loan purchase delays
 - Loan delivery delays
 - Increased repurchase demands
 - Unmarketable loans
-

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AUS Resubmissions, Continued

Fatal Edits Delivery Fields

- Data elements including but not limited to those listed below must be reviewed and corrected prior to the final AUS submission and before sending the loan to Truist to be purchased. Discrepancies in these areas will cause “fatal edits” at time of loan delivery. Correspondent Lenders are encouraged to take all the necessary steps to ensure data integrity with these key delivery edits prior to closing and delivery of the closed loan file to Truist. Truist will apply additional due diligence throughout the Truist purchase review process as it relates to these fatal edit delivery fields.
 - Monthly Income
 - Monthly Debt Expense
 - Appraised Value
 - Purchase Price
 - DTI Ratio maximum of 45%
 - Credit Score
 - LTV/CLTV
 - Loan Purpose and eligibility for Refinances (Limited and Cash Out)
 - Loan Purpose for “Purchase Money/Construction” versus “Refinance” (i.e., “one-time” closing aka Note modification and/or Construction Permanent, aka “two-time” closing)
 - Loan Term
 - Property Type
 - Amortization Type
 - Occupancy
 - Number of Units
 - Assets Required for Closing
 - Assets Required for Reserves
 - Project Classification Codes and Project Types
 - Validation of the Borrower and Co-Borrower’s Social Security Numbers with Social Security Administration and DU Findings
 - Validation of the Borrower and Co-Borrower’s date of birth with Social Security Numbers
 - Property Address (including unit number)
 - Validation of DU casefile ID number

Notes:

- After the loan is purchased, Truist may require the Correspondent Lender to perform a post closing resubmission to AUS to correct “fatal edit data.”
- The loan must be resubmitted to AUS when the information on the previous submission is inaccurate or incomplete and the transaction is outside of the specified AUS Resubmission and Tolerance Guidelines.

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AUS Resubmissions, Continued

Prior to Closing Resubmission Process

Correspondent Lenders are encouraged to review their AUS findings **prior to closing** the loan to ensure that the recommendation and documentation requirements did not change based upon the last AUS submission. When validating loans, the following guidance may be used to ensure acceptable AUS findings are included in the loan package delivered to Truist.

General AUS Submission Review Requirements

- Confirm the accuracy of all data submitted to AUS and that the data is appropriately documented and verified.
 - Ensure material data changes that may impact the initial AUS recommendation, including changes outside AUS tolerance levels, are updated in the AUS and the loan is resubmitted for a new recommendation.
 - Apply due diligence when reviewing the loan documentation.
 - Review the credit report to confirm the credit history information used by the AUS is accurate and complete.
 - Apply prudent underwriting practices prior to issuing final underwriting approval.
 - Review and validate that the most recent AUS findings in the loan file match the terms upon which the loan closed.
 - Confirm the closing documents are in accordance with the final AUS resubmission.
 - In delivering the loan transaction to Truist, the Correspondent Lender represents and warrants that the AUS findings included in the loan file are the most current findings report and that the loan meets all requirements of the AUS report.
 - **DO customers:** The loan must be submitted in the “final” status before sending the loan to Truist to be purchased.
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Post Closing Resubmission Process

- Upon receipt of the loan for purchase, Truist will validate that the most recent AUS findings in the loan file matches the last AUS submission on record with the Agencies, and that the most recent AUS findings match the terms upon which the loan closed. The loan will not be purchased and/or funded until discrepancies (if any) are reconciled
- Loans will be reviewed for compliance with Truist guidelines prior to funding.
- At times, resubmissions to AUS after the loan has closed may be required.
- If the loan must be resubmitted to AUS after closing, the resubmission must be done prior to the loan being purchased. A copy of the new AUS report and/or updated or new documentation must be obtained and provided to Truist.

Note: AUS resubmissions are prohibited once the loan has been sold to the Agencies.

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AUS Resubmissions, Continued

Post Closing Resubmission Process, (continued)

- Prior to purchase, post closing resubmissions to AUS are acceptable if the resubmission is for the purpose of correcting AUS data to match the loan closing data.

Note: After the loan is purchased, Truist may require the Correspondent Lender to perform a post closing resubmission to AUS to ensure the loan passes the “fatal delivery edits” previously addressed in the AUS Resubmission Process – General Guidance section of this document.

- The Correspondent Lender may use DU/DO, LPA or other origination system to resubmit the loan to AUS.
- When resubmitting loans to AUS after closing, a new DU/DO casefile or LPA key number must NOT be created.
- Changes in the DU or LPA recommendation or documentation levels may occur as a result of the resubmission.
- The loan must be documented in accordance to the new AUS report. In addition, the loan must be closely evaluated to confirm the transaction continues to meet eligibility. Further review and/or underwriting of the loan file may be required.

Note: If the recommendation changes, the loan may not be eligible for purchase by Truist.

- The following documentation must be included with all loan files if the loan is resubmitted to AUS after closing:
 - A copy of the credit report and final DU underwriting findings report or LPA feedback certificate upon which the loan was approved prior to closing, and
 - A copy of the final DU underwriting findings report or LPA feedback certificate issued upon resubmission to AUS after closing
- When a post closing resubmission is performed, continue to use the existing credit report, even if the existing credit report has expired.
- The “re-issue credit” option should always be used. Do not use the “request new credit report” option.
- If the credit report has expired, it is not necessary to order new credit. If the credit report has expired and the loan is resubmitted to AUS after the credit expiration date, the AUS underwriting engine will issue a message to alert you the credit is expired. This message is acceptable.
- The AUS underwriting engine will continue to evaluate the existing credit report even if the existing credit report has expired along with the changes in loan data to provide an updated recommendation and underwriting conditions.

Note: If a new credit report is obtained then the data in the new credit report MUST be used and the loan must be re-evaluated to confirm the loan continues to meet Truist eligibility. ***Please note if a new credit report is obtained then the integrity of the loan may be compromised and the loan may no longer be eligible for purchase by Truist.***

Underwriting Options

AUS Data Integrity

- Loans that have been submitted through DO/DU or LPA may be submitted to Truist for underwriting.
- In all cases, whenever there are any changes on the loan, it is the responsibility of the Correspondent Lender to notify Truist, as the loan may require additional underwriting.
- If the loan has been submitted through DO/DU, Fannie Mae has provided allowances for tolerances in some of the information.
- If the loan has been submitted through LPA, Freddie Mac has provided allowances for tolerances in some of the information.
- Additionally, Truist requires the most recent AUS findings in the closed loan file.

Notes:

- Under the “Cash Requirements” and “Fannie Mae “DU Approve/Eligible” topics, a DU/DO verification message will indicate the amount of assets that is required to be verified. In some cases, this message will include only the amount of funds needed for closing (and the amount of debts to be paid by closing). In other cases, it will include some level of reserves (or all reserves) in addition to funds needed for closing.
- **At a minimum**, the value of assets sufficient to cover the dollar amount specified in the message “Assets totaling \$xxxx.xx must be verified” on the DU Findings Report, must be documented.

Important Notes:

- If there is new subordinate debt on the subject property that was not previously considered in the borrower’s DTI ratio, the loan must be resubmitted to DU or LPA and reapproved by the underwriter prior to closing. On Truist underwritten loans, if a resubmission to DU or LPA is required, the loan must be resubmitted to the original Truist underwriter for re-approval prior to closing.
- The final loan application (1003) signed by the borrower and the Transmittal Summary (1008) must reflect the updated income, liabilities, interest rate and/or escrows.

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Underwriting Options, Continued

Mortgage Insurance Companies

- Loans that have been submitted through DO/DU or LPA may be submitted to mortgage insurance companies for underwriting provided it is underwritten under the lender's contract.
- In all cases, whenever there are any changes on the loan, it is the responsibility of the Correspondent Lender to notify the mortgage insurance company, as the loan will require additional underwriting.
- If a loan is submitted through DO/DU or LPA after loan approval and the loan is not resubmitted to the mortgage insurance company for re-approval (if changes have been made to the loan), the loan **cannot** be purchased by Truist.

Reference: See [Section 1.05: Underwriting](#) of the *Correspondent Seller Guide* for additional information on underwriting by mortgage insurance companies.

Correspondent Lender

- Loans that have been submitted through DO/DU or LPA may be underwritten by the Correspondent Lender under a Delegated Level II or Expanded Underwriting Authority agreement.
- If a loan is submitted through DO/DU or LPA after loan approval and the loan is not resubmitted to the Correspondent Lender's underwriting department for re-approval (if material changes have been made to the loan), the loan **cannot** be purchased by Truist.

Reference: See [Section 1.05: Underwriting](#) of the *Correspondent Seller Guide* for additional information on delegated underwriting.

Underwriting Condition for AUS Loans

- All Truist. and MI Company approvals for loans submitted through DO/DU or LPA will include a condition referencing the submission number on the DU Findings Report or the LPA Feedback Certificate and the date/time of the submission. It is recommended that delegated lenders consider using a similar condition on their loan approvals.
 - Additional underwriting of the loan file may be required if the resubmission was due to any change that have been made to the loan.
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Underwriting Options, Continued

Access to Automated Underwriting

- Correspondent lenders may access Fannie Mae's DO/DU through a number of venues:
 - the Correspondent Lender's own relationship with the Agency as a Seller/Servicer,
 - the Correspondent Lender's sponsorship through Truist,
 - the Correspondent Lender's sponsorship through another investor other than Truist, or
 - the Correspondent Lender's relationship with an MI company.
- Correspondent Lenders may access Freddie Mac's LPA through a number of venues:
 - the Correspondent Lender's own relationship with the Agency as a Seller/Servicer,
 - the Correspondent Lender's sponsorship through another investor other than Truist,
 - the Correspondent Lender's registration for LPA through the on-line registration process at the Agency's website, or
 - the Correspondent Lender's relationship with an MI company.
- If a Correspondent Lender chooses to submit their AUS eligible loans to a Truist approved MI company for data entry and validation, they should refer to the *Correspondent Seller Guide*, [Section 1.05: Underwriting](#) for a list of Truist approved MI companies. If a lender uses an MI company for underwriting, the underwriting fee will be billed directly to the lender from the MI company.

Reference: See [Section 1.05: Underwriting](#) for additional information on use of Mortgage Insurance (MI) companies for underwriting.

AUS Eligible Loan Products Matrix

MORTGAGE PRODUCT	DU ELIGIBLE	LPA ELIGIBLE	NON-AUS ELIGIBLE
Agency ARMs (5/6-Month, 7/6-Month & 10/6-Month)	X	X	X
Agency Fixed Rate	X	X	X
Agency Plus Loan Program	X	X	
Agency Plus Select Loan Program	X	X	
Agency Texas Section 50(a)(6) Mortgages	X	X	X
Fannie Mae HomeReady®	X		X
Freddie Mac Home Possible®		X	
FHA – Fixed Rate and FHA Jumbo	X	X	X
Key Loan Program			X
VA – Fixed Rate and VA Jumbo	X	X	X