



Quick Step Guide

One Click AUS – Running DU/LPA

The following Quick Step Guide provides direction on how to run both Desktop Underwriter® (DU®) and Loan Product Advisor® (LPA®) at the same time in the Plaza Home Mortgage® BREEZE system. You can do this after completing the Pricer and Product Selection screens, as well as completing the Application 1-4 screens. Once completed the next step is to navigate to the AUS Access screen from the left side workflow tree.

Completing Required Sections

Complete the following fields in the **Credit Information** section:

- **Credit Provider** - if not already selected, use the drop-down to select the credit provider.
- **Use Existing Credit** - when this is selected, the BREEZE system will obtain an already run credit report that was tied to a prior run DO/DU/LPA report.
- **Reissue/Update Credit** - when the credit report was run prior to running DU in BREEZE and was not tied to a previously run DO/DU/LPA.
- **Order New Credit** - when you would like to order a new credit report at the same time you are running the AUS.
- **Borrower** - the borrower only needs to be selected when the option is **Use Existing Credit** or **Reissue Credit**. You only need to select one borrower.
- **Reference Number** - when selecting **Use Existing Credit** or **Reissue Credit** enter the reference number from the credit report, and check the override box.

Complete the following fields in the **DU** section:

- **DU Institution ID** - "Plaza Home Mtg – BREEZE (693233)" will be selected by default. If DO/DU was run outside of BREEZE and assigned to Plaza, review the DU findings report and confirm the Institution ID matches. If it does not match, you will get an error message.
- **DU Case File ID** - when selecting **Use Existing Credit** enter the **Case File ID** number from the previously run DO/DU.

Complete the following fields in the **LPA** section:

- **LPA Key** - if not auto-populated, enter the LPA Key ID number from the previously run LPA. This is not required to be completed if you are running LPA for the first time. If selecting **Use Existing Credit**, complete this field.
- **LPA Tran** - not required
- **LPA Loan ID** - not required

Before Running DU/LPA, make sure the Loan Information section is completed. This section is required for LPA to score findings.

The screenshot shows a web form titled 'LPA Service Request'. It is divided into several sections. The 'Transaction' section includes a 'Lender Branch Number' field with the value '0001', which is highlighted with a red box and an orange arrow pointing to it. Below this, the 'Loan Information' section is also highlighted with a red box and contains the following fields: 'Building Status' (Unknown), 'HELOC Current Balance' (\$0.00), 'HELOC High Credit Amt' (\$0.00), 'FRE Offering ID' (None -- (none)), 'Reserves' (checkbox, \$65,082.36), 'Condo Class' (Not Applicable), and 'Condo Project Name'.

Lender Branch Number - This number will be defaulted to **0001**. This field can be edited and the number updated if 0001 is not your current credit vendor Freddie Mac Branch ID.

Note: In order for LPA to run, you must enter the Lender Branch Number that you obtain from your Credit Report Provider. This number is also known as the Freddie Mac Token or Freddie Mac Branch Lender ID Number. As an example, this number could be 9999 or 5090.

Required Field:

- **Building Status** – Must be completed in order to run LPA. Select the appropriate status from the dropdown.

Required only when applicable:

- **HELOC Current Balance** – This section is only for NEW HELOC information. The amount in this field is the current outstanding balance on the HELOC. *If the borrowers have a current HELOC on the property, that information is captured in the Application 3 screen.
- **HELOC High Credit Amt** – If there is a NEW HELOC loan, this section must be completed. This is the maximum amount of the HELOC, even if there is currently no outstanding balance owed.
- **FRE Offering ID** – For Home Possible® loans, select from the drop-down the correct Home Possible program.
- **Reserves** – This field will auto-populate based on the amount of funds entered on the Application 3 screen under **Assets**. If additional reserves are required, additional assets should be verified on the Application 3 screen.
- **Condo Class** – If the property is a condominium, complete the drop-down with one of the following options:
 - **Under Development (New Project)** – When the condo project is a new project.
 - **Controlled by HOA < 2 years (Established Review)** – When the condo is an established project and the Home Owners Association has had control of the project for the last two years.
 - **Controlled By HOA > 2 Years (Streamline Review)** – When the project is established and is eligible for the Freddie Mac streamline condo review.
 - **Approved FHA or VA Condo Project** – When the loan program is FHA or VA. Also, select this for all condo project types that do not require Freddie Mac project review. This includes conventional loans where the condo project is a 2-4 units or detached condo unit.

Note: For conventional loans, if you are not sure which option to select, select Controlled by HOA < 2 years (Established Review).

- **Condo Project Name** – If the condo project name is known at the time of running LPA, enter it here. If not known, leave blank.

Note: In order for LPA to run, there are three elements that need to be completed and correct; 1) The Credit Reporting Company, 2) The Credit Report Reference Number, 3) The Branch Lender Number.

- **Community Lending** - accordion is not required.
- **Marketing Financing** - accordion is not required.
- **Data Verification** - accordion is not required.

Running the AUS DU/LPA Simultaneously

After completing each section on the screen, and you are ready to run both DU/LPA simultaneously, complete these steps:

Step # 1 – Select from dropdown **Both DU and LPA**

Step # 2 – Click on **Access AUS**

View Reports

After running both DU and LPA AUS, you will see the AUS Findings report.

- **View Findings** – Review and/or print the AUS Findings report

AUS	Request ID	FileRequestKeyString	Request Date	Customer Name	User Name
DU	1-201905080000029	0-996bdd90-b39a-4b5c-9ea6-ccb9bb4de259	05/08/2019	FIRSTIMER, ALICE	Jennifer Chapoy
LPA	1-201905080000028	0-1abee5b3-22ca-470d-b191-91e75bcb9fb1	05/08/2019	FIRSTIMER, ALICE	Jennifer Chapoy
LPA	1-201905080000028	0-3f27b083-6b5b-434b-929c-bfc4a5ce49d2	05/08/2019	FIRSTIMER, ALICE	Jennifer Chapoy
LPA	1-201905080000004	0-f7d4241d-3236-45c7-b687-b0fcb1267866	05/08/2019	FIRSTIMER, ALICE	Jennifer Chapoy
DU	1-201905080000003	0-89acf896-4d92-4501-8b49-3b1f79ea6138	05/08/2019	FIRSTIMER, ALICE	Jennifer Chapoy

Once you click on the View Report button, a window will pop up. You will see both the DU and LPA results appear. You can open each report and review it.

Once you have selected which AUS you are going to be using, on the **Pricer** screen and then the Underwriting Method field. From the dropdown select which AUS you have elected to use.

- **View Credit** – View/Print the merged credit report used to run the AUS.

For additional support with generating an LE in BREEZE, please contact your Plaza Account Executive. For more details on BREEZE, refer to Plaza’s BREEZE Client Submission Guide

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