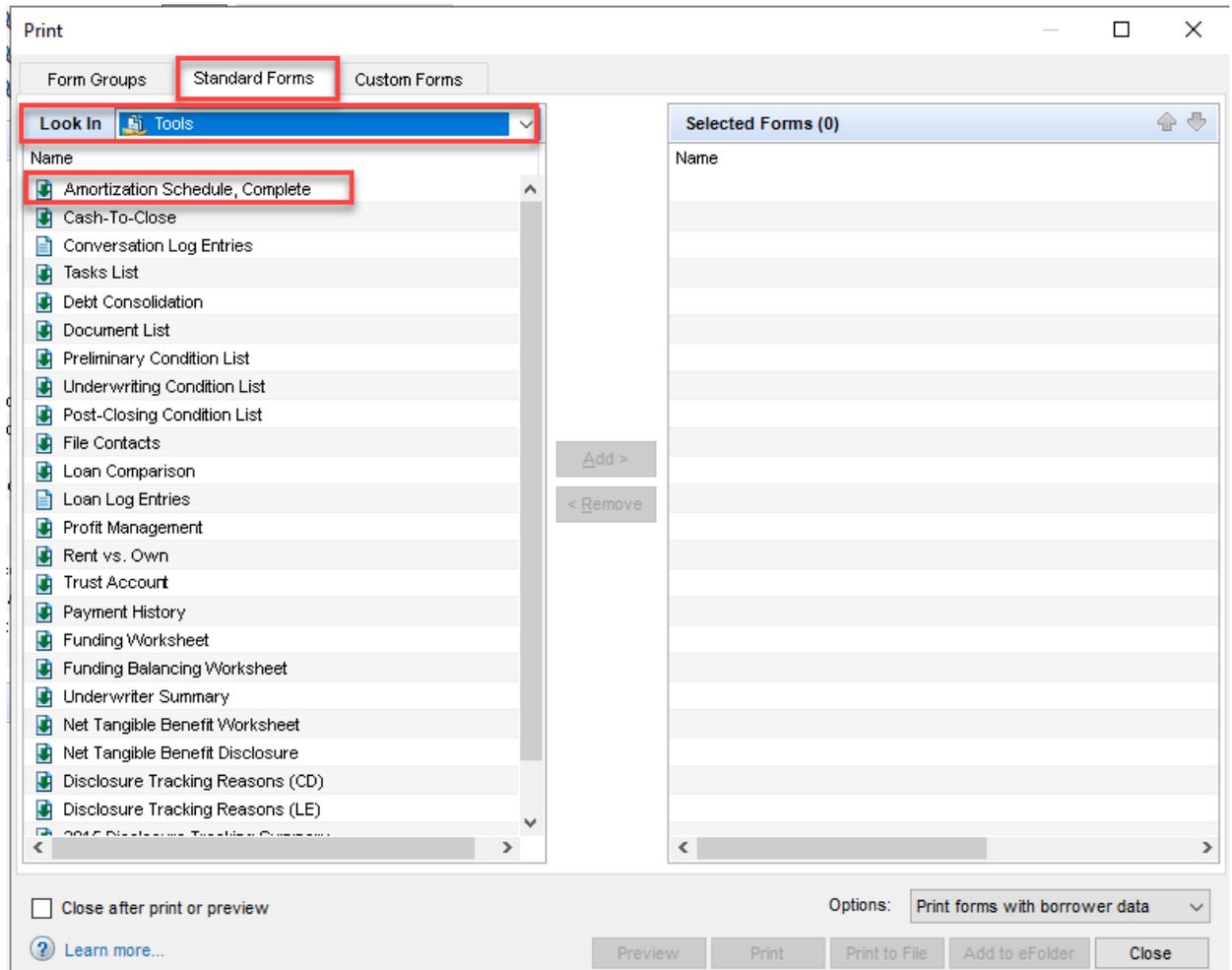


Printing Amortization Schedule:

- The standalone Amortization Schedule is available using the print icon and can be found in **Standard Forms>Tools>Amortization Schedule, Complete.**



Underwriting Findings in eFolder:

- MIF policy is to leave all AUS findings in the **Underwriting** doc holder and maintain the most recent version marked “**current version.**” Do NOT move to Recycle/Misc. Bin.
- See example below:

Keep only ONE Underwriting Doc holder marked current version.

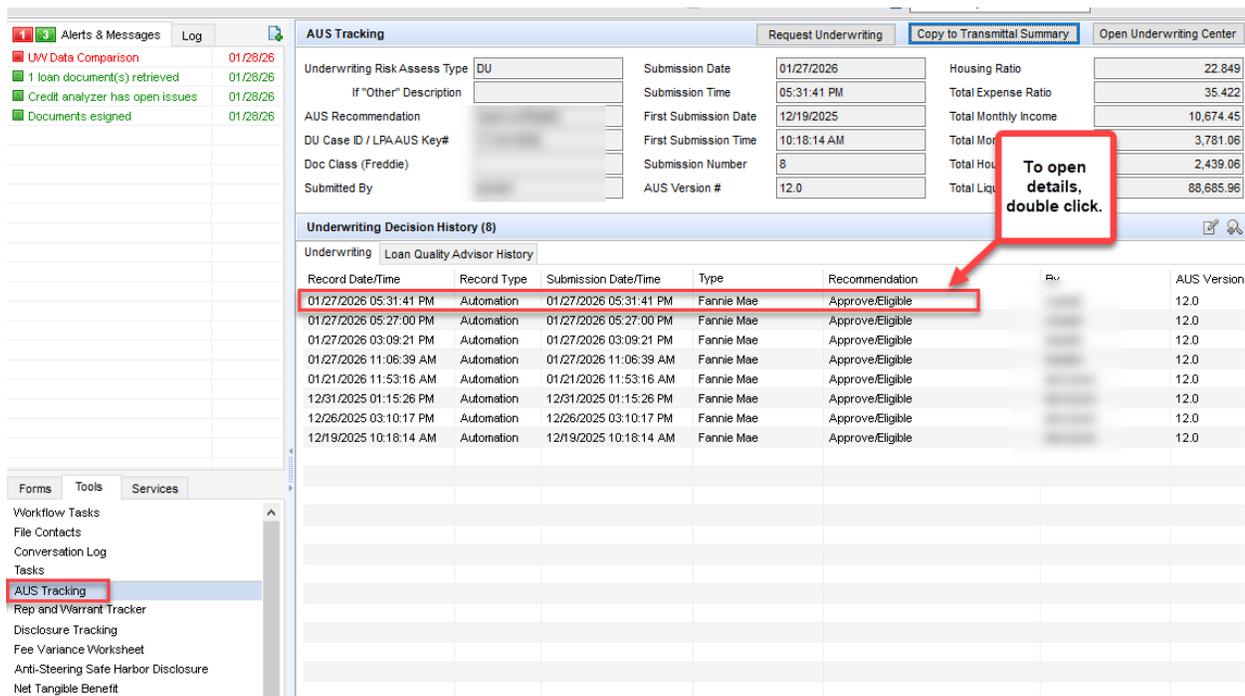
Do not merge, or move to Recycle/Misc. Bin

	Underwriting	reviewed and cleared
	Underwriting	
	Underwriting	

***Please note that merging or deleting the Underwriting folders affects the data from appropriately flowing to/from the AUS Tracking Screen.**

AUS Tracking:

- You can use the **AUS Tracking** Tool to view the AUS finding history.
- To view the individual finding feedback, double click on the record and it will pull up the **Automated Underwriting Findings/Feedback.**



The screenshot displays the AUS Tracking tool interface. On the left, there are navigation tabs for Alerts & Messages, Log, Forms, Tools, and Services. The main area shows a summary of loan details and a table of underwriting decision history.

Summary Data:

Underwriting Risk Assess Type	DU	Submission Date	01/27/2026	Housing Ratio	22.849
If "Other" Description		Submission Time	05:31:41 PM	Total Expense Ratio	35.422
AUS Recommendation		First Submission Date	12/19/2025	Total Monthly Income	10,674.45
DU Case ID / LPA AUS Key#		First Submission Time	10:18:14 AM	Total Monthly Payment	3,781.06
Doc Class (Freddie)		Submission Number	8	Total Home Value	2,439.06
Submitted By		AUS Version #	12.0	Total Liquid Assets	88,685.96

Underwriting Decision History (8)

Record Date/Time	Record Type	Submission Date/Time	Type	Recommendation	By	AUS Version
01/27/2026 05:31:41 PM	Automation	01/27/2026 05:31:41 PM	Fannie Mae	Approve/Eligible		12.0
01/27/2026 05:27:00 PM	Automation	01/27/2026 05:27:00 PM	Fannie Mae	Approve/Eligible		12.0
01/27/2026 03:09:21 PM	Automation	01/27/2026 03:09:21 PM	Fannie Mae	Approve/Eligible		12.0
01/27/2026 11:06:39 AM	Automation	01/27/2026 11:06:39 AM	Fannie Mae	Approve/Eligible		12.0
01/21/2026 11:53:16 AM	Automation	01/21/2026 11:53:16 AM	Fannie Mae	Approve/Eligible		12.0
12/31/2025 01:15:26 PM	Automation	12/31/2025 01:15:26 PM	Fannie Mae	Approve/Eligible		12.0
12/26/2025 03:10:17 PM	Automation	12/26/2025 03:10:17 PM	Fannie Mae	Approve/Eligible		12.0
12/19/2025 10:18:14 AM	Automation	12/19/2025 10:18:14 AM	Fannie Mae	Approve/Eligible		12.0

A red box highlights the first row of the decision history table, and a red arrow points to it with the text "To open details, double click."

- Click AUS Snapshot to pull up the eFolder document

Quick Entry - AUS Details

Automated Underwriting Findings / Feedback

Underwriting Risk Assess Type: DU
 If "Other" specify:
 Submission Date: 01/27/2026
 Submission Time: 05:31:41 PM
 First Submission Date: 12/19/2025
 First Submission Time: 10:18:14 AM

Doc Class (Freddie):
 Approve/Eligible:
 S Key #:
 12.0

Loan Snapshot

AUS Snapshot

LTV: 80.000 %
 CLTV: 80.000 %
 HCLTV: 80.000 %
 Housing Expense Ratio: 22.849
 Total Expense Ratio: 35.422
 Total Loan Amount: 295,272.00
 Sales Price: 369,090.00
 Appraised Value: 380,000

Note Rate: 5.750
 Loan Type: Conventional
 Loan Term: 360
 Amortization Type: Fixed Rate
 Loan Purpose: Purchase
 Avg Median Score (Fannie):
 Credit Reference ID:
 Credit Report Type: Merge - Credit Report

Refinance Purpose:
 >

Proposed Monthly Payment / Debt		Income / Assets	
First P&I	1,723.13	Base	10,674.45
Second P&I	0.00	Commission	0.00
Hazard Insurance	85.49	Bonus	0.00
Supplemental Insurance		Overtime	0.00
Taxes	434.44	Other	0.00
Mortgage Insurance	0.00	Positive Net Rental	0.00
HOA Fees	196.00	Subj. Pos. Cash Flow	0.00
Other	0.00	Total Monthly Income	10,674.45
Total Housing Payment	2,439.06	Total Liquid Assets	88,685.96

< >

Close

Foreign Addresses:

- Foreign addresses for current or prior addresses on application are resulting in errors with Factual Data – to reissue you will have to delete the foreign address in Encompass, re-issue credit report, and then complete again.

