

*Accurate.  
Transparent.  
Retainable.*

## Using a Smarter AUS Alternative for Accessing FHA TOTAL Scorecard

Did you know that DU® and LP® are not the only engines to provide automated underwriting for FHA loans? LoanScoreCard was the first commercially available AUS vendor to integrate with FHA TOTAL Scorecard offering lenders a cost-effective approach to render FHA decisions.

Our FHA Findings Report is designed to maximize readability while aiding underwriters with their loan analysis. Each area is clearly defined providing line-by-line detail and special features to help you quickly identify warning areas.

The LoanScoreCard AUS engine can be utilized from within major loan origination systems, accessed via a standalone browser or integrated into proprietary systems. The loan data and FHA Findings can even be delivered from one LoanScoreCard client to another while enabling your retail, wholesale or correspondent workflow.

## Designed with the underwriter in mind, LoanScoreCard's Findings Report offers unique features like:

- Complete loan summary
- Messaging from mortgagee letters
- Manual downgrade considerations
- FHA Refer reasons
- Underwriting warnings
- Lock out originators from files in UW
- Accept or reject incoming TPO files

Reconsider your AUS engine for FHA loans, and see why underwriters prefer LoanScoreCard.