

# B.O.L.T. TRAINING

## Lesson 11 - Running Desktop Underwriter (DU)




# In This Training We Will Discuss

- Running Desktop Underwriter (DU) in B.O.L.T.
- Important Information



# Running Desktop Underwriter (DU) In B.O.L.T.




Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock 

Disclosures

E-docs

Conditions (4)

Order Services

Pricing

Run Scenario in DO

Submit to DU (Seamless)

Run Scenario in DU

Submit to LPA (Seamless)

Submit to LPA

No Pinned Results to Compare

Horizon of borrower interest: 60 months [explain](#)

Application #1

Property & Loan Info

Property Information

Street Address1209 Nevada

Zip Code92374

StateCA

CountySan Bernardino

CityREDLANDS

In Rural Area? ☐ Yes [explain](#)

Property UsePrimary Residence

Has Non-Occupant Co-Borrower? ☐ Yes

Property TypeSFR

Structure TypeDetached

Results Filter

Term

☐ 10 Year
 ☐ 15 Year
 ☐ 20 Year
 ☐ 25 Year
 ☒ 30 Year
 ☐ Other

Amortization Type

☒ Fixed
 ☐ 3 Year ARM
 ☐ 5 Year ARM
 ☐ 7 Year ARM
 ☐ 10 Year ARM
 ☐ Other

Product Type

☒ Conventional
 ☐ HomeReady
 ☐ Home Possible
 ☐ FHA
 ☐ VA
 ☐ US

Payment Type

☒ P&I
 ☒ I/O

[Advanced Filter Options](#)

LIVE CHAT

1. Within a loan, click “Pricing”.



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Submit to DU (Seamless)

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No Pinned Results to Compare

Horizon of borrower interest: 60 months [explain](#)

Application #1

Property & Loan Info

Property Information

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Property UsePrimary Residence

Has Non-Occupant Co-Borrower? ☐ Yes

Property TypeSFR

Structure TypeDetached

Results Filter

Term

☐ 10 Year
 ☐ 15 Year
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 ☐ 25 Year
 ☒ 30 Year
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Amortization Type

☒ Fixed
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Product Type

☒ Conventional
 ☐ HomeReady
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 ☐ FHA
 ☐ VA
 ☐ US

Payment Type

☒ P&I
 ☒ I/O

[Advanced Filter Options](#)

LIVE CHAT

2. Click “Run Scenario in DU”.

**Submit directly to Desktop Underwriter**

Desktop Underwriter User ID

Desktop Underwriter Password

Lender Institution ID

Desktop Underwriter Case ID

☐ Remember login name

[Forgot your User ID or Password?](#)

### 3. Enter Desktop Underwriter User ID.

**Submit directly to Desktop Underwriter**

Desktop Underwriter User ID:

**Desktop Underwriter Password**:

Lender Institution ID:  (Leave blank to use default)

Desktop Underwriter Case ID:

☐ Remember login name

[Forgot your User ID or Password?](#)

#### 4. Enter Desktop Underwriter Password.

**Submit directly to Desktop Underwriter**

Desktop Underwriter User ID:

Desktop Underwriter Password:

Lender Institution ID:

Desktop Underwriter Case ID:

☐ Remember login name

**Submit** **Cancel**

[Forgot your User ID or Password?](#)

**Property Information**

Street Address:

Zip Code:

County:

City:

In Rural Area? ☐

Property Use:

Has Non-Occupant Co-Borrower? ☐ Yes

Property Type:

Structure Type:

**Product Type**

☐ 7 Year ARM ☒ Conventional ☐ FHA

☐ 10 Year ARM ☐ HomeReady ☐ VA

☐ Other ☐ Home Possible ☐ USDA

5. Click “Submit”.





## **If Your Company Signed The MWF DU Redistribution Addendum**

Steps 3 to 5 do not apply and will be skipped.



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Desktop Underwriter®

## Submit Loan: Select Credit and Underwriting Options

[View Loan Information](#)

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Select an option below... ▼

Next

Cancel

6. The DU window will appear.

## Submit Loan: Select Credit and Underwriting Options

[View Loan Information](#)

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Select an option below...

Credit and Underwriting

Credit Only

Underwriting Only


Next

Cancel

### 7. Select “Credit and Underwriting”.

**Submit Loan: Select Credit and Underwriting Options**[View Loan Information](#)

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Credit and Underwriting 

Next

Cancel

8. Click “Next”.

**Submit Loan: Select Reissued or New Credit**

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Select one of the following options:

- ☒ Reissue an existing credit report and associate it with the casefile
- ☐ Request a new credit report

[Previous](#)[Next](#)[Cancel](#)

9. Click “Reissue an existing credit report and associate with the casefile”.



**Submit Loan: Select Reissued or New Credit**

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Select one of the following options:

- ☒ Reissue an existing credit report and associate it with the casefile
- ☐ Request a new credit report

[Previous](#)[Next](#)[Cancel](#)

10. Click “Next”.

## Submit Loan: Reissue a Credit Report

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Reissuing an existing credit report may cause you to incur an additional charge by your credit agency

Credit Agency : Informative Research (2) ▼

Account Number :

Password :

☐ Remember Password for login session

Do you want to auto-populate the liabilities from the credit report to the 1003? ☒ Yes ☐ No

Select the borrowers for whom you want to reissue credit reports:

☒ Borrower: SUZI BUILDER

Reference Number:

## 11. Select the Credit Agency.

## Submit Loan: Reissue a Credit Report

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Reissuing an existing credit report may cause you to incur an additional charge by your credit agency

Credit Agency :

Account Number :  If you have forgotten your credit account number and password, contact your Credit Provider. For a list of providers, see [Credit Information Providers](#).

Password :  ☐ Remember Password for login session

Do you want to auto-populate the liabilities from the credit report to the 1003? ☒ Yes ☐ No

Select the borrowers for whom you want to reissue credit reports:

☒ Borrower: SUZI BUILDER

Reference Number:

## 12. Enter Account Number.

## Submit Loan: Reissue a Credit Report

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Reissuing an existing credit report may cause you to incur an additional charge by your credit agency

Credit Agency :

Account Number :

If you have forgotten your credit account number and password, contact your Credit Provider. For a list of providers, see [Credit Information Providers](#).

Password :  ☐ Remember Password for login session

Do you want to auto-populate the liabilities from the credit report to the 1003? ☒ Yes ☐ No

Select the borrowers for whom you want to reissue credit reports:

☒ Borrower: SUZI BUILDER

Reference Number:

[Previous](#)

[Next](#)

[Cancel](#)

### 13. Enter Password.

## Submit Loan: Reissue a Credit Report

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Reissuing an existing credit report may cause you to incur an additional charge by your credit agency

Credit Agency :

Account Number :  If you have forgotten your credit account number and password, contact your Credit Provider. For a list of providers, see [Credit Information Providers](#).

Password :  ☐ Remember Password for login session

Do you want to auto-populate the liabilities from the credit report to the 1003? ☒ Yes ☐ No

Select the borrowers for whom you want to reissue credit reports:

☒ Borrower: SUZI BUILDER

Reference Number:

### 14. Enter Reference Number for all Borrowers.



## Submit Loan: Reissue a Credit Report

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Reissuing an existing credit report may cause you to incur an additional charge by your credit agency

Credit Agency :

Account Number :

If you have forgotten your credit account number and password, contact your Credit Provider. For a list of providers, see [Credit Information Providers](#).

Password :

☐ Remember Password for login session

Do you want to auto-populate the liabilities from the credit report to the 1003? ☒ Yes ☐ No

Select the borrowers for whom you want to reissue credit reports:

☒ Borrower: SUZI BUILDER

Reference Number:

[Previous](#)

[Next](#)


[Cancel](#)

15. Click “Next”.

**Submit Loan: Select an Underwriting Service**

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Select an Underwriting Service

Desktop Underwriter [Previous](#)[Submit](#)[Cancel](#)**16.** Select “Desktop Underwriter”.

**Submit Loan: Select an Underwriting Service**

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

Select an Underwriting Service

Desktop Underwriter ▼

Previous

Submit

Cancel

17. Click “Submit”.

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Account Administration...  
Tools and Resources...

### Loan Information

Refresh Data

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

**Loan Information**

- Edit Loan
- View Loan
- View 1003
- View Demographic Info
- Export Loan

**Credit**

- Order Credit Report
- Reissue Credit Report
- View/Print Report

**Underwriting Information**

- Submit Loan
- View Findings

**Underwriting Status:**  
Complete

**Underwriting Recommendation:**  
Approve/Eligible

**Credit Status:**  
Complete

18. The Underwriting Status and Recommendation will appear. Review for accuracy.

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Account Administration...  
Tools and Resources...

### Loan Information

Refresh Data

Borrower Name	Loan Number	Institution Name	Casefile ID
BUILDER	1000048142	Wholesale Bolt	1393475914

**Loan Information**

- Edit Loan
- View Loan
- View 1003
- View Demographic Info
- Export Loan

**Credit**

- Order Credit Report
- Reissue Credit Report
- View/Print Report

**Underwriting Information**

- Submit Loan
- View Findings

**Underwriting Status:**  
Complete

**Underwriting Recommendation:**  
Approve/Eligible

**Credit Status:**  
Complete

19. Click “X” to close DU and return to B.O.L.T.



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Conditions (4)

Order Services

Pricing

Run Scenario in DO

Run Scenario in DU

Su

No Pinned

Horizon of borrower interest

Application #1

Property &

Property Information

Street Address

1209 I

Zip Code

92374

County

San E

City

REDL

In Rural Area?

☐ Yes

Property Use

Prima

Has Non-Occupant Co-Borrower?

☐ Yes

Property Type

SFR

Structure Type

Detac

Casefile Status Summary

Case ID

1393475914

Last Underwriting Date

12/19/2018 1:00:13 PM EST

Underwriting Recommendation

Approve/Eligible

Underwriting Status

Complete

Underwriting Submission Type

--

Desktop Originator Submission Status

Unknown

Product Name

Date of Last Change to the Loan

12/19/2018 1:00:13 PM EST

Status of Credit Reports

Complete

Update this loan with the following information from DU:

☐ 1003 Data

☒ DU Findings

☐ Credit Report

Update

Do not update

ortization Type

Fixed

3 Year ARM

5 Year ARM

Product Type

☐ 7 Year ARM

☐ 10 Year ARM

☐ Other

☒ Conventional

☐ HomeReady

☐ Home Possible

☐ FHA

☐ VA

☐ USDA

LIVE CHAT

20. The Casefile Status Summary window will appear.

Status and Agents

Application Information

Closing Costs

Pricing

Loan Information

Rate Lock

Disclosures

E-docs

Conditions (4)

Order Services

Pricing

Run Scenario in DO

Run Scenario in DU

Su

No Pinned

Horizon of borrower interest

Application #1

Property &

Property Information

Street Address

1209 I

Zip Code

92374

County

San E

City

REDL

In Rural Area?

☐ Yes

Property Use

Prima

Has Non-Occupant Co-Borrower?

☐ Yes

Property Type

SFR

Structure Type

Detac

Casefile Status Summary

Case ID

1393475914

Last Underwriting Date

12/19/2018 1:00:13 PM EST

Underwriting Recommendation

Approve/Eligible

Underwriting Status

Complete

Underwriting Submission Type

--

Desktop Originator Submission Status

Unknown

Product Name

Date of Last Change to the Loan

12/19/2018 1:00:13 PM EST

Status of Credit Reports

Complete

Update this loan with the following information from DU:

☐ 1003 Data

☒ DU Findings

☐ Credit Report

Update

Do not update

ortization Type

Fixed

3 Year ARM

5 Year ARM

Product Type

☐ 7 Year ARM

☐ 10 Year ARM

☐ Other

☒ Conventional

☐ HomeReady

☐ Home Possible

☐ FHA

☐ VA

☐ USDA

LIVE CHAT

21. Click “Update”.

Status and Agents

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Loan Information

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E-docs

Conditions (4)

Order Services

Pricing

Run Scenario in DO

Submit to DU (Seamless)

Run Scenario in DU

Submit to LPA (Seamless)

Results Filter

Term

☐ 10 Year

☐ 25 Year

☒ Fixed

☐ 3 Year ARM

☐ 5 Year ARM

Amortization Type

☐ 7 Year ARM

☐ 10 Year ARM

☐ Other

Product Type

☒ Conventional

☐ HomeReady

☐ Home Possible

☐ FHA

☐ VA

☐ USDA

Casefile Status Summary

Updated data successfully.

Close

Application #1

Property &

Property Information

Street Address

1209 I

Zip Code

92374

County

San E

City

REDLANDS

In Rural Area?

☐ Yes [explain](#)

Property Use

Primary Residence

Has Non-Occupant Co-Borrower?

☐ Yes

Property Type

SFR

Structure Type

Detached

LIVE CHAT

22. Click “Close”.



# Important Information



# Important Information

- DU Logins are required to use this feature.
  - Mountain West offers use of their DU Login when signing the Fannie Mae Redistribution Addendum. Contact your Business Development Manager for more information. Otherwise, please follow your company's instruction on how to obtain a DU Login.
- DU can only be ran in B.O.L.T. in “Loan Open” and “Registered” Loan Statuses. Once the loan has been submitted to Document Check, DU can no longer be ran in B.O.L.T. Please run DU in B.O.L.T. in the proper Loan Status.
- If the loan was created in B.O.L.T. by retrieving an existing DU Casefile ID, then this lesson is not necessary. Please view **Lesson 08 - Creating a New Loan**, for more information.





# THANK YOU FOR VIEWING

For further B.O.L.T. Training, please visit <https://www.mwfwholesale.com>