

REVISED FHA TOTAL SCORECARD UNDERWRITING

GUIDELINES

The Automated Underwriting System is also referred to as AUS

The automated underwriting system is a sophisticated computer system that will render an automated decision on the mortgage loan applicant based on the data entered.



The FHA Total Scorecard helps mortgage lenders manage workflow while analyzing and expediting the endorsement process



"Accept" classification means that the FHA will insure the borrower's loan with reduced documentation.

"Refer" means that the lender will be required to manually underwrite the loan.

Fha Automated Underwriting System

**United States. Congress. House.
Committee on Financial Services.
Subcommittee on Housing and
Community Opportunity**

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