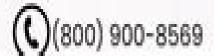
# Manual Underwriting Versus Automated Underwriting Guidelines



Automated underwriting systems, like Fannie Mae's Desktop Underwriter (DU) and Freddie Mac's Loan Prospector (LP), quickly render decisions, while manual underwriting involves a human underwriter carefully reviewing the application.









# **Guidelines Manual Underwriting**

United States. Congress. Senate.
Committee on Homeland Security and
Governmental Affairs. Permanent
Subcommittee on Investigations

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