



AUS REPORTING DECISION PROCESS

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1 AUS, 1 Result	Report AUS and result	
One AUS, Multiple Results OR Multiple AUS/Multiple Results		
One result matches loan type	Report the AUS and result that matches loan type	Loan Type means the HMDA Loan Type (FHA, VA, Rural Housing Service) – Used FHA, Originated FHA (not Conventional) Match: Used VA, VA loan originated
No Result or More Than One Result Matches Loan Type, Go To Purchaser/Insurer/Guarantor		
No Loan Type Match Above - Check Purchaser, Insurer or Guarantor for Match		
One result matches purchaser, insurer or guarantor	Report the AUS and result that matches purchaser, insurer or guarantor	Match: Used DU, Fannie Mae purchased
No Match to Purchaser/Insurer/Guarantor OR Multiple Matches		
Report AUS & result obtained closest in time to the credit decision		Closest in time is used as a tie breaker
Simultaneous Results Closest in Time		
Multiple results obtained at same time	Report all AUS and results up to 5	No single result was obtained later than the simultaneous results