

Getting Started with P.U.P.

Reunion's free online automated underwriting system powered by eMagic!

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| Step 1 | Visit www.reunionwholesale.com and click on the Online Services Login link in the lower left corner. |
| Step 2 | Click on the SIGN UP button under <i>P.U.P. - AUS</i> . |
| Step 3 | Complete the <i>Customer Profile</i> form and note the following items: <ul style="list-style-type: none">- FEIN - if you don't have a Federal Tax ID Number, simply use your Social Security number- MGIC Master Policy - Leave blank if you don't know this number- Broker ID - Leave blank if you don't know your Reunion Mortgage Broker ID number |
| Step 4 | Click on the Submit button. You will receive two emails within 24-48 hours with your <i>P.U.P. Login ID</i> and <i>Password</i> (if you already have an eMagic <i>Login ID</i> and <i>Password</i> , you can continue to use these for Reunion's P.U.P. once you've been authorized). |
| Step 5 | Create a shortcut to P.U.P. on your desktop after you log into P.U.P. Right-click the mouse while you're on the Main Menu page, and select Create Shortcut , then OK . |
| Step 6 | Verify that your credit agency is approved by Fannie Mae by clicking on Help > Get Started > Credit Provider Account Number/password. If your credit agency is not eligible for reissue by Fannie Mae, you will not be able to order or reissue credit from them. |
| Step 7 | Call your credit agency and ask for a Fannie Mae <i>User ID</i> and <i>Password</i> for your company. You will need to enter this information with your first DU order (once this has been set up, you will not need to do it again). |

Once you receive your login information, you can underwrite a loan! (Steps 8 thru 14)

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| Step 8 | To upload and underwrite a loan, choose Upload/Key in New Loans from the menu. Browse to find an existing loan (Option A), or type in the loan information (Option B). |
| Step 9 | Select Order Services from the drop-down menu, then click Go . |
| Step 10 | Select either DU Express (Conventional) , or DU Express (FHA) from the <i>Automated Underwriting</i> drop-down menu (skip the Mortgage Insurance box), then click Continue . |
| Step 11 | <i>Conventional:</i> Review the data and complete the appropriate fields on the <i>DU Express</i> data entry screen, then enter the credit information and click Confirm .
<i>FHA:</i> Select FHA from the <i>Mortgage Applied For</i> drop-down menu and complete the FHA fields under <i>FHA Information</i> (the FHA Sponsor ID is Reunion's #1686200005, and the FHA Lender ID is your company's FHA number. Click Confirm . |
| Step 12 | Resolve all the errors highlighted in red type, then Submit Order and review your results (e.g., Approve/Eligible). |
| Step 13 | Return to Menu to find your file. Click on the diskette icon to save the file to your own computer. Browse to choose a location that you can easily find. |
| Step 14 | Locate the file on your own computer, and change the file name and extension to your borrower's name and .fnm (e.g., change file name from "309885963.txt" to "smith.fnm"). You can only upload a FNMA (.fnm) file to Reunion Direct. |