



# HomeOwnership Announcement

September 9, 2021

## Acceptable AUS Findings

In response to Freddie Mac's [Bulletin 2021-29](#), MassHousing has revised Section 3.5.2 of our Seller Guide regarding acceptable AUS recommendations. Effective immediately, an acceptable LPA Recommendation on 2–4-unit properties due to LTV/CLTV up to 95/**105%** is now **Eligible**/Accept instead of **Ineligible**/Accept.

Please see a complete list below of all acceptable AUS recommendations:

### 3.5.2: Automated Underwriting Systems (AUS)

MassHousing will purchase mortgage loans that conform to the applicable MassHousing mortgage product and requisite AUS engine, and those detailed in MassHousing product matrix. MassHousing only purchases loans that receive the following AUS recommendation:

- DO<sup>®</sup>/DU<sup>®</sup> Approved/Eligible;
- DO<sup>®</sup>/DU<sup>®</sup> Out of Scope (Please see [Section 3.7.2](#) for additional information on “Out of Scope”);
- LPA<sup>®</sup> Eligible/Accept;
- LPA<sup>®</sup> Ineligible/Incomplete due to reasons outlined in [Section 3.7.2](#);
- **LPA<sup>®</sup> Eligible/Accept on 2–4-unit properties due to LTV/CLTV up to 95/105% and;**
- LPA<sup>®</sup> Ineligible/Accept on 2–4-unit properties due to income limit.

Note: FHA Total Scorecard must be run on all loans and utilized through DO<sup>®</sup>/DU<sup>®</sup>, LPA<sup>®</sup>

Please contact us at 888- 843-6432 option 1, 4, email [homeownership@masshousing.com](mailto:homeownership@masshousing.com) or contact your Relationship Manager for assistance.

ANN 2021.11

