

# MANUAL UNDERWRITING WITH LATE PAYMENTS MORTGAGE GUIDELINES

## Mortgage Programs That Allow Manual Underwriting

Mortgage lenders typically submit applications to an automated system first and can either utilize manual or automatic underwriting. Both an automatic underwriting method and a manual underwriting alternative are offered by Fannie Mae. Other lending products can also use automated underwriting.

## Do All Lenders Do Manual Underwriting?

- Few lenders will perform manual underwriting when dealing with late payments.
- Borrowers must have made on-time payments during the previous 24 months to pass manual underwriting.
- It can take as little as two to three days to complete the underwriting process, which mortgage lenders use to verify your assets, check your credit, and examine your tax records before approving a home loan.
- If borrowers have extenuating circumstances, Gustan Cho Associates can perform manual underwriting with late payments within the last 24 months.



## FHA And VA Manual Underwriting Guidelines

- FHA and VA loans may be relegated to manual underwriting when the automated underwriting system deems them to be referable or eligible in accordance with AUS.
- Manual underwriting is not used by every lender. One of the few national lenders without overlays and a leader in manual underwriting for the VA and FHA is Gustan Cho Associates. Underwriting authorized files manually is same to underwriting approved files automatically.



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# Lenders Who Do Manual Underwriting

**R Sanford**



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