

# What Are The Major Differences Between Manual and Automated Underwriting?

The only major difference between manual and automated underwriting system-approved files is the debt-to-income ratio guidelines. Manual underwriting requires lower debt-to-income ratios than AUS-approved underwriting borrowers.

## Case Scenario on How Underwriters Calculate DTI

Example: A borrower makes \$60,000 a year or \$5,000 a month.

Borrower debts:

- Car payments - \$350
- Student loans - \$200
- Credit cards - \$150

Total debts = \$700

The new housing payment will be \$1,750

- Front end DTI:  $\$1,750 / \$5,000 = 35\%$ .
- Back end DTI:  $(\$1,750 + \$700) / \$5,000 = 49\%$ .

In this example, the borrower's debt-to-income ratio is 35% / 49%.



# Fha Automated Underwriting 2013

**Yijin Wang**



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