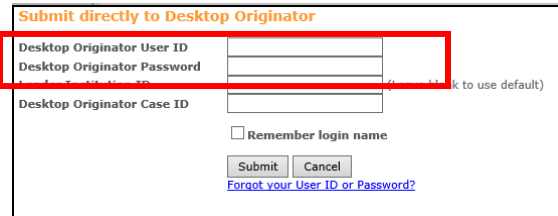


1. Log into [Desktop Originator](#) with your User ID and Password: (if logging in from RSM Web Portal, leave Lender Institution ID blank, and complete Desktop Originator Case ID ONLY if you have already ran DO)



Submit directly to Desktop Originator

Desktop Originator User ID

Desktop Originator Password

Desktop Originator Case ID

Remember login name

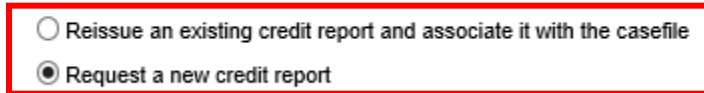
[Forgot your User ID or Password?](#)

2. Import your 3.2 FNMA file into DO. (If logging in through the Web Portal, 3.2 FNMA will be imported from the system).



3. Select: Credit - Order new credit report **OR** reissue an existing credit report. You'll be prompted to provide credit agency information (reissue number if credit report already exists).

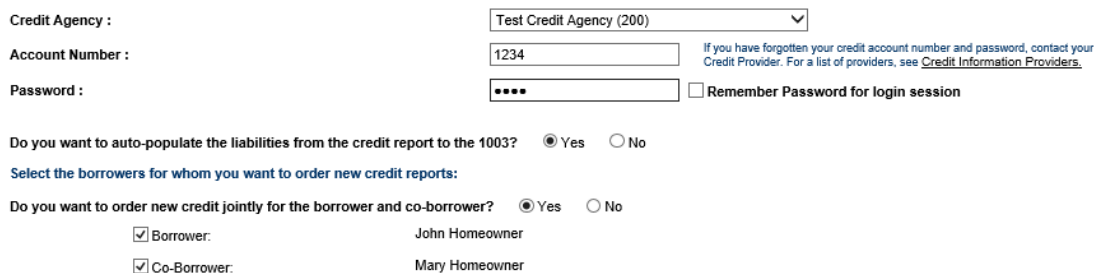
Select one of the following options:



Reissue an existing credit report and associate it with the casefile

Request a new credit report

Ordering new credit may cause you to incur an additional charge by your credit agency



Credit Agency :

Account Number :

Password :

Remember Password for login session

Do you want to auto-populate the liabilities from the credit report to the 1003?  Yes  No

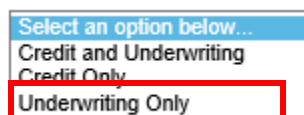
Select the borrowers for whom you want to order new credit reports:

Do you want to order new credit jointly for the borrower and co-borrower?  Yes  No

Borrower: John Homeowner

Co-Borrower: Mary Homeowner

4. Review credit and 1003 information, click Submit and under the "Credit and Underwriting Options" select **Underwriting Only**, and press "NEXT". Select Submission Options – **Preliminary Findings** (to pull findings prior to submitting to lender).




Select an option below...

Credit and Underwriting

Credit Only

Underwriting Only

**\*Note:** **INTERIM** submission sends loan casefile to the sponsoring lender for underwriting, but you retain ownership of the data as the originator. Select **FINAL** as the submission type to release DO findings to RSM.



**Submit Loan: Select Submission Options**

Borrower Name	Loan Number	Institution Name
Homeowner	Case #1	Documentation Originator 5

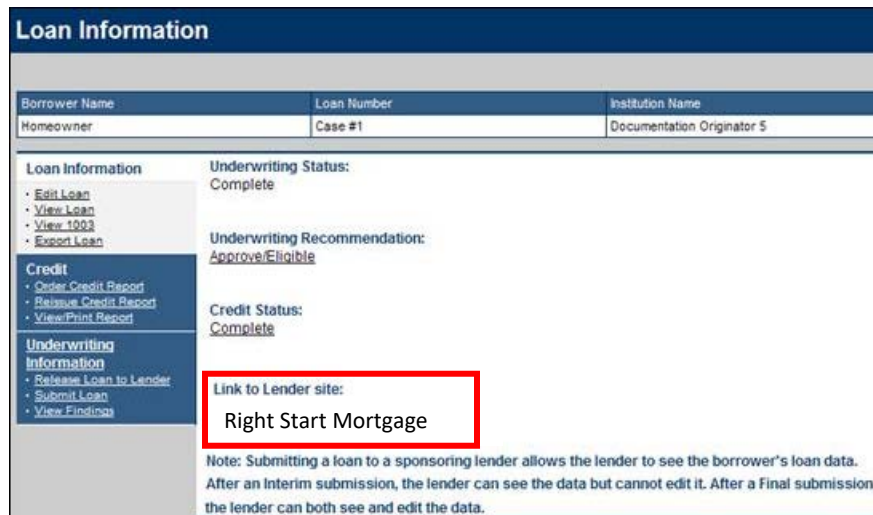
1. Select a submission option.  
 In the list below, select **Preliminary Findings** (to get findings for a conventional loan prior to submitting to a lender) or select a sponsoring lender. To access the Multi-product Tool, select a submission option that begins with an asterisk (\*)

Select Submission Option

- Select Submission Option
- \*Preliminary Findings
- Right Start Mortgage

OR

- Once underwriting recommendation has been submitted, confirm that the DO finding has been released to Right Start Mortgage.



**Loan Information**

Borrower Name	Loan Number	Institution Name
Homeowner	Case #1	Documentation Originator 5

Loan Information  
 • Edit Loan  
 • View Loan  
 • View 1003  
 • Export Loan

Credit  
 • Order Credit Report  
 • Reissue Credit Report  
 • View/Print Report

Underwriting Information  
 • Release Loan to Lender  
 • Submit Loan  
 • View Findings

Underwriting Status: Complete

Underwriting Recommendation: Approve/Eligible

Credit Status: Complete

Link to Lender site:  
 Right Start Mortgage

Note: Submitting a loan to a sponsoring lender allows the lender to see the borrower's loan data. After an Interim submission, the lender can see the data but cannot edit it. After a Final submission, the lender can both see and edit the data.

- Quick links:
  - [Register for FNMA Desktop Originator \(DO\)](#)
  - [Add Right Start Mortgage to your sponsoring lender list](#)
  - [Detailed instructions on releasing AUS Findings](#)