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HB-1-3560 MFH LOAN ORIGINATION HANDBOOK. A consolidated version of the handbook is available. HB-1-3560 is a large document and may take sometime to load.underwriting system eliminates the need for the lender to document the credit qualification decision, provided the lender has validated the credit score in accordance with Section 10.5 of this Chapter.What is USDA Manual Underwriting? Many mortgage loans are analyzed through automated underwriting systems (AUS) which provide greater efficiency and effectiveness.Usda Manual Underwriting Guidelines Pdf Ebook rural housing underwriting guidelines - rural housing underwriting guidelines jpmorgan chase bank, n.a. revised september 2011 page 3 . these "prepaid" items) may occasionally result