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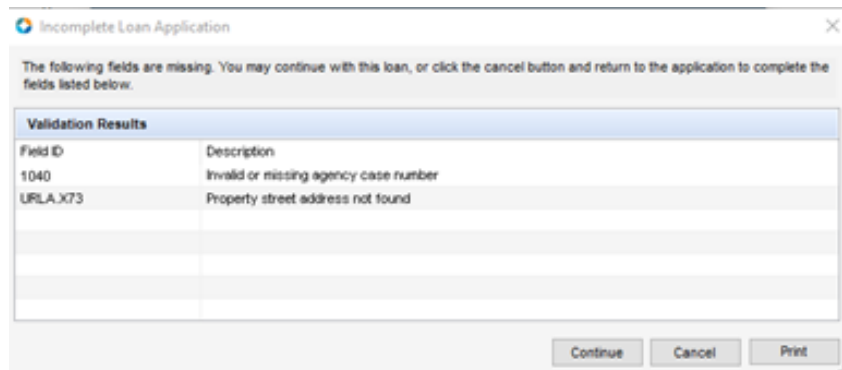
Important!

Remember to click the AUS Helper screen on the Additional Application Questions form prior to running DU or LP to prevent some of the most common errors!

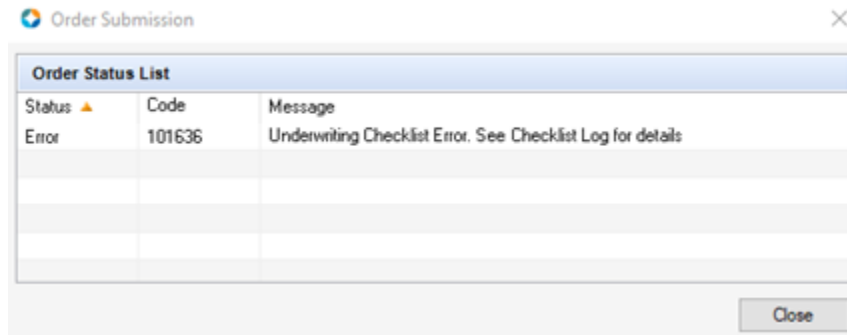


General AUS Errors

If you go to run AUS, and an error such as below comes up, you can click **Continue** and then confirm you want to proceed, and that will often allow you to run AUS without actually fixing/changing anything. Errors like below are common to prequal/prospect files.



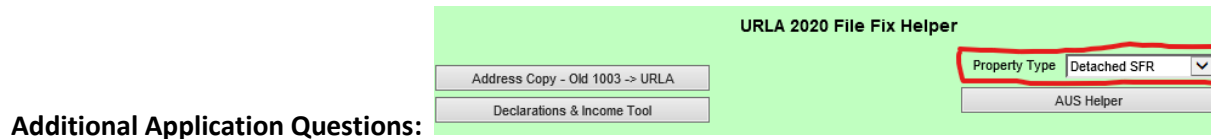
If you go to run AUS, and an error such as below comes up (no option to 'continue'), double click text line and it will bring up an error log. Within this error log there will be indicators as to what the specific errors are. Go back into to the file, correct the identified areas, and then attempt to run AUS again. Some of the common specific errors are detailed in the sections below.



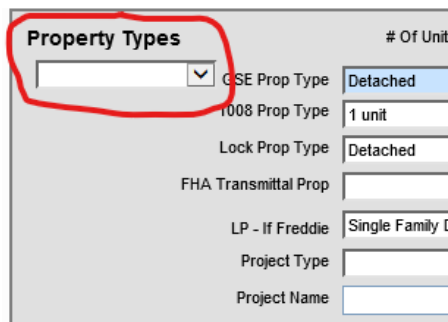
Desktop Underwriter Errors

Message: Field LNC-040 (Subject Property Type Code) is missing from the 1003 file, or the property and/or project data element combinations are invalid in the MISMO 3.4 file

Fix: Go to either Additional Application Questions or Processor Extras (depending on if you are an LO or processor) and choose the applicable property type dropdown. This will correct all property type fields in ENC and allow you to run AUS.



Additional Application Questions:



Processor Extras:

Message: Field 06G-080 (REO Property Disposition Code) is missing

Fix Option 1: Go to the 1003-Part 3 screen and click “Show all VOM”. Review each REO entry and ensure the property status is entered.

Quick Entry - VOM

VOM

Property Is: Primary Residence Address: 571 Division Street, Adrian, MI 49221

Street Address: 571 Division Street Property is used as: Primary Residence

Unit Type: [Dropdown] Property will be used as: Primary Residence

Unit #: [Dropdown] Other Description: [Text]

City: Adrian Include in Export (deselect if this is duplicated asset)

State: MI

Zip: 49221

Country: [Text]

Attach/Show Liens Does Not Apply Mortgage Balance: 39,905.00

Present Market Value: 70,000.00 Mortgage Payment: 504.00

Property Status (S,PS,R): [Dropdown] (highlighted with red circle)

Type of Property: Single Family

Purchase Price: [Text]

Gross Rental Income: [Text]

Taxes, Ins, Expenses: [Text]

Percentage of Rental: [Text]

Learn more... Close

Fix Option 2: Go to the 1003-Part 3 screen and click “Show all VOM”. If there are any blank VOM records that are not needed, select the line and then click the delete option.

Quick Entry - VOM

VOM [Delete icon] [Add to eFolder]

Property Is: [Text] Address: [Text]

VOM is for: [Dropdown] Date: //

Print "See attached borrower's authorization" on signature line.

From

Title: [Text] Print user's name Print user's job title

Phone: [Text]

Fax: [Text]

Property Information

Foreign Address: Subject Property:

Street Address: [Text] Property is used as: [Dropdown]

Unit Type: [Dropdown] Property will be used as: [Dropdown]

Unit #: [Text] Other Description: [Text]

City: [Text] Include in Export (deselect if this is duplicated asset)

Learn more... Close

Message: DU giving ineligible results, and findings state “interest-only loans are not in the scope for this release of Desktop Underwriter (MSG ID 2653).

Fix: Go to the 1003-Lender page and review the Loan Feature section. If the Interest Only box is checked, add a “0” to the months box and then move off this field. This should remove the checkbox and then DU can be rerun.

Loan Features

- Balloon / Balloon Term
- Interest Only / Interest Only Term (months)
- Negative Amortization
- Prepayment Penalty / Prepayment Penalty Term
- Buydown

Mortgage Ir
Associator
Other
TOTAL

Message: No cash out is no longer a valid refinance purpose.

Fix: Go to the 1003-Lender page and then go to the refinance section, the Refinance Type should be Limited Cash Out (not no cash out) for DU to run.

Note: This is different than the main cash out/no cash out loan purpose that would be chosen on the Borrower Summary-Origination screen. That option should be used as usual.

Purpose of Refinance

Refinance with Original Creditor Yes No

Refinance Type

- No Cash Out
- Limited Cash Out
- Cash Out

Refinance Detail

Year Aqd

Original Cost

Existing Liens to be Paid Off

Refinance Program

- Full Documentation
- Interest Rate Reduction
- Streamline With Appraisal
- Streamline Without Appraisal
- Other

Describe Improvements made to be made Cost

Message: Unmapped DU ErrorCode-113317-Loan Application processing returned an error: Response was code 123320 : TFM IDs validation failed for Transaction ID: T100099-002.

Fix: This occurs when Home Ready and/or Community Lending are selected and then DU is attempted to be run on a government loan (FHA, VA, or USDA). Remove the Home Ready and Community Lending indicators on Additional Application Questions or the Fannie Mae Additional Data screen and then rerun DU.

Send Appraisal Fee Email Send HOI Dec Update Email

Fillable Gift Letter

Bond | Homeready | HomePossible

LOX Inquiry Cert

Closing Time/Location Check Fly Status

Blend Integration

Post Submit Loan to Blend

Bond Loans | HomeReady | HomePossible Close

Community Lending FannieNeighbors Eligible Community Seconds

Fannie Mae's Community Lending Product 08 Home Ready

Community Seconds Repayment Structure

Building Status Existing

LPA Offering Identifier 241:Home Possible

Freddie Mac Processing Point Prequal (No URLA)

Freddie Mac Property Type Single Family Detached

Message: Only one present address is allowed for SSN

Fix: Go to the 1003 Part 1 screen and click Show All VOR. Remove/edit any duplicate present addresses listed for either the borrower or coborrower. Each borrower can only have one present address.

Quick Entry - VOR

VOR Add to eFolder

Residence For	Residence Type	Address
Borrower	Prior	64 Sassafras Lane
CoBorrower	Current	3055 Valley Road
CoBorrower	Current	3055 Valley Road
CoBorrower	Prior	64 Sassafras Lane

VOR is for: Borrower Date: //

Print "See attached borrower's authorization" on signature line.

To: (Name & Address of Landlord)

Foreign Address

Name Phone

Attn Fax

Address Email

City

State

Zip

Country

[Learn more...](#) Close

Message: N/A – No error occurs but assets are not pulling into AUS (DU or LP).

Fix: Go to the 1003-Part 3 screen and click the Show all VOD button above the assets. Make sure the “Include in AUS/Export” button is checked. If not, check the box and then rerun AUS.

The screenshot shows a 'Quick Entry - VOD' window. At the top, there is a table with columns: 'Belong To', 'Bank/S&L/Credit Union', and 'Cash Or Market Value'. The first row shows 'Borrower' with 'PNC' and '22,436.87'. Below the table, there are several form fields: 'VOD is for' (dropdown set to 'Borrower'), 'Date' (//), a checked box for 'Print "See attached borrower's authorization" on signature line.', and a checked box for 'Include in AUS/Export'. Below this is the 'To: (Name & Address of Depository)' section with fields for Name (PNC), Address (222 Delaware Ave), and City (Wilmington).

Message: Lien Priority Type is Required

Fix: Go to the 1003 Part 3 form and review any mortgages/HELOCs on the Show all VOL screen, and make sure the Lien Position Field is completed. If it is a 2nd lien that will be resubordinated, make sure that box is checked as well.

The screenshot shows a 'Quick Entry - VOL' window. At the top, there is a table with columns: 'Creditor', 'Type', 'Balance', 'Months', 'Payment', 'Exclude Mon. Pay', and 'To Be Paid Off'. The rows are: 'WELLS FARGO HM MOR' (Mortgage, 218,893.68, 291, 1,664.00, N, Y), 'NELNET LOANS' (Installment, 32,028.00, 188, 215.00, N, N), and 'MEMBERS 1ST F C U' (HELOC, 22,106.00, 0, 81.00, N, N). Below the table is the 'Debt Information' section with various fields: 'Factor for Revolving Debt', 'No. Months to exclude from installment debts', 'Will be paid off (*)' (checkbox), 'Purpose', 'UCD Payoff Type' (dropdown), 'This Debt is NOT secured to Subject Property?' (checkbox), 'Exclude from URLA Liabilities Total' (checkbox), 'Resubordinated Indicator' (checked), 'Subject Property' (checked), 'Current Lien Position' (dropdown set to 2), 'Proposed Lien Position' (dropdown set to 2), and 'Bank Liability Considered in Exposure' (checkbox). On the right side, there are fields for 'Balance' (22,106.00), 'Months Left' (0), 'Payment' (81.00), 'Credit Limit' (28,500.00), 'Payment includes Taxes and Insurance' (checkbox), 'Prepayment Penalty', and 'Payoff Amount'.

Message: ASSET- Item labeled 'ASSET_1' must have a relationship to a borrower.

Fix: Go to the 1003 Part 3 form and make sure all assets listed have either borrower, coborrower, or both selected.

Bor/Cob/Both	Account Type	Financial Institution	Account Number	Cash or Market Value
<input checked="" type="checkbox"/>	Checking Account	Chase	12345	7,500.00
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

Message: Citizenship Residency Type is required when the Party Role Type of Borrower.

Fix: Go to the 1003 Part 1 screen, and ensure one of the Citizenship boxes are checked for all borrowers.

Citizenship U.S. Citizen
 Permanent Resident Alien
 Non Permanent Resident Alien

Country of Citizenship

Message: Each current EMPLOYER must be identified with a unique label.

Fix: On the 1003 Part 2 screen, open the Show all VOE screen. Review each employment record to ensure there is an employer name listed and borrower or coborrower selected. In addition, make sure there are no 'blank' employment records that should be deleted.

Employment For	Employment Status	Employer Name
Borrower	Current	Teladoc Health Inc.
Borrower	Prior	Change Healthcare

VOE is for Date

Print "See attached borrower's authorization" on signature line. Badge/Employee ID

Loan Product Advisor Errors

Message: HousingExpensePaymentAmount – Invalid Value/Data Type

Fix: Go to the 1003 Part 1 screen and then click the edit button next to housing. Review the present housing expense fields to ensure they are no invalid values (needs to be numbers only).

Current Address Show all VOR

Foreign Address

Street Address 6250 Zion Rd NW

Unit Type

Unit #

City Rushville

State OH

Zip 43150

Country

How Long at Current Address 8 Y 1 M

Housing No Primary Housing Expense
 Own
 Rent (\$ / Month)

Monthly Housing Expenses	Present	Proposed
Rent	<input type="text"/>	<input type="text"/>
First Mortgage P&I	1,321.51	978.17
Other Financing P&I	<input type="text"/>	<input type="text"/>
Hazard Ins	INVALID	137.42
Supplemental Ins	<input type="text"/>	<input type="text"/>
Real Estate Taxes	INVALID	378.87
Mortgage Insurance	<input type="text"/>	<input type="text"/>
HOA Dues	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	0.00
Total	1,321.51	1,494.46

D1003_2020MONTHLYHOUSINGEXPENSES

Close

Message: Property Usage Type must be provided to indicate the intended usage of the Real Estate Owned property by the borrower after closing in the Property_Detail container.

Fix: Go to the 1003 Part 3 screen, and then click Show All VOM. Review all REO records to ensure the "Property will be used as" field is completed.

Quick Entry - VOM

VOM Add to eFolder

Property Is	Address
Primary Residence	440 S Gulfview Blvd. #1405, Clearwater, FL 33767
Investment Property	110 Church Street, Aberdeen, NJ 07747

Print "See attached borrower's authorization" on signature line.

From

Title Loan Processor Print user's name Print user's job title

Phone 740-349-7082

Fax 740-322-7289

Property Information

Foreign Address

Street Address 440 S Gulfview Blvd. #14 Subject Property

Unit Type

Unit #

City Clearwater

State FL

Zip 33767

Property is used as Primary Residence

Property will be used as Primary Residence

Other Description

Include in Export (deselect if this is duplicated asset)

Number of Units 1

Learn more... Close

Message: Purchase Credit Source Missing

Fix: Go to the Freddie Mac Additional Data form and go all the way to the bottom OR click the AUS Helper button on Additional Application Questions. It will list any purchase credits that are listed on the Details of Transaction. There is a dropdown next to each credit where we must now select the source of the credit (i.e. lender, seller, borrower POC, etc.). Once those are entered, it will allow LPA to run.

Purchase Credit Source					
M3.	<input type="text"/>	<input type="text"/>	Source	<input type="text"/>	<input type="text"/>
M4.	Owners Title pd by Seller	1,087.50	Source	Property Seller	<input type="text"/>
M5.	Tax Proration Credit from Seller	2,780.00	Source	Property Seller	<input type="text"/>
M6.	Seller Credit	3,300.00	Source	Property Seller	<input type="text"/>

Message: Asset Account Identifier is required when assets are held in a financial institution.

Fix: Go to the 1003 Part 3 page and review all assets entered. If there is an account entered with a bank name, but no account number, enter the account number (or any # as a placeholder if unknown at that time).

1003 URLA Part 3					
Section 2: Financial Information - Assets and Liabilities					
					Completed <input checked="" type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly
2a. Assets - Bank Accounts, Retirement and Other Accounts You Have - Borrower and Co-Borrower					
<input type="button" value="Show all VOD"/>					
Bor/Cob/Both	Account Type	Financial Institution	Account Number	Cash or Market Value	
Borrower	Checking Account	Chase		5,000.00	
Borrower Total		5,000.00		Total Asset Amount	
Co-Borrower Total				5,000.00	

Message: Refinance Cash Out Determination Type is required if Loan Purpose Type is Refinance.

Fix: Go to the 1003-Lender form and choose either “Limited Cash Out” or “Cash Out” under Refinance Type.

Note: No cash out should not be used in this section.

Refinance Type	
<input type="checkbox"/>	No Cash Out
<input checked="" type="checkbox"/>	Limited Cash Out
<input type="checkbox"/>	Cash Out