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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!

Idress Conv - Old 1003 -> LIBLA	i 🔨	Property Type	~
Barbarian Alasan Tal		AUS Helper	
Declarations & Income Tool			

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.

The following fields fields listed below.	are missing. You may continue with this loan, or click the cancel button and return to the application to complete the
Validation Result	s
Field ID	Description
1040	Invalid or missing agency case number
URLA X73	Property street address not found
	Continue Cancel Print

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.

Order State	us List		
Status 🔺	Code	Message	
Error	101636	Underwriting Checklist Error. See Checklist Log for details	

Desktop Underwriter Errors

Message: Field LNC-040 (Subject Pr and/or project data element combined of the second secon	operty Type nations are	e Code) is mi invalid in th	ssing from the 1003 j e MISMO 3.4 file	file, or the property
Fix: Go to either Additional Application processor) and choose the applicabin ENC and allow you to run AUS.	tion Questio le property	ons or Proce type dropdo	ssor Extras (dependi own. This will correct	ng on if you are an LO or all property type fields
			URLA 2020 File Fix Helpe	r
	Address Conv	Old 1003 > UPLA	1	Property Type Detached SFR
	Declarations	s & Income Tool]	AUS Helper
Additional Application Questions:			1	
Property Types)	# Of Unit		
	CSE Prop Type	Detached		
	1008 Prop Type	1 unit		
	Lock Prop Type	Detached		
FH	A Transmittal Prop			
	LP - If Freddie	Single Family [
	Project Type			
	Project Name			
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.

VOM			D 1	X & &	Add to eFolder
Property Is	Address				
Primary Residence	571 Division Street, Adri	m, MI 49221			
Street Address	5/1 Division Street	Property is used as	Primary Residence	<u> </u>	
Unit Type	~	Property will be used as Other Description	Primary Residence		î
City	Adrian	Include in Export (de	select if this is duplicate	ed	
State Zip Country	MI 49221	asset) Number of Units			
Attach/Show Liens	Does Not Apply	Mortgage Balance 🔒	39,905.00		
Present Market Value	70,000.00	Mortgage Payment 🔒	504.00	0	
Property Status (S,PS,	R)	Gross Rental Income		3	
Type of Property	Oinglo Family	Taxes, Ins, Expenses			
		Percentage of Rental			~

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.

VOM Add to eFolder Property Is Add to eFolder VOM is for Image: Contract of the second se	VOM Address Property Is Address VOM is for Image: Comparison on signature line. From Image: Comparison on signature line. From Image: Comparison on signature line. Title Print user's name Property Information Print user's name Freign Address Subject Property Street Address Property will be used as Unit # Other Description Q* Learn more Cose	×	_		Quick Entry - VOM
Property Is Address VOM is for V Image: Comparison of the synather line. Image: Comparison of the synather line. From Image: Comparison of the synather line. Property Information Image: Comparison of the synather line. Foreign Address Image: Comparison of the synather line. Vinit Type Image: Comparison of the synather line. Vinit # Other Description City Image: Comparison of the synather line. Image: Comparison of the synather line. Comparison of the synather line.	Property Is Address VOM is for Image: Comparison of the second of the secon	o eFolder	🛛 🗙 🔄 🖉		VOM
VOM is for Image: Comparison of the second seco	VOM is for Print 'See attached borrower's authorization' on signature line. Form Title Phone Fax Property Information Foreign Address Property Information Foreign Address Property is used as VIN # Check Description City Learn more			Address	Property Is
VOM is for V Date // Print "See attached borrower's authorization" on signature line. From Title Prone Fax Property Information Foreign Address Property Subject Property Street Address Property is used as Vint Type Vint Vint Bused as Vint Vint Vint Bused as Vint Vint Vint Vint Bused as Vint Vint Vint Vint Bused as Vint Vint Vint Vint Vint Vint Vint Vint	VOM is for Image: Comparison of the second of the seco				
VOM is for V Date // Print "See attached borrower's authorization" on signature line. From Title Phone Fax Property Information Foreign Address Property Information Foreign Address Property is used as VIII Type Property will be used as VIII Type VIII be used as VIIII to be scription City Cose Cose	VOM is for Image: Comparison of the image: Compari				
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Print "See attached borrower's authorization" on signature line. From Title Phone Fax Property Information Foreign Address Subject Property Street Address Property is used as Unit Type Property will be used as Unit # Other Description City Class Class Close	Print "See attached borrower's authorization" on signature line. From Title Phone Fax Property Information Foreign Address Street Address Property is used as Vinit # Other Description Close	^	Date //	~	VOM is for
From Title Phone Fax Property Information Foreign Address Property Information Foreign Address Property Information Foreign Address Property is used as Unit Type Property will be used as Unit # Other Description City @ Learn more	From Title Title Phone Fax Property Information Foreign Address Subject Property Street Address Property Information Foreign Address Other Description Unit # Other Description City @ Learn more			hed borrower's authorization" on	Print "See attache
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Phone	Phone		a name Print user's job title		Title
Fax Property Information Foreign Address Subject Property Street Address Property is used as Unit Type Property will be used as Unit # Other Description City Include in Evenet (desclored if this is dualicated if the i	Fax Property Information Foreign Address Subject Property Street Address Property is used as Unit Type Property will be used as Unit # Other Description City If Learn more				Phone
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Street Address Property is used as V Unit Type Property will be used as V Unit # Other Description City V Learn more Close	Street Address Property is used as V Unit Type V Property will be used as V Unit # Other Description City V I behade in Expand (desclored if this is during address @ Learn more Close		operty		Foreign Address
Unit Type Property will be used as V Unit # Other Description City City City City City City City City	Unit # Other Description City Close Close Close		ed as		Street Address
Unit # Other Description City City City City City City City City	Unit # Other Description City C2 Isoshula is Evened (developt if this is duelinated (2) Learn more Close		e used as	×	Unit Type
City Induida in Europet (departure) if this is during start. (2) Learn more Close	City Critication in Exmant / developed if this is dueling that @ Learn more Close Close Close	~	tion		Unit #
2 Learn more Close	Learn more Cose		Eurard (daaalaat if this is ducEastad		City
		Close	[2 Learn more

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 Associatior 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.

Refinance with Original Creditor	Yes 🗹 No				
Refinance Type	Refinance Detail				
No Cash Out	Year Aqd	[2012		
Limited Cash Out	Original Cost	[0.00		
Cash Out	Existing Liens to be Paid Off	1	216,307.00		
Refinance Program	Describe Improvements	[
 Full Documentation 		[made 🗌 to be made	Cost	
Interest Rate Reduction					
Streamline With Appraisal					
Streamline Without Appraisal					
Other	~				

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 Ioan (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	Bond Loans HomeRead	dy HomePossible Close
Fillable 0	Gift Letter	Community Lending FannieNeigh	bors Eligible Community Seconds
Bond Homeread	ly HomePossible	Fannie Mae's Community Lending Product	08 Home Ready 🗸 🗸 🗸 🗸
LOX	Inquiry Cert	Community Seconds Repayment Structure	`
Closing Time/Location	Check Fly Status	Building Status	Existing 🗸
		LPA Offering Identifier	241:Home Possible
Blend Integration		Freddie Mac Processing Point	Prequal (No URLA)
Post Submit	Loan to Blend	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	Addre	\$		
Borrower	Prior	64 S-a	saftas Lane		^
CoBorrower	Current	3055	alley Road		
CoBorrower	Current	3055	alley Road		
CoBorrower	Prior	64 Sa	saftas Lane		
)
VOR is for Borrower	×		Date //		· · · · ·
Print "See attached be	orrower's authorization" or	signature line.			
To: (Name & Address	of Landlord)				
Easting Address					
Foreign Address		0.0		200	
Name			ne	a	
Attn		Fa			
Address		Em	al	<u></u>	
City					
State					
Zip					
Country					

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.

VOD			Add	to eFolder
Belong To	Bank/S&L/Credit Union	Cash Or Market Value		
Borrower	PNC	22,436.87		
VOD is for Born	ower	Date //		~
Print "See atta	ched borrower's authorization" on signature lin	ne. Include in Al	JS/Export	
To: (Name & Ad	dress of Depository)		_	
Foreign Address				
Name	PNC 🔛	Phone	a 🛛	
Attn		Fax	8	
Address	222 Delaware Ave	Email	2	
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.

VOL							🗙 💮 🐣 📔 Add to e	Folder
Creditor	Туре		Balance	Months	Payment	Exclude Mon. Pay	To Be Paid Off	
VELLS FARGO HM MOR	Mortgage		218,893.68	291	1,664.00	N	Y	^
NELNET LOANS	Installment		32,028.00	188	215.00	N	N	
MEMBERS 1ST F C U	HELOC		22,106.00	0	81.00	N	N	
	1		00 707 00	100	100.00	KI	KI.	>
			•:	······				
Debt Information					_			~
Factor for Revolving Debt	t 🗌		Balance	22,10	6.00			
No. Months to exclude fro	m installment debts		Months Left		0			
Will be paid off (*)	_		Payment	8	1.00			
Purpose			Credit Limit	28,50	0.00			
UCD Payoff Type		~	Payment inclu	des Taxes and In	surance			
This Debt is NOT	secured to Subject Prop	erty?	Prepayment Penal	Ity				1.1
Exclude from URLA L	iabilities Total		Payoff Amount					
Resubordinated Indica	ator							
 Subject Property 								
Current Lien Position	2 🗸							

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.

Section 2: Finance	cial Information - Assets and	Liabilities	Completed	🖌 Jointly 📃 Not Joint
2a. Assets - Ban	k Accounts, Retirement and (Other Accounts You Have	- Borrower and Co-Bor	Show all VOD
Bor/Cob/Both	Account Type	Financial	Institution Account Numb	per Cash or Market Value
	Checking Account	✓ Chase	12345	7,500.00
•	✓	~		
•	✓	~		

Message: Citizenship Re	sidency Type is r	required when the Party Role Type of Bo	rrower.
Fix: Go to the 1003 Part	1 screen, and en	nsure one of the Citizenship boxes are ch	ecked for all borrowers.
	Citizenship	U.S. Citizen Permanent Resident Alien Non Permanent Resident Alien	
	Country of Citizens	Non Permanent Resident Alien	

Message: Each cu	rrent EMPLOYER must be	e identified with a unique label.	
Fix: On the 1003 F ensure there is an there are no 'blan	Part 2 screen, open the Sh employer name listed ar k' employment records t	now all VOE screen. Review each employment record to nd borrower or coborrower selected. In addition, make su hat should be deleted.	re
Quick Entry - VOE		—	×
VOE		📑 🗙 🚭 🐣 🛛 Add to eFolde	er
Employment For	Employment Status	Employer Name	
Borrower	Current	Teladoc Health Inc.	
Borrower	Current		
Borrower	Prior	Change Healthcare	
VOE is for Borrowe	er 🔽 ed borrower's authorization" on si	Date // gnature line. Badge/Employee ID	^

Loan Product Advisor Errors

	1			
Show all VOR	Quick Entry - Monthly H	lousing Expenses	- 0	×
	Monthly Housing Expe	nses		~
6250 Zion Rd NW		Present	Proposed	
	Rent First Mortgage P&I	1.321.51	978.17	
	Other Financing P&I			
Duchville	Hazard Ins	ANOL	137.42	
	Supplemental Ins		279.97	
OH	Mortgage Insurance		Image: Site of the state of	
43150	HOA Dues			
	Other		0.00	
Address 8 Y 1 M	Total	1,321.51	1,494.46	
No Primary Housing Expense	D1003 2020MONTHLVHO	ISINGEXPENSES		-l
	Show all VOR 6250 Zion Rd NW Rushville OH 43150 Address 8 Y 1 M	Show all VOR Quick Entry - Monthly Housing Experience 6250 Zion Rd NW P 6250 Zion Rd NW P Color Rushville OH 43150 HOA Dues Other Total	Show all VOR Quick Entry - Monthly Housing Expenses 6250 Zion Rd NW Present 6250 Zion Rd NW Present Rushville 0H 0H Supplemental Ins 43150 Nortgage Insurance Address 8 Y 8 Y 1 M	Show all VOR G250 Zion Rd NW G250 Zion Rd NW Rushville OH 43150 OH Morthy Housing Expenses Wree Image: State Stat

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 YOM Property Is Address Primary Residence 440 S Gulfview Blvd. #1405, Clearwater, FL 33767 Investment Property 110 Church Street, Aberdeen, NJ 07747 Image: Clearwater of the street of the st								_
VOM X * * * Addros Property Is Addross Addross Primary Residence 440 S Gulfview Blvd. #1405, Clearwater, FL 33767 Investment Property Investment Property 110 Church Street, Aberdeen, NJ 07747 Investment Property Y Primt See attacned borrower \$ autionization on signature are. Investment Property Investment Property Title Loan Processor Print user's name Print user's job title Phone 740-349-7082 Print user's name Print user's job title Phone 740-349-7082 Property Information You Subject Property Foreign Address 440 S Gulfview Blvd. #141 Property is used as Primary Residence You Number of Units Unit # Other Description You Include in Export (deselect if this is duplicated asset) State FL Asset) Zip Zip 337867 Number of Units 1 Close Close Close	Quick Ent	ry - VOM						<
Property Is Address Primary Residence 440 S Gulfview Blvd. #1405, Clearwater, FL 33767 Investment Property 110 Church Street, Aberdeen, NJ 07747 Immediate the street of the s	VOM				D.	🗙 🕁 🐣	Add to eFolder	r
Primary Residence 440 S Gulfview Bivd. #1405, Clearwater, FL 33767 Investment Property 110 Church Street, Aberdeen, NJ 07747 Investment Property 110 Church Street, Aberdeen, NJ 07747 Image: Street, Address Property Information Foreign Address Image: Street, Address Image: Address Image: Street, Address	Property Is		Address					
Investment Property 110 Church Street, Aberdeen, NJ 07747	Primary Res	sidence	440 S Gulfview Blvd. #14	05, Clearwater, FL 33767				
Print "See attached borrower's authorization" on signature ine. From Title Loan Processor Print user's name Print user's name Print user's job title Phone 740-349-7082 Fax 740-322-7289 Property Information Foreign Address Gold Sulfview Blvd. #141 Property will be used as Primary Residence Image of the section Unit # Other Description City Clearwater Jinclude in Export (deselect if this is duplicated asset) State FL Number of Units Number of Units Close Close	Investment	Property	110 Church Street, Aberde	een, NJ 07747				
Image: Search and Search								
From Title Lean Processor Print user's name Print user's job title Phone 740-349-7082 Print user's name Print user's job title Fax 740-322-7289 Property Information Foreign Address Image: Street Address Y Subject Property Street Address 440 S Gulfview Blvd. #141 Property will be used as Primary Residence V Unit Type V Property will be used as Primary Residence V Unit # Other Description Close Zip 33767 Number of Units 1 @ Learn more Close Close	Y Print	See attached	porrowers authorization on s	signature ine.				
Title Lean Processor Print Print user's name Print Print user's job title Phone 740-349-7082 Fax 740-322-7289 Property Information Foreign Address Group Address Volter Description Other Description Close Close Close	From					_		
Phone 740-349-7082 Fax 740-322-7289 Property Information Foreign Address Subject Property Street Address 440 S Gulfview Blvd. #141 Property will be used as Primary Residence Unit Type Property will be used as Unit # Other Description City Clearwater Zip 33767 Number of Units 1 ?@ Learmore Close	Title	Loan Proce	ssor	Print user's name	Print user's job titl	e		
Fax 740-322-7289 Property Information Foreign Address Subject Property Street Address 440 S Gulfview Blvd. #141 Property will be used as Primary Residence Unit Type Property will be used as Unit # Other Description City Clearwater Zip 33767 Number of Units 1	Phone	740-349-70	82					
Property Information Foreign Address Foreign Address 440 S Gulfview Blvd. #141 Property is used as Property will be used as Primary Residence Unit Type V Property will be used as Primary Residence Unit # Other Description City Clearwater V Include in Export (deselect if this is duplicated asset) Zip 33767 Number of Units Image: Close	Fax	740-322-72	89					
Foreign Address Subject Property Street Address 440 S Gulfview Bivd. #141 Property will be used as Primary Residence Unit Type Property will be used as Unit # Other Description City Clearwater Zip 33767 Number of Units 1	Property	Information	I			_		
Street Address 440 S GuifView Blvd. #141 Property is used as Primary Residence Unit Type Image: Constraint of the street of the s	Foreign A	ddress		Subject Property				
Unit Type Property will be used as Primary Residence Unit # Other Description City Clearwater Vinclude in Export (deselect if this is duplicated asset) Zip 33767 Number of Units 1	Street Add	iress	440 S Gulfview Blvd. #14	Property is used as	Primary Residence			
Unit # Other Description City Clearwater I Include in Export (deselect if this is duplicated State FL asset) Zip 33767 Number of Units 1 ② Learm more Close	Unit Type		~	Property will be used	as Primary Residence	~		
City Clearwater I Include in Export (deselect if this is duplicated State FL asset) Zip 33767 Number of Units 1 @ Learn more	Unit #			Other Description				
State FL asset) Zip 33767 Number of Units ② Learn more Close	City		Clearwater	Include in Export (deselect if this is duplica	ited		
Zip 33767 Number of Units 1 33767 Close Close	State		FL	asset)	1			¥
② Learn more Close	Zip		33767	Number of Units	1			
	2 Learn	n more					Close	1

Message: Purchase Credit Source Missing

Fix: Go the 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.

		~		Source		\sim
	Owners Title pd by Seller	~	1,087.50	Source	Property Seller	~
j.	Tax Proration Credit from Seller	~	2,780.00	Source	Property Seller	~
i.	Seller Credit	~	3,300.00	Source	Property Seller	~

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).

Section 2: Financia	al Information - Assets and	Liabilities	Completed 🗸	Jointly 🗌 Not Jointly
2a. Assets - Bank	Accounts, Retirement and	Other Accounts You Have - B	orrower and Co-Borrow	Show all VOD
Bor/Cob/Both	Account Type	Financial Insti	tution Account Number	Cash or Market Value
Borrower 🗸	Checking Account	✓ Chase		5,000.00
×]	~		
×]	~		
✓]	~		
×		~		
Borrower Total	5,000.00		Total Asset Amount	t 5,000.00
Co-Borrower Total				

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
No Cash Out
✓ Limited Cash Out
Cash Out