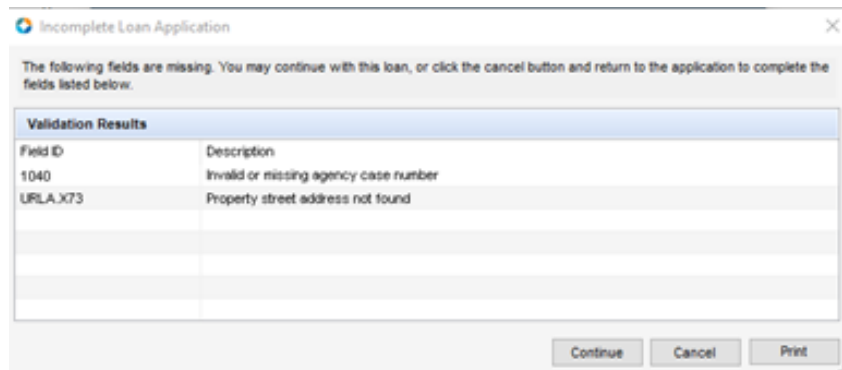# Table of Contents

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!
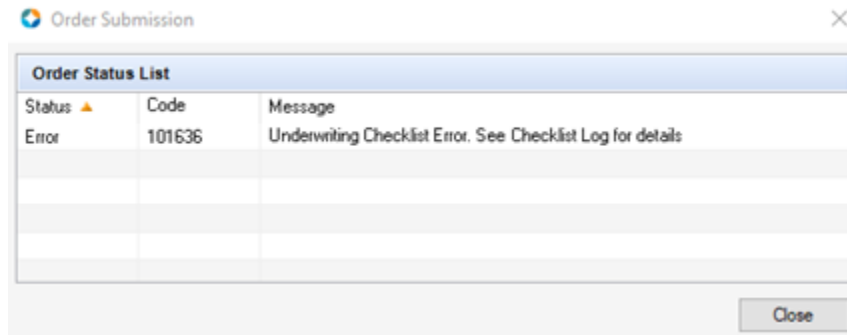

General AUS Errors

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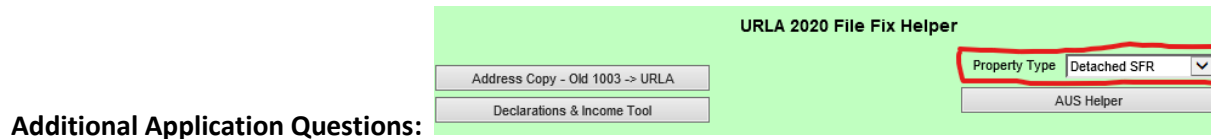
If you go to run AUS, and an error such as below comes up (no option to 'continue'), double click text line and it will bring up an error log. Within this error log there will be indicators as to what the specific errors are. Go back into to the file, correct the identified areas, and then attempt to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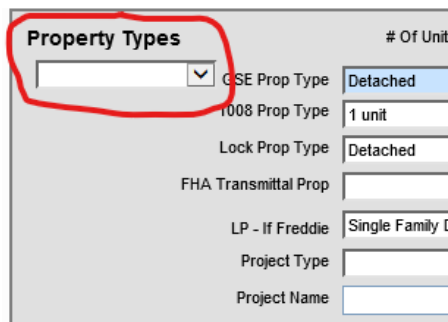

Desktop Underwriter Errors

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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).

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.

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.

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).

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.