USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

GUS LENDER TEST ENVIRONMENT (LTE) GUIDE

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Contents

Guaranteed Underwriting System (GUS)- Lender Test Environment (LTE)

USDA Rural Development Single Family Housing Guaranteed Loan Program (SFHGLP) has built a Guaranteed Underwriting System (GUS) lender test environment to support our valued lending partners. Testing participation will allow approved lenders to:

- Test their loan origination system's compatibility and performance with the GUS automated underwriting system. (Import Fannie Mae DU MISMO 3.4 XML file or manually enter application data (recommend testing both)
- Test Document upload, retrieval, display, save functions.
- Utilize the test environment for staff training.

All questions or error reporting related to **GUS LTE** should sent to SFHGSystemIntegration@usda.gov. Do not utilize Help Desk phone numbers that appear in GUS LTE system messaging.

Getting Started

1.1   Prerequisites

Lenders that have an approved Form RD 3555-16, "Agreement for Participation in Single Family Housing Guaranteed/Insured Loan Programs of the United States Government" are eligible to utilize GUS LTE. See HB-1-3555 Chapter 3: Lender Approval (7 CFR 3555.51) for further guidance on becoming an approved lender. https://www.rd.usda.gov/resources/directives/handbooks

After lenders become approved, they can then submit a completed and signed Addendum to the GUS User Agreement for the GUS LTE Environment where they designate at least one Security Administrator (SA). The SA is responsible for adding new users and maintaining users in GUS LTE. The Addendum can be found by clicking on GUS Lender Test Environment (LTE) link from the USDA LINC Training & Resource Library page https://www.rd.usda.gov/resources/usda-linc-training-resource-library right hand menu. Scroll to resources. Lenders should send the completed addendum to SFHGSystemIntegration@usda.gov. USDA will then review and activate access for your administrator to the GUS AASM LTE application. Once activated, the LTE AASM application will generate an automated email notification to your designated TEST LTE SA.

Only users that have created a test GUS LTE eAuth/login.gov user ID can be added and given a role in GUS LTE by the lender's Security Administrator. GUS LTE is separate from the GUS Production environment. Additionally, GUS LTE users are not required to have access to the GUS Production environment. For users that already have access to the GUS Production environment, they *should not* use their Production GUS eAuthentication/login.gov credentials when setting up their test ID for GUS LTE. For additional information on creating GUS LTE test eAuth/login.gov user IDs and managing users in GUS LTE, please review the **SFHGLP LTE System Access and Security Guide** on the GUS Lender Test Environment (LTE) page of the Training and Resource Library.

Logging in to GUS Lender Test Environment

To avoid login errors, users should always clear their cache and always access GUS LTE system via the Lender LINC Page at https://usdalinc-le.cert.sc.egov.usda.gov/RHShome.do   A bookmark for this URL should be created for future access. Users that have created a GUS LTE test eAuth/login.gov user ID and have been added as a user in GUS LTE by their Security Administrator will then select the link for GUS from the Single Family Guaranteed Rural Housing application selection list. See below screen shot.

Users will choose "Customer", "Login.gov" and then enter their newly created GUS LTE test eAuth/login.gov user ID and password. See the **SFHGLP LTE System Access and Security Guide** on the GUS Lender Test Environment (LTE) page of the Training and Resource Library via https://www.rd.usda.gov/page/usda-linc-training-resource-library for additional guidance and screen shots.

When successfully signed into GUS LTE, users will be presented with the GUS LTE Welcome Page. Users should have their test case XMLS ready to be imported. Only **BORROWER TEST CASES** (names and SSN's) located in the GUS LTE Resources section should be utilized in the test environment. The production version of the GUS Lender User Guide can be utilized to assist users in using GUS LTE. The guide provides step by step instructions with screen shots and can be found on the USDA LINC Training & Resource Library via the GUS Section https://www.rd.usda.gov/resources/usda-linc-training-resource-library/guaranteed-underwriting-system For detailed instructions relating to credit reports, there are two separate Test Credit Report Procedure documents on the GUS LTE page under GUS LTE Resource section. One for ordering new test credit reports within GUS and one with reference numbers for re-issuing test credit reports.

What to Test?

- Ability to successfully import lender **TEST** XML file
- Ability to manually create an application, and run pre-eligibility check (property and income eligibility)
- Ability to manually enter, update/edit fields on all pages.
- Ability to run services within GUS (i.e. CAIVRS, Credit)
- Ability to resolve Application Validation Errors
- Ability to obtain preliminary underwriting submission
- Ability to view findings, including print/save.
- Ability to obtain a final underwriting recommendation (final submission)
- Ability to upload of required documents, including the ability to retrieve/view/save listed documents.
- Confirmed Form 3555-21 auto-populated based on application data as well ability to printed and/or save the form.
- Ability to withdraw loan applications.

- Ability to recall final submissions.
- Ability to search for individual loan applications.
- Application status appears as expected.
- Include a scenario or two that is designed to fail (so you can see how the error messaging works).

1.2   LTE Best Practices

- In the event import errors or system errors occur during testing, the user should take a screen shot of the errors received and email them to SFHGSystemIntegration@usda.gov for assistance.
- Some loan origination systems will export the Taxpayer Identifier Type as "IndividualTaxpayerIdentificationNumber" instead of the correct enumeration of "Social Security Number". It is important to double check your XML for what is present. If not, an error message will be presented when the XML fails to import. This data field in the XML File must be manually updated and saved to reflect "SocialSecurityNumber" as the enumeration for Taxpayer Identifier Type before re-uploading.
- **Test Credit Report Procedures with Borrower Test Cases** are found in the GUS LTE Section under resources https://www.rd.usda.gov/resources/usda-linc-training-resource-library/gus-lender-test-environment . You will use these TEST names and SSN's as your test borrowers in GUS LTE.

1.3   FAQ – GUS/GUS LTE

Q: How do I receive updates from USDA on topics related to GUS?
A: Please subscribe to govDELIVERY messages at *https://public.govdelivery.com/accounts/USDARD/subscriber/topics?qsp=USDARD_25* and select 'SFH Guaranteed Origination' as the Subscription Topic when registering.

Q: I am receiving an error that states, "Your company doesn't support the following file types: XXX". What are my options for entering loan applications into GUS?
A: At this time, only files meeting the Desktop Underwriter® (DU MISMO v3.4) xml format may be imported into GUS. GUS will not accept other file formats which include the old Fannie Mae 3.2 DU Flat File format (Old URLA), ILAD XML files, etc. Please ensure you are exporting a file that meets the requirements of the Desktop Underwriter® Specification v1.8.5 (DU MISMO v3.4). The only other option is to manually enter the application into the GUS web page user interface.

Q: Why is it important to 'clear web browser cache' when testing or after system updates?
A: To ensure you are viewing and using the most updated application pages and information. Each time you revisit a website, your system cache may check to see if what you are visiting has changed. This doesn't always work. Sometimes the cache will load a stored version of the page and you may not get the newest version of what is being requested. If you clear the cache periodically, you force your browser to start over, ensuring that you are viewing updated web application pages and information. If you are not sure how to clear your browser cache, a simple web search on 'how to clear your cache on a web browser' should provide you the steps to do so. We recommend you bookmark any important sites prior to doing so, as it will most likely impact autofill and recently visited web locations.

Q: When my Fannie Mae DU Specification v3.4 XML file is imported into GUS, what should I consider when testing this new data format and confirming application creation success?
A: Consider both import data validation and application field level data validation. We ask lenders to keep in mind while testing an XML file exported from your origination system and imported into GUS, logic will start by validating required data points in the XML file are present and contain acceptable data, then if successful will then pass the data for an additional check and USDA specific loan application creation. Therefore, it is important to test

your XML data file import until you receive a successful import message, and the loan application GUS ID is aligned to the file. NOTE: 'Validate Application' located within the GUS loan application will tell you if a required data field for preliminary or final underwriting is blank, not that the data contained is incorrect.

Q: What fields will not be included in the import file and must be populated manually in GUS?
A: Data points that are not part of the required field content in a Fannie Mae DU Specification v3.4 XML file must be populated manually in GUS.

Q: Does USDA require data points labeled as optional within the Fannie Mae mapping document?
A: No, there are no fields labeled as Optional (O) or Conditional (C) in the DU Specification that are deemed required for import into GUS. For purposes of importing an application into GUS, we would suggest referencing the Desktop Underwriter (DU) column in the Conditionality Information section of the DU Specification listed on Fannie Mae's website.

Q: Does the GUS UI show joint assets or liabilities for 2 borrowers if identified in the XML?
A: No, if there are Joint assets or liabilities in the XML, they are tied to the borrower with the lower sequence number () in the XML (i.e. Borrower 1 if borrower 1 and 2 have Joint assets).

Q: Can I update an existing GUS application via file import?
A: YES, borrower files that have matching lender loan numbers can be updated via file import.

Q: Does USDA apply specific USDA import logic upon importing a file into GUS LTE?
A: YES, there are USDA import validation and translation rules related to the XML file and its contained data that are applied before allowing the creation of a new loan application. This process may result in import failure along with generated error messages when attempting to import an XML file into GUS.

1.4   Appendix A: Acronyms

AASM .... (USDA's) Application Authorization Security Management

CAIVRS .... Credit Alert Interactive Verification Reporting System (managed by HUD)

GLS .... (USDA's) Guaranteed Loan System

GUS .... (USDA's) Guaranteed Underwriting System

FISMA .... Federal Information Security Modernization Act of 2014

HUD .... Department of Housing and Urban Development

LINC .... Lender Interactive Network Connection

MISMO .... Mortgage Industry Standards Maintenance Organization

MSA .... Metropolitan Statistical Area

SAVE .... Systematic Alien Verification for Entitlements (managed by DHS)

SFHGLP .... Single Family Housing Guaranteed Loan Program

TPO .... Third Party Originator

URLA .... Uniform Residential Loan Application

USDA .... U.S. Department of Agriculture

1.5   Questions/Contact Us

Technical Issues: GUS LTE	SFHGSystemIntegration@usda.gov