



USDA Lender Test Cases

USDA Guaranteed Underwriting System Lender Test Environment (GUS LTE)

Version 3/23/21 – Subject to Change

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USDA GUS LTE Testing Details

Testing includes access to TEST eAuthentication accounts, test security management (LTE AASM), and GUS LTE, but does not include access to test GLS or other related production test environments.

Test access will allow lenders to designate test users and simulate GUS LTE file import of a FNMA DU MISMO 3.4 v1.8.1 test XML file and/or manually entry of such applications.

Expected Test Results

Please remember to:

Supply feedback to your USDA systems integration test support team at SFHGSystemIntegration@usda.gov

Use only mock test data in this USDA GUS LTE application (required) Fannie Mae test cases for DU 1.8.1 changes, please see

https://www.fanniemae.com/content/practice_case/test-credit-report-procedures.pdf

Some LOS providers may have additional SSN use restrictions.

Please do not use TEST social security numbers that start with 000 or have 00 in the middle, they will fail the GUS LTE HUD service call due to HUD test environment design limitations.

Cross reference the USDA materials provided to successful gain security access to USDA LTE, and to troubleshoot import messages. Email SFHGSystemIntegration@usda.gov if you are unable to determine XLM failure code.

eAuthentication to the USDA TEST Environment

- Validated successful creation, registration, and entry into the TEST eAuthentication system (if prompted **do not verify your identify** - "remind me later" at all times)
- Validated successful LTE AASM Test User Setup
- Confirmed browser capability for all related application pages, both test eAuthentication and LTE AASM

USDA Lender Test Environment (LTE) for GUS User Testing

- Confirmed successful access to GUS LTE and browser compatibility, per tester and role
- Confirmed ability to successfully import my lender LOS/POS XML file
- Validated data accurately populated to the correct pages and fields
- Confirmed the ability to manually create an application, and run pre-eligibility check (property and income eligibility)
- Confirmed the ability to manually update/edit fields on all pages, pending test role
- Validated the ability to run services within GUS (i.e. CAIVRS, Credit, SAVE)
- Validated successful preliminary underwriting submission
- Confirmed ability to view findings, including print/save
- Validated successful final underwriting (final submission)
- Confirmed 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 and data presented accurately mapped to the application, as well as could be printed and/or saved
- Confirmed ability to withdraw loan applications
- Confirmed ability to search for individual loan applications
- Validated application status appears as expected

Recommended USDA Test Cases

The following pages reflect suggested test cases, focusing on USDA test iterations and the use of Fannie Mae test data. Please select the cases that best fit your organization. We recommend you

- Conduct limited negative testing (failure to import, etc.) as a best practice.
- Conduct both XML file import as well as manual application creation.
- Ensure your ability to correct XML files for import where necessary.

1 Narrative for Test Case URLA-LC01: One Borrower with Qualifying Property and Income

The purpose of this test case is to show how to collect information on the redesigned URLA forms and create an XML submission file to GUS for

- a single borrower purchase of a one-unit property, that
- meets USDA property and income eligibility.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Purchase
- Primary Residence
- Property Address – within your lending footprint and within USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – within USDA income eligibility limit
- No dependents or additional household members

1.1 Other Data Elements Stressed in the Test Case

- Indian Country Loan Tenure - Fee Simple on Reservation
- Current Address - Sold
- Military – Currently Serving Active with expiration date
- Demographic – I do not wish to provide

1.2 Section 1: Borrower Information

Borrower has sold current property and has decided to purchase a new property. The service to our country ends in 2022. After years of saving and investing in mutual funds the borrower has enough to purchase property with their own funds on a Reservation.

1.3 Section 2: Financial Information – Assets and Liabilities

The borrowers have assets and liabilities.

1.4 Section 3: Financial Information – Real Estate

The borrowers do not own any real estate, so this section does not apply.

1.5 Section 4: Loan and Property Information

The borrower is seeking to purchase a single-family detached house, not located in a project or Planned Unit Development. There are no other mortgages and no calculated rental income. There are no gifts or grants for this loan.

1.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations answered, borrowers have signed the loan application, and have provided ethnicity, sex, race, and military information. The loan originator has also provided their information.

1.7 Lender Loan Information

The Mortgage Loan company offered a 30-year fixed rate mortgage.

2 Narrative for Test Case URLA-LC02: New Construction – Two Borrowers with Dependents

This test case shows how to collect information on the redesigned URLA forms, create an XML submission file to GUS for

- a two-borrower purchase of a one-unit property, that
- meets USDA property and income eligibility, where
- the primary borrower is an alien, permanent resident of the US, and has a Social Security Number.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Attached
- New Construction
- Primary Residence
- Property Address – within your lending footprint and within USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – within USDA income eligibility limit
- 4 Dependents

2.1 Other Data Elements Stressed in the Test Case

- Qualifying the Borrower for a New Construction Property
- At least one borrower lives in Community Property State
- The primary borrower is an alien, a permanent resident, has a Social Security Number

2.2 Section 1: Borrower Information

A couple is relocating with their four children and has decided to buy a home in a new development. Both borrowers are employed and satisfied both income and property eligibility. The primary borrower is not a US citizen but is a permanent resident and obtained a social security number.

2.3 Section 2: Financial Information – Assets and Liabilities

The borrowers have assets and liabilities.

2.4 Section 3: Financial Information – Real Estate

The borrowers do not own any real estate, so this section does not apply.

2.5 Section 4: Loan and Property Information

The borrowers are looking to purchase new construction, single-family attached house, not in a project or Planned Unit Development. They do not have any other mortgages on the property and no calculated rental income. The borrower will not receive any gifts or grants for this loan.

2.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, borrowers have signed the loan application, and have provided their ethnicity, sex, race, and military information.

2.7 Lender Loan Information

The Mortgage Company offered a 30-year fixed rate mortgage. The borrowers are not receiving any other credits towards this loan.

3 Narrative for Test Case URLA-LC03: Two Borrower Refinance with No Debt (USDA-TO-USDA Loan)

The purpose of this test case is to show how to collect information on the redesigned URLA forms and create an XML submission file to GUS for

- a two-borrower refinance of a one-unit property, that
- meets USDA property and income eligibility.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Refinance
- Primary Residence
- Property Address – within your lending footprint and within USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – within USDA income eligibility limit
- No dependents or additional household members

3.1 Other Data Elements Stressed in the Test Case

- Neither borrower has any liabilities
- The borrowers are refinancing their current mortgage for a lower rate
- Closing cost are not included in XML- these will need to be manually added in the GUS UI
- The secondary borrower is an alien, a permanent resident, and has a Social Security Number

3.2 Section 1: Borrower Information

After years of owning the subject property and paying off all other debt, the borrowers have decided to refinance their USDA mortgage to obtain a lower rate. The secondary borrower is not a US citizen, is a permanent resident, and has obtained an SSN.

3.3 Section 2: Financial Information – Assets and Liabilities

The borrowers have assets but no liability information to report.

3.4 Section 3: Financial Information – Real Estate

The borrowers currently own real estate.

3.5 Section 4: Loan and Property Information

The borrowers are refinancing a single-family detached house that is not in a project or Planned Unit Development. They do not have any other new mortgages on the property and no calculated rental income. They are not receiving gifts or grants for this loan. Take note, the secondary borrower is not a US citizen, is a permanent resident, and has obtained a social security card.

3.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, the borrowers have signed the loan application, and provided their ethnicity, sex, race, and military information. The Loan Originator has also added their information.

3.7 Lender Loan Information

The Mortgage Loan company offered a 30-year fixed rate mortgage.

4 Narrative for Test Case URLA-LC04: Purchase – Five Borrowers

This test case shows how to collect information on the redesigned URLA forms and create an XML submission file to GUS for

- a five-borrower purchase of a one-unit property, that
- meets USDA property and income eligibility.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Purchase
- Primary Residence
- Property Address – within your lending footprint and within USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – within USDA income eligibility limit
- No dependents or additional household members

4.1 Other Data Elements Stressed in the Test Case

- Qualifying multiple borrowers under one loan application
- Title information will have five borrowers' names
- Seller credits are to be added

4.2 Section 1: Borrower Information

Five friends have decided to purchase a property together. The borrowers have found a USDA eligible property that they are collectively able to afford based on their collective personal employment and income information.

4.3 Section 2: Financial Information – Assets and Liabilities

All borrowers have assets and liabilities.

4.4 Section 3: Financial Information – Real Estate

The borrowers do not own any real estate, so this section does not apply.

4.5 Section 4: Loan and Property Information

Five individuals are buying a single-family detached house. The property is not located in a project or Planned Unit Development. None of the borrowers have any other mortgages on the property and there is no calculated rental income. No gifts or grants received.

4.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, the borrowers have signed the loan application, and provided their ethnicity, sex, race, and military information. The loan originator has also included their information.

4.7 Lender Loan Information

The Mortgage Company offered a 30-year fixed rate mortgage.

5 Narrative for Test Case URLA-LC05: One Borrower Retained Investment Property

The purpose of this test case is to show how to collect information on the redesigned URLA forms and create an XML submission file to GUS for

- a single borrower purchase of a one-unit property, that
- meets USDA property and income eligibility.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Attached
- Purchase
- Primary Residence
- Property Address – within your lending footprint and within USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – within USDA income eligibility limit
- One (1) Minor Dependent

5.1 Other Data Elements Stressed in the Test Case

- Borrower scenario contains as many data points as possible

5.2 Section 1: Borrower Information

After years of renting, a borrower has decided to purchase a home to share with her teenage child. The individual worked two jobs to ensure the necessary funds are available for the purchase. Personal employment and income satisfied eligibility.

5.3 Section 2: Financial Information – Assets and Liabilities

The borrower has assets and no liabilities.

5.4 Section 3: Financial Information – Real Estate

The borrower owns a property that is currently used as an investment, they cannot live in the rental due to location. They will continue to rent the property after the purchase of the subject property.

5.5 Section 4: Loan and Property Information

The borrower searched and found a single-family attached house. The property is a condominium located in a Planned Unit Development. The borrower does not have any other new mortgages on the

property, has calculated rental income as a loss, and accepted two gifts from separate sources for this loan.

5.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, the borrower has signed the loan application, and provided ethnicity, sex, race, and military information. The loan originator has also provided their information.

5.7 Lender Loan Information

The Mortgage company offered a 30-year fixed rate mortgage. The borrower will need to bring funds to the closing table.

The borrower is receiving a seller credit of \$500, another credit of \$500 and discount points equal to \$150.

6 Narrative for Test Case URLA-LC06: Construction to Permanent – One Time Close - Two Borrowers

The purpose of this test case is to show how to collect information on the redesigned URLA forms and create an XML submission file to GUS for

- a two borrower one-time close purchase of a one-unit construction to permanent property, that
- meets USDA property and income eligibility.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Purchase
- Primary Residence
- Property Address – within your lending footprint and within USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – within USDA income eligibility limit
- No dependents or additional household members

6.1 Other Data Elements Stressed in the Test Case

- Construction to Permanent – One Time Close
- Joint assets and liabilities

6.2 Section 1: Borrower Information

These two borrowers are going to action a one-time close of their construction to permanent primary property. Their personal employment and income information satisfies the eligibility.

6.3 Section 2: Financial Information – Assets and Liabilities

The borrowers have assets and liabilities.

6.4 Section 3: Financial Information – Real Estate

The borrowers do not own any real estate, so this section does not apply.

6.5 Section 4: Loan and Property Information

The borrowers are seeking to purchase a single-family detached house, not located in a project or Planned Unit Development. None of the borrowers have any other mortgages on the property and no calculated rental income. There are no gifts or grants for this loan.

6.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, the borrowers have signed the loan application, and provided ethnicity, sex, race, and military information.

6.7 Lender Loan Information

The Mortgage Loan company offered a 30-year fixed rate mortgage.

7 Narrative for Test Case URLA-LC07: One Borrower – Rehabilitation Funds for Small Repair Work

The purpose of this test case is to show how to collect information on the redesigned URLA forms and create an XML submission file to GUS for

- a single borrower single close rehabilitation loan for a one-unit property, that
- meets USDA property and income eligibility.

NOTE: for USDA specifics, the loan must be passed as a purchase and manual corrections will need to be completed in the construction to permanent fields in GUS.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Purchase
- Primary Residence
- Property Address – within your lending footprint and within USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – within USDA income eligibility limit
- No dependents or additional household members

7.1 Other Data Elements Stressed in the Test Case

- Qualifying the Borrower – needs funds for small repairs
- Income includes bonus

7.2 Section 1: Borrower Information

The borrower decided to make some updates to their current home. There are funds available for the updates and will be completing a purchase on a property requiring small amount of funds for repairs. The borrower’s personal employment and income information satisfied eligibility requirements.

7.3 Section 2: Financial Information – Assets and Liabilities

The borrower has assets and liabilities.

7.4 Section 3: Financial Information – Real Estate

The borrower currently owns real estate.

7.5 Section 4: Loan and Property Information

The borrower is refinancing a single-family detached house not located in a project or Planned Unit Development. There are no other mortgages on the property and there is no calculated rental income. The borrower will not receive any gifts or grants for this loan.

7.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations answered, signed the loan application, and provided ethnicity, sex, race, and military information. The loan originator has also included their information.

7.7 Lender Loan Information

The Mortgage company offered a 30-year fixed rate mortgage.

8 Narrative for Test Case URLA-LC08: One Borrower Adjustable Rate Mortgage (ARM)

The purpose of this test case is a **negative** test designed to fail by executing an application that contains a conventional loan with adjustable-rate mortgage. To create an XML submission file to GUS for

- a single borrower, that
- meets USDA property and income eligibility.

Key Loan Characteristics

- Mortgage Type = *Conventional*
- Adjustable Rate Mortgage
- 1 Unit - Detached
- Purchase
- Primary Residence
- Property Address – within your lending footprint
- Borrower Name – use FNMA Test Case
- Annual Income Amount – any amount
- No dependents or additional household members

8.1 Other Data Elements Stressed in the Test Case

- None

8.2 Section 1: Borrower Information

Searched and found a new home to purchase with enough cash assets available to pay the closing fees.

8.3 Section 2: Financial Information – Assets and Liabilities

The borrower has assets and liabilities

8.4 Section 3: Financial Information – Real Estate

The borrower does not own any real estate, so this section does not apply.

8.5 Section 4: Loan and Property Information

Buying a single-family detached house, not located in a project or Planned Unit Development. There are no other mortgages, no rental income to be calculated, and will not receive any gifts or grants for this loan.

8.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, the borrower has signed the loan application, and provided ethnicity, sex, race, and military information. The loan originator has also provided their information.

8.7 Lender Loan Information

The Mortgage company offered a 15-year conventional adjustable rate mortgage.

9 Narrative for Test Case URLA-LC09: Resident Two Borrowers – No Social Security Number – Individual Taxpayer Identification Number (ITIN) only

The purpose of this **negative** test case is designed to fail by executing an application by creating an XML submission file to GUS for

- two borrowers, that
- contains ITIN numbers for both borrowers and no social security numbers, and
- meets USDA property and income eligibility.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Purchase
- Primary Residence
- Property Address – within your lending footprint
- Borrower Name – use FNMA Test Case
- Annual Income Amount – any amount
- No dependents or additional household members

9.1 Other Data Elements Stressed in the Test Case

- None

9.2 Section 1: Borrower Information

The borrowers have searched and found a new home to purchase with enough cash assets available to pay the closing fees.

9.3 Section 2: Financial Information – Assets and Liabilities

The borrowers have assets and liabilities

9.4 Section 3: Financial Information – Real Estate

The borrowers do not own any real estate, so this section does not apply.

9.5 Section 4: Loan and Property Information

The borrowers are purchasing a single-family detached house, not located in a project or Planned Unit Development. There are no other mortgages, no rental income to be calculated, and they will not receive any gifts or grants for this loan.

9.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, the borrowers have signed the loan application, and provided ethnicity, sex, race, and military information. The loan originator has also provided their information.

9.7 Lender Loan Information

The Mortgage company offered a 30-year fixed rate mortgage.

10 Narrative for Test Case URLA-LC10: A Loan Application that Contains Six Borrowers

The purpose of this **negative** test case is designed to fail by executing an application and create an XML submission file to GUS for

- six borrowers, where
- more than 5 borrowers exceed USDA guidelines.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Purchase
- Primary Residence
- Property Address – within your lending footprint
- Borrower Name – use FNMA Test Case
- Annual Income Amount – any amount
- No dependents or additional household members

10.1 Other Data Elements Stressed in the Test Case

- None

10.2 Section 1: Borrower Information

The borrowers searched and found a new home to purchase with enough cash assets available to pay the closing fees.

10.3 Section 2: Financial Information – Assets and Liabilities

The borrowers have assets and liabilities.

10.4 Section 3: Financial Information – Real Estate

The borrowers do not own any real estate, so this section does not apply.

10.5 Section 4: Loan and Property Information

The borrowers are purchasing a single-family detached house, not located in a project or Planned Unit Development. There are no other mortgages, no rental income to be calculated, and will not receive any gifts or grants for this loan.

10.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, the borrowers have signed the loan application, and provided ethnicity, sex, race, and military information. The loan originator has also provided their information.

10.7 Lender Loan Information

The Mortgage company offered a 30-year fixed rate mortgage.

11 Narrative for Test Case URLA-LC11: Refinance with a Non USDA Loan to USDA Loan

The purpose of this test case is to refinance a non-USDA loan to a USDA loan. Create an XML submission file to GUS for

- a borrower refinance of a one-unit property, that
- meets USDA property and income eligibility.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Refinance
- Primary Residence
- Property Address – within your lending footprint and within USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – within USDA income eligibility limit
- No dependents or additional household members

11.1 Other Data Elements Stressed in the Test Case

- The borrowers only liability is the current mortgage
- The borrower is refinancing the current mortgage for a lower rate
- Closing cost not included in XML and will be added manually

11.2 Section 1: Borrower Information

After years of owning the subject property and paying off all other debt, the borrower has decided to refinance the non-USDA mortgage and apply for a USDA mortgage in order to obtain a lower rate.

11.3 Section 2: Financial Information – Assets and Liabilities

The borrower has assets and current mortgage for a liability information to report.

11.4 Section 3: Financial Information – Real Estate

The borrower currently owns real estate.

11.5 Section 4: Loan and Property Information

The borrower is refinancing a single-family detached house. The property is not in a project or Planned Unit Development. The borrower currently has an existing non-USDA mortgage on the property, there is no rental income to calculate, and no gifts or grants received for this loan.

11.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, the borrower has signed the loan application, and provided ethnicity, sex, race, and military information. The Loan Originator has also included their information.

11.7 Lender Loan Information

The Mortgage Loan company offered a 30-year fixed rate mortgage.

12 Narrative for Test Case URLA-LC12: One Borrower Purchase Based on Ineligible Income and Property

The purpose of this test case is to apply for a USDA loan. The property is not in a USDA eligible location, and the borrower income is ineligible. Create an underwriting report to display the status 'ineligible' for the borrower.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Purchase
- Primary Residence
- Property Address – within your lending footprint and outside USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – outside USDA income eligibility limit
- No dependents or additional household members

12.1 Other Data Elements Stressed in the Test Case

- Income ineligible
- Property ineligible

12.2 Section 1: Borrower Information

After years of renting, the borrower has decided to purchase a home. The employment income and property location do not meet the USDA requirements; therefore, the income and property are ineligible.

12.3 Section 2: Financial Information – Assets and Liabilities

The borrower's cash assets are more than enough to pay all closing fees and payoff all liabilities before closing.

12.4 Section 3: Financial Information – Real Estate

The borrower does not own any real estate, so this section does not apply.

12.5 Section 4: Loan and Property Information

The borrower is seeking to purchase a single-family detached house not located in a USDA eligible location. The purchaser does not have a property mortgage, no calculated rental income, and no gifts or grants received for this loan.

12.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, the borrower has signed the loan application, and provided ethnicity, sex, race, and military information. The Loan Originator has also provided their information.

12.7 Lender Loan Information

The Mortgage Loan company offered a 30-year fixed rate mortgage.

13 Narrative for Test Case URLA-LC13: Single Borrower Two Closing – Construction Purchase

The purpose of this test case is to collect information to apply for a purchase loan that includes extra for renovations. The redesigned URLA forms create an XML submission file to GUS for

- a single borrower, looking to
- combination Construction to Permanent Loan using “Two Closings.”

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Construction/Purchase
- Primary Residence
- Property Address – Address within your lender footprint
- Borrower Name – use FNMA Test Case
- Annual Income Amount - within USDA income eligibility limit
- No dependents or additional household members

13.1 Other Data Elements Stressed in the Test Case

- Purpose of the Loan – Construction and Permanent Financing
- Single Close New Construction is No
- Purchase is New
- Property is less than 12 months old and never occupied

13.2 Section 1: Borrower Information

The borrower is seeking to purchase a lot, apply for a loan, to construct the dwelling, and obtain permanent financing. The borrower personal employment and income information satisfied eligibility requirements.

13.3 Section 2: Financial Information – Assets and Liabilities

The borrowers have assets and liabilities.

13.4 Section 3: Financial Information – Real Estate

The borrowers do not own any real estate, so this section does not apply.

13.5 Section 4: Loan and Property Information

Construct a single-family detached house located in the USDA rural location. The borrower will have two closings, one for the construction and the other for the mortgage. The borrower will not receive any gifts or grants for this loan.

13.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations answered, borrower has signed the loan application, and provided ethnicity, sex, race, and military information. The loan originator has also provided their information.

13.7 Lender Loan Information

The Mortgage company offered a 30-year fixed rate mortgage.

14 Narrative for Test Case URLA-LC14: Two Borrower Purchase Transaction without Closing Funds. Gifts and Grants received.

The purpose of this test case is to apply for a USDA loan for a property in a desirable location; the borrowers' income is eligible but lacks the necessary funds for closing

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Purchase
- Primary Residence
- Property Address – within your lending footprint and within USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – within USDA income eligibility limit
- No dependents or additional household members

14.1 Other Data Elements Stressed in the Test Case

- Income eligible
- Property eligible
- Gift or Grant needed to close.

14.2 Section 1: Borrower Information

After years of renting, the borrowers have decided to purchase a home. The employment income and property location meet the USDA requirements.

14.3 Section 2: Financial Information – Assets and Liabilities

The combined assets are not enough to cover the closing cost.

14.4 Section 3: Financial Information – Real Estate

The borrowers do not own any real estate, so this section does not apply.

14.5 Section 4: Loan and Property Information

Seeking to purchase a single-family detached house. The property is in an eligible USDA location. The borrowers do not have a property mortgage, and no rental income to be calculated. Gifts or grants received for this loan and will cover the closing cost.

14.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, signed the loan application, and provided ethnicity, sex, race, and military information. The Loan Originator also provided their information.

14.7 Lender Loan Information

The Mortgage Loan company offered a 30-year fixed rate mortgage.

15 Narrative for Test Case URLA-LC15: One Borrower Purchase Transaction with Lender Credit and Own Funds to Close.

The purpose of this test case is to collect information, create an XML submission file to GUS for

- a USDA property loan, where
- the borrower has Lender credit and funds to close.

Key Loan Characteristics

- Mortgage Type is USDA Rural Development (USDARuralDevelopment)
- Fixed – 30 Year
- 1 Unit - Detached
- Purchase
- Primary Residence
- Property Address – within your lending footprint and within USDA property eligibility
- Borrower Name – use FNMA Test Case
- Annual Income Amount – within USDA income eligibility limit
- No dependents or additional household members

15.1 Other Data Elements Stressed in the Test Case

- Income eligible
- Property eligible
- Lender Credit applied

15.2 Section 1: Borrower Information

After years of renting, the borrower decided to purchase a home. The employment income and property location are eligible and satisfy the USDA requirements.

15.3 Section 2: Financial Information – Assets and Liabilities

The borrower’s assets are not enough to cover the closing cost.

15.4 Section 3: Financial Information – Real Estate

The borrower does not own any real estate, so this section does not apply.

15.5 Section 4: Loan and Property Information

The borrower is seeking to purchase a single-family detached house. The property is in an eligible USDA location. The borrower does not have a property mortgage, and no rental income to be calculated. Lender credit received for this loan and will cover some of the closing cost.

15.6 Section 5 Declarations, Section 6 Acknowledgements and Agreements, Section 7 Military Service, Section 8 Demographics, and Section 9 Loan Originator

All the declarations were answered, the borrower has signed the loan application, and provided ethnicity, sex, race, and military information. The Loan Originator has also provided their information.

15.7 Lender Loan Information

The Mortgage Loan company offered a 30-year fixed rate mortgage.