



# USDA URLA Open Lender Readiness – FAQ

For NEW Guaranteed Underwriting System (GUS) &  
GUS Lender Test Environment (GUS LTE)

Version 11/03/20 – Subject to Change

## Frequently Asked Questions (FAQ) – New GUS & GUS LTE

This document consists of answers to commonly asked questions received from approved lender and LOS vendors when preparing for the use of NEW GUS.

Send any questions or comments to the USDA URLA/ULAD Testing Team at [SFHGSystemIntegration@usda.gov](mailto:SFHGSystemIntegration@usda.gov).

Please also see [Fannie Mae's FAQ](#) and related materials for questions specific to URLA and DU MISMO 3.4 Specifications and mandated changes.

### FAQ Sections

#### GENERAL

Production NEW GUS, why the change, implementation timeline, updates, training, integration support, web browsers, and more.

#### NEW GUS Lender Test Environment

Gaining access to test NEW GUS, testing resources, testing assistance, defect management, downtimes, and test related references.

#### NEW GUS Data & Data XML File

Data changes related to NEW GUS import, troubleshooting import errors, and other high-level data related Q&A.

## GENERAL FAQs

**Q: What are some key differences between current GUS and NEW GUS, and why the change?**

**A: Over the past several years, new IT and security standards have been put in place for USDA.** NEW GUS will incorporate related requirements while upgrading the system, thus improving USDA's ability to serve its customers. Improvements include:

**Compliance:** Fully complies with the new Uniform Residential Loan Application (URLA) form and associated MISMO 3.4 (Mortgage Industry Standards Maintenance Organization) data standards for mortgage underwriting, as required by Fannie Mae, Freddie Mac, and Federal Government Agencies.

**Security:** Data stored in GUS is secure and will continue to follow the guidelines of the Federal Information Security Modernization Act of 2014 (FISMA).

**Stability:** Moving the system to a modern customizable platform improves stability and smooths the way for future upgrades and enhancements, as needed.

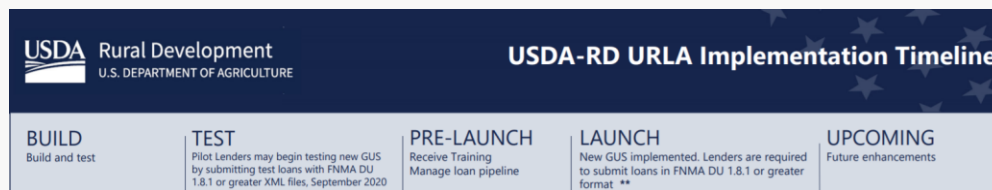
**Integration:** GUS will continue to integrate with other systems making it easier to retrieve credit reports, get CAIVRS (Credit Alert Verification Reporting Systems) number, verify eligibility of loans, submit for underwriting and move data seamlessly to USDA's Guaranteed Loan System (GLS).

**Efficiency:** A modernized GUS is streamlined and serves more customers in less time. Usability for lenders and brokers is improved through a modernized GUS front-end intake process for loan applications. Data collection accuracy will improve as well as it will be required to meet the new URLA specifications and the requirements of Rural Development (RD).

**Q: What is the USDA-RD URLA Implementation Timeline for the New GUS release?**

**A: Please see our [implementation timeline](#) published on our [USDA LINC Training and Resource Library](#) under the 'Guaranteed Underwriting System (GUS)' and the 'NEW URLA Guaranteed Underwriting System - Lender Test Environment (GUS LTE)' sections.**

Guaranteed Underwriting System (GUS)	+
NEW URLA Guaranteed Underwriting System - Lender Test Environment (GUS LTE)	+



**Q: How do I receive updates from USDA on related NEW GUS topics?**

**A: Please subscribe to govDELIVERY messages at [https://public.govdelivery.com/accounts/USDARD/subscriber/topics?qsp=USDARD\\_25](https://public.govdelivery.com/accounts/USDARD/subscriber/topics?qsp=USDARD_25) and select 'SFH Guaranteed Origination' as the Subscription Topic when registering.**

**Email Updates**

To sign up for updates or to access your subscriber preferences, please enter your contact information below.

**Subscription Type**

**Email Address** \*

You can reference existing govDELIVERY messages at [USDA LINC Training and Resource Library](#).

**USDA LINC Training & Resource Library**

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The documents and material contained in the USDA LINC Training and Resource Library use Adobe PDF and Adobe Connect. To view PDF files you must have Adobe Acrobat Reader installed on your computer

**GovDelivery Updates**

An archive of previously released GovDelivery program updates.

**Q: If I have questions related to integration or implementation, who at USDA will assist me?**

**A: The USDA 'System Implementation and Management Division',** a part of USDA RD's Office of Single-Family House Guaranteed Loan Program, *has been aligned to support integration questions.*

**Email our Systems Integration mailbox:** [SFHGSystemIntegration@usda.gov](mailto:SFHGSystemIntegration@usda.gov).

Please **do not** contact production support with general test or integration/implementation questions.

If you receive an error message during TESTING that directs you to call a number or the production support team, please ignore this production simulated messaging and contact [SFHGSystemsIntegration@usda.gov](mailto:SFHGSystemsIntegration@usda.gov).

**Q: My organization is going live with the new URLA as an early adopter during the 'open production period' - prior to March 1, 2021. Will USDA accept the new industry format for both data and documentation prior to the USDA published go-live date?**

**January 1, 2021: Open Production Begins**

Starting January 1, 2021, all lenders may submit the MISMO v3.4 loan application submission files to GSE-specific AUS production environments using the redesigned URLA.

**NOTE:** Freddie Mac and Fannie Mae are updating the effective date in the footer of the redesigned URLA to 1/2021.

**March 1, 2021: Mandate and Pipeline Transition Period Begins**

All lenders are required to submit the MISMO v3.4 loan application submission files to the GSEs' AUS production environments using the redesigned URLA beginning March 1, 2021.

**A: Lenders will need to continue to utilize current GUS and upload loan data in the current GUS data format** - Fannie Mae 1003 v3.2 flat file or the MISMO AUS v2.3.1 XML file - until the communicated USDA cutover to NEW GUS.

**However, the new URLA Form (documents uploaded or retained by the lender in support of loan processing history) will be accepted by USDA for early adopters starting January 2021.**

Lenders can manually enter the loan data into the current GUS UI if their originations data output no longer supports current GUS data import requirements.

**Q: Will my organization’s current GUS users need to create new credentials for access to NEW GUS?**

**A: PRODUCTION GUS, no. TESTING GUS, yes.**

GUS production and test environments are separate and unique.

At this time – Legacy GUS and NEW GUS production environments will seamlessly share the same credentials your security administrator currently maintains for your organization. We do not believe this will change between now and cutover in March, and we will alert you to any critical change if applicable.

If you elect to TEST using the GUS LTE, each user accessing the test environment will be required to create, maintain, and use USDA TEST eAuthentication credentials, AND you will need to align a TEST security administrator to add/modify/remove test users within the TEST environment.

**Q: Will my organization maintain access to Legacy GUS?**

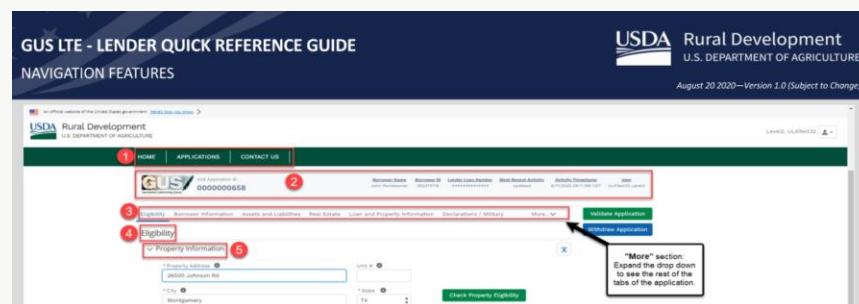
**A: Yes, with read only access at a determined point as we go live with NEW GUS.**

Legacy GUS is not due to sunset until 2023. However, *all files in Legacy GUS will become read only at the determined date just prior to NEW GUS coming online.* Please see the implementation timeline for details.

**Q: Will USDA approved lenders receive training on NEW GUS?**

**A: YES, active lender training is slated to begin early 2021.** Please see our [implementation timeline](#) published on our [USDA LINC Training and Resource Library](#) under the ‘Guaranteed Underwriting System (GUS)’ and the ‘NEW URLA Guaranteed Underwriting System - Lender Test Environment (GUS LTE)’..

Updates will be provided through govDELIVERY. For now, please see our USDA [GUS LTE Quick Reference Guide](#) created to support lenders wishing to TEST.



**Q: What web browsers are considered compatible when using the NEW GUS application?**

**A:** Please see govDELIVERY communication - [USDA Applications Upgraded to Support the Use of Modern Browsers!](#)

**Q: May I test or see NEW GUS prior to March 1, 2021?**

**A: YES, active lenders can work with us to gain access to test.** If you are not yet an active lender, that's OK - we can help get you started on the path to become a valued USDA lending partner.

The USDA 'System Implementation and Management Division', a part of USDA RD's Office of Single-Family House Guaranteed Loan Program, has been aligned to help lender and LOS vendors during this transition. *This team will work with approved organizations to test their Loan Origination System's mock data files for GUS application import and file creation through the lender's use of the new GUS Lender Test Environment.* Note: the FNMA DU MISMO 3.4 v.1.8.1 is the only acceptable application import file.

**Please see FAQ section GUS LENDER TEST ENVIRONMENT (GUS LTE) FAQs below for details on gaining access to GUS LTE,** including our USDA [GUS LTE Quick Reference Guide](#) for NEW GUS LTE.

## GUS LENDER TEST ENVIRONMENT (GUS LTE) FAQs

**Q: How can I test or simulate the use of NEW GUS prior to March 1, 2021?**

**A: Approved lending organizations can test in a simulated NEW GUS test environment, GUS LTE.**

This will allow you to

- test if your Loan Origination System's test data files import successfully into GUS LTE.
- manually update and create a loan application from initiation to final underwriting submission.

**Interested in gaining approval and access to GUS LTE?** USDA Rural Development (RD) Single Family Housing (SFH) lenders with an active Lender Participation Agreement (Form RD 3555-16 or Form RD 1980-16) and an active GUS User Agreement can gain approval and access to GUS LTE by executing and returning the required addendum.

Please see the LINC Training and Resource section labeled '[NEW URLA Guaranteed Underwriting System – Lender Test Environment \(GUS LTE\)](#)' for information on how to become an approved tester, access to the required addendum, and other useful information to get ready for March 1, 2021.

### NEW URLA Guaranteed Underwriting System – Lender Test Environment (GUS LTE)

We are excited to share that the USDA Section 502 Single Family Housing Guaranteed Loan Program (SFHGLP) is building a new Guaranteed Underwriting System (GUS) to support:

- the new Uniform Residential Loan Application (URLA);
- the Uniform Loan Application Dataset (ULAD); and
- to modernize GUS.

New GUS is scheduled to go-live live March 1, 2021.

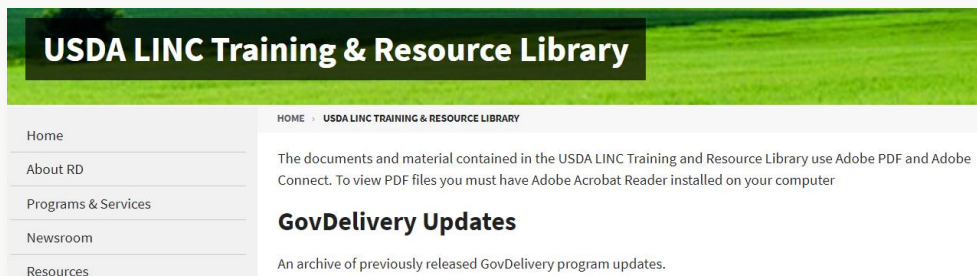
**To support our valued lending partners, we encourage you to participate in our Open Readiness Testing Period' scheduled November 2020 – February 2021.**



**Q: When does USDA GUS LTE Open Lender Readiness Testing (OLRT) begin and are there blackout periods?**

**A: OLRT will start November 9, 2020.**

If downtime is identified during the testing window, USDA will issue advance notification to our testing partners through govDELIVERY updates



and post timeline or related testing documentation under the LINC Training and Resource section labeled [NEW URLA Guaranteed Underwriting System – Lender Test Environment \(GUS LTE\)](#).

**NEW URLA Guaranteed Underwriting System – Lender Test Environment (GUS LTE)** —

**Q: What if a tester identifies an issue or possible defect in the NEW GUS LTE application?**

**A: WE WANT YOUR FEEDBACK.** We have provided a simple test checklist 'Supplying Your Testing Feedback to USDA' located on the [NEW URLA Guaranteed Underwriting System – Lender Test Environment \(GUS LTE\)](#) section of the LINC Training and Resource site.

**NEW URLA Guaranteed Underwriting System – Lender Test Environment (GUS LTE)** —

The test checklist is a form fillable pdf that allows testers to test organically and provide critical interface, data, or calculation level feedback.

Confirmed issues will be carried to key USDA URLA and NEW GUS project stakeholders for analysis and next steps.

**Q: Are LOS Vendors testing NEW GUS?**

**A: YES, USDA has reached out to a list of LOS providers to engage and test an XML File upload into GUS LTE and GUS UAT to support the many lenders that utilize their services.**

We will continue to reach out to and encourage LOS vendor involvement.

We recommend each lender test their own processes and use of any LOS vendor application to ensure the NEW GUS and URLA related changes work for their organization.

**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 auto-fill and recently visited web locations.

## NEW GUS - DATA FILE IMPORT FAQs

**Q: Does NEW GUS change the way an approved USDA lender imports data to start an application?**

**A: YES**, the file imported must be in an XML format and data must map to Fannie Mae DU Specification v3.4 (DU Spec v1.8.1). The file must contain the minimal required data for the NEW GUS system to successfully accept and create a loan application. One example is *the mortgage type must be "USDARuralDevelopment."*

Please reference the LINC Training and Resource section labeled '[NEW URLA Guaranteed Underwriting System – Lender Test Environment \(GUS LTE\)](#)' and the linked file '[Importing Your Lender OS File into GUS LTE - Business Rule and Validation Error Handling](#)' (Excel).

Once the XML file is imported successfully, the approved user role may manually enter the additional required data that is not included in the DU file. **NOTE** - USDA Streamlined-Assist Refinance transactions are not eligible for submission to USDA via GUS.

**Q: When my Fannie Mae DU Specification v3.4 (DU Spec v1.8.1) XML file is imported into NEW 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 NEW 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. Once in the application, please continue to ensure the data is mapped to the correct sections and fields within the application.

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: 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 that may be seen by the user logged in and attempting to import an XML file into GUS.

**Q: If an error message is received upon XML file import into NEW GUS during TESTING, who helps me troubleshoot the issue?**

**A:** The same team that answers general implementation and integration questions - **The USDA 'System Implementation and Management Division'**

We ask that you please attempt to locate and review the possible error in your XML file and address needed changes. To assist with troubleshooting your XML file or confirming if there is a valid defect, we have created and made available a document that outlines the most common messages that may be received, and the data point for which the error may be related. Reference the LINC Training and Resource section labeled [NEW URLA Guaranteed Underwriting System – Lender Test Environment \(GUS LTE\)](#) and the linked file '[Importing Your Lender OS File into GUS LTE - Business Rule and Validation Error Handling](#)' (Excel).

**If your XML file and contained data looks accurate and you cannot locate the source of the import error, please forward your XML file for USDA review to [SFHGSystemIntegration@usda.gov](mailto:SFHGSystemIntegration@usda.gov)** along with the details of the error message, details related to troubleshooting the error, and the GUS LTE GUS ID if applicable.

**Q: What fields will not be included in the import file and must be populated manually in NEW GUS?**

**A:** Data points that are not part of the required field content in a Fannie Mae DU Specification v3.4 (DU Spec v1.8.1) XML file must be populated manually in NEW 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.](#)

**ReadMe**

- **Cardinality** – the number of times a container can repeat in the loan application XML file
- **ArcRoles** – a list of the relationship links between containers (XLinks)
- **DU Removals** – a list of the data that has been removed from the current DU "RLD 1003 3.2 Table" Tab of the "residential-loan-data-1003-integration-guide.xlsx" file. These data points will no longer be supported and should not be included in the loan application XML file.

**How to Read the DU Map Tab**

The DU Spec was developed by leveraging the MISMO v3.4 Reference Model. The data is organized based on the layout of the redesigned URLA form and there are data points repeated in order to provide mapping clarity for each section of the form.

- **Identification Reference** – Every data point has a unique identifier which helps to ensure there are no duplications of data and repeating data points can be easily identified. The Sort ID column is the order of the data in the spreadsheet.
- **Original Residential Loan Application Data Format** – Facilitates the mapping of the MISMO v3.4 data with the 1003 v3.2 flat file and MISMO v.2.3.1 DTD file.
- **MISMO v3.4 Information** – The data points and definitions are defined in the MISMO v3.4 Residential Reference Model available on [www.mismo.org/Specifications/Residential/Specifications.htm](http://www.mismo.org/Specifications/Residential/Specifications.htm). Valid values and definitions for the enumerated data points are included in the Enumerations tab. Sometimes, an enumerated data point occurs more than once in the DU Spec; however, each instance may allow for different enumerations. It is important to pay close attention to the allowable enumerations for each instance of the data point. A separate Enumerations tab is provided to with enumeration definitions, if a definition exists in MISMO v3.4.
- **MISMO v3.4 Attribute Information** – Describes the name of the attributes, definitions, and a brief description on how the attribute is used in the specification.
- **Conditionality Information** – Represents the data needed for DU, Government (FHA/VA) Underwriting, Credit, and EarlyCheck submissions. This information is divided into five separate columns:
  - **Desktop Underwriter** – Conditionality for Conventional loans
  - **FHA (G)** – Conditionality for FHA loans and mirrors the FHA TOTAL Mortgage Scorecard requirements
  - **VA (G)** – Conditionality for VA loans
  - **Credit Request** – Conditionality for a credit report only
  - **EarlyCheck** – Conditionality for the EarlyCheck evaluation tool

**Conditionality:**

- **R – Required:** A data point must be included in the loan application XML file
- **C – Conditionally Required:** A data point with a condition must be met and included in the loan application XML file
- **O – Optional:** A data point is not required but may be included in the loan application XML file

**Conditionality Statements** – Provides the condition of a data point

- e.g. IF LoanPurposeType = "Refinance" – the conditionality statement means the indicated data point is required if the loan purpose is for a refinance.
- **Implementation Information** – Provides additional business information and instructions.

Note: The DU Map tab contains gray rows indicating sections and subsections of the form. Green rows are MISMO

**Q: Does the NEW 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: NO**, once an application has been successfully imported into GUS, additional changes to the data must be made manually in the GUS application.

At the time of file import, GUS evaluates the Lender Loan Number (if included in the XML) to determine if an application already exists in the system and will reject subsequent imports with the same Lender Loan Number. Subsequent imports without a Lender Loan Number included in the XML will result in a new application being created. Duplicate applications for the same lender/borrower/property result in confusion and should be avoided.