FAQ – GUS/GUS LTE

- **Q:** How do I receive updates from USDA on topics related to GUS?
- A: Please subscribe to govDELIVERY messages at <u>https://public.govdelivery.com/accounts/USDARD/subscriber/topics?qsp=USDARD 25</u> and select 'SFH Guaranteed Origination' as the Subscription Topic when registering.
- Q: What web browsers are considered compatible when using the GUS application?
- A: Please see govDELIVERY communication <u>USDA Applications Upgraded to Support the Use of</u> <u>Modern Browsers</u>!
- 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.

Q: Does 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. The file must contain the minimal required data for the 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 '<u>GUS Lender Test Environment (GUS LTE)'</u> and the linked file '<u>Importing Your Lender OS File into GUS LTE - Business Rule and Validation Error Handling'</u> (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 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. 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: If an error message is received upon XML file import into 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 GUS Lender Test Environment (GUS LTE) and the linked file Needs to be updated. If your XML file and contained data looks accurate and you cannot locate the source of the cimport error, please forward your XML file for USDA review to SFHGSystemIntegration@usda.gov along with the details of the error message, details related to troubleshooting the error, and the GUS LTE GUS ID

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 USDSA require data points labeled as optional within the Fannie Mae mapping document?
- A: No, there are <u>no</u> 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 <u>the Desktop</u> <u>Underwriter (DU) column in the Conditionality Information section of the DU Specification listed on Fannie</u> <u>Mae's website</u>.

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?

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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.

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.