

Open Lender Readiness Testing

Modernized GUS and URLA

Dated: December 7, 2020 – Subject to Change

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Agenda

First, Thank You!

- Our Reason for Change
- Our Value Proposition
- Our Timeline to Release
- Partnership Testing Capabilities & Process
- Gaining Access to GUS Lender Test Environment
- Preparing and Troubleshooting XML Files
- Selecting USDA Test Cases
- In Summary – Prepare, Test, Report Success
- Your USDA Test Support Team - Here to Help



Our Reason for Change

USDA Loan Application Data Standards

Current URLA / Legacy AUS Datasets (Fannie Mae1003 v3.2 or MISMO AUS v2.3.1)	Redesigned URLA / Updated AUS Datasets (MISMO v3.4)	Future Modernization Efforts
<p>The Fannie Mae1003 v3.2 flat file or the MISMO AUS v2.3.1 XML file is used to populate the GUS database with the required fields. Lenders must access the GUS UI and manually enter the additional required data that is not included in file upload. Lenders may also manually enter the loan data into the GUS UI.</p>	<p>Lenders can upload the Fannie Mae DU Specification v3.4 (DU Spec v1.8.1) file into the new GUS system and then manually enter the additional required data that is not included in the DU file. A few exceptions still exist for certain types of loans (i.e., streamlined assist) that must be manually keyed into GUS.</p> <p>Lender Readiness Testing: November 2020-February 2021</p> <p>Begin accepting redesigned URLA: March 1, 2021</p> <p>Production Ready: March 1, 2021</p>	<ol style="list-style-type: none"> 1) Complete development of a USDA ULAD Specification and build out the full Business to Government (B2G) integration for Lenders and vendors to directly integrate with the new GUS (makes submitting a loan for guaranty quick and easy for partners by eliminating need for manual data entry in the UI); 2) The data requirements may include the latest versions of the MISMO 3.4 XML file formats (USDA-GUS, DU, LPA and iLAD). <p>Implementation Timing: Planning underway, Date TBD</p>



Our Value Proposition – Why Open Readiness Test

PROCESS AND SYSTEM VISIBILITY



- Allows your organization hands on experience to test and validate your processes and systems, with USDA, using the new URLA data standards.
- Allows you the visibility to identify any internal changes that may be needed. Avoid surprises.

TEST FOUNDATION & PROVIDE FEEDBACK



- Communicate real time feedback on use of new GUS and any unintentional impact on your organizations' process.
- Be an instrumental partner - sharing your voice with USDA on considerations for future GUS enhancements.

INDUSTRY PARTICIPATION



- Gain confidence in using USDA's new GUS solution.
- Confirm your organizations readiness for the March 1, 2021 mandate.
- Share your commitment to assist and support USDA RD lending.



Our Timeline

BUILD Build and test	TEST Lenders may begin testing new GUS by submitting test loans with FNMA DU 1.8.1 or greater XML files, September 2020	PRE-LAUNCH Receive training Manage loan pipeline	LAUNCH New GUS implemented. Lenders are required to submit loans in FNMA DU 1.8.1 or greater format **	UPCOMING Future enhancements
<p>August 2020 Finish development and testing of the new system by USDA ends.</p>	<p>June 2020 Select Lender Testing Pilot Team</p> <p>July 2020 Prepare Pilot Lenders for Testing (Set Expectations and Share Test Cases)</p> <p>August 2020 Lender training for testing community on new GUS</p> <p>September – October 2020 Perform Pilot Lender Testing Report Testing Results Vendor Readiness Check</p> <p>November 2020 – February 2021 Perform Lender Readiness Testing/Training (Open Testing for all Lenders) Report Readiness/Testing Results</p>	<p>September 2020 Administer Industry Readiness Assessment #2</p> <p>January - February 2021 Training for all lenders</p> <p>February 22, 2021 * Last submission date of loans for final underwriting / obligation</p> <p>February 28, 2021 Any loan in the pipeline not final UW obligated must be canceled in Legacy GUS</p> <p><small>* Tentative date, subject to change based on loan volume to ensure all loans submitted for a Conditional Commitment can be processed prior to March 1st.</small></p>	<p>March 1, 2021 New applications accepted in new GUS only</p> <p>Legacy GUS in Read Only mode</p> <p>September 2023 *** Sunset Legacy GUS</p> <p><small>**GUS applications can be established manually in lieu of a file import (i.e. application data can be manually keyed in by users). <u>Note</u> – Certain applications remain ineligible for submission via GUS (e.g. Streamline Assist Refinance transactions). Refer to USDA Handbook. ***Tentative date, subject to change.</small></p>	<p>Complete development of a USDA ULAD Specification and build out the full Business to Government (B2G) integration for lenders and vendors to directly integrate with the new GUS (makes submitting a loan for guaranty quick and easy for partners by eliminating need for manual data entry in the UI)</p>



Our Partnership – Gaining Access to GUS LTE and Testing

USDA will supply our approved lenders

- testing support - email SFHGSysIntegration@usda.gov
- access to the new Lender Test Environment (LTE)
- LTE security admin rights, and the ability to add and modify test user accounts in LTE
- USDA recommended test cases (you choose)
- test results checklist (communicate progress to USDA)
- windows for testing or system downtime

Lenders please

- identify and register 1-2 LTE lender security admins (SA)
- review and execute the LTE GUS User Agreement Addendum **(required for access)**
- have your LTE SA set up your testers in [AASM LTE](#)
- select and prepare USDA test cases that align to your model
- test using [USDA GUS LTE](#) and your test data
- supply results via the USDA supplied test result checklist
- submit questions to SFHGSysIntegration@usda.gov

Test the Interface

Lender Security Admin and tester setup
USDA LINC test URL eAuthentication
Application functionality

Test the Data

Import Fannie Mae DU MISMO 3.4 v1.8.1 data
or manually enter application data (recommend both)
Confirm data integrity and add/modify data fields as needed
Review and correct the application based on validation messaging

Confirm Services

Validate Service Call results - ensure accurate and as expected
Ensure the ability to upload, retrieve, display, and save documents



GUS LTE - Access Approval & Security Alignment Specifics

SUBMIT YOUR GUS LTE AGREEMENT & LTE SECURITY ADMINISTRATOR



Complete legal name of Business (aka: LTE User)

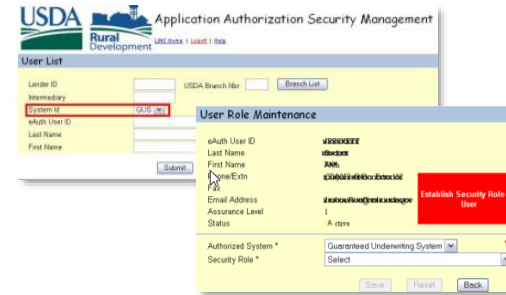
Name of person executing for Lender Test Environment Agreement User

Title of person executing for Lender Test Environment Agreement User

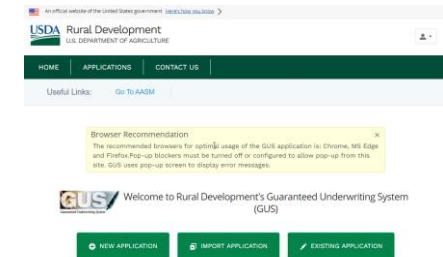
Date of Execution

Lender Test Environment (LTE) Security Administrator (SA) Information (as listed in the screen, see both A and B below)			
Name of LTE SA A	Name of LTE SA B	Email of LTE SA A	Email of LTE SA B
Phone # of LTE SA A	Phone # of LTE SA B	Phone # of LTE SA A	Phone # of LTE SA B
Fax # of LTE SA A	Fax # of LTE SA B	Fax # of LTE SA A	Fax # of LTE SA B
Address of LTE SA A	Address of LTE SA B	Address of LTE SA A	Address of LTE SA B

ALLOW USDA TO REVIEW, APPROVE & ACTIVATE YOUR GUS LTE ACCESS



ALIGN SECURITY ACCESS TO YOUR TESTERS & PREPARE TO TEST



- Review, execute, and submit the LTE GUS Agreement Addendum.

NOTE: Before you submit your agreement, identify your LTE Security Administrator(s) (LTE SAs). Each SA must create and activate a TEST eAuthentication account. **LTE SA TEST eAuthentication user ID and information must be listed on the executed LTE GUS Agreement Addendum.**

- USDA will review and activate access for your administrator to the GUS AASM LTE application. Once activated, the LTE AASM application will auto trigger a notification to your designated TEST LTE SA.
- Your SA can log in and confirm TEST AASM LTE access.

- Have each tester create and activate their TEST eAuthentication accounts.
- Have your testers supply their TEST user id to your LTE SA and let your LTE SA them align GUS LTE access.
- Create and audit your test cases, import XML files, and prepare to test. Ensure only TEST data is used in GUS LTE.



Critical Internal Preparation - XML File Import Validation

Preparing to test will require a critical internal action to be taken by you:

- Confirm you can export a FNMA DU MISMO 3.4 v1.8.1 or greater XML file from your test system
- Confirm the exported XML file is available for upload to the new GUS lender test environment (LTE)
- Confirm your FNMA DU MISMO 3.4 v1.8.1 file has the Mortgage Type coded as "*USDA Rural Development*"
- Confirm your FNMA DU MISMO 3.4 v.1.8.1 file has the Taxpayer Identifier Type coded as "*Social Security Number*".
If not, update the TEST XML before uploading to GUS will be required. This should not be applicable to production – only test environments due to mock data use.
- Cross reference the additional USDA supplied Business Rules and Error Messaging for import success

FNMA DU MISMO 3.4 v.1.8.1 Datapoint reference table.

Please see 'Business Rules and Validation Error Handling' document for additional rules and validation messages.

Unique ID	Form Field ID	Form Field Name	MISMO v3.4XPath	MISMO v3.4 Parent Container	MISMO v3.4 Data Point Name	MISMO v3.4 Data Point Definition	Supported Enumerations	Data Point Format
3.0001	L3.1	Mortgage Type Applied For	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/TERMS_OF_LOAN	TERMS_OF_LOAN	MortgageType	A value from a MISMO prescribed list that specifies the private or public sector entity under whose guidelines the mortgage is originated.	Conventional FHA USDA Rural Development VA	Enumerated
1.0006	1a.3	Social Security Number	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/TAXPAYER_IDENTIFIERS/TAXPAYER_IDENTIFIER	TAXPAYER_IDENTIFIER	TaxpayerIdentifierType	A value from a MISMO prescribed list that classifies identification numbers used by the Internal Revenue Service (IRS) in the administration of tax laws. A Social Security number (SSN) is issued by the SSA; all other taxpayer identification numbers are issued by the IRS.	IndividualTaxpayerIdentificationNumber SocialSecurityNumber	Enumerated

Awareness: we are aware that some vendors have the Taxpayer Identifier Type reflected as "IndividualTaxpayerIdentificationNumber" in their QA/Test Environment, since using FNMA test cases. It will be important to double check your file for what is present. If not SSN, then update the XML File to reflect "SocialSecurityNumber" as the valid enumeration before uploading, otherwise the file will fail the GUS import process.



USDA Supplied Lender Test Cases

– You Choose

Refer to the [USDA Recommended Test Cases](#) document for additional criteria associated to each test scenario.

- Please select the test cases that align with how you do business with USDA.
- We recommend you include a *scenario or two that is designed to fail* (so you can see how the error messaging works).

Test Case URLA-LC01: New Construction – Two Borrowers with Dependents

Test Case URLA-LC02: Two Borrower Refinance (USDA-TO-USDA Loan)

Test Case URLA-LC03: Two Borrower Retained Investment Property



Your USDA – Open Testing Point of Contact

System Implementation and Management Division – USDA RD, SFH

The 'System Implementation and Management Division'

- *Is a part of* USDA RD's Office of the Single-Family Housing Guaranteed Loan Program
- *Works* to ensure the release of quality GUS updates and related automation supporting the Guaranteed Loan Program.
- *Provides* knowledge and guidance to loan review teams
- *Handles* escalated support to the RD Helpdesk agents

OPEN Lender Readiness Testing

Email our Systems Integration mailbox:
SFHGSystemIntegration@usda.gov

- Your USDA testing support team supports your test related questions and help troubleshoot your exported XML loan files.
- Please include your full contact information, GUS LTE loan application ID (if applicable), and details in your email request.
- Although most responses may be with 24 hours, please allow the USDA support team 48 business hours to respond.



In Summary

*Process is repeated for each Test Case



Prepare

- execute and return the addendum required for USDA to grant you testing access
- ensure each test environment user creates and registers a [TEST eAuthentication account](#)
- ensure your USDA LTE security administration setup your GUS LTE testers in [AASM LTE](#)
- confirm your testers can access the [new GUS LTE](#) interface
- confirm your FNMA USDA test cases are set up in your LOS/POS – and ready for use
- send test and integration questions to the [USDA systems integration support team](#)



Test

- test organically but cover loan initiation to final underwriting submission, perform actions to simulate production use of the system
- use USDA recommended test cases and FNMA DU
- access new GUS through a test URL
- upload a FNMA DU MISMO 3.4 v1.8.1 or greater XML file – and – manually enter a new application
- allow GUS to process the XML file against a schema validation and a suite of business rules and validations
- allow USDA interface to return data messages for actions to be taken
- correct data based on the messages presented (to the XML File or by updating the loan application)



Defect Management

- record your results on the Test Result Checklist
- supply to your USDA point of contact
- USDA systems integration team will
 - review results, research issues, validate and log issues
 - respond to your requests and work with you to resolve questions or concerns

Thank you and we look forward to working together



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