

# GUS Lender Test Environment

Modernized GUS and URLA

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# Our Partnership – Gaining Access to GUS LTE and Testing

## USDA will supply our approved lenders

- testing support - email [SFHGSystemIntegration@usda.gov](mailto:SFHGSystemIntegration@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 [SFHGSystemIntegration@usda.gov](mailto:SFHGSystemIntegration@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 XML file  
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

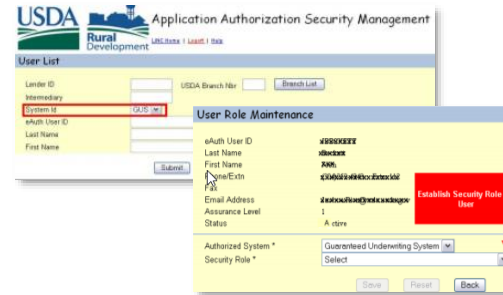
## SUBMIT YOUR GUS LTE AGREEMENT & LTE SECURITY ADMINISTRATOR



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

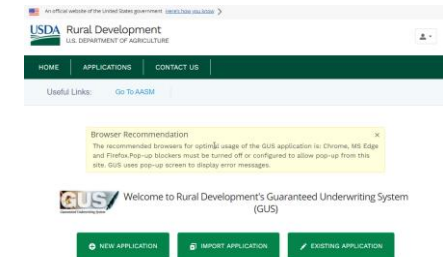
NOTE: Before you submit your agreement, identify your LTE Security Administrator(s) (LTE SAs). Each SA must create and activate a TEST eAuthentication account. **LTE SA TEST eAuthentication user ID and information must be listed on the executed LTE GUS Agreement Addendum.**

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



- 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.

## ALIGN SECURITY ACCESS TO YOUR TESTERS & PREPARE TO TEST



- 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.



# 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 XML file from your test system
- Confirm the exported XML file is available for upload to the GUS lender test environment (LTE)
- Confirm your FNMA DU MISMO 3.4 XML file has the Mortgage Type coded as *"USDA Rural Development"*
- Confirm your FNMA DU MISMO 3.4 XML file has the Taxpayer Identifier Type coded as *"SocialSecurityNumber"*. *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 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<br>FHA<br><b>USDA Rural Development</b><br>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<br><b>SocialSecurityNumber</b> | 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](mailto: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 [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 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

- share your results
- 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