



USDA URLA

Vendor Test Cases - Open Readiness Testing

USDA Guaranteed Underwriting System Lender Test Environment (GUS LTE)

Version 12/7/2020 – Subject to Change

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USDA Important Details

This section denotes important details to consider when preparing XML's to test compatibility with the new GUS Lender Test Environment (GUS LTE). The XML's provided will be processed through GUS LTE to assist with identifying any potential issues prior to the go-live date.

Please Remember:

Use only mock test data in this USDA GUS LTE application (required) Fannie Mae test cases for DU MISMO 3.4 v1.8.1 changes, please see https://www.fanniemae.com/content/practice_case/test-credit-report-procedures.pdf

Some LOS providers may have additional SSN use restrictions.

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.

Confirm an XML test file can be exported from your LOS and saved, then made available to manually upload into the GUS LTE.

FNMA DU MISMO 3.4 v1.8.1 file data point 3.0001 requires the **Mortgage Type coded as "USDARuralDevelopment" for USDA import**

FNMA DU MISMO 3.4 v1.8.1 file data point 1.0006 requires the **Taxpayer Identifier Type coded as "SocialSecurityNumber"**

Recommended USDA Test Cases

These are the suggested test cases with focus on USDA test iterations and the use of Fannie Mae test data. Please select the cases that best fit your organization.

1 Narrative for Test Case URLA-LC01: 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

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
- Four (4) Dependents

1.1 Other Data Elements Stressed in the Test Case

- Qualifying the Borrower for a New Construction Property
- At least one borrower lives in a Community Property State (if in your lending footprint)
- Investment property with a rental income and an existing mortgage for the property
- Lender credit is applied
- One (1) Borrower is self-employed with a monthly income loss reported
- Leasehold
- At least one liability that is omitted
- At least one liability that is paid off
- Current residence is less than 2yrs

1.2 Section 1: Borrower Information

A couple is relocating after only living at their current home for less than a year, with their four children, and have decided to buy a home in a new development. Both borrowers are employed and satisfied both income and property eligibility.

1.3 Section 2: Financial Information – Assets and Liabilities

The borrowers have assets and liabilities. One liability will be paid off before closing and another will be omitted.

1.4 Section 3: Financial Information – Real Estate

The borrowers currently own an investment property with a rental income. They have a mortgage loan on the property.

1.5 Section 4: Loan and Property Information

The borrowers look to purchase a new construction, single-family attached house, not in a project or Planned Unit Development. The property is a leasehold. They do not have any other mortgages on the property. The borrowers will not receive any 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 were answered, borrowers have signed the loan application, and have provided their ethnicity, sex, race, and military information.

1.7 Lender Loan Information

The Mortgage Company offered a 30-year fixed rate mortgage. The borrowers will receive a lender credit towards this loan.

2 Narrative for Test Case URLA-LC02: Two Borrower Refinance (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

2.1 Other Data Elements Stressed in the Test Case

- One (1) borrower is receiving income from other sources
- One (1) borrower’s current employment is less than 2 years, previous employment history is included
- Numerous liabilities with different account types
- The borrowers are refinancing their current mortgage for a lower rate
- Demographic – Do not wish to provide

2.2 Section 1: Borrower Information

After years of owning the subject property, the borrowers have decided to refinance their USDA mortgage to obtain a lower rate. One of the borrowers receives additional income from other sources and the other borrower’s current employment is less than 2 years, previous employment is necessary.

2.3 Section 2: Financial Information – Assets and Liabilities

The borrowers have assets and numerous liabilities to report.

2.4 Section 3: Financial Information – Real Estate

The borrowers currently own real estate.

2.5 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 will not receive 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, the borrowers have signed the loan application, and provided their military information. The borrowers did not wish to provide ethnicity, sex, or race information. The Loan Originator has also added their information.

2.7 Lender Loan Information

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

3 Narrative for Test Case URLA-LC03: Two 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 two-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

3.1 Other Data Elements Stressed in the Test Case

- Borrower scenario contains as many data points as possible
- Gifts and/or grants
- Earnest money credit
- Finance the Upfront USDA fee
- Military – Currently Serving Active with expiration date

3.2 Section 1: Borrower Information

After years of renting, an unmarried couple has decided to purchase a home to share with their teenage child. Both borrowers are employed and satisfied both income and property eligibility.

3.3 Section 2: Financial Information – Assets and Liabilities

The borrowers have multiple assets and liabilities of varying types.

3.4 Section 3: Financial Information – Real Estate

The borrowers own 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.

3.5 Section 4: Loan and Property Information

The borrowers searched and found a single-family attached house. The property is a condominium. The borrowers have accepted two gifts from separate sources for this loan.

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 ethnicity, sex, race, and military information. One borrower currently serves in the military with an expiration date. The loan originator has also provided their information.

3.7 Lender Loan Information

The Mortgage company offered a 30-year fixed rate mortgage. The borrowers will finance the Upfront USDA fee and will need to bring funds to the closing table.

The borrowers will receive a seller credit of \$500, another credit of \$500 and discount points equal to \$150.