



# UHMGo! 1003 Data Entry Review COMMON AREAS FOR CORRECTION for Successful AUS Findings



## UHMGo! 1003 Data Entry Review COMMON AREAS FOR CORRECTION

Tab by Tab Review: After MISMO 3.4 Import or Manual Entry

Clear incomplete fields indicated by warning icon

I VIEW FIELD

- Avoid AUS errors BEFORE Registration/Submission/Lock
- Accurate entries ensure cleaner files for underwriting review





## Loan & Property Tab Subject Property Details

In addition to the loan purpose details, this tab is where you can add the following:

- 1 Add this field only when utilizing a new, concurring 2<sup>nd</sup> subject property loan.
- 2 Add this field when including gift funds (Gift Funds are not to be entered on the Assets Tab.)

Other New Mortgage Loans on the Property Yo	ou Are Buying or Refinancing 👔 👖
Creditor 1	Name
Lien	Type O First Lien
	O Other
	O Second Lien
Monthly Pay	ment
Loan Amount / Amount to be Drawn(NoteAm	iount)
Loan Amount / Amount Drawn(HELOCBalanceAm	to be iount)
Credit	Limit
Gifts or Grants You Have Been Given or Will Re	ceive for This Loan 🗾 🔼
Asset or Credit Type O Gift Of Cash O Gift Of Property E	quity
O Grant	
Deposited O NO O Yes	
Source Select	~
Source(Other Description)	
Cash or Market Value	

Common AUS errors for this tab are detailed on the next page







## Self Employment Income

Below is specific direction for entering SE Income:

- If Self Employment income is entered, DU will not pick up this amount unless the Base Income box has been activated
- A base income of \$1 must be added at this time

ration	s 🕑	Information	Information	<b>e</b>	Information	e
Cur	rent Employment	t/Self-Employment		6		
		Employer Na	me My Company			
		Employer Pho	one (123) 456-7890			
		Str	eet 123 abc			
		L	Jnit			
		(	City Boise			
		St	ate ID			
			Zip 44136			
		Cour	ntry			
		Position or T	Title President			
		Start D	o4/08/2004			
		Employment Classification Ty	<sup>ype</sup> 💿 Primary 🔿 Secondary	y		
		How long in this line of wor	k? * Years 15 Months 0			
	I am employed	I by a family member, property seller, real est agent, or other party to the transact	ion. 💿 NO 🔿 Yes			
		I am a business owner or self-employ	ved 🔿 NO 🖲 Yes			
		Ownership share in Busin	ess 🔘 Greater Than Or Equal	To 25% O Le	ess Than 25%	
		Monthly Income (or Lo	oss) 15000			
		Income from Foreign Sou	Irce O NO O Yes			
		Seasonal Inco	me 💿 NO 🔿 Yes			
		Verification Provi	der Select		~	
		Verification Reference Num	ber			
		Verification Ty	ype Select		~	
	Income					
	Ty Income Ame	ype of Income <mark>Base</mark> ount (Monthly 1 Income)	~			
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MORTGAG



## Borrower Information Tab Personal Information, Employment, Military Service Indicator, & Income

Below are typical areas that require attention:

- Choose Sharing Joint Credit, as needed, when you have multiple borrowers.
- Do not Include VOE Provider. Leave blank.
- Multiple Pensions need to be combined for URLA and AUS to calculate full amount.
- Do not include rental income on this tab.
   It belongs on the Real Estate Tab with the associated property.

Verification Provider	Select	~
Verification Reference Number		
Verification Type	Select	~

Common AUS errors for this tab are detailed on the next 2 pages





• Issue: Account Number and/or Password are not recognized.

Credit Agency Error: 2 . The account number and/or password are not recognized. Verify the account number/password and resubmit. For support, contact 292-Accurate Financial Services.

**RESOLUTION:** This error can sometimes be caused when a joint credit report was pulled, but this wasn't indicated in the 1003. Go to the Primary Borrower's Borrower Information tab in the 1003 and then choose the Co-Borrower's name in the **"Share Joint Credit with"** box. Make sure the save the change by clicking on the "Save" button.

If this doesn't resolve the issue, double-check the account number and password to make sure they are accurate. Are you using the account number and password for the credit agency that was chosen in the Credit Report Agency dropdown? Make sure you are not using the Username and Password for DU. Is it possible that the password was recently changed by someone else in the office? If you are still getting this error message, call the credit agency for additional assistance.

NOTE: LP Does not require Credit Agency Username and Password to be entered, so if you have successful LP findings and unsuccessful DU findings, please verify that the Credit Agency Credentials entered are current.

#### • Issue: Borrower Information in the credit report does not match the information the credit agency

Credit Report Retrieval Log Date: 05/20/2021 14:17:09.750 User: c1650t3p Error 111349 Credit Agency Error: 42. The borrower information in the credit report does not match the information the credit a Credit Report Retrieval Log

**RESOLUTION:** This error can be caused when a joint credit report was pulled, but this isn't indicated in the 1003.

Go to the Primary Borrower's application in the 1003 and then choose the Co-Borrower's name in the **"Share Joint Credit wih"** box. Make sure the save the change by clicking on the "Save" button. If this does not work, check to make sure that the borrower(s) names and Social Security Numbers match the credit report.

#### • Issue: Relationship – For Roles Shares Joint Credit Report

Loan Application Data Errors

ERROR -?RELATIONSHIP - For ROLE\_SharesJointCreditReportWith\_ROLE relationship with labels BORROWER\_2 and BORROWER\_3, one or both labels were already used to relate borrowers Import Log

**RESOLUTION:** Indicate the sharing of joint credit between two borrowers only once. For example, if Borrower 2 and Borrower 3 share joint credit, indicate this in the **"Share Joint Credit With"** field on Borrower 2's application tab. Do **not** indicate this on Borrower 3's tab as well.

#### • Issue: Error preparing credit report request

-----

2021-03-25 08:44:54 ▼ Error preparing credit report request

```
-----
Loan Application Data Warnings
------
Import Log
.....
Casefile Support Service Results File
Command: CaseInit
       c1650t3p
UserTD:
InstID:
       616420
     03/25/2021 11:44:53.619
Date:
Case:
      1536564398
 Transaction ID: T100099-002
 Control Number: 2000
  .....
   Dataset: 1003 Data
     No Errors/Warnings detected
   Dataset: Additional Case Data
     No Errors/Warnings detected
   Dataset: Product Data
     No Errors/Warnings detected
 Processed Transaction successfully
 ------
SBA_ERROR Information
```

DODUWFM 1.0 Error 1: ID[0] Proc[30] Stat[4] Code[130705] SBANF 1.3 Error 0: General failure **RESOLUTION:** This general error is typically caused when a joint credit report was pulled, but this isn't indicated in the 1003. Choose the Co-Borrower's name in the **"Share Joint Credit with"** box. Make sure the save the change by clicking on the "Save" button





## Assets & Liabilities Tab Enter accurate account details

Below are typical areas that require attention:

- So that AUS will pick up the correct payoffs for a refinance: If a liability will be paid with the funds from THIS NEW loan, then mark as Paid at Close, but do not omit. If a liability will be paid prior to close, then mark as omit ONLY, NOT paid at close.
- Be sure <u>Mortgages are removed from this tab</u>, and only entered on the Real Estate tab associated with the correct property.
- If joint credit, associate the assets and debts with the correct borrower(s), as indicated on the credit report.
- If AUS indicates not enough funds available to close, be sure there are enough liquid assets entered.
- See images to the right for specialized Asset and Credit options found on this tab.

Other Assets You Have 💽	
Asset or Credit Type *	Other X
AssetType Other Description	Select
	Cash On Hand
Cash or Market Value	Other
	Pending Net Sale Proceeds From Real Estate Assets
	Proceeds From Sale Of Non Real Estate Asset
	Proceeds From Secured Loan
	Proceeds From Unsecured Loan







### **Real Estate Tab** For all REO Properties & their associated Mortgages

Below are typical areas that require attention:

- Only one property address can be intended as Primary
- If joint ownership, the subject property should only be entered on the primary borrower's application, and the mortgage marked as associated with the additional borrower(s).
- If occupancy is investment, and rent is being used to qualify for this loan, be sure to enter the Monthly Rental Income details for AUS consideration.
- If a mortgage will be paid off with the funds from THIS NEW loan, then mark as Paid at Close, but do NOT omit.

Intended Occupancy	Select	~
Monthly Insurance, Taxes, Association Dues, etc.		
Monthly Rental Income		
Net Monthly Rental Income		
Total Amount of all Mortgages and Liens on Property		



Common AUS errors for this tab are detailed on the next 2 pages









## **Declarations Tab**

Most information pulls over correctly from your LOS system. Below are typical areas that require attention:

- A Non-Occupying Homebuyer's application will have A. marked as NO
- First Time Homebuyer indicator is a radio button on the Price/Lock Loan Tab. (Not within the URLA 1003 tabs.)

Currently, once the loan is registered these buttons are no longer editable. Contact UHMGoSupport@uhm.com for manual adjustment.





#### Price / Lock

Lock Status: Float Requested

oan Scenario			
Mortgage Information			
Loan type *	Conventional v	Channel *	Wholesale 🔻
Loan purpose *	Refinance v	Comp source	Lender Paid 🔻
Purpose of refinance *	Rate/Term v	My comp plan:	BP: 2.750
Lien position *	First v		Min: 1,500
Doc type *	Full Doc	Y	Max: 15,000
Loan term	30 Year 🔻	Lender fee buyout *	O No O Yes (Fee bought-out)
Amortization	Fixed ARM	Est. value *	650000
Low-Mid FICO *	739	Loan amount *	220000
Is there a Co-Borrower?		Subordinate financing	0
DTI *	8 90	LTV *	33.85
Waive escrows	0.50	CLTV	33.85
	No Yes		
Mtg insurance	No Yes		
First Time Homebuyer?	No Yes		
Specialty Products	N/A v		
Property Information			
Property zip *	88901	Property type *	PUD
Property state *	NV V	Units *	1 -
Property city *	The Lakes	Occupancy type *	Primary v





## **Demographic Information Tab** Gender/Ethnicity/Race

Most information pulls over correctly from your LOS system. Please review for accuracy.



Gender O Male

Gender Collected Based on Visual O No • Yes

Observation or Surname Indicator:

• Female

O Both(Male & Female)

O I do not wish to furnish this information





### Loan Originator Information Tab Company Details and Application Date

Below are typical areas that require attention:

- Address line only allows for 25 characters to be entered on URLA
- Company and Loan Officer License Identifiers cannot have decimals, dashes or any other non-numeric character. Remove them and switch to Public State to eliminate a known field mapping issue with DU
- The application interview date should be accurate. Be prepared to deliver disclosures within 3 business days to remain in compliance.

Loan Originator Organization Name	Paula Test Company
Street	1795 Rosebrook Drive
Unit#	
City	York
State	Ohio
Zip	44136
Loan Originator company license Type	Private      Public State
State License Identifier	123456789
Loan Originator First Name	Amanda
Loan Originator Middle Name	
Loan Originator Last Name	Scott
Loan Originator Name Suffix	
Loan Originator license Type	Private     Public State
State License Identifier	
Email	
Phone	(251) 281-0782
Application Interview Date	02/19/2022
Loan Originator EIN	

Common AUS errors for this tab are detailed on the next page







## Lender Loan Information Tab Loan Type, Term and QM Management Title and Housing Expenses

Most information pulls over correctly from your LOS system. Please review for accuracy.

Below are typical areas that require attention:

- See the next 2 pages for common AUS errors
- Land Cost fields are only filled out for new construction loans

Common AUS errors for this tab are detailed on the next 2 pages





#### • Issue: HMDA\_HOEPA Loan Status Indicator

Loan Application Data Errors	
ERROR - HMDA_HOEPALoanStatusIndicator Import Log	- Invalid Value/Data Type

#### • LP's defined error message

- The system encountered the following errors while attempting to process your request.
- Correct errors and resubmit. Invalid XML file format. : line: 341, column: 50, message: cvc-complex-type.2.4.a: Invalid content was found starting with element '{"http://www.mismo.org/residential/2009/schemas":HMDA\_HOEPALoanStatusIndicator}'. One of

'{"http://www.mismo.org/residential/2009/schemas":HMDAReportingCRAExemptionIndicator, "http://www.mismo.org/residential/2009/schemas":HMDAReportingSmallPopulationIndicator, "http://www.mismo.org/residential/2009/schemas":EXTENSION}' is expected. (Error Code: PLP0014)

**RESOLUTION:** Go to the "Mortgage Loan Information" section of the Lender Loan Information tab in the 1003. Is there a value in the HMDA Rate Spread field? If so, DELETE it.

HMDA Rate Spread	3
HMDA HOEPA Status	NO

• Issue: D. For Refinances: Balance of Mortgage Loans on the Property to be paid off is required.

**RESOLUTION:** Go to line D on the "Qualifying the Borrower" section of the Lender Loan Information tab in the 1003 and fill in the balance of all mortgage loans on this property that are being paid off in this transaction

D. For Refinances: Balance of Mortgage Loans on the Property to be paid off in 300000 the Transaction

• Issue: This loan is ineligible because the Financed Funding Fee amount may not exceed the Total Funding Fee amount.

**RESOLUTION:** This DU finding will occur if the Total Funding Fee calculated on the Pricing screen (Gross Loan Amount – Loan Amount) is lower than the Financed Mortgage Insurance Amount found on the Lender Loan Information tab. Change the Financed Mortgage Insurance Amount to equal the Total Funding Fee, click "Save" and then re-run DU.

UFMIP / VAFF / USDA Guaranty 4415.6

Financed Mortgage Insurance Amount 4416

#### • Issue: Positive Value in Cash to Borrower is required for Cash Out Refinance

**RESOLUTION:** Go to the "Qualifying the Borrower" section on the Lender Loan Information tab of the 1003. If there is a negative number in that field, make it a positive number by deleting the negative sign at the beginning of the number.

L. Seller Credits	
Cash To the Borrower	-5500.00
Cash From the Borrower	



# UNIONHOME Mortgage

#### **Need Assistance?**

For technical assistance with UHMGO, please contactuhmgosupport@uhm.com(8:00 am - 7:00 pm EST)call 844-399-9825(9:00 am - 6:30 pm EST)Or use the UHMGO Live Chat(8:00 am - 5:00 pm EST)

For all other needs, please contact your Account Executive or Partner Advocate.