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 **! VIEW FIELD**

- Avoid AUS errors BEFORE Registration/Submission/Lock

- Accurate entries ensure cleaner files for underwriting review

Borrowers: UHMGO Test   ADD   DELETE SAVE VALIDATE

| Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓ |

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 2nd 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 You Are Buying or Refinancing **1**

Creditor Name _____
Lien Type ○ First Lien
○ Other
○ Second Lien
Monthly Payment _____
Loan Amount / Amount to be Drawn(NoteAmount) _____
Loan Amount / Amount to be Drawn(HELOCBalanceAmount) _____
Credit Limit _____
Is this a HELOC? ○ NO ○ Yes

Gifts or Grants You Have Been Given or Will Receive for This Loan **2**

Asset or Credit Type ○ Gift Of Cash
○ Gift Of Property Equity
○ Grant
Deposited ○ NO ○ Yes
Source -- Select --
Source(Other Description) _____
Cash or Market Value _____

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

UNIONHOME MORTGAGE | UHM GO!

COMMON AUS ERRORS

Loan & Property ✓	Borrower Information ✓	Assets & Liabilities ✓	Real Estate ✓	Declarations ✓	Demographic Information ✓	Loan Originator Information ✓	Lender Loan Information ✓

• Issue: Loan/Label Value Required

Loan Validation Error

```
--------------------------------------------------------------
Loan Application Data Errors
--------------------------------------------------------------
ERROR - LOAN / LABEL Value required (loan application could not be processed because no value provided).
Import Log
----------
```

• LP's defined error message

- The system encountered the following errors while attempting to process your request.
- Lien Priority Type Other is not valid.(Error Code: DQE0039)
- HELOC Indicator is required if Loan Role Type is Related Loan.(Error Code: DQC0069)

• Issue: Subject Property/Census Tract Identifier

```
--------------------------------------------------------------
WARNING - SUBJECT_PROPERTY / CENSUS_TRACT_IDENTIFIER - 6 digits required and no spaces allowed
Credit Log
----------
```

RESOLUTION: Edit the number to 6 digits with no spaces. Or delete the number altogether.
UHM generates this number in our internal system, so it is not required on the 1003.

FIPS State Identifier [   ]
FIPS County Identifier [   ]
Census Tract Identifier [   ]
MSA Identifier [   ]

Other New Mortgage Loans on the Property You Are Buying or Refinancing

Creditor Name: UHM
Lien Type: ○ First Lien ● Other ○ Second Lien
Monthly Payment: [   ]
Loan Amount / Amount to be Drawn(NoteAmount): [   ]
Loan Amount / Amount to be Drawn(HELOCBalanceAmount): 35000
Credit Limit: [   ]
Is this a HELOC?: ○ NO ○ Yes
Affordable Loan Indicator?: ○ NO ○ Yes
Payment Deferred First Five Years?: ○ NO ● Yes

RESOLUTION: Look at the bottom of the Loan & Property Information tab of the 1003 in the "Other New Mortgage" section. Is the information incomplete? This section is for *other* NEW mortgage loans on this property. It is not for the UHM mortgage for this loan. If this section was completed in error, delete the section by clicking on the minus sign on the right. If the information is correct because there truly is another new mortgage on this property, make sure that all the fields are completed.

Borrowers: UHMGO Test   ADD   DELETE   SAVE   VALIDATE

Loan & Property ✓   Borrower Information ✓   Assets & Liabilities ✓   Real Estate ✓   Declarations ✓   Demographic Information ✓   Loan Originator Information ✓   Lender Loan Information ✓

Borrower Information Tab
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

Borrowers: UHMGO Test   ADD   DELETE SAVE VALIDATE

Loan & Property ✔ | Borrower Information ✔ | Assets & Liabilities ✔ | Real Estate ✔ | Declarations ✔ | Demographic Information ✔ | Loan Originator Information ✔ | Lender Loan Information ✔

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

UNIONHOME MORTGAGE | UHM GO!

Borrowers: UHMGO Test | ADD | DELETE | SAVE | VALIDATE

| Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓ |

Share Joint Credit with | -- Select --

• 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
UserID:   c1650t3p
InstID:   616420
Date:     03/25/2021 11:44:53.619
------------------------------------------
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]
SBAWF 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

Borrowers: UHMGO Test ⌄ | ADD

DELETE | SAVE | VALIDATE

| Loan & Property ✓ | **Borrower Information** ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓ |

• **Issue: Case is Ineligible because the co-borrowers are not married.**

This case is ineligible because the co-borrowers are not married. There may be circumstances in the VA Handbook under which this loan may be approved.

RESOLUTION: This DU finding can occur on VA loans. Check to make sure that each borrower's marital status is marked as "Married"

Marital Status
- ● Married
- ○ Separated
- ○ Unmarried

Also, on the Lender Loan Information tab, check that "Yes" is chosen in the "Co-Borrower Married to Primary Borrower" field.

Co-Borrower Married to Primary Borrower | Yes ⌄

• **Issue: Confirm the 1003 and credit report borrower data match, the Interview Date is correct and there is no (-) in the report ID**

```
Error            111371
Error 111371: Confirm the 1003 and credit report borrower data match,
            the Interview Date is correct, and there is no (-)
```

RESOLUTION: Make sure that the name and social security number for each borrower matches what is listed on the credit report, ensure that the Interview Date on the Loan Originator Information tab is correct and that it is not a future date, and make sure that there are no hyphens in the Credit Report Case ID that you enter on the Credit/AUS tab.

• **Issue: Income/Income Type – Base requires associated Employment**

```
-----------------------------------------------------------------
Loan Application Data Warnings
-----------------------------------------------------------------
WARNING - INCOME / INCOME_TYPE - Base requires associated Employment (CURRENT_INCOME_ITEM_1 container dropped).
Import Log
----------
```

RESOLUTION: Go to the Current Employment/Self Employment section on the Borrower Information tab of the 1003. Is there information in that section? If there is "Base" income listed in the Income section, the employer where that income is earned has to be listed.

• **Issue: Relationship - For Underwriting Verification**

```
-----------------------------------------------------------------
Loan Application Data Errors
-----------------------------------------------------------------
ERROR -?RELATIONSHIP ? For UNDERWRITING_VERIFICATION_IsAssociatedWith_ROLE relationship, from LABEL VERIFICATION_
Import Log
```

RESOLUTION: Go to the Current Employment/Self Employment section on the Borrower Information tab in the 1003. If there is information in the fields below, please delete them.

Verification Provider | FannieMaeQA ⌄
Verification Reference Number | 123456
Verification Type | VOD ⌄

• **LP's defined error message**

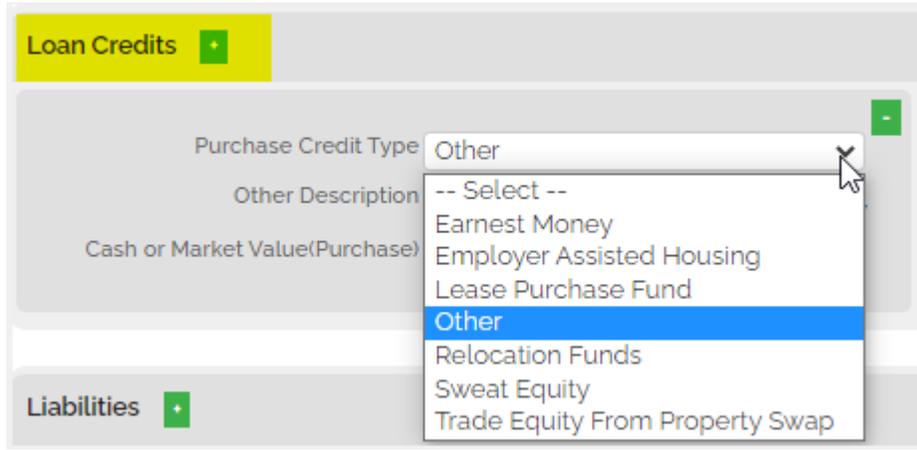| DQC0505 | To determine the loan limits, Area Median Income for the borrower State Code must be provided. |
| DQC0505 | To determine the loan limits, Area Median Income for the borrower State Code must be provided. |

RESOLUTION: Go to the Mailing address section on the Borrower Information tab in the 1003 for each borrower. Be sure the State has a selection from the available dropdown.

Borrowers: UHMGO Test   ADD   DELETE SAVE VALIDATE

Loan & Property ✓   Borrower Information ✓   Assets & Liabilities ✓   Real Estate ✓   Declarations ✓   Demographic Information ✓   Loan Originator Information ✓   Lender Loan Information ✓

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
AssetType Other Description
Cash or Market Value

-- Select --
Cash On Hand
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

Loan Credits

Purchase Credit Type — Other
Other Description
Cash or Market Value(Purchase)

-- Select --
Earnest Money
Employer Assisted Housing
Lease Purchase Fund
Other
Relocation Funds
Sweat Equity
Trade Equity From Property Swap

Liabilities

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Borrowers: UHMGO Test   ADD   DELETE SAVE VALIDATE

Loan & Property ✓   Borrower Information ✓   Assets & Liabilities ✓   **Real Estate** ✓   Declarations ✓   Demographic Information ✓   Loan Originator Information ✓   Lender Loan Information ✓

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

Mortgages

Associated with borrower ☑ Alice Test
Does liability payment includes taxes and insurance? ○ NO ○ Yes
Creditor Name
Account Number
Liability Type ○ HELOC ○ Mortgage Loan
Monthly Mortgage Payment
Unpaid Balance
Type ○ FHA ● Non-FHA
To be paid off at or before closing ○ NO ○ Yes
Credit Limit
Omit from liabilities calculation ○ NO ○ Yes

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

UNIONHOME MORTGAGE | UHM GO!

Borrowers: UHMGO Test   [ADD]   [DELETE] [SAVE] [VALIDATE]

| Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓ |

• Issue: Liability – Item labeled Liability X must have a Relationship to a borrower

```
-------------------------------------------------------------
Loan Application Data Errors
-------------------------------------------------------------
ERROR - LIABILITY - Item labeled 'LIABILITY_6' must have a RELATIONSHIP to a borrower
Import Log
----------
```

RESOLUTION: Make sure that the box is checked for at least the borrower whose application you are on.

Associated with borrower ☑ Andy TestFHARefi ☐ Amy

• Issue: At least one subject property indicator should be Yes.

```
At least one subject property indicator should be
Yes.
-------------------------------------------------------------
```

RESOLUTION: Go to the "Property You Own" section on the Real Estate tab in the 1003. "Yes" needs to marked for the Loan Subject Property.

Loan Subject Property ● NO ○ Yes

• Issue: Borrower who owns a property in the Real Estate Owned section must also be the account owner of the liability matched to that property

```
The borrower who owns a property in the Real          Error
Estate Owned Section must also be the account
owner of the liability matched to that property.
```

RESOLUTION: Go to the "Mortgages" section on the Real Estate tab in the 1003. Make sure that the box next to the name of the borrower whose page you are on is checked.

Mortgages [+]

Associated with borrower ☑ Andy TestFHARefi ☐ Amy   [-]

• Issue: Multiple properties exist in the REO with an Indicator of Subject

```
2020-09-10 10:37:35 ▼
Multiple properties exist in the REO with an          Error          118358
indicator of SUBJECT.
Underwriting Checklist
----------------------
Message                                               Severity       Code
-------------------------------------------------     ---------      --------
Multiple properties exist in the REO with an          Error          118358
indicator of SUBJECT.
Import Log
----------
```

RESOLUTION: Look at each property listed in the REO section. Only one should be marked as the Subject property. Is there a co-borrower? Look at the REO section for the co-borrower. The Subject property should ONLY be listed in the Primary Borrower's application. If it is listed in the Co-Borrower's REO section, delete it from that section.

Borrowers: | UHMGO Test | ADD | DELETE | SAVE | VALIDATE

| Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | **Real Estate** ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓ |

• **Issue: Purpose Type is a Rate & Term Refinance, but the cash out is exceeding the limit of 2% of the Loan amount or $2,000.**

This case is ineligible because the amount of cash taken out of the subject property equity exceeds the limit of 2 percent of the loan amount or $2000 for limited cash-out refinances.

Liability will be paid at closing? ◉ Yes ○ No

Associated Property [1234 Easy Street.San Diego.CA.92108 ▾]

Resubordinated? ○ Yes ◉ No

Omitted? ○ Yes ◉ No

Subject Property? ◉ Yes ○ No

Rental Property? ○ Yes ○ No

RESOLUTION: Check the liabilities. Is the Subject Property marked as the Subject Property in the REO section? Is the corresponding mortgage liability marked as the Subject Property and is it also marked as being Paid at Closing?

Borrowers: UHMGO Test | ADD | DELETE | SAVE | VALIDATE

Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓

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.*

A. Will you occupy the property as your primary residence? *
○ No
○ Unknown
● Yes

If YES, have you had an ownership interest in another property in the last three years?
● No
○ Unknown
○ Yes

Edit 1003 | Credit / AUS | Fees / SSPL | Price/Lock Loan | Disclosure Submission

Price / Lock

Lock Status: Float Requested

Last Priced: 2022-01-31 14:24:38 | Prog

Loan Scenario

Mortgage Information

Loan type * Conventional	Channel * Wholesale
Loan purpose * Refinance	Comp source Lender Paid
Purpose of refinance * Rate/Term	My comp plan:
Lien position * First	BP: 2.750
Doc type * Full Doc	Min: 1,500
Loan term 30 Year	Max: 15,000
Amortization ☑ Fixed ☐ ARM	Lender fee buyout * ○ No ● Yes (Fee bought-out)
Low-Mid FICO * 739	Est. value * 650000
Is there a Co-Borrower? ○ No ● Yes	Loan amount * 220000
DTI * 8.90	Subordinate financing 0
Waive escrows ● No ○ Yes	LTV * 33.85
Mtg insurance ● No ○ Yes	CLTV 33.85
First Time Homebuyer? ○ No ○ Yes	
Specialty Products N/A	

Property Information

Property zip * 88901	Property type * PUD
Property state * NV	Units * 1
Property city * The Lakes	Occupancy type * Primary

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| Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓ |

Demographic Information Tab
Gender/Ethnicity/Race

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

Demographic Information

Application Taken Via:
- ● Face To Face
- ○ Fax
- ○ Mail
- ○ Telephone
- ○ Internet

Ethnicity
- ○ Hispanic or Latino
  - ☐ Cuban
  - ☐ Mexican
  - ☐ Puerto Rican
  - ☐ Other
- ● Not Hispanic or Latino
- ○ I do not wish to furnish this information

Ethnicity Collected Based on Visual Observation or Surname Indicator: *   ○ No   ● Yes

Gender
- ○ Male
- ● Female
- ○ Both(Male & Female)
- ○ I do not wish to furnish this information

Gender Collected Based on Visual Observation or Surname Indicator: *   ○ No   ● Yes

Race
- ☐ American Indian or Alaska Native
  - [Tribe name]
- ☑ Asian
  - ☐ Asian Indian
  - ☐ Chinese
  - ☐ Filipino
  - ☐ Japanese
  - ☐ Korean
  - ☐ Vietnamese
  - ☐ Other Asian [Description]
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
  - ☐ Native Hawaiian
  - ☐ Guamanian or Chamorro
  - ☐ Samoan
  - ☐ Other Pacific Islander [Description]
- ☐ White
- ☐ I do not wish to furnish this information

Race Collected Based on Visual Observation or Surname Indicator: *   ○ No   ● Yes

UNIONHOME MORTGAGE | UHM GO!

Borrowers: UHMGO Test   ADD   DELETE SAVE VALIDATE

| Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan 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

UNIONHOME MORTGAGE | UHM GO!

| Borrowers: | UHMGO Test | ADD | | DELETE | SAVE | VALIDATE | ⬇ ⬆ |

| Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓ |

• Issue: ADS Field is not recognized   &   • Issue: ADS field LoanOriginationCompanyID Is not numeric.

```
Message                                              Severity          Code
-----------------------------------------------      --------------    --------
ADS field  is not recognized.                        Error             118903
Import Log
----------

Error: ADS field LoanOriginationCompanyID is not numeric.
```

RESOLUTION: Change the Loan Originator Company License Type to "Public State" and remove any punctuation from the State License Identifier, i.e, hyphens and periods. Do this for the Company State License Identifier and the LO State License Identifier.

Loan Originator license Type 🔵 Private   ⚪ Public State

State License Identifier 12-3456

• Issue: Confirm the 1003 and credit report borrower data match, the Interview Date is correct and there is no (-)

```
Error                 111371
Error 111371: Confirm the 1003 and credit report borrower data match, the Interview Date is correct, and there is no (-)
```

RESOLUTION: Ensure that the Interview Date is correct and that it is not a future date, and make sure that there are no hyphens in the Credit Report Case ID that you enter on the Credit/AUS tab.

Borrowers: UHMGO Test ▾ | ADD | DELETE | SAVE | VALIDATE | 📥 📤

| Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓ |

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

UNIONHOME MORTGAGE | UHM GO!

Borrowers: [UHMGO Test ▾] [ADD] [DELETE] [SAVE] [VALIDATE] [⬇] [⬆]

| Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓ |

• **Issue: HMDA_HOEPA Loan Status Indicator**

```
--------------------------------------------------------
Loan Application Data Errors

ERROR - HMDA_HOEPALoanStatusIndicator - Invalid Value/Data Type
Import Log
```

• **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 the Transaction [300000]

• **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 [ ]

Borrowers: UHMGO Test | ADD | DELETE | SAVE | VALIDATE

| Loan & Property ✓ | Borrower Information ✓ | Assets & Liabilities ✓ | Real Estate ✓ | Declarations ✓ | Demographic Information ✓ | Loan Originator Information ✓ | Lender Loan Information ✓ |

• **Issue: CONSTRUCTION – Invalid Value/Data Type**

2022-01-07 12:28:52 ▾

Loan Validation Error

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Loan Application Data Errors
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ERROR - CONSTRUCTION - Invalid Value/Data Type <
              0.00
            >
Import Log
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```

RESOLUTION: Go to the "Property and Loan Information" section on the Lender Loan Information tab of the 1003. The three fields are to be blank. These fields are for a construction loan details only.

Property and Loan Information

Field	Value
The property is in a community property state	● NO ○ Yes
Construction-Conversion/Construction-to-Permanent *	● NO ○ Yes
Conversion of Contract for Deed or Land Contract	○ NO ○ Yes
Renovation	● NO ○ Yes
Construction/Improvements Costs	
Lot Acquired Date	
Original Cost	0.00
Mortgage loan will finance energy-related improvements	● NO ○ Yes
Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes *	● NO ○ Yes
Property attachment type	○ Attached ● Detached
Planned unit development	● NO ○ Yes
Property in project	● NO ○ Yes
FHA Lender Identifier	

Need Assistance?

For technical assistance with UHMGO, please contact
uhmgosupport@uhm.com   (8:00 am - 7:00 pm EST)
          or call **844-399-9825**   (9:00 am - 6:30 pm EST)

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