Marking "Does not apply":

The best practice is to mark "**does not apply**" throughout the loan, when applicable. Leaving the "Does not apply" box unchecked can cause several issues with AUS run and other services in the process. Please note the below is just one example of "does not apply" button, there are many throughout the URLA screens.

Project Type:

Review the 1003 URLA Lender screen and confirm the Project Type. This should be completed properly on each loan as it affects your pricing, riders, etc.

Please also make sure you are unchecking the "property is not located in a project" on all loans.
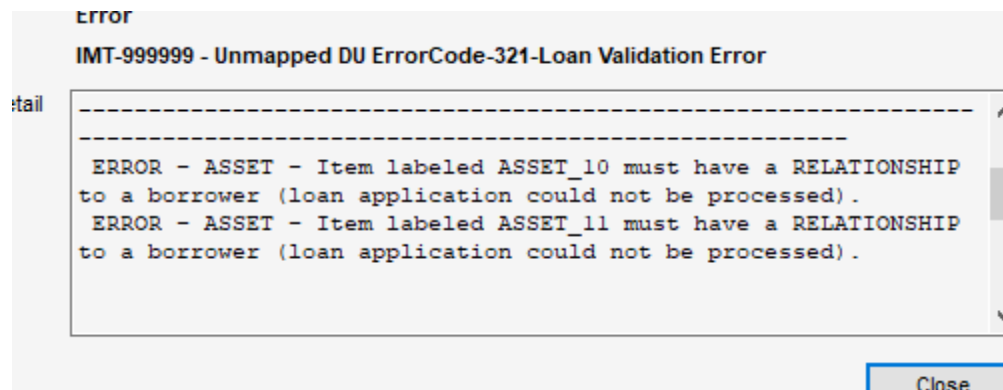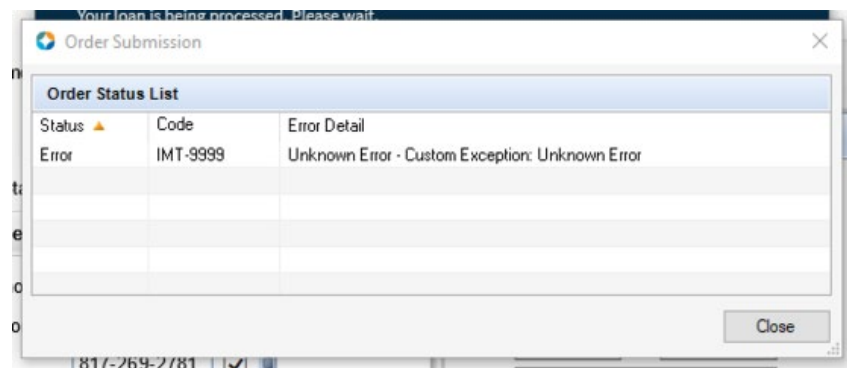
Troubleshooting DU issues:

When you get an error code on DU, please check the log (double click in error) for the reason.
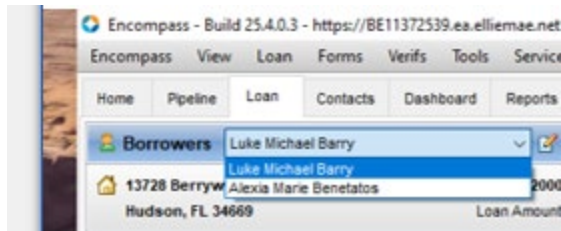
It will direct you to where the issue may be.

Examples of errors:

Borrower pairs: Make sure and look at your 2nd borrower pair (B3 – aka. "drop-down borrower").

The assets and/or liabilities for B3/2nd borrower pair need to be listed as **borrower** and not coborrower.

In Encompass each application (borrower pair) consists of a borrower and co-borrower. Please make sure when reviewing liabilities the owner is idenitifed correctly. For example, if you have a B3 (Borrower pair 2), their assets should be listed on the URLA as borrower.

Borrower Pair 1 = B1 & B2

Borrower Pair 2 = B3 & B4

Borrower Pair 3 = B5 & B6

AUS Data Discrepancy Alerts:

 Encompass uses three decimal places versus DU's 2 decimal places. So, there will be at times rounding issues within the AUS Data Discrepancy Alerts. You will need to clear the alert discrepancy and document/note the file that this is a rounding issue.

AUS Data Discrepancy Alert

Alert Name	AUS Data Discrepancy Alert
Description	The information in the loan file does not match the last set of values used in making an Automated Underwriting Decision. Review values changes and re-ru
Alert Date	12/05/2025

Trigger Fields

Trigger Field	Description	Loan Value	AUS Value
Field 2 - Field AUS.X16	Trans Details Total Loan Amt (w/ MIP/FF)	402,475.00	402,475.00
Field 356 - Field AUS.X18	Subject Property Appraised Value	410,000	410,000
Field 3 - Field AUS.X19	Trans Details Interest Rate	4.875	4.875
Field 1172 - Field AUS.X20	Trans Details Loan Type	FHA	FHA
Field 4 - Field AUS.X21	Trans Details Term (Mos)	360	360
Field 608 - Field AUS.X22	Trans Details Amort Type	Fixed	Fixed
Field 19 - Field AUS.X23	Trans Details Loan Purpose	Purchase	Purchase
Field MORNET.X75 - Field AUS.X11	Fannie Mae MORNETPlus LTV	96.500	96.500
Field MORNET.X76 - Field AUS.X12	Fannie Mae MORNETPlus CLTV	96.500	96.500
Field 1731 - Field AUS.X32	Expenses Total Primary Expenses	3,082.74	3,082.74
Field MORNET.X158 - Field AUS.X14	Fannie Mae Top Ratio	31.137	31.140
Field MORNET.X159 - Field AUS.X15	Fannie Mae Bottom Ratio	46.957	46.960

Verifications of Employment & Income Analyzer:

For Income Analyzer to read information from VOI's, the branch will need to create a new placeholder and upload the VOI from "Verifications" into the "Verification of Employment" document folder.

New & Updated Training Aids:

- Encompass 4506 C
- Encompass – entering REO
- Encompass – Waiving escrows
- Encompass – Change in circumstance CD