

Trouble Shooting Common Errors Running AUS

Hot Tip: Information does get lost between exporting and importing from your LOS to Avista, always open and review the 1003 in Avista **before** running “Automated Underwriting”. Here are a few of the most common items to check for:

- ✓ Is the property address is attached to the Mortgage Lien on the liabilities page of 1003
(This will cause a DO error on Rate/Term refi's as DO reads it as cash out of a non-subject property)
- ✓ Is the subject property box checked under the Mortgage Lien on the liabilities page of the 1003
- ✓ Is the lien position (1st /2nd) chosen under the Mortgage Lien on the liabilities page of the 1003
- ✓ Is the upfront and/or monthly FHA MIP on the 1003 in Avista

Submit/Error: The most common Submit/Error happens when you “Final” loan in Avista **prior** to selecting “DO Retrieval”

- Skipping the “DO Retrieval” step will change Approve/Eligible findings to Submit/Error upon “Final” in Avista
- Skipping the “DO Retrieval” step may cause delay in disclosing and/or submission to UW
- Email submissions@clearpointfunding.com to have the file released, run “DO Retrieval”, once complete be sure and “Final” again under the “Actions” tab in Avista

1003 is View Only: This happens when “DO Retrieval” is not done after “Automated Underwriting” is run. Click “DO Retrieval” under the “Services” Tab in Avista

DO Findings are Missing: Click “DO Retrieval” to bring findings into Avista, refresh the screen by hitting the spyglass next to the loan number or the F5 key

DO Import Error: This error (shown below) occurs when you select “Final” to a lender in DO. Select “Citi” as the lender in DO but do **NOT** final to “Citi” leave in “Interim” status as this is for eligibility only. DO should always be run and left in “Interim” Status. Should you final DO in error contact submissions or your CSR to have DO case file released from lender



Note: You may also receive this error if you have non-numerical characters in the Government Monitoring Tab of the 1003. Review your 1003 “Government Monitoring” tab and check for Alpha or special characters in these fields. They must be strictly numerical for the process to work

I. TERMS	II. PROPERTY	III. BORROWER	IV. EMPLOYMENT	V. INCOME HOUSING	VI. ASSETS	VII. REQ
VI. LIABILITIES	VII. TRANSACTION DETAILS	VIII. DECLARATIONS	IX. SIGNATURE	X. GOVERNMENT MONITORING	OTHER DATA	GOVERNMENT
Race (Check all that apply)						
<input type="checkbox"/> American Indian or Alaska Native		<input type="checkbox"/> Asian		<input type="checkbox"/> Black or African American		
<input type="checkbox"/> Native Hawaiian or other Pacific Islander		<input type="checkbox"/> White		<input type="checkbox"/> Not Applicable		
<input type="checkbox"/> Information not provided by applicant in mail, internet or telephone application						
Interviewer Information						
This application was taken by:			Originator Name			
Internet			cpf test			
Originator Company		Originator Identifier		Originator Company Identifier		
AAA BestTest Broker		58590		55555		
Interviewer Address			Interviewer City			
123 main street			worchester			
Interviewer State / Zip			Interviewer Phone		Interview Date	
MA 01606			555-222-1212		10/29/2011	