

USDA Single Family Housing Guaranteed Loan Program (SFHGLP)

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Lender and Partner Activities Branch

Washington, D.C.

December 2023



Agenda

- ✓ What is GUS?
- ✓ Utilizing GUS
- ✓ GUS Recommendations
- ✓ Documentation Requirements (Attachment 15-A)
- ✓ GUS and TOTAL Scorecard
- ✓ Processing the Refer Loan
- ✓ Strengthening your file
- ✓ Examples
- ✓ Tips for a smooth submission
- ✓ Scenario Solutions

What is the USDA Guaranteed Underwriting System (GUS)?



All loan types must go through GUS, with a few exceptions.

- **GUS is a TOOL!**
- Developed to automate the process and help evaluate the credit risk of the SFHGLP.
- GUS compliments but does not replace the judgement of experienced underwriters.
- GUS is not designed to evaluate the dependability of repayment income.

GUS does NOT replace underwriting guidelines

There are some things that GUS does not assess when reviewing the loan file.

For example:

- GUS does not determine inaccurate calculations or data entry errors.
- GUS does not do an assessment of time in a job, determine if a second job meets underwriting requirements or if the income entered is acceptable to use in qualifying the applicant.
- GUS does not determine if the property value entered is accurate.
- GUS does not read the credit report and detect liabilities.

NOTE: Once an underwriting recommendation has been rendered, the recommendation is only valid if the data entered to support it is accurate and supported.

Gaining Access to GUS



“Gaining Access to GUS Guide”



“USDA LINC Training & Resource Library”



“Guaranteed Underwriting System (GUS)”



BOOKMARK
THIS!

<https://usdalinc.sc.egov.usda.gov/RHShome.do>



NOT THIS!

https://rdforcera-usda.lightning.force.com/lightning/n/RD_URLA_WelcomeTab



United States
Department of
Agriculture

USDA LINC Lender Interactive Network Connection

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Single Family Guaranteed Rural Housing

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Multi-Family Housing

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Community Facilities

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[Lender Status Report List](#)

[Lender PAD Account Maintenance](#)



Types of GUS loans

Accept

Accept- Full documentation

Refer

Refer with caution

Ineligible

Understanding Submission Types

ACCEPT

- Review “GUS Findings Report”.
- Refer to “Loan Origination Checklist” (Attachment 15-A) for Accept Loans.
- Upload documents via the GUS in stacking order.
- **Find the checklist in the LINC Library.**

ACCEPT with FULL DOCUMENTATION

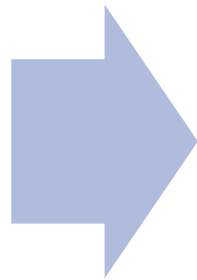
- Review “GUS Findings Report”.
- Refer to “Loan Origination Checklist” for Manually Underwritten Loans. Not all documents will be applicable.
- Upload documents via the GUS in stacking order.

REFER and REFER with CAUTION

- Review “GUS Findings Report”.
- Not a reason to deny the loan, it needs further review.
- Refer to “Loan Origination Checklist” for Manually Underwritten Loans.
- Upload documents via the GUS in stacking order. No need to email anything!

GUS Underwriting Recommendations (continued)

The second part of the underwriting recommendation is specifically for property, income, and applicant eligibility.



Potential results include:

- **Eligible**: Regulatory requirements are met for property, income, and applicant eligibility.
- **Ineligible**: The property may be located in an ineligible area, the applicant may be over the adjusted annual income limit, or the applicant may have characteristics that make them ineligible.
- **Unable to Determine**: The property cannot be located with the online mapping system. Users should utilize the Contact Us tab for the appropriate contact

Property Eligibility

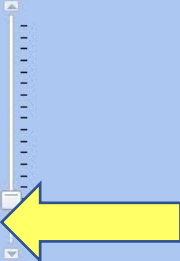
PAC: sfhgld.program@usda.gov

- Home
- Tutorials
- Single Family Housing Guaranteed
- Single Family Housing Direct
- Multi-Family Housing
- Rural Business
- OneRD Loan Guaranteed
- Water and Environmental Guaranteed
- Water and Environmental Direct
- Community Facilities Guaranteed
- Property Eligibility**
- Previous Eligibility Areas
- Income Eligibility
- Income Limits
- Loan Basics

Find Your Address



Switch Basemap



May enter specific address, use zoom bar or double click on the state and zoom in for closer view of a general area



Map Legend
Ineligible Area:

Where to find the GUS recommendation

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information **View Findings** More...▼

GUS Underwriting Findings Report GUS Underwriting Analysis Report GUS Credit Report

GUS Underwriting Findings Report

The underwriting findings for the final submission should be printed by the lender, retained in their permanent case file, and are the official findings that the lender must conform to. Lenders must perform a review of the Final GUS Underwriting Findings Report (The Finding Report displayed after the Final Submission) and confirm the conditions prior to the Conditional Commitment have been met. Your loan application has been submitted to the Rural Development Office for review. You are now locked out of the loan application and have view only capability of the application. Rural Development will contact you concerning the status of your loan. If you have questions, please contact your local office.

1. View Findings
2. GUS Underwriting Findings Report
3. Print PDF option

Underwriting Summary

Underwriting Recommendation: Accept / Eligible

Property Eligibility	Eligible	Primary Borrower	Homeowner, John
Income Eligibility	Eligible	Submission Type	Final
Loan Eligibility	Eligible	Submission Sequence Nbr	2
Loan Risk Evaluation	Accept	Submission Date/Time Stamp	08/18/2020 04:17 PM CDT
		Submitted By	ULATest32 Level2

Borrower Name	Borrower Eligibility	Borrower Risk Evaluation
Homeowner, John	Eligible	Accept

- ### GUS Recommendations
- Accept
 - Accept with Full Documentation
 - Refer
 - Refer with Caution
 - Ineligible

GUS Accept Underwriting Recommendation

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Attachment 15-A
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ATTACHMENT 15-A

Guaranteed Rural Housing



Loan Origination Checklist

Lender Instructions: Submit the identified documents for the applicable loan type. To expedite loan review, please submit only the identified documents. Documents must not exceed the maximum allowable age set forth in the 7 CFR 3555 and Handbook 1-3555. Rural Development will consider all documents submitted as the certified and true copies of the original documents retained in the lender's permanent file. Lenders should submit loan files electronically to Rural Development. See electronic delivery information in the SFHGLP Lending Partner Webpage: <https://www.rd.usda.gov/page/sfh-guaranteed-lender>. In the subject line include the following:
Loan Origination: Borrower Last Name, First Name

General Information

Applicant(s):	Lender:	Date:
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Loan Origination Checklist

Guaranteed Underwriting System (GUS)- Purchase and Non-Streamlined and Streamlined Refinance Transactions
Underwriting Recommendation: **ACCEPT**

When submitting documents in GUS, the appraisal report must be uploaded separately in color.

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Form RD 3555-21, Request for Single Family Housing Loan Guarantee
Include all pages from the current published version
Executed by applicant(s) and lender |
| <input type="checkbox"/> | FEMA Form 086-0-32, Standard Flood Determination Form
New construction properties located in 100-year flood plains require additional documentation, including confirmation the base flood elevation (BFE) is below lowest habitable floor |
| <input type="checkbox"/> | Mortgage Payoff Statement: If refinance transaction |
| <input type="checkbox"/> | Credit Report for Non-Purchasing Spouse (as applicable)
Applies to applicant or property located in a community property state: AZ, CA, ID, LA, NV, NM, TX, WA, WI |
| <input type="checkbox"/> | Uniform Residential Appraisal Report (URAR)
FNMA 1004/FHLMC 70 or applicable report as determined by appraiser (not required for most streamlined refinances) |

Upload the following:

- The appraisal
- Flood Certification
- 3555-21, filled out completely and accurately
- And a few additional items (if applicable) such as the Non-Purchasing Spouse credit report (for Community Property States only), and mortgage payoff for a refinance.

GUS Accept with “Full Documentation” Message

Determination is listed under the “Prior to Conditional Commitment Findings” Section of the “Lender’s Required Conditions”

Lender's Required Conditions

Prior to Final Submission Findings

Underwriting Summary	
Underwriting Recommendation: Accept With Full Documentation / Eligible	
Property Eligibility	Eligible
Income Eligibility	Eligible
Loan Eligibility	Eligible
Loan Risk Evaluation	Accept

Prior to Conditional Commitment Findings

- 2001 - Required Documentation: ACCEPT recommendation is contingent on submission of the following to Rural Development: 1) Completed Form RD 3555-21, 'Request for Single Family Housing Loan Guarantee', which includes the 'Worksheet for Documenting Eligible Household and Repayment Income', 2) Completed 'Uniform Residential Appraisal Report' or its equivalent (excluding streamline refinance transactions), 3) Completed FEMA Form 086-0-32, 'Standard Flood Hazard Determination Form', and 4) A copy of the final GUS Underwriting Findings Report. Certain transactions may require additional documentation be submitted (e.g. qualified alien documentation, non-purchasing spouse credit report, etc.)
- 31063 - FULL DOCUMENTATION REVIEW: This application has been randomly selected for a data integrity review by the Agency prior to issuance of conditional commitment. Lender must provide a fully documented loan file to Rural Development in support of all data entered into the automated application.

Prior to Conditional Commitment Findings

- 2001 - Required Documentation: ACCEPT recommendation is contingent on submission of the following to Rural Development: 1) Completed Form RD 3555-21, 'Request for Single Family Housing Loan Guarantee', which includes the 'Worksheet for Documenting Eligible Household and Repayment Income', 2) Completed 'Uniform Residential Appraisal Report' or its equivalent (excluding streamline refinance transactions), 3) Completed FEMA Form 086-0-32, 'Standard Flood Hazard Determination Form', and 4) A copy of the final GUS Underwriting Findings Report. Certain transactions may require additional documentation be submitted (e.g. qualified alien documentation, non-purchasing spouse credit report, etc.)
- 31063 - FULL DOCUMENTATION REVIEW: This application has been randomly selected for a data integrity review by the Agency prior to issuance of conditional commitment. Lender must provide a fully documented loan file to Rural Development in support of all data entered into the automated application.

GUS Accept with “Full Documentation” Message

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Loan Origination Checklist
Manual Underwriting, GUS Refer/Refer with Caution Underwriting Recommendation, or
GUS Accept with Full Documentation Message on GUS Underwriting Findings and Analysis Report

When submitting documents in GUS, the appraisal report must be uploaded separately in color.

<input type="checkbox"/>	Form RD 3555-21, Request for Single Family Housing Loan Guarantee Include all pages from current published version Executed by applicant(s) and lender
<input type="checkbox"/>	Underwriting Analysis: FNMA 1008/FHLMC 1077, or similar form Executed by the approved lender's underwriter Documentation of annual and repayment income calculations Credit waiver explanations, debt ratio waiver compensating factors, and overall loan file comments may be documented on this form
<input type="checkbox"/>	Uniform Residential Loan Application: FNMA 1003/FHLMC 65 Not required to be signed by applicant(s) or lender Loan amount is not required to match the loan request in GUS or on Form RD 3555-21
<input type="checkbox"/>	Income Verification Documentation: Applicable methods Alternative Documentation: Non self-employed: Written/Electronic VOE + 1 earning statement with YTD figures Full Documentation: Non self-employed: 2 years W-2s + 4 weeks of earning statements with YTD figures Self-Employed: 2 years personal and business filed income tax returns or IRS transcripts with all schedules + YTD profit and loss statement Additional Income Types: SSI, VA Benefits, Pension, Retirement, etc. Refer to Chapter 9 for acceptable verification documents
<input type="checkbox"/>	Asset Documentation: Documentation for all applicable household members per 3555.152(d) VOD's, bank or investment statements, gift letters, etc. Refer to Chapter 9 for acceptable verification documents.
<input type="checkbox"/>	Credit Report: (as applicable) Credit Report: For loans submitted outside of GUS. GUS loans will have the credit report uploaded. Non-Traditional credit tradelines, as applicable Credit supplements, if utilized to support data adjusted from credit report
<input type="checkbox"/>	Credit Report for Non-Purchasing Spouse (as applicable) Applies to applicant or property located in a community property state: AZ, CA, ID, LA, NV, NM, TX, WA, WI
<input type="checkbox"/>	Verification of Rent: NOT APPLICABLE FOR GUS ACCEPT FULL DOCUMENTATION Applicable for manually underwritten loans with credit scores less than 680 when rental history is indicated. Refer to Chapter 10 for guidance on documenting rent and non-traditional credit when a VOR is required, but not available.
<input type="checkbox"/>	Mortgage Payoff Statement: If refinance transaction
<input type="checkbox"/>	FEMA Form 086-0-32, Standard Flood Determination Form: New construction properties located in 100-year flood plains require additional documentation, including confirmation base flood elevation (BFE) is below lowest habitable floor
<input type="checkbox"/>	Evidence of qualified alien: If applicant(s) is not a U.S. Citizen For Non-Streamlined and Streamlined Refinance transactions evidence is required when adding a new borrower who is not a U.S. Citizen.
<input type="checkbox"/>	Uniform Residential Appraisal Report (URAR) NOT APPLICABLE TO MOST STREAMLINED OR STREAMLINED-ASSIST REFINANCES FNMA 1004/FHLMC 70 or applicable report as determined by appraiser

Upload the following:

- Appraisal
- All income/Asset documentation
- Flood Certification
- 3555-21, filled out completely and accurately
- Income Calculation sheet. Either the Attachment 9-B or a Lenders Income Calculation sheet if you have one.
- 1003/1008 – Uniform Residential Loan Application and Underwriting Analysis Forms
- And the additional items if applicable.
- Be sure to utilize the Attachment 15-A Loan Origination Checklist

GUS Refer or Refer with Caution Recommendation

Last Modified	State/County	Submission Status/Date	Underwriting Recommendation	Final Submission Ct	App Status
03/09/2021	Ohio / Morrow County	Final - 03/08/2021	REFER	1	Pending

Underwriting Summary

Underwriting Recommendation: Refer / Eligible

Property Eligibility	Eligible
Income Eligibility	Eligible
Loan Eligibility	Eligible
Loan Risk Evaluation	Refer

- Risk factors have been identified based on data entered into GUS.
- The credit risk evaluation represented by a “Refer with Caution” is greater than a “Refer”.
- Loans should not be denied solely based on a risk evaluation generated by the GUS.
- Loan must be manually underwritten and full documentation package submitted to USDA.

GUS Underwriting Findings Report

Refer and Refer with Caution Determination

- Loan Risk Findings
- Lender's Required Conditions

Loan/Applicant Risk

Loan Risk Finding(s)

There were no loan risk findings issued.

Risk Finding(s) for [REDACTED]

1. 30860 - Low Credit Score: A review of the mortgage loan application reveals the following [REDACTED] has a credit score of 631. Loan must be manually underwritten by the lender and submitted to RD for review. A credit exception listed in HB-1-3555 Chapter 10 must be recorded by the lender on the underwriting analysis if any instances of significant derogatory credit are present on the credit report. Documentation provided by the applicant to support an approved credit exception must be retained in the lender's permanent casefile (if applicable).

Lender's Required Conditions

Prior to Final Submission Findings

1. 539 - Home Sold: Obtain a final Closing Disclosure or equivalent to evidence the cash sale proceeds realized by the applicant. Ensure net equity (proceeds) from disposition of real property supports the asset amount entered into GUS.
2. 601 - Standard Flood Hazard Determination Form (SFHDF): Obtain FEMA form 066-0-32 (SFHDF). Submit form to Rural Development when requesting a conditional commitment for loan note guarantee. If an existing dwelling is in a 100-yr floodplain the lender must ensure flood insurance through FEMA's National Flood Insurance Program (NFIP) is available for the community and flood insurance whether NFIP, "write your own", or private flood insurance, as approved by the lender, is purchased. Additional requirements for flood insurance are listed in HB-1-3555 Chapter 12 106, including requirements for new construction properties.
3. 632 - Lender Due Diligence: Lenders must apply due diligence when reviewing the loan file to determine if there is any potentially derogatory or contradictory information that is not part of the data submitted to GUS or if there is any erroneous information in the data submitted to GUS. If the lender is aware of any contradictory, derogatory, or erroneous information, lenders are obligated to take action. For example if the lender is aware of debts, late payments or derogatory information that has not been made available to the data submitted to GUS (not all inclusive) an underwriting recommendation of ACCEPT may be required to be manually downgraded by the lender to REFER on the Credit Underwriting page in GUS. The file must be manually underwritten by the lender.
4. 2002 - Risk Analysis: The request has received a REFER or REFER WITH CAUTION underwriting recommendation. The credit risk represented by either of these recommendations is statistically greater than the credit risk of loans that receive an ACCEPT recommendation. The lender must manually underwrite the loan and determine if the applicant is creditworthy in accordance with program guidelines. Lenders must submit a fully documented loan file to Rural Development as noted in HB-1-3555 Attachment 13-A.
5. 30585 - Omitted Liabilities: One or more liabilities were omitted from repayment consideration in the application. Lender must document the reason the account(s) was omitted in the Notes section of the Assets and Liabilities page in GUS (for each tradeline omitted) and retain documentation surrounding the omission in their permanent case file. Refer to HB-1-3555 Chapter 11 to determine if a liability is eligible to be marked as Omitted. [REDACTED] has liability with an account type of Installment, balance of \$5,093.00, monthly payment of \$0.00 owed to [REDACTED] which has been designated as No, Omit. (Note: Paid Off). [REDACTED] has liability with an account type of Installment, balance of \$67,109.00, monthly payment of \$769.00 owed to USDA Rural DEV which has been designated as No, Omit. (Note: Sold).
6. 30680 - Other Credits: Ensure any amount entered as an 'Other Credit' on the Lender Loan Information page is not duplicated in an 'Asset' account on the Assets and Liabilities page.
7. 30900 - Retirement Assets: Retirement funds were included as an asset type on the application. Lender must retain the following documentation for each account(s): 1) Verification through a recent depository or brokerage account statement to evidence the vested balance, 2) 60% or less of the vested balance was entered on the application (to account for withdrawal penalties and taxes), and 3) Funds may be withdrawn absent retirement or job termination. [REDACTED] has an asset with an account type of Retirement and an amount of \$5,334.00.
8. 60005 - Authorized User Accounts: Authorized User (AU) accounts are not the legal responsibility of an authorized user. Lenders are not required to include a monthly payment for an AU account in the total debt ratio but may do so at their discretion. Lenders may include an AU account to validate the credit score for GUS REFER and REFER WITH CAUTION files, as applicable, per HB-1-3555 Chapter 10. AU accounts that are closed or terminated do not require further analysis.
9. 60005 - Disputed Account Non-Derogatory: When an applicant's credit report indicates a tradeline or public record is in dispute, an ACCEPT underwriting recommendation may be required to be downgraded to a REFER. A downgrade is not required if any of the following are met regarding the non-derogatory disputed account: 1) The tradeline has a zero dollar balance, 2) The tradeline states "paid in full" or "resolved", 3) The tradeline is 24 months of age or greater, 4) The tradeline is current and paid as agreed, 5) The payment listed on the credit report is included in the monthly debts, 6) A documented payment from the creditor is included in the monthly debts, or 7) Five percent of the stated account balance on the credit report is included in the monthly debts. If none of these options can be met, the lender must downgrade the loan file to a REFER and include monthly debt payments for the disputed items per HB-1-3555 Chapter 10.
10. 60011 - Conventional Credit Test: The lender must certify the applicant(s) does not qualify for a conventional credit loan. The conventional credit test for RD purposes includes all of the following: 1) The applicant(s) has available non-retirement liquid assets of at least 20% of the purchase price for downpayment, 2) In addition to the downpayment, applicant(s) can pay all closing costs from available non-retirement liquid assets, 3) After applying the downpayment and closing costs the applicant(s) would not exceed a 28% PITI ratio and 36% TD.

GUS Refer or Refer with Caution Recommendation

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Loan Origination Checklist Manual Underwriting, GUS Refer/Refer with Caution Underwriting Recommendation, or GUS Accept with Full Documentation Message on GUS Underwriting Findings and Analysis Report

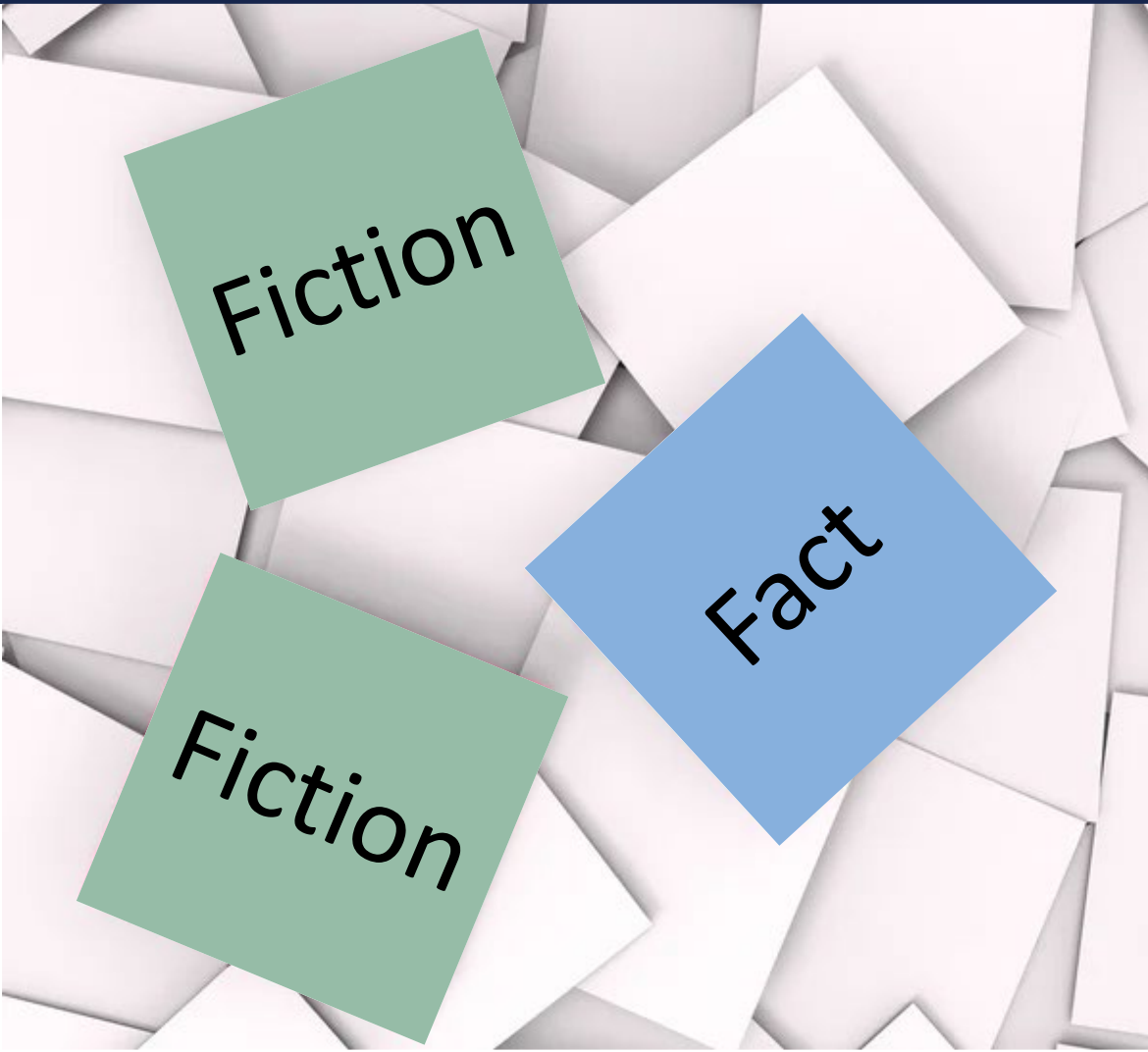
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<input type="checkbox"/>	Uniform Residential Loan Application: FNMA 1003/FHLMC 65 Not required to be signed by applicant(s) or lender Loan amount is not required to match the loan request in GUS or on Form RD 3555-21
<input type="checkbox"/>	Income Verification Documentation: Applicable methods Alternative Documentation: Non self-employed: Written/Electronic VOE + 1 earning statement with YTD figures Full Documentation: Non self-employed: 2 years W-2s + 4 weeks of earning statements with YTD figures Self-Employed: 2 years personal and business filed income tax returns or IRS transcripts with all schedules + YTD profit and loss statement Additional Income Types: SSI, VA Benefits, Pension, Retirement, etc. Refer to Chapter 9 for acceptable verification documents
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Upload the following:

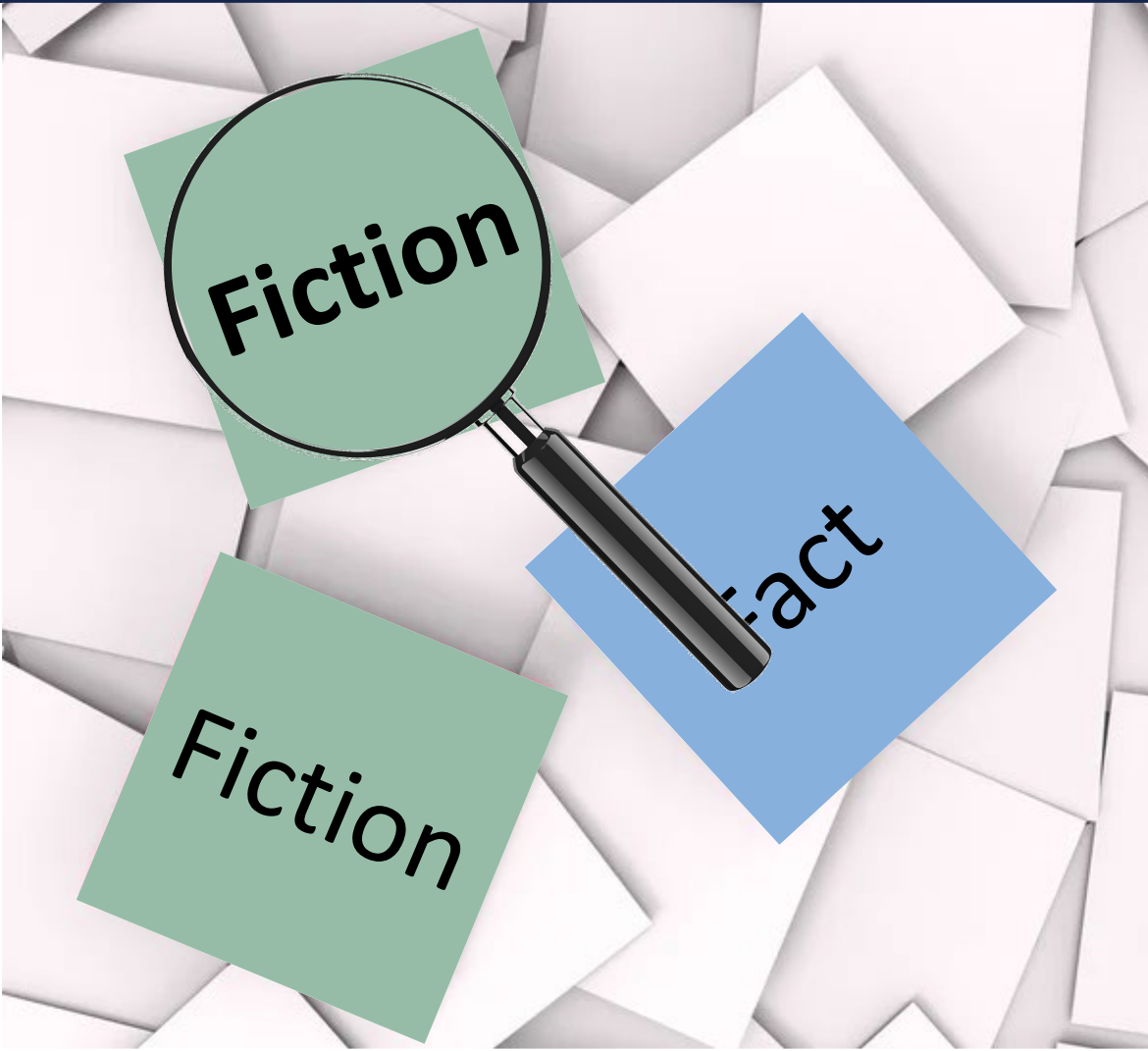
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- 3555-21, filled out completely and accurately
- Income Calculation sheet. Either the Attachment 9-B or a Lenders Income Calculation sheet if you have one.
- 1003/1008 – Uniform Residential Loan Application and Underwriting Analysis Forms
- And the additional items if applicable.
- Be sure to utilize the Attachment 15-A Loan Origination Checklist

FACT OR FICTION



You receive a GUS recommendation of Refer, you automatically deny the loan?

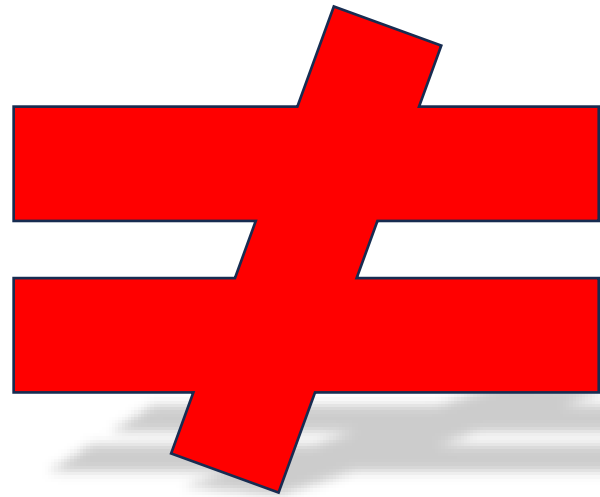
FACT OR FICTION



- If GUS returns a Refer or Refer with Caution, it is not cause to deny the loan.

GUS is unique!

Refer



Ineligible

Top reasons to process the Loan

A GUS REFER finding does not mean automatic denial. Let's change your mindset on these.

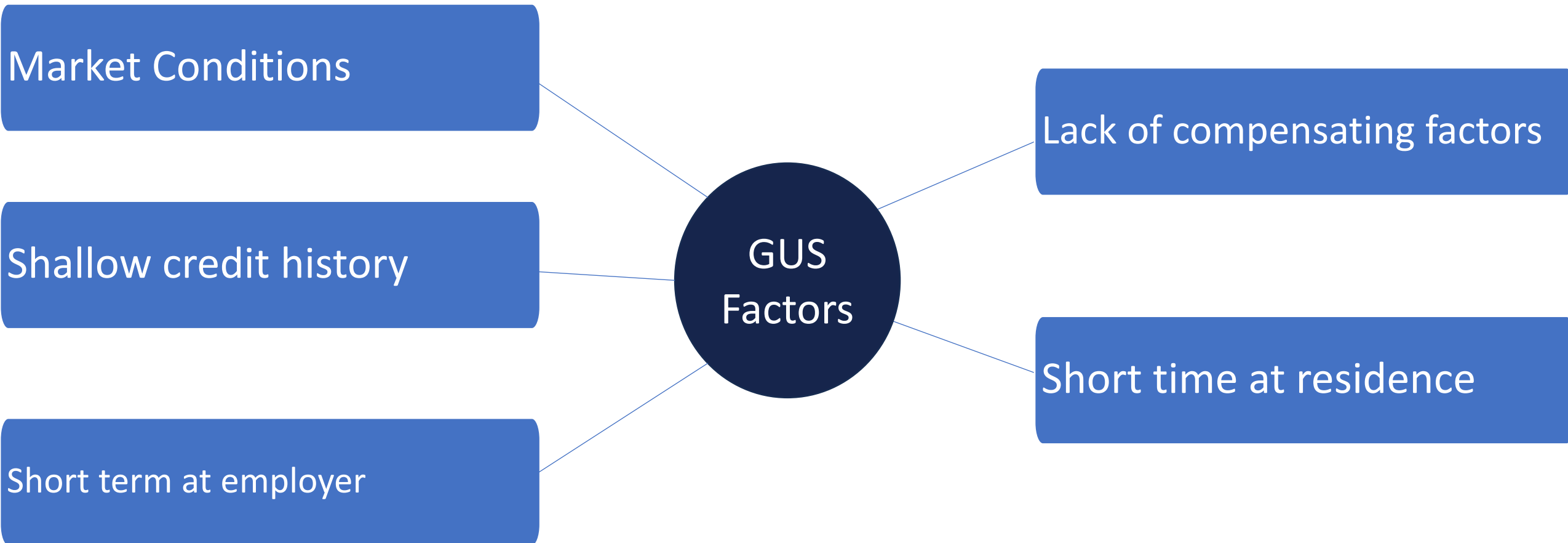
A GUS refer does not mean the same thing as it does for other underwriting products, as we just went over.

The process to getting LNG is the same regardless of the underwriting recommendation.

Everyone is looking for business right now, process the refer!

The process and review time remain the same whether you have a Refer, Refer with Caution, or an Accept.

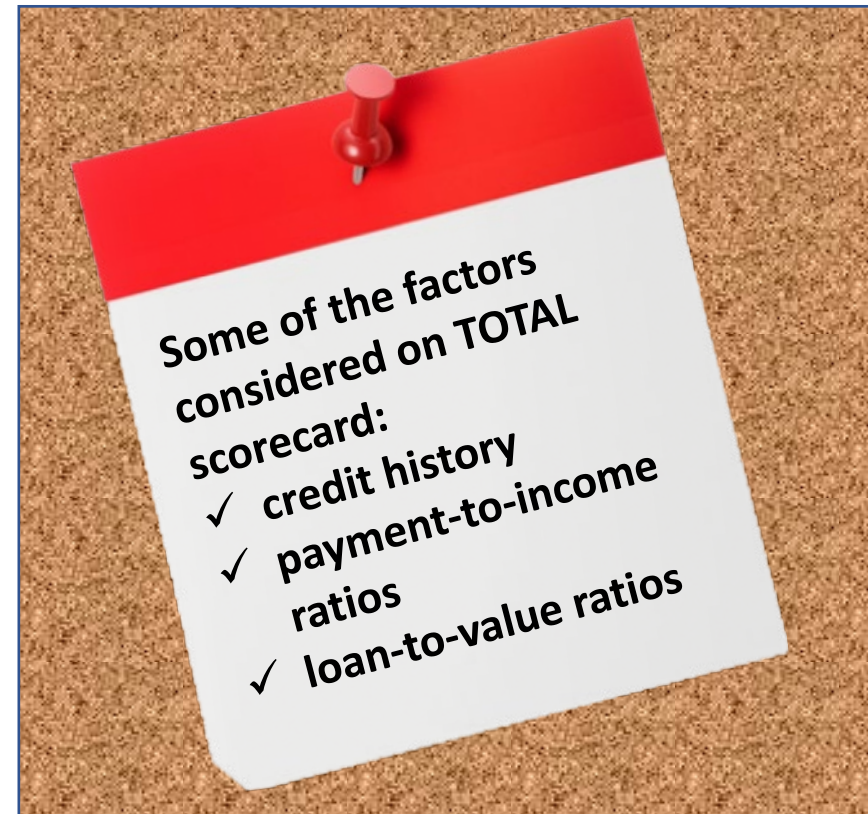
Factors causing GUS to trigger more refers



GUS Scorecard & GUS Recommendations

What determines the underwriting recommendation returned by the Guaranteed Underwriting System (GUS)?

- Uses a risk evaluation scorecard
- Compliments but does NOT replace the consideration and judgement of experienced underwriters
- Scorecard allows favorable consideration to applicants that exhibit positive compensating factors



Documentation Requirements

The lender's permanent case files must be supported with the following verified documentation, regardless of the GUS recommendation:

- Credit history
- Adjusted Annual Income (determined for program eligibility)
- Stable and dependable income (determined for repayment and qualifying purposes)
- Assets (for income calculation, conventional credit test, and compensating factor analysis)
- Collateral Requirements
- Any other documentation supporting the mortgage loan request

Factors that could strengthen your recommendation

Enter Assets/cash reserves

Accurate income

Work history

Rental/housing history

Review credit with borrower to ensure accuracy

A letter of explanation is always a good idea

Assets & GUS

- Calculate and enter assets correctly to avoid receiving errors.
- When disclosing the assets of the borrower on the “Assets and Liabilities” page of GUS, lenders have the responsibility to determine if the asset is liquid or readily converted to cash and can be done so absent retirement or job termination.
- Assets such as 401(k)s, IRAs, etc. may be included in the underwriting analysis up to only 60 percent of the vested value.
- Assets should never be overvalued as it affects the risk assessment provided by the automated underwriting system.

This section in GUS allows users to enter information about borrower assets that will be used to evaluate their loan eligibility. Verified assets could offset risks associated with the underwriting recommendation.

The screenshot shows the 'Assets and Liabilities' section of the GUS interface. The page title is 'Assets and Liabilities' and the sub-section is 'Assets - Bank Accounts, Retirement, and Other Accounts You Have (0)'. A green 'Add Asset' button is highlighted with a red circle and the number 1. Below the button is a link for 'Other Assets You Have (0)'.

The screenshot shows the 'Assets and Liabilities' section of the GUS interface. The page title is 'Assets and Liabilities' and the sub-section is 'Assets - Bank Accounts, Retirement, and Other Accounts You Have (1)'. A red 'Remove' button is visible. The form fields are: 'Account Owner/Borrower Name (P)' with a dropdown menu (highlighted with a red circle and the number 2), '* Account Type (P)' with a dropdown menu (highlighted with a red circle and the number 3), 'Financial Institution (F)', 'Account Number (F)', and 'Cash or Market Value (P)'. The 'Cash or Market Value' field is currently set to '\$0.00'. Below the form is an 'Add Additional Asset' button. At the bottom, there is a summary box for 'Total Cash or Market Value for All Borrowers' set to '\$0.00'.

ASSET CHANGES AFTER CONDITIONAL COMMITMENT ISSUANCE

Assets verified prior to loan closing that are less than the amounts entered into GUS or on the loan application may retain the issued Conditional Commitment (Form RD 3555-18/18E) when one of the following are met:

1. The application was approved with zero months of cash reserves; or
2. The application will continue to have a minimum of four months of cash reserves.

Credit Exceptions



Credit history problems do not always reflect an unwillingness to meet financial obligations.



If the lender believes the applicant is creditworthy, they may make an exception.



Exceptions should only be for situations that are temporary in nature, beyond the applicant's control, and due to the current employment/financial/health of the household are unlikely to recur. (i.e. temporary loss of job, illness, etc.)

Credit Exceptions



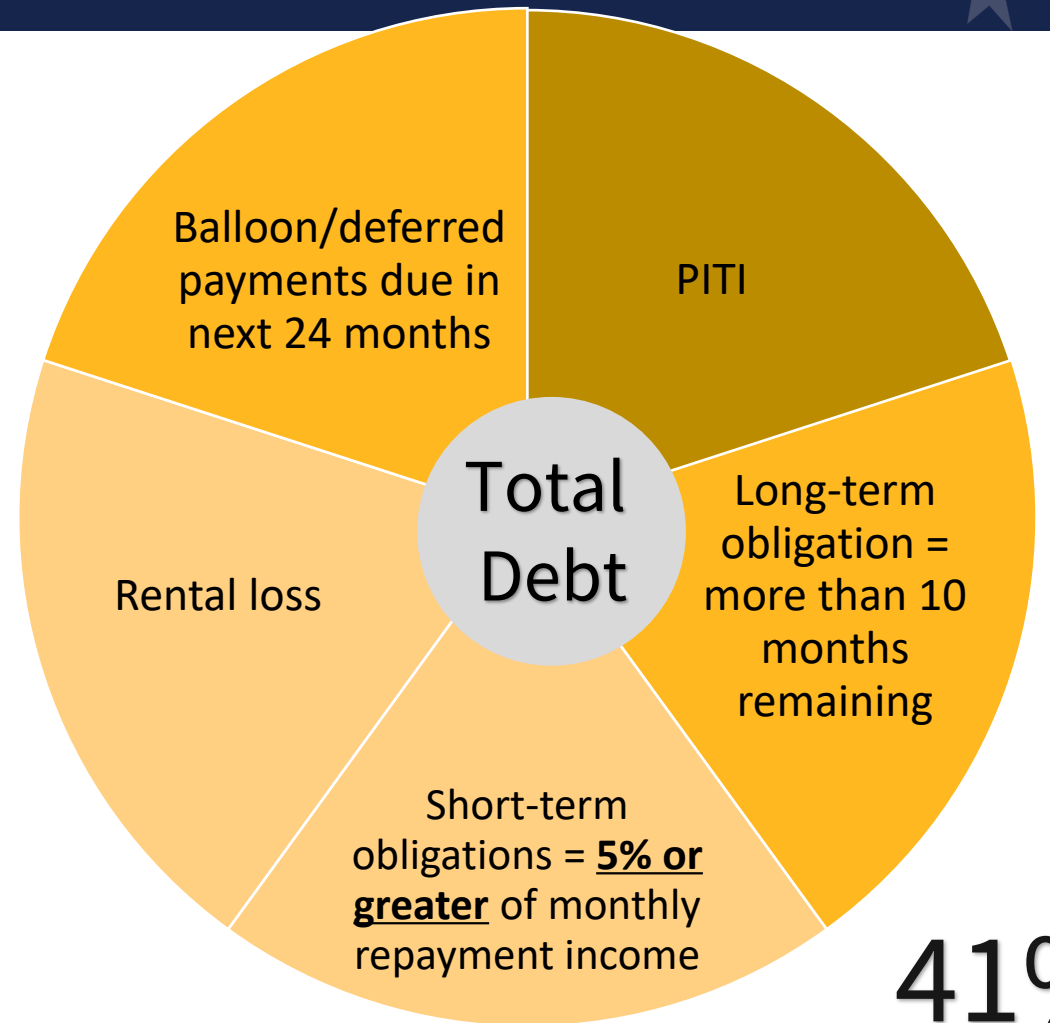
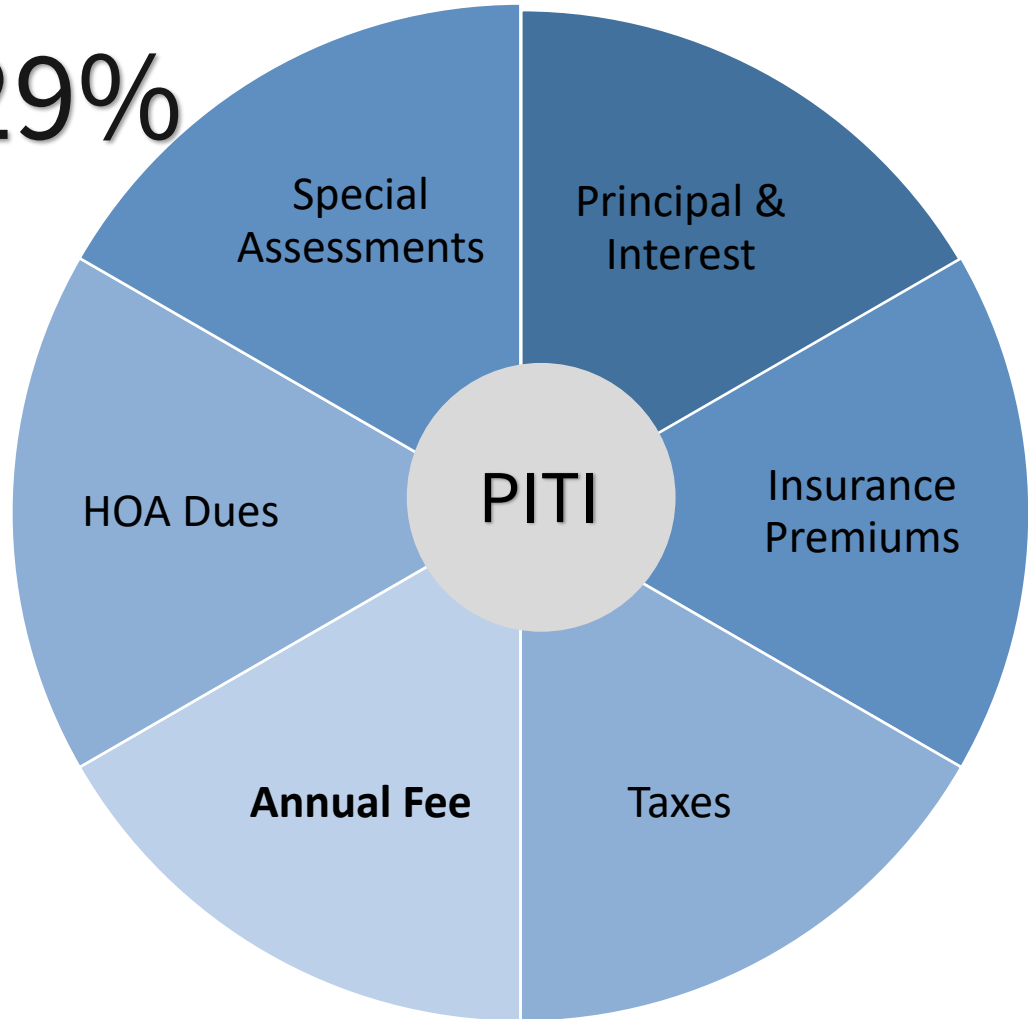
GUS “Accept” or “Accept Full Documentation”: NOT required.



GUS “Refer”, “Refer w/Caution”, and Manually Underwritten, required for: Foreclosures, Bankruptcies, Deed-in-Lieus, and Short Sales (*past 36 months*). One rent or mortgage payment that was *30 or more days late in the past 12 months*.

Ratio Analysis & Compensating Factors

29%



41%

Debt Ratio Waiver

PITI ratio
cannot exceed
32%

Total Debt
Ratio cannot
exceed 44%

Credit Score
must be 680
or greater

At least 1
acceptable
compensating
factor is
present

Savings or cash
reserves of at least 3
months of PITI
payments

Employed with their
current primary
employer for a
minimum of 2 years

GUS files that receive an Accept or Accept Full Documentation underwriting recommendation do not require debt ratio waivers.

When does a file need to be downgraded?

Non-Derogatory disputed accounts

- A GUS Accept recommendation is required to be downgraded unless one of the following are met:

- The disputed tradeline has a zero balance;
- The disputed tradeline states “paid in full” or “resolved” on the credit report;
- The disputed tradelines are 24 months or greater;
- The disputed tradeline is current and paid as agreed;
- The payment stated on the credit report is included in the monthly debts;
- A documented payment from the creditor is included in the monthly debts; or
- Five percent of the stated account balance on the credit report is included in the monthly debts.

When does a file need to be downgraded?

GUS Accept files with less than \$2,000 in disputed derogatory accounts will require the lender to determine if the disputed accounts may impact the applicant's ability to repay the proposed mortgage obligation. Each account must include a minimum monthly payment of:

The payment stated on the credit report. If no payment listed, use

- Five percent of the balance of the account; or
- A lesser amount documented from the creditor.

When does a file need to be downgraded?

Derogatory disputed accounts

- GUS Accept/Accept with Full Documentation files must be downgraded to a Refer when the applicant has \$2,000 or more collectively in disputed derogatory accounts in the last 24 months.

If the lender is aware of any potential derogatory or contradictory information that is not part of the data submitted to GUS, or if there is any erroneous information in the data submitted to GUS, the loan must be manually downgraded.

Taking a Closer Look



GUS Submission	1 st Final submission	Change	Final Submission
Total Household income	\$127,458.00	Increased total HH income	\$134,919.00
Property Value	\$275,000.00	\$10K Increased property value	\$285,000.00
Underwriting Decision	Refer		Accept
LTV	101.01	Decreased LTV	97.47
PITI Ratio	19.1546	Decreased PITI	18.0596
TD Ratio	33.0808	Decreased TD	31.1897
All Borrowers Employment Income	\$10,621.48	Increased income from employment and other sources	\$10,768.49
All Borrowers Total Income from other sources	\$0.00	Increased income from employment and other sources	\$497.00

Mortgage Information

LTV	101.01 %
Monthly PITI	\$928.70
Other Monthly Debt	\$546.00
Total Monthly Debt	\$1,474.70
PITI Ratio	25.7962 %
TD Ratio	40.9623 %
Loan Amount	\$101,010.00
Sales Contract Price	\$100,000.00
Property Value	\$100,000.00

Note Rate	7.5000 %
Loan Term (months)	360
Amortization Type	Fixed Rate
Upfront Guarantee Fee/Annual Fee Option	1.0000% / 0.3500%
USDA Upfront Guarantee Fee	\$1010.10
Loan Purpose	Purchase

GUS Findings: Refer/Refer with caution

Ratios

PITI: 25.7962%

TD: 40.9623%

New car loan 11/2022

New credit card 12/2022 with high usage

Residence:

Current residence-1 Month

Previous Residence- 6 Months

Previous Residence-6 years

Employment:

Current job-1 Month

Previous Job-2 years

Successful GUS Submissions

Successful Document Submissions

- *Try to Upload documents prior to “Final” submission*
- *Double check findings to verify if more documents are required*

Timeliness



- *Notify the appropriate Production team at Rural Development anytime you upload documents for incomplete files*

Communication



- **Efficiency is the key!**
- **Follow the checklist**

Completeness



GUS – Application Document Uploads

The screenshot shows the 'Application Documents' section of a web application. At the top, a navigation bar includes 'Eligibility', 'Borrower Information', 'Assets and Liabilities', 'Real Estate', 'Loan and Property Information', and 'Application Documents' (highlighted with a red box and callout 1). Below this is the 'Application Documents' title and a 'Borrower Information' section with a green header and two input fields (callout 2). The 'Upload Documents' section follows, with instructions to 'Add and Index Individual Document(s) into Image Repository'. A yellow box contains 'File Upload Instructions' (callout 3) with a bulleted list: acceptable formats (Adobe PDF, TIF), no password-protected PDFs, 100MB max file size, selection of document type, up to 10 documents at a time, and selection of 'Submit Document(s)'. Below this is a table with columns: 'Type of Document', 'File Name', 'Submission Status', and 'Actions'. A dropdown menu (callout 4) is open under 'Type of Document', showing options: '10011 Request for Guarantee', '10002 Appraisal Report', '10006 Underwriting', and '10011 Request for Guarantee'. An 'Upload Files' button (callout 5) and 'Or drop files' text are next to it. A 'Submit Document(s)' button is on the right. A final yellow box contains a note: 'Note: It may take several minutes for individually indexed documents to process and be available for display.' and a bullet point: 'Click the "Display Document" button icon to display the document you wish to view.'

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information **Application Documents** More...▼

Application Documents

Borrower Information

2 Borrower ID / Name Borrower Address

Upload Documents

Add and Index Individual Document(s) into Image Repository

3 File Upload Instructions

- Acceptable file formats are Adobe PDF and TIF (no password protected PDF files)
- Password protected documents are not permitted.
- Maximum File Size is **100MB**.
- User must make a selection for **"Type of Document"** prior to adding files using the Upload feature.
- Up to **10** individual documents can be uploaded at a time.
- Select **"Submit Document(s)"** to attach document(s) to application for submission to USDA.

Type of Document	File Name	Submission Status	Actions
4 10011 Request for Guarantee Choose One 10002 Appraisal Report 10006 Underwriting 10011 Request for Guarantee	5 Upload Files Or drop files		Submit Document(s)

Note: It may take several minutes for individually indexed documents to process and be available for display.

- Click the **"Display Document"** button icon to display the document you wish to view.

GUS – Application Document Uploads

Steps

- Select the document to be uploaded from the user's system.
- Click **Open** to attach to the loan application.
- Wait for the upload to complete as indicated in the **Upload Files** dialogue box. Select the **Done** button when the upload is complete.

The screenshot displays the 'Upload Documents' section of the GUS application. At the top, there is a table with columns for 'Borrower ID / Name' and 'Borrower Address'. Below this, the 'Upload Documents' section includes instructions: 'Add and Index Individual Document(s) into Image Repository'. A yellow box contains 'File Upload Instructions' with the following details: acceptable formats (Adobe PDF and TIF), no password-protected files, a 100MB maximum file size, a requirement to select a document type, and a limit of 10 documents. A 'Type of Document' dropdown menu is set to '10011 Request for Guarante...'. An 'Open' file dialog box is overlaid on the screen, showing the 'Desktop' folder with several files, including 'Upload Test Doc'. Below the dialog, a 'Submitted Documents' section contains a note about upload time and a 'Display Document' button. At the bottom, an 'Upload Files' progress bar shows 'Upload Test Doc.pdf' (45 KB) with a green checkmark and a 'Done' button.

GUS – Application Document Uploads

Steps

- To submit the selected and uploaded document(s), select the Submit Document(s) button.
- Submitted documents appear in the Submitted Documents section.
- Select the eye icon under the Actions column to view the document.
- Use the action buttons to navigate through the submitted document(s).

Type of Document	File Name	Submission Status	Actions
Choose One			
10011 Request for Guarantee	Upload Test Doc.pdf	Not Submitted	

1 [Submit Document\(s\)](#)

Submitted Documents

Note: It may take several minutes for individually indexed documents to process and be available for display.
• Click the "Display Document" button Icon to display the document you wish to view.

Type of Document	Document Description	Upload Date	Actions
2 10011	Request for Guarantee	9/14/2020	3


4 [First](#) [Previous](#) [Next](#) [Last](#)




Uploading Documents into GUS

Uploaded documents, including agency issued forms may be retrieved at the Display Document tab.

Submitted Documents



Note: It may take several minutes for individually indexed documents to process and be available for display.

• Click the "Display Document"  button Icon to display the document you wish to view.

Type of Document	Document Description	Upload Date	Actions
10009	Conditional Commitment	3/8/2021	
10002	Appraisal Report	3/3/2021	
10006	Underwriting	3/3/2021	




Uploading Documents into GUS

This is going to take awhile...

10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	

Uploading Documents into GUS

We'll get through this one super fast!


Type of Document	Document Description	Upload Date	Actions
10009	Conditional Commitment	4/23/2021	
10002	Appraisal Report	4/20/2021	
10006	Underwriting	4/20/2021	

1

INSTRUCTIONS ON HOW TO MOST EFFICIENTLY UPLOAD YOUR DOCUMENTS TO GUS!

Combining files and reduce file size in Adobe before uploading to GUS

Add correct files from Attachment 15-A



2

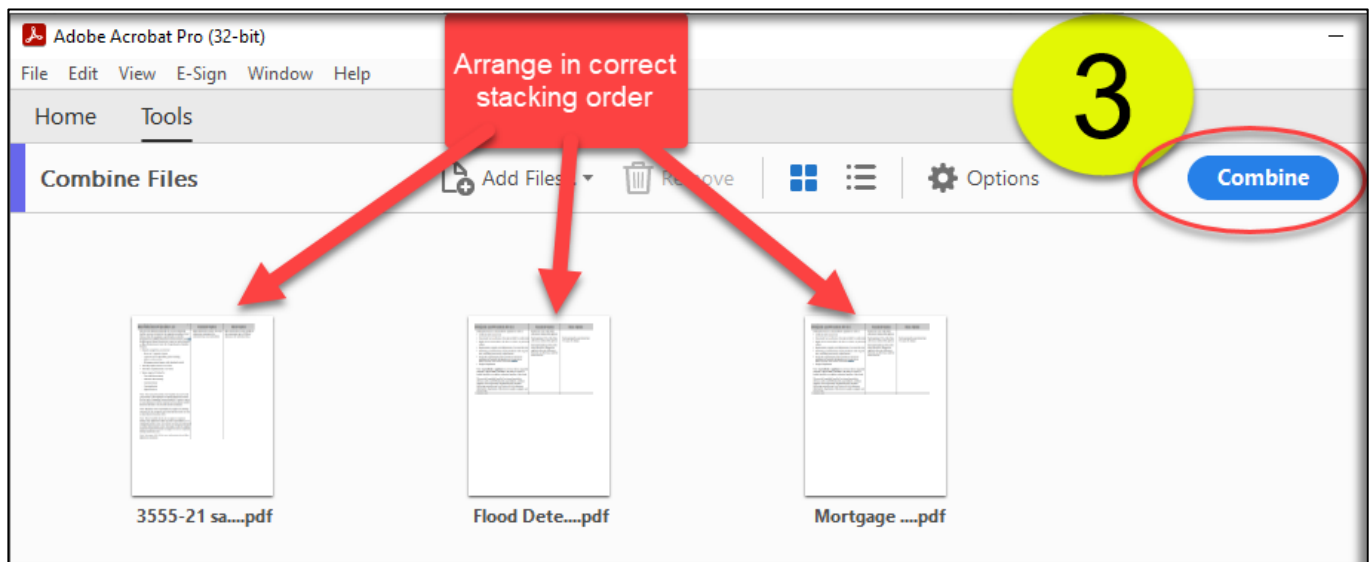
Add files by clicking the button below or drag and drop them here.
You can also add the current open files from below.

Add Files

Add Open Files

Help

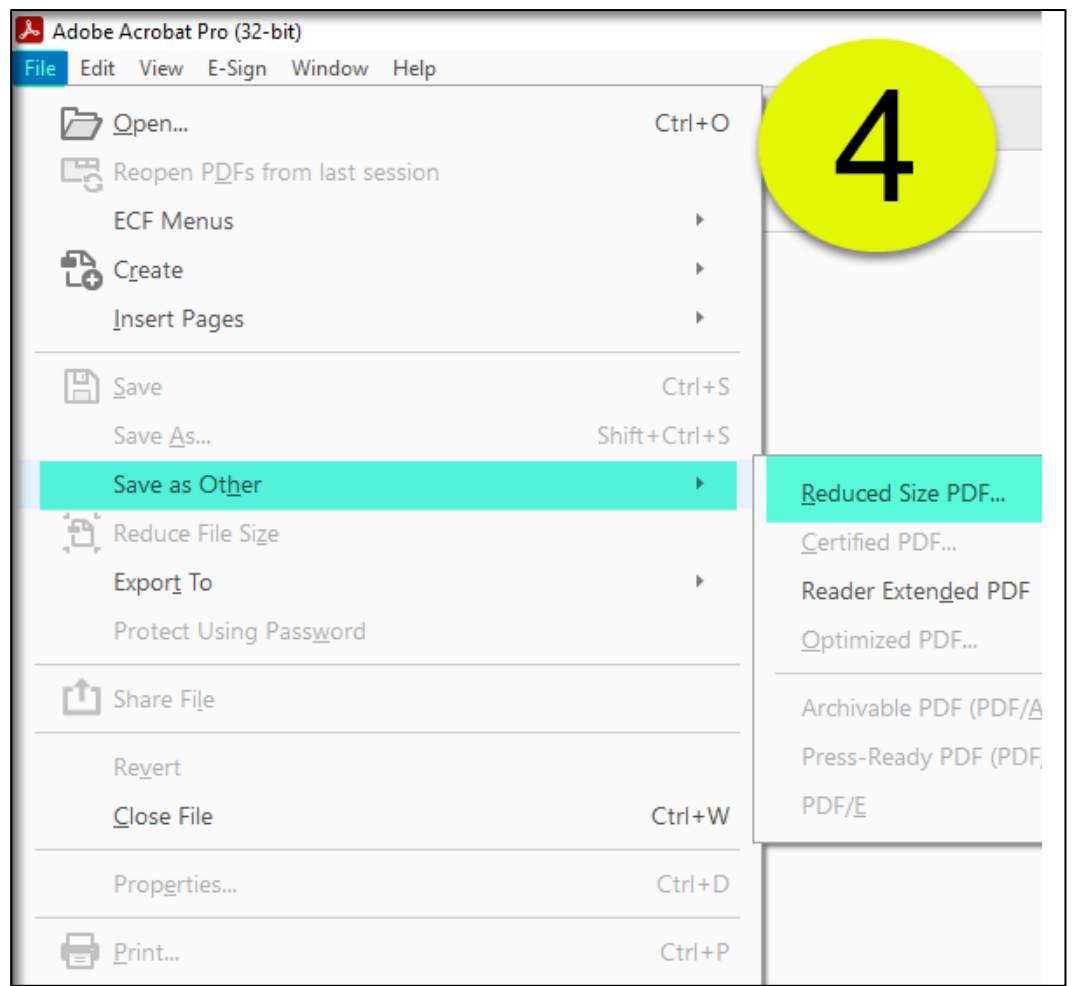
Arrange in correct stacking order



3

Combine

4



- Open... Ctrl+O
- Reopen PDFs from last session
- ECF Menus
- Create
- Insert Pages
- Save Ctrl+S
- Save As... Shift+Ctrl+S
- Save as Other
- Reduce File Size
- Export To
- Protect Using Password
- Share File
- Revert
- Close File Ctrl+W
- Properties... Ctrl+D
- Print... Ctrl+P

- Reduced Size PDF...
- Certified PDF...
- Reader Extended PDF
- Optimized PDF...
- Archivable PDF (PDF/A)
- Press-Ready PDF (PDF, PDF/E)



Scenario Solutions

From the Scenario Desk

QUESTION: GUS reflects an open liability with an unpaid balance of \$650. The credit report shows an unpaid balance of \$600. Does the submission need to be released back to the lender to reduce the unpaid balance to \$600 to match the credit report?

From the Scenario Desk

QUESTION: GUS reflects an open liability with an unpaid balance of \$650. The credit report shows an unpaid balance of \$600. Does the submission need to be released back to the lender to update the unpaid balance to \$600 to match the credit report?

ANSWER: No. In this case the lender has decided to be conservative and enter a higher unpaid balance into GUS than the credit report would have required. As long as the amount of the payment has not increased from what was entered into GUS, the file can proceed without required changes to GUS.

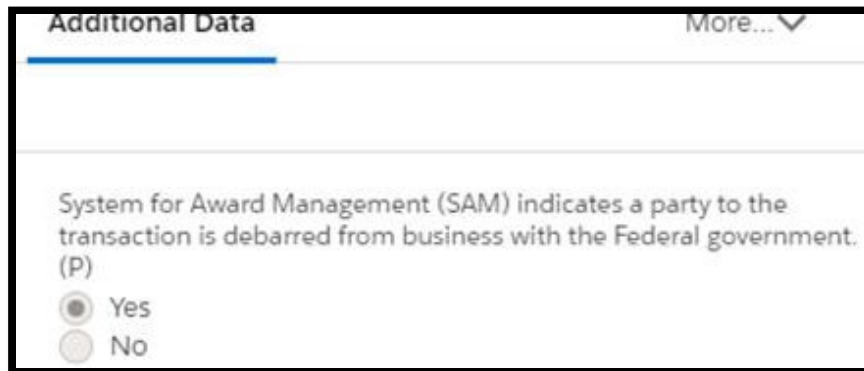
From the Scenario Desk

QUESTION: I ran GUS and am getting a message that there is a SAM exclusion. When I ran both names through SAM directly, there was no hit. Since GUS indicates there is a SAM exclusion, does that mean this applicant is automatically ineligible?

From the Scenario Desk

QUESTION: I ran GUS and am getting a message that there is a SAM exclusion. When I ran both names through SAM directly, there was no hit. Since GUS indicates there is a SAM exclusion, does that mean this applicant is automatically ineligible?

ANSWER: Most likely, no. Most often, this is due to an inaccurate entry in GUS. If you have confirmed the applicant(s) is not debarred from doing business with the Federal government, check to make sure the following question is answered correctly on the GUS Additional Data screen.



The screenshot shows a mobile application interface for 'Additional Data'. At the top, the title 'Additional Data' is on the left and 'More...' with a dropdown arrow is on the right. Below the title bar, there is a horizontal line. The main content area contains the following text: 'System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government. (P)'. Below this text are two radio button options: 'Yes' (which is selected) and 'No'.

From the Scenario Desk

QUESTION: The applicant received a gift from his parents which has already been deposited into the applicant's bank account. The gift donors have provided an acceptable gift letter and a single-day activity statement from their bank to verify the gift funds were withdrawn from their account. Does the lender need to obtain a full 30-day statement of the donor's account or a single-day activity statement?

From the Scenario Desk

QUESTION: The applicant received a gift from his parents which has already been deposited into the applicant's bank account. The gift donors have provided an acceptable gift letter and a single-day activity statement from their bank to verify the gift funds were withdrawn from their account. Does the lender need to obtain a full 30-day statement of the donor's account or a single-day activity statement?

ANSWER: Chapter 9 states that for gift funds that have been deposited into the borrower's account, the lender must obtain a gift letter and a bank statement showing the withdrawal from the donor's account. The guidelines do not specify that a 30-day bank statement must be provided. A single-day activity statement showing the source and withdrawal of the gift funds from the donor's account would be sufficient to document the source of the gift.

From the Scenario Desk

QUESTION: The applicant is purchasing a property from her mother. She is wanting to gift the applicant funds to pay off some credit cards for qualifying. Is this permissible?

From the Scenario Desk

QUESTION: The applicant is purchasing a property from her mother. Her mother wants to gift the applicant funds to pay off some credit cards for qualifying. Is this permissible?

ANSWER: No. Since the mother is the seller of the home, she is an interested party in the sale of the property. Thus, the mother is not an eligible gift donor. The seller may, however, contribute towards closing costs within the 6% interested parties cap.

From the Scenario Desk

QUESTION: When revising an IRS repayment agreement for delinquent taxes to include an additional year, does 3 additional months need to be paid to meet Rural Development guidelines?

From the Scenario Desk

QUESTION: When revising an IRS repayment agreement for delinquent taxes to include an additional year, does 3 additional months need to be paid to meet Rural Development guidelines?

ANSWER: Yes. An applicant with delinquent Federal tax debt is ineligible unless they have a repayment plan approved by the IRS. A minimum of three timely payments must have been made on the most recent IRS approved repayment plan.

FAQ Loan Origination

Documents & Resources

1. [3555 Handbook](#) (PDF)
2. [3555 Regulation - 7 CFR 3555](#) (PDF)
3. [FAQ Loan Origination](#) (PDF)
4. [Form RD 3555-21 Request for Loan Guarantee](#) (PDF)
5. [GRH Loan Checklist -- Attachment 15-A](#) (PDF)
6. [Manual Submission Job Aid](#) (PDF)
7. [GRH Income Worksheet -- Attachment 9-B](#) (PDF)
8. [Guaranteed and Annual Fee Calculation Guidance](#) (PDF) [Calculator](#) (Excel)
9. [Income Matrix](#) (PDF)
10. [Refinance Matrix](#) (PDF)
11. [Sample Worksheet for Calculating Maximum Loan](#) (PDF)
12. [Capital Financial Requirements for Non-Regulated Lenders](#) (PDF)



Resources

<https://www.rd.usda.gov/resources/usda-linc-training-resource-library/guaranteed-underwriting-system>

Guaranteed Underwriting System

HOME > RESOURCES > USDA LINC TRAINING & RESOURCE LIBRARY

LINC Training Library

Guaranteed Underwriting System (GUS)

Lender Approval

Lender Training

Loan Closing

Loan Origination

Loan Servicing

GUS Lender Test Environment (LTE)

SFHGLP System Access and Security Guide

Documentation and Resources

1. [GUS Lender User Guide](#)
2. [Pop-Up Information \(PDF\)](#)
3. [Gaining Access to GUS](#)
4. [GUS User Agreement & Training Cert](#)
5. [Lender Agent Access to GUS](#)
6. [SFHGLP System Access and Security Guide](#)
7. [Lender Request for Branch Addition/Modification](#)
8. [Single Close Rehab User Guide](#)

Training

1. [How to Become a GUS Lender and Set Up Users](#)
 - [How to Become a GUS Lender and Set Up Users](#) (PDF Training Handout)
2. [GUS Overview](#)
 - [GUS Overview](#) (PDF Training Handout)
3. [GUS Updates](#)
 - [GUS Updates](#) (PDF Training Handout)
4. [GUS Basic Navigation and User Roles](#)
 - [GUS Basic Navigation and User Roles](#) (PDF Training Handout)
5. [Loan Application](#)
 - [Loan Application](#) (PDF Training Handout)
6. [Eligibility Page](#)
 - [Eligibility Page](#) (PDF Training Handout)
7. [Borrower Information Page](#)
 - [Borrower Information Page](#) (PDF Training Handout)
8. [Assets and Liabilities Page](#)
 - [Assets and Liabilities Page](#) (PDF Training Handout)

USDA GRH Updates

New Lender Training Schedule

Training Schedule

Due to the overwhelming response of our virtual live training events this past year, we will now be offering monthly virtual live training events. These trainings are free and everyone is welcome to attend. Registration will open approximately 30 days prior to the event. Contact the Lender & Partner Activities Branch with any questions.

These trainings will be held at 2pm EST on the dates listed below:

- December 14, 2023: Hot Topics | [Register Here](#)
- January 10, 2024: Single Close Construction and Rehab Repair loans
- January 18, 2024: Income
- February 13-15, 2024: In Person training – Location TBD
- March 6, 2024: Program Overview 101
- March 14, 2024: Credit
- April 9-11, 2024: In Person Training – Location TBD
- May 8, 2024: GUS
- May 16, 2024: Manufactured Housing
- June 11, 2024: Lender Awards
- June 13, 2024: Appraisals & Property
- July 10, 2024: Tribal Lending
- July 18, 2024: Assets
- August 7, 2024: Ratios
- September 12, 2024: Hot Topics

Lender List

About RD	>
State Offices	
Programs & Services	>
Newsroom	>
Resources	∨
Acronyms	
Directives	>
Disaster Assistance	>
Environmental Studies	>
Forms	>
Publications	>
Publications for Cooperatives	
Regulations and Guidance	>
Rural Data Gateway	
LINC Training Library	
Lender List	

Lender List

Select State

-- Select --

1st National City Mortgage
<https://222.i3lending.com>

Ace Mortgage
<https://www.acemortgage.com>

Advance Mortgage And Investment CO
<https://www.amic.co>

Alcova Mortgage
<https://www.alcova.com>

Allsource Mortgage INC
<https://www.allsource4u.com/Home>

American Financial Network, INC
<http://www.afncorp.com/>

American Home Lending USA LLC
<https://www.americanhomelendingusa.com>

Amerifirst Financial Corporation
<https://www.uhm.com/>

Academy Mortgage Corporation
<https://www.academymortgage.com>

Acopia, LLC
<https://www.acopiahomeloans.com>

Alabama Home Mortgage Loans INC
<https://www.myalabamahomemortgage.com>

Allied Mortgage Group, INC.
<https://www.alliedmg.com>

American Bank of Oklahoma
<https://www.americanbankok.com>

American Financial Resources, INC.
<https://www.afrcorp.com/>

American Mortgage Service Company
<https://www.americanmortgage.com>

Amerifirst Financial, INC.
<https://amerifirstloan.com/>

Contacting the GUS Helpdesk



Provide the following when contacting the GUS Help Desk:

- Lender Name (If user is a Lender Agent, provide Approved Lender's Name as well)
- Screenshot of error message
- Full name of user experiencing issue
- GUS Application ID (if applicable)
- Date/Time of attempted file import (for file import failures only)

CONTACT US



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Customer Access Lender Line: (833) 314-0168
Monday-Friday from 9:00 am-3:30 pm EST

LINC Library:
www.rd.usda.gov/resources/usda-linc-training-resource-library/lender-training

TOPIC	CONTACT
File-Specific Questions Information to include in email: <ul style="list-style-type: none"> Identify the state the application is located; if applicable; Provide applicant's name and USDA borrower ID, if applicable; GUS loan number, if applicable Include contact information; and Indicate if you would like a call back (otherwise you will receive an email reply) 	Production Team One: SFHGLPONE@usda.gov AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WY Production Team Two: SFHGLPTWO@usda.gov AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK Production Team Three: SFHGLPTHREE@usda.gov CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV Production Team Four: SFHGLPFOUR@usda.gov FL, IN, OH, PA, PR, TN, VA, VI *833-314-0168, ext. 2
File-Specific Questions by phone:	*833-314-0168, ext. 2
Lender Self-Report	sfhgld.compliance@usda.gov
Program Training	sfhgld.lenderpartner@usda.gov
Program Marketing and Outreach	
General Loan Scenario Questions	sfhgld.program@usda.gov or *833-314-0168, ext. 4
Loan Policy/Regulation/Handbook	
Turn Times	*833-314-0168, ext. 1
Lender Approval/Recertification	
Loan Servicing	sfhgldpservicing@usda.gov
Technical Issues: GUS	RD.HD@USDA.GOV or (800) 457-3642 option 2, option 2
Technical Issues: e-Authentication	E-Authentication FAQs: https://www.eauth.usda.gov/eauth/b/usda/faq E-Authentication Contact Us: https://www.eauth.usda.gov/eauth/b/usda/contactus
Loss Claims	guarantee.svc@usda.gov
Monthly and Quarterly Status Reporting	
GUS User Agreements	RD.SO.HSB@usda.gov
Adding/Removing Security Administrator (SFH Guaranteed Loan Program Automated Systems)	Form Instructions: https://www.rd.usda.gov/files/RD-SFH-AdditionalLenderSecurity.pdf

*Phone System Availability: 9:00 am to 3:30 pm ET

thank
you

*Keep current!
Visit our website.*



Rural Development
U.S. DEPARTMENT OF AGRICULTURE