



Guaranteed Underwriting System

Technical Bulletin

Streamline Issuance of Conditional Commitment - Lenders Effective 03/28/2015 (Rev 06/2015)

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The USDA's Guaranteed Underwriting System (GUS) was updated during the weekend of March 28, 2015. Updates included: 1) Electronic delivery of Form RD 3555-18E, "Conditional Commitment," once issued by the USDA and 2) The ability for lenders to upload all origination documents (e.g. property appraisal report, Form RD 3555-21, etc.) into the GUS. System changes became effective on March 28, 2015. This technical bulletin provides users with information pertaining to system changes associated with the implementation. All GUS underwriting submissions performed by users on or after March 28, 2015 are subject to the new requirements.

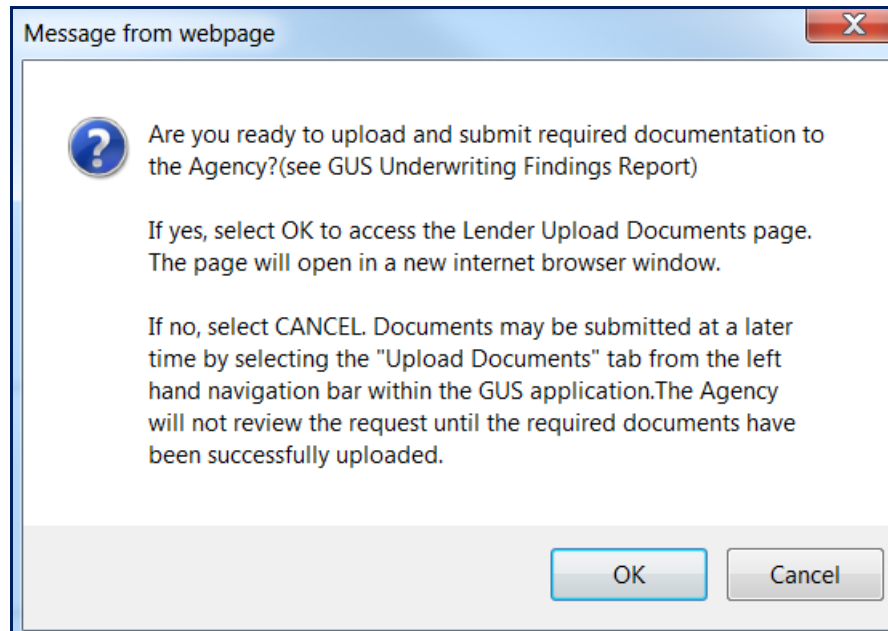
GUS – CREDIT / UNDERWRITING PAGE

Conditional Commitment Recipients	
Specify the e-mail address for recipient(s) of the Conditional Commitment Issued by the Agency If the application is approved	
Recipient 1 E-mail Address ^(F)	<input type="text"/>
Recipient 2 E-mail Address	<input type="text"/>
Recipient 3 E-mail Address	<input type="text"/>
Recipient 4 E-mail Address	<input type="text"/>
Recipient 5 E-mail Address	<input type="text"/>

Lenders will receive Form RD 3555-18E, "Conditional Commitment," via E-mail once issued by the USDA. Lenders must complete the **Conditional Commitment Recipients** section of the GUS Credit / Underwriting Page prior to final submission.

The **Recipient 1 E-Mail Address** data field will be auto-populated with the user's E-mail address that initially created the GUS application (the E-mail address utilized is contained in the user's eAuthentication profile). The auto-populated E-mail address can be modified prior to application submission (e.g. if the user that established the application in GUS does not need to receive a copy of Form RD 3555-18E once issued, the **Recipient 1 E-Mail Address** field may be modified to indicate a different recipient). Lenders may indicate up to 5 E-mail recipients to receive the Conditional Commitment.

GUS – CREDIT / UNDERWRITING PAGE



When a final submission request is successful a pop-up box will display asking the user if they are ready to upload/submit documents to the USDA.

NOTE: Documents are not required to be uploaded at the time of final submission. Users have the ability to upload documents in GUS at a later time. USDA will not review the request until all required documents are uploaded by the user.

If **OK** is selected, the **Lender Upload Documents Page** will open in a new internet browser window.

If **Cancel** is selected, the "GUS Underwriting Findings Report" will display.

GUS – LEFT HAND NAVIGATION MENU

The upload documents feature is only available to users with a GUS Security Role that includes Final Submit Authority. No documents can be uploaded in GUS until a final submission has successfully processed. All GUS users will be able to view documents in GUS. **Lenders will not be permitted to upload additional documents once the USDA has taken action on the loan (i.e. approved, rejected or withdrawn).** Lenders will be able to view uploaded documents at all times regardless of loan status.



Once a final submission is successful, two new page tabs will become available in the GUS left hand navigation menu:

1. **View Documents** – allows the user to view any document that has been uploaded by the lender. Documents uploaded by the USDA will also be available (e.g. Form RD 3555-18E, “Conditional Commitment”).
2. **Upload Documents** – allows the user to upload required documents. This functionality is reserved for GUS users with a Security Role that includes Final Submit Authority (this includes GUS Security Administrators). **NOTE:** This is where users will navigate to upload documents if they choose not to upload at the time of final submission.

LENDER UPLOAD DOCUMENT(S) PAGE

USDA Lender Upload Document(s)

[LINC Home](#) | [ESA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Help](#)

Borrower Information

Borrower ID/Name
Address

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). File size is limited to 30MB.

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name
Select	<input type="text"/> <input type="button" value="Browse..."/>
Select	<input type="text"/> <input type="button" value="Browse..."/>
Select	<input type="text"/> <input type="button" value="Browse..."/>

New (06/15) - Lender Upload Document(s) Page

Users can upload individual files containing:

1. An individual document (e.g. appraisal report) and/or;
2. Multiple documents (e.g. 3555-21, flood cert, income verifications, etc.).

NOTE: The previous version of this page allowed users to upload batch files that were automatically indexed into individual documents by the system. This functionality has been removed.

LENDER UPLOAD DOCUMENT(S) PAGE

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name
Select	<input type="text"/> <input type="button" value="Browse..."/>

Type of Document Dropdown Menu:

10001	Promissory Note
10002	Appraisal Report
10003	Property Inspections and Warranty
10004	Applications
10005	Income Verifications
10006	Underwriting
10007	Credit Reports
10008	Loan Note Guarantee
10009	Conditional Commitment
10010	Loan Closing Report
10011	Request for Guarantee
10012	Request for Reservation of Funds
10013	Other Miscellaneous
10014	Administrative Appraisal Review Form
10015	Environmental
10016	HUD-1 Settlement Statement
10023	Verification of Rent (VOR)
10024	Lender Certification
10025	Waivers
10026	Checklist
10027	Income Worksheet
10028	Qualified Alien Documents

Only two **Type of Document** indexes should be used when uploading files into GUS as follows:

1. **10002 Appraisal Report**
2. **10006 Underwriting**

The Uniform Residential Appraisal Report (URAR) is required to be uploaded as an individual document and indexed as **Type of Document = 10002 Appraisal Report** (color photos are required).

All other underwriting documents are required to be uploaded as part of an individual file and indexed as **Type of Document = 10006 Underwriting**. Documents should be ordered in accordance with HB-1-3555 Attachment 15-A, "Origination Stacking Order Checklist," excluding the Uniform Residential Appraisal Report (URAR).

LENDER UPLOAD DOCUMENT(S) PAGE

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name	
10002 Appraisal Report 1	[REDACTED]	Browse... 2
10006 Underwriting 3	[REDACTED]	Browse... 4
Select		Browse...

Submit Document(s) **5** **Reset** **Upload Documents Completed** **Cancel**

Insert more Documents

Confirm Submission -- Webpage Dialog

I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith.

I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

6 **Yes** **No**

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name	Upload Status
10002	[REDACTED].pdf	Successful 7
10006	[REDACTED].pdf	Successful
Select		Browse...
Select		Browse...
Select		Browse...

Submit Document(s) **Reset** **Upload Documents Completed **8**** **Cancel**

Insert more Documents

Upload Instructions:

1. Select **10002 Appraisal Report** as the **Type of Document** from the dropdown box.
2. Select **Browse** and identify the current location of the file for upload (e.g. user's Desktop).
3. Select **10006 Underwriting** as the **Type of Document** from the dropdown box.
4. Select **Browse** and identify the current location of file for upload (e.g. user's Desktop).
5. Select **Submit Document(s)** to upload both individual files.
6. A confirmation box will appear. The user must select **Yes** to continue with document upload.
7. An **Upload Status** is displayed on the **Lender Upload Document(s)** page (e.g. Successful).
8. Select the **Upload Documents Completed** pushbutton. The user is returned to GUS.

LENDER DISPLAY DOCUMENT(S) PAGE

USDA Lender Display Documents

[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Help](#)

Borrower Information

Borrower ID/Name
Address

It may take several minutes for individually indexed documents to process and be available for display. It may take one to two hours for batch file documents to process and be available for display. Please be patient!

Click Document Description hyperlink to display the document you wish to view.

Document Type	Document Description	Upload Date
10006	Underwriting	6/4/2015
10002	Appraisal Report	6/4/2015

Cancel

The **Lender Display Documents** page displays when the user selects **View Documents** from the GUS left hand navigation menu. This page allows users to view individual documents by document type. Click on the [hyperlink](#) corresponding to the **Document Description** you wish to view.

ELECTRONIC DELIVERY OF FORM RD 3555-18E, "CONDITIONAL COMMITMENT"

Form RD 3555-18E, "Conditional Commitment," will be electronically generated, signed, and delivered by USDA's internal system. Recipients listed by the lender on the GUS Credit / Underwriting page (see page 2 of this bulletin) will receive an E-mail notification when Form RD 3555-18E has been issued by the USDA. The E-mail notification will include a hyperlink that users can visit to retrieve Form RD 3555-18E.

From: USDA_Document_No_Reply@usda.gov 1 Sent: Mon 3/16/2015

To: [REDACTED]

Cc: [REDACTED]

Subject: USDA - Conditional Commitment Issued

Lender Name: [REDACTED]
 Lender Tax ID: [REDACTED]
 Borrower Name: [REDACTED]
 USDA Borrower ID: [REDACTED]
 Lender Loan Nbr: [REDACTED]
 GUS Application ID: [REDACTED]
 Loan Amount: \$102,040.82

A Conditional Commitment (CC) for the above referenced loan has been issued by USDA Rural Development.

The CC can be found at <https://guarloan-iboss.test.sc.egov.usda.gov/GuarLoan/viewdocument?documentkey=73deb18d-6ee5-46c0-b591-7836ecd78104&documentType=CCMT> 2

A copy of the CC must be retained in your permanent case file.

Users must have a valid Level 1 or Level 2 e-Authentication ID along with an active role in USDA's Guaranteed Underwriting System (GUS) to access the CC online. Questions regarding access to GUS should be directed to your organization's assigned GUS Security Administrator(s).

Sample E-mail notification

1. The sender will appear as USDA_Document_No_Reply@usda.gov. Please ensure your E-mail inboxes are setup to receive incoming notifications from this address.
2. The body of the email contains a hyperlink that the user can select to obtain the document directly from USDA's system.

NOTE: User's will need to enter their eAuthentication credential after selecting the hyperlink. Users must have an active security role in the GUS to access the document electronically via hyperlink.

USDA-RD
Form RD 3555-18E
(Rev.3-15)

**CONDITIONAL COMMITMENT FOR
 SINGLE FAMILY HOUSING LOAN GUARANTEE**

Form RD 3555-18E will indicate the form was issued electronically in the top left hand corner. The current revision date of the form is 3-15.

This conditional commitment will expire on 06-14-15 ⁴ unless the time is extended in writing by the Agency, or upon the Lender's earlier notification to the Agency that it does not desire to obtain an Agency guarantee.

<p>This Conditional Commitment was electronically issued by: 1</p> <p>The Guaranteed Loan System UNITED STATES OF AMERICA RURAL DEVELOPMENT RURAL HOUSING SERVICE</p>	<p>Issuance of the Conditional Commitment Authorized by:</p> <p>[REDACTED SIGNATURE] 2 RHS APPROVAL OFFICIAL</p> <p>Date CC Issued by System <u>03-16-15</u></p>
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There are changes to the signature block of the form:

1. Electronic issuance by the Guaranteed Loan System is indicated.
2. The approval official's electronic (typewritten) signature will appear in lieu of a traditional wet signature.