



Become a GUS Lender

Single Family Housing Guaranteed Loan Program





Things change!

- Every effort has been made to ensure training references are accurate at the time of publication.
- Always reference the most recent USDA publications available online.



HOW TO PARTICIPATE





USDA Approved lenders

1. Maintain USDA approved lender status
2. Complete GUS approval paperwork
3. Activate an e-Authentication ID and password for Security Administrators
4. Complete GUS required training
5. Receive approval from USDA



Third Party Originators, Brokers, etc.

1. Work with an approved USDA lender as an “Agent”
2. Activate an e-Authentication ID and password
3. Agents may be granted access to originate loans with an approved lender



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USDA LINC: Training and Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>

Guaranteed Underwriting System (GUS)

Training

1. GUS Overview Training (mp4)

Documentation & Resources

1. GUS Training (PDF)
2. GUS User Guide (PDF)
3. Streamlined Issuance of the Conditional Commitment: Technical Bulletin(PDF)
4. Gaining Access To GUS Fillable Forms (PDF)
5. Gaining Access To GUS Guide (PDF)
6. LOS/POS Tested Listing(PDF)



Some items
may change
due to
updates



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e-Authentication:

- Set up ID
- Select password
- Activate ID



USDA RURAL DEVELOPMENT

Single Family Housing Guaranteed Loan Program

Gaining Access to the Guaranteed Underwriting System (GUS)

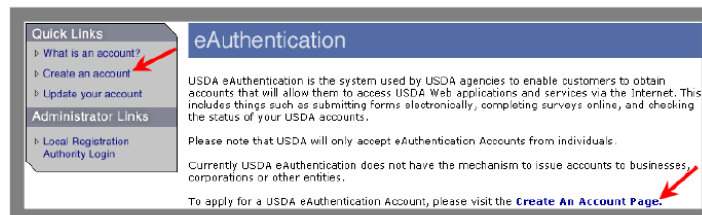


October 2013

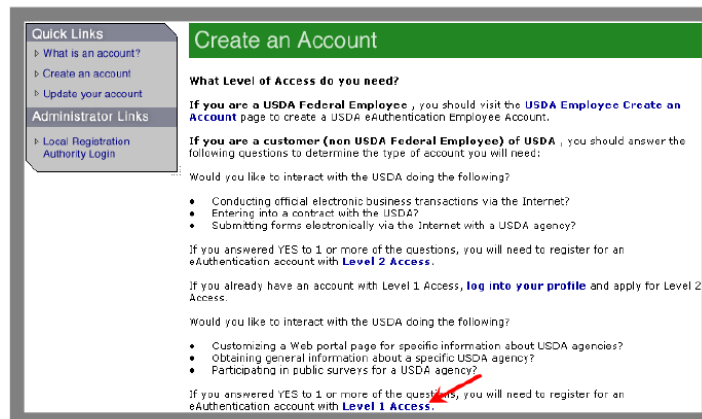


e-Authentication: Account & Passwords

1. Log online: <http://www.eauth.egov.usda.gov/>
2. Gaining Access to GUS: pages 17 – 19



At the eAuthentication website-
Select either of the “**Create an Account**” hyperlinks as illustrated by pointers.



Select “**Level 1 Access**”
hyperlink at the bottom of page as illustrated by pointer.



e-Authentication: Account & Passwords

3. Register for **LEVEL ONE** access
4. Activation email must be executed within 7 days of receipt



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E-Authentication Tips

1. One e-Auth account per user
2. Do not share an e-Auth ID account with another party
3. Keep passwords protected and do not share them with approved lenders or USDA
4. Do not miss out on activating the account within 7 days of receipt of email



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GUS Training

1. USDA LINC Training and Resource Library
2. Scroll to “Guaranteed Underwriting System (GUS)”
3. Complete required module(s) under “Training”
4. Security Administrators and Users with Final Underwriting Submission must complete training



GUS User Agreement

1. Complete GUS User Agreement: USDA LINC
2. Must be an approved USDA lender

Guaranteed Underwriting System (GUS)

Training

1. [GUS Overview Training \(mp4\)](#)

Documentation & Resources

1. [GUS Training \(PDF\)](#)
2. [GUS User Guide \(PDF\)](#)
3. [Streamlined Issuance of the Conditional Commitment: Technical Bulletin\(PDF\)](#)
4. [Gaining Access To GUS Fillable Forms \(PDF\)](#)
5. [Gaining Access To GUS Guide \(PDF\)](#)
6. [LOS/POS Tested Listing\(PDF\)](#)



GUS User Agreement

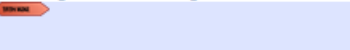

- Read all 8 pages
- List 2 SA's
- Refer to Page 20 of Gaining Access guide
- Fillable form
- Email to address listed

GUS USER AGREEMENT

This agreement is made on the date set forth in the box below by and between the U.S. Department of Agriculture (USDA), Rural Development, and the Approved Lender (as defined in the Glossary set forth in Exhibit A below) named in the box below and hereinafter referred to as "User".

User represents and warrants to Rural Development that User has read all of the terms of the agreement, set forth below in Sections 1 through 11, understands such terms, and agrees to be bound by all of such terms, and has executed this Agreement in the box below in witness of such representation, warranty and agreement. **User further acknowledges that Rural Development has no obligation to perform hereunder until Rural Development provides notice of approval to User in writing pursuant to paragraph 1.1(d) herein.**

[Lender, aka User, must complete all blank spaces below and must sign below for this Agreement to be effective.]

Taxing Identification Number (TIN):			
Complete legal name of Business [aka: User]			
Street address of User			
(Street, City, State, Zip Code)			
Name of person executing Agreement for User			
Title of person executing Agreement for User			
Date of Execution			
Lender Security Administrator (SA) Information (as defined in the Glossary set forth in Exhibit A below)			
Name of SA #1		Name of SA #2	
E-mail of SA #1		E-mail of SA #2	
Phone Number of SA #1		Phone Number of SA #2	
Fax Number of SA #1		Fax Number of SA #2	
eAuth ID of SA #1 *		eAuth ID of SA #2 *	
<small>*Level 1 eAuth IDs and passwords are created online, and activated via email at http://www.eauth.egov.usda.gov/. Your GUS activation cannot occur without a valid activated eAuth ID for Lender Security Administrator(s). Security Administrator(s) valid for: <input type="checkbox"/> Only the location listed in the address above <input type="checkbox"/> All locations of the organization (check only one) </small>			
<u>"USER" [aka Lender]</u>		<u>"Rural Development"</u>	
By 		By Signature Authority of the Deputy Administrator,	
Signature			
Title 		Single Family Housing, USDA, Rural Housing Service	
Title			
By executing this form, I confirm I am a duly authorized officer of the company and represent and warrant the information in this form is complete and accurate.			
Mailing Address USDA, RHS Contact Housing Services Branch National Financial and Accounting Operations Center 4300 Goodfellow Blvd. Building 104, Post H50, FC-1322 St. Louis, MO 63120 Telephone: 877-636-3789		Send Completed/Signed Trading Partner Agreement to: RD.NFAOC.HSB@STL.USDA.GOV	



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USDA Review & Approval

1. USDA will email the SA's listed on the GUS User Agreement of approval
2. SA's may log into GUS
3. Employees may provide activated e-Auth ID's to SA's
4. SA's may grant employee access
5. Reference: Gaining Access to GUS Guide



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SA Actions

- Pages 26 - 38
- Add, Modify, and Delete Users
- Step by Step help

Lender - Security Administrator Actions: Adding/Modifying/Deleting Users in GUS for Your Lending Organization

The Security Administrator's next step will be to delegate access to GUS for users in the Lender's organization. Users shall not share access identification in GUS, as it violates the terms of the User Agreement. Each user must create a Level 1 or Level 2 e-Authentication security ID. A minimum of Level 1 security is required. User IDs or passwords should never be shared among users. Notify all potential users of GUS to self register for security at: <http://www.eauth.egov.usda.gov/>.

Once completed, have the user notify the SA of their e-Authentication ID created as indicated above. The password they created when self-registering is not shared. Security ID's cannot be shared among users. The steps for each user to utilize mirrors the steps outlined in Step 2 of the previous section.

GUS Lender Roles and User Types

Each user must have an assigned role. Lenders must assign rolls accurately. Lender Roles define how much functionality is allowed in GUS. Functionality is viewing, creating, submitting, and administering loans. Additionally roles define the extent of user access. User access can be assigned by lender or branch association. Assigning a "Lender" role will allow the user to have access to all branches within the lender's organization. Assigning a "Branch" role will allow the user to have access to the branch assigned. Branch numbers coincide with the Rural Development database. If a branch is not viewable, see page 32 for additional information on adding branches to the Rural Development database.

The different roles and user types which you may assign within your institution are described below with their respective capabilities. Roles for brokers are not available and should not be selected with this functionality of GUS. **Users outside of your organization, such as third party originators and/or brokers are not authorized to utilize GUS under your approved User Agreement.**

If you are a...	You are allowed to...
Lender Security Administrator	Enter applications into GUS and perform preliminary and final submissions and delegate roles for all of the lender's branches and associated employees. This user is the highest level of user in GUS and must be restricted to only those users appointed by the organization that will ensure the integrity of the system, in accordance with the User Agreement, is maintained.



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Future Changes?

- Add SA
- Delete SA

Security

Training

1. [Lender eAuth Training for SFH \(FLASH\)](#)

Documentation & Resources

1. [Additional Lender Security Administrator - Fillable \(PDF\)](#)



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Request for Adding or Removing a Security Administrator Single Family Housing Guarantee Loan Program Automated Systems

This request is to:

1. Add a Security Administrator user; or
2. Remove a Security Administrator role; or
3. Inactivate a Security Administrator user.

This form is utilized by lenders with an existing user agreement for automated systems. If the lender does not have a current system user agreement then one must be completed by the lender and submitted to USDA Rural Development for approval.

Once the below form is completed and signed by a duly authorized officer (a person with the signatory authority to bind the organization to contractual agreements) of the company, the agreement may be sent in electronic format (scanned or imaged document) to rd.nfaoc.hsb@stl.usda.gov. If establishing a new role, the user will be notified by a system generated email once the user's role is established.

System Definitions

Below is a description of each system:

1. **GUS - Guaranteed Underwriting System:** This system is for Single Family Housing Guaranteed Loan approve origination lenders to enter the guaranteed loan applications and submit them to the Agency's underwriting system, which will provide an underwriting recommendation on the loan and determine eligibility of the applicant, loan, and property. Loans are submitted to the Agency electronically via GUS and eliminate manual file submissions.
2. **SFHANLFEES - Single Family Housing Annual Fees system:** This system is for Single Family Housing Guaranteed Loan servicers to access and pay the monthly bills for annual fees due on their portfolio.
3. **SFHGPAD - Single Family Housing Guaranteed Pre-Authorized Debit - Guaranteed Annual Fees System:** This system is for Single Family Housing Guaranteed Loan servicers to use to set up their Pre-Authorized Debit (PAD) accounts that they will use to pay the annual fees that are owed.
4. **SFHLNCLSG - Single Family Housing Loan Closing System:** This system is for Single Family Housing Guaranteed Loan originating lenders to use to electronically submit their loan closing transactions. The system eliminates the use of Form 3555-40, Loan Closing Report, and allows lender to submit the upfront guarantee fee electronically. Access to the system includes the ability to set up the PAD account that will be used to pay the guarantee fees. All required documents are uploaded to the system and the Loan Note Guarantee generated by the system once approved by the Agency.
5. **ESRSFH - Electronic Status Reporting System for Single Family Housing:** This system is for Single Family Housing Guaranteed Loan servicers to submit their monthly default status reports and quarterly/monthly status reports. Electronic reporting is required.
6. **LOSSMIT - Loss Mitigation System for SFH:** This system is utilized by approved Single Family Housing Guaranteed Loan servicers to submit loan servicing plans electronically to the Agency and upload all required supporting documentation. Delegated servicers input and approve their own servicing plans. Non-Delegated servicers input their servicing plans for Agency review and approval.
7. **SFHLOSS - Single Family Housing Loss Claim System:** This system is for Single Family Housing Guaranteed Loan servicers to enter and submit their loss claims to the Agency electronically to collect on the guarantee and upload all required documentation.

Request to Add/Remove Security Administrator(s)

Taxing Identification Number (TIN):

Complete legal name of Business

Address

(Street, City, State, Zip Code)

As an authorized representative for the Lender Indicated above, we are requesting the following action(s) as indicated below:

REQUEST #1

Name (Last, First, MI):

E-mail:

Phone Number and Ext:

Fax Number:

eAuth User ID: *

System ID: *

Action Requested:

Security Administrator valid for:

☐ Only the location/branch listed in the address above

☐ All locations/branches of the organization

☐ Only location/branch at:

REQUEST #2

Name (Last, First, MI):

E-mail:

Phone Number and Ext:

Fax Number:

eAuth User ID: *

System ID: *

Action Requested:

Security Administrator valid for:

☐ Only the location/branch listed in the address above

☐ All locations/branches of the organization

☐ Only location/branch at:

*Level 2 eAuth IDs are required for the following systems: GLSLVL2; LOSSMIT; SFHGPAD; SFHLNCLSG; and SFHLOSS. All other systems require a Level 1 eAuth ID; however, a Level 2 eAuth ID can also be used for Level 1 eAuth system access. EAuth ID's can be created online at <http://www.eauth.spcr.usda.gov>. The eAuth ID must be activated by clicking on the activate link in the email the user receives after applying for an eAuth account.

Level 2 eAuth IDs can be created online, and activated via email at <http://www.eauth.spcr.usda.gov>. Additionally, your Level 2 activation cannot occur without identity proofing by a USDA Local Registration Authority (LRA). An LRA location can be located online at <http://www.eauth.spcr.usda.gov>. Find LRA. If unsuccessful finding an LRA please send an email request to ld.rfaoc.hsb@stl.usda.gov, stating identity proofing is needed, and providing the users name, telephone number, and eAuth ID they created.

Approved Lender

By:

Signature

Title:

(Printed Name)

By executing this form, I confirm I am a duly authorized officer of the company and represent and warrant the information in this form as complete and accurate.

"Rural Development"

By Signature Authority of the Deputy Administrator,

Single Family Housing, USDA, Rural Housing Service



Lender Request for Branch Addition/Modification to the Rural Development Database

This form may be utilized to request an addition or modification of branches in the USDA Rural Development automated system. Only persons that are authorized by the lender's respective organization to make these changes should remit this form to USDA Rural Development.

Lender Tax ID # (9 Digit Federal TIN):		
Lender Name:		
Doing Business As (If Applicable):		
Mailing Address:		
City:		
State:	Zip Code (Include +4 Extension):	
Phone Number:		
Fax Number:		
Lender Type:	Select One	
Are USDA guaranteed loans underwritten at this location? <input type="radio"/> Yes <input checked="" type="radio"/> No		
Are USDA guaranteed loans held at this location? <input type="radio"/> Yes <input checked="" type="radio"/> No		
Are USDA guaranteed loans served at this location? <input type="radio"/> Yes <input checked="" type="radio"/> No		
Request Date:		
Requestor's Name:		
Requestor's Title:		
Requestor's Phone Number:		
Requestor's E-mail Address:		
Optional Branch Point of Contact Person (Not Required)		
Branch Contact Name (First and Last):		
Position:		
Area of Responsibility:		
Phone Number (Include Extension):		
Fax Number:		
E-mail Address:		

Lenders who are approved in only one state: Remit this form to the state's Guaranteed Rural Housing Coordinator (a list of GRH Coordinators can be obtained at the following website
<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=GetRHContact&NavKey=contact@12>.)

Lenders who are approved in multiple states or on a national level: Remit this form to the Guaranteed Loan Branch of DCFO at RD.NFAOC.HSB@stl.usda.gov.

Future Changes?

• Changes to a Branch

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WELCOME!!



Guaranteed Underwriting System



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Guaranteed Loan Program Regulation

7 CFR Part 3555

- 8 Subparts: A – H
- Appendix 1


HB-1-3555

- Provides guidance to support the regulation
- HB is not the rule
- 20 Chapters




7 CFR Part 3555

<http://www.rd.usda.gov/publications/regulations-guidelines>





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Regulations & Guidelines

All Federal regulations can be found at Regulations.gov and customers can search, review and submit comments on Federal documents that are open for comment and published in the [Federal Register](#).

As a service to our customers, we post Rural Development's Instructions, Administrative Notices, and forms. The Instructions are available in three file formats: Adobe Acrobat (PDF), Microsoft Word 6.0 (doc) and Text (txt). To the extent possible, all documents have been made available in either Adobe Acrobat Ver 5.0 and higher, or Text and are 508 compliant. If you should have accessibility issues and need a hard copy, please send an e-mail to comments@wdc.usda.gov.

If you are having problems with this page, need a hard copy of any of the documents due to accessibility issues or would like to be added to the Regulations Update distribution list (available for Rural Development employees only with a valid Rural Development e-mail address), please e-mail comments@wdc.usda.gov.

Rural Development

- Administrative Notices
- Instructions
- Forms
- Spanish Forms, Form Letters and Guide Letters
- **Handbooks**
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7 CFR Part 3555

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

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Acronyms

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Publications

Overview

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Handbooks

HB-1-3550 Direct Single Family Housing Loans and Grants - Field Office Hand

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HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

HB-1-3560 MFH Loan Origination Handbook

HB-2-3560 MFH Asset Management Handbook

HB-3-3560 MFH Project Servicing Handbook

HB-1-3565 Guaranteed Rural Rental Housing Program Origination and Servicir

Application Information Systems Support Handbook

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https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD_25



Email Updates

To sign up for updates or to access your subscriber preferences, please enter your contact information below.

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Submit

Cancel



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Thank you for supporting
the USDA Single Family
Housing Guaranteed Loan
Program!





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In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [How to File a Program Discrimination Complaint](#) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

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