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

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

e-Authentication:

- Set up ID
- Select password
- Activate ID

USDA RURAL DEVELOPMENT

Single Family Housing Guaranteed Loan Program

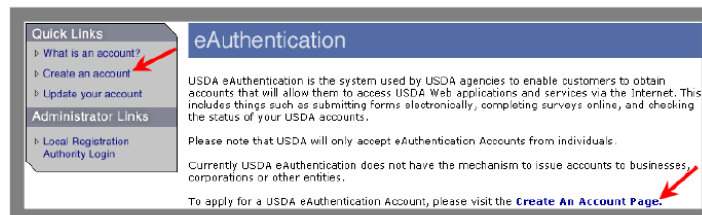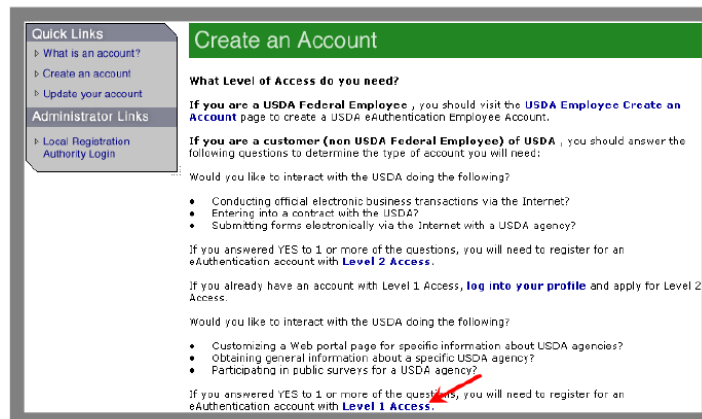**Gaining Access to the Guaranteed Underwriting System (GUS)**

October 2013

e-Authentication: Account & Passwords

1. Log online: http://www.eauth.egov.usda.gov/

2. Gaining Access to GUS: pages 17 – 19

e-Authentication: Account & Passwords

3. Register for **LEVEL ONE** access

4. Activation email must be executed within 7 days of receipt

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

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)
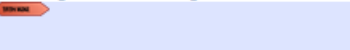6. LOS/POS Tested Listing(PDF)

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 Training Certification

- Include with GUS User Agreement

GUS Training				

Lender Name:
Lender Tax ID #:

I certify the following participants completed mandatory GUS Training (Signature should reflect executor of the User Agreement).

Signed _____

Title _____   Date _____

Participant Name	Title/Position	Email Address	Phone Number	Date Training Completed

GUS Training Certification

Post GUS Approval:

- New employees may complete GUS training
- No evidence of completion is required to be submitted to USDA

GUS Training				
Lender Name:				
Lender Tax ID #:				

I certify the following participants completed mandatory GUS Training (Signature should reflect executor of the User Agreement).

Signed _____

Title _____   Date _____

Participant Name	Title/Position	Email Address	Phone Number	Date Training Completed

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

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.

Future Changes?

- Add SA

- Delete SA

Security

Training

1. Lender eAuth Training for SFH (FLASH)

Documentation & Resources

1. Additional Lender Security Administrator - Fillable (PDF)

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 3555-49, 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: *	Select System ID ▾
Action Requested:	Select Action ▾
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: *	Select System ID ▾
System ID: *	Select Action ▾
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; LOSSMITG; 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.egov.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.egov.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.egov.usda.gov/. Find LRA. If unsuccessful finding an LRA please send an email request to rd.nfaoc.hsb@stl.usda.gov stating identity proofing is needed, and providing the users name, telephone number, and e-Auth ID they created.

Approved Lender	**"Rural Development"**
By: _____ Signature	By Signature Authority of the Deputy Administrator,
Title: _____	Single Family Housing, USDA, Rural Housing Service
(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.	

Future Changes?

- Changes to a Branch

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)

USDA 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? ○ Yes ◉ No
Are USDA guaranteed loans held at this location? ○ Yes ◉ No
Are USDA guaranteed loans serviced at this location? ○ Yes ◉ 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.

WELCOME!!

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

7 CFR Part 3555

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

Table of Contents

GovDelivery Sign up

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.

★Email Address

Submit   Cancel

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

EQUAL HOUSING OPPORTUNITY