



United States
Department of
Agriculture

Rural Development



BEGIN A LOAN APPLICATION



Guaranteed Underwriting System



United States
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Rural Development



Training Objectives

- Access GUS on USDA LINC
- Import a loan application
- Manually enter a loan application



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Access GUS: USDA LINC

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



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USDA LINC Lender Interactive Network Connection

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[FSA LINC Home](#)

[RBS LINC Home](#)

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[LexisNexis ID-Proofing](#)

NOTE: New User button and Log On hyper link for ESR have been moved to the ESR menu.



Farm Service Agency



Rural Business Service



Rural Housing Service



Rural Utilities Service



Relending Programs

*****NOTE*****
This site requires Secure Socket Layer. Therefore you must use Internet Explorer 7.0 and higher is supported on this site, however Internet Explorer version 9.0 is highly recommended and is the highest version supported.

To view the help documentation you must use [Adobe Acrobat](#)

[USDA.gov](#) | [Site Map](#) | [Policies and Links](#) | [Our Performance](#) | [Report Fraud on USDA Contracts](#) | [Visit OIG](#)
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Access GUS: USDA LINC, RHS Home Page

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



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Single Family Guaranteed Rural Housing

[Electronic Status Reporting \(ESR\)](#)

[Guaranteed Annual Fee](#)

[Loss Claim Administration](#)

[Guaranteed Underwriting System \(GUS\)](#)

[Lender Loan Closing/Administration](#)

[ID Cross Reference](#)

[Application Authorization](#)

[Lender PAD Account Maintenance](#)

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Multi-Family Housing

[Lender Loan Closing/Administration](#)

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[Lender Status Report List](#)

[Lender PAD Account Maintenance](#)

Community Facilities

[Lender Loan Closing/Administration](#)

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[Lender PAD Account Maintenance](#)





Log in



You are here: [eAuthentication Home](#) > [eAuthentication Login](#)

Quick Links

- ▶ [What is an account?](#)
- ▶ [Create an account](#)
- ▶ [Update your account](#)

Administrator Links

- ▶ [Local Registration Authority Login](#)

eAuthentication Login

<p style="text-align: center;">LincPass (PIV) ?</p> <div style="background-color: #0056b3; color: white; padding: 10px; text-align: center;"> <p>CLICK HERE TO LOG IN WITH YOUR LincPass (PIV)</p> </div>	<p style="text-align: center;">User ID & Password ?</p> <div style="background-color: #ffff00; padding: 5px;"> <p>User ID: DJTWxx2017</p> <p>Password: <input type="password" value="....."/></p> <p style="text-align: center;">I forgot my User ID Password</p> <p style="text-align: center;"> REGISTER LOGIN </p> <p style="text-align: center;">Change my Password</p> </div>
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WARNING

Upon Login You Agree to the Following Information:

- You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.
- Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.
- By using this information system, you understand and consent to the following:
 1. You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.
 2. Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.
 3. Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except USDA's Chief Information Officer.



Welcome Screens and Menu Options

- Approved USDA Lenders
- Lender Agents
 - One Approved Lender
 - Multiple Approved Lenders



GUS Welcome Page: Approved Lender

USDA United States Department of Agriculture **GUS** Guaranteed Underwriting System **Guaranteed Underwriting System**

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IMPORTANT: Pop-up Blockers must be turned off or configured to allow pop-ups from this site. GUS uses a Pop-up screen to display error messages.

GUS is only supported for use with Internet Explorer 7.0, 8.0 (compatibility mode) and 9.0 on a Microsoft Operating System. You must set your browser to "javascript enabled" in order to use this site. Technical support is not provided for accessing our applications on other operating systems or multi-user, "thin-client" solutions such as Citrix®.

Welcome to Rural Development's Guaranteed Underwriting System (GUS).

NEW! **What's New:** Effective December 9, 2015 USDA, Rural Development implemented additional functionality in GUS to open it up to Lender Agents (Brokers/Correspondents) so that Lender Agents can add applications into GUS when working with an approved USDA lender. This functionality will allow the Lender Agent to input and complete a preliminary GUS submission on behalf of the approved lender. The approved lender must authorize and add the lender agent within their GUS AASM roles. A lender agent may be associated with multiple USDA approved lenders but the lender agent must choose the approved lender to be used with the respective application at the time the lender agent submits the application.

The Lender Loan List and Loan Search page have been redesigned and allows a variety of search criteria options to be entered so that the Lender/Lender Agent can search for applications within a date range of the beginning date minus 7 days.

The Underwriting Recommendation column has been updated to indicate if a full documentation file is required with a GUS Accept or a manual downgrade of the application.

For additional information, available training, and user guides, please visit our [USDA LINC Training and Resource Library](#).

Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System

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GUS Welcome Page: Lender Agent

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ing date is the current date minus 7 days.



Lender Agent

Associated with multiple approved lenders

USDA United States Department of Agriculture **GUS** Guaranteed Underwriting System **Guaranteed Underwriting System**

Logoff
GUS User Guide

Select A Lender

Select a Lender You Wish to be associated With During this GUS Session.

You are Signed in as Lender Agent: [REDACTED] BANK, N.A. - Tax ID: [REDACTED] Branch Number: 001

You are currently assigned a security role of Lender Agent for multiple USDA lenders in GUS.

Select the lender you wish to be associated with during this GUS session and press the Submit pushbutton.

Select	Lender Name	Lender ID	Lender Branch
<input type="radio"/>	[REDACTED] CREDIT UNION, INC.	[REDACTED]	001
<input type="radio"/>	[REDACTED] CITY MORTGAGE	[REDACTED]	001
<input type="radio"/>	[REDACTED] MORTGAGE CORPORATION	[REDACTED]	001

SUBMIT



Lender Agent

Associated with multiple approved lenders

Loan List / Loan Search

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Third Party Originator (TPO) [REDACTED] BANK, N.A.
Lender you are currently associated with: [REDACTED] CITY MORTGAGE

Enter the desired search criteria below and press Find Loan pushbutton. Applications meeting the criteria will be displayed below.
Press Refresh Data pushbutton to refresh the search criteria.

For Beginning - Ending Date Range, either enter (Beginning Date and Ending Date) or (choose an option in the dropdown menu).

Beginning Date	Ending Date	Begin-End Date Range	Submission Status	Select Item to Search By	Enter
05/11/2017	05/18/2017	Select Date Range	All Submissions	Search By:	[REDACTED]

No records found that meet the search criteria entered.
Please retry, changing your search criteria.

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selection criteria entered.

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Import New Application



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[Help and Resource Library](#)

Guaranteed Underwriting System

Welcome to

NEW! What's new with GUS

The date

For

Mark checked

Loan Application

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Import New Application

Import New Application

Request Import of New Application

Duplicate applications are established when a user successfully imports a file multiple times.

GUS supports either MISMO Version 2.3.1 AUS or Fannie Mae Version 3.2 (RDL) file formats. Import file must be in one of these file formats.

Enter the filename or select "browse" to locate the filename of the application you would like to import.

Filename

Browse...

SUBMIT



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Import New Application

Import New Application

Request Import of New Application

Please wait while your request to import a loan application is processed.



Microsoft Internet Explorer



Import Successful - Press OK - You will be taken to the Eligibility Page with the Submit Application Errors Page presenting required data for preliminary / final submission.

OK



Import New Application

Data Modified by GUS during Import

One or more attributes were initialized in GUS database because the imported value was not compatible with GUS format, valid values or amount ranges. Data modified is list below.

Correction may be made directly in GUS- see Page Association/ Name of Attribute Changed for location of field in GUS.

Close

Print

Change Associated With Specific Pages:

Borrower	Page Association	Name of Attribute Changed	Data Rec'd Import File	Changed TO	Reason for the Change
	Loan Terms	Occupancy	Investor	Primary Residence	Data format invalid for GUS
	Loan Terms	Amortization Type	AdjustableRate	Fixed	Data format invalid for GUS
	Loan Terms	No. of Months	480	360	Numeric value exceeds GUS limits



Import New Application

Submit Application Errors				
<input type="button" value="Close"/> <input type="button" value="Print"/>				
Errors Associated with Specific Pages:				
Page Association	Borrower	PRELIM FNL		Description of Error
Submit Application	Customer, Ken	Y	Y	Current Credit Report required.
Eligibility		Y	Y	County must be selected.
		Y	Y	MSA must be selected.
		Y	Y	Derived Number of People in Household must be greater than zero.
		Y	Y	At least one applicant must have some monthly income.
		Y	Y	Gross income should be greater than \$0.49. Income eligibility cannot be determined..
Borrower	Customer, Ken		Y	Marital Status must be selected.
			Y	Years and/or Months at Present Address must be entered.



GUS Navigation Toolbar

Approved Lender

Imported Application

All application pages are available for review/access.

- Eligibility
- Loan Terms
- Borrower
- Employment
- Income and Expenses
- Assets and Liabilities
- Transaction Details
- Additional Data
- Validate Application
- Credit / Underwriting
- View Findings
- Display Documents
- Upload Documents
- Request Forms
- Loan List
- GUS User Guide
- Withdraw Application



GUS Navigation Toolbar

Lender Agent

Imported Application

All application pages are available for review/access.

Eligibility

Loan Terms

Borrower

Employment

Income and Expenses

Assets and Liabilities

Transaction Details

Additional Data

Validate Application

Credit / Underwriting

View Findings

Request Forms

Loan List

GUS User Guide

Withdraw Application



Import New Application Tips

- 1. Imports occur from an exported file from an eligible LOS**
- 2. Do not import the same application**
 - GUS does not “over-write” the existing application
 - A new application will be created
 - Results in “multiple application” rule



Import New Application Tips

3. Credit reports do not import

- Users may reissue an existing report or order a new credit report on the “Credit/Underwriting” application page

4. Some data fields may be altered

- GUS will list the data that may have been altered during import to meet data field criteria



Import New Application Tips

5. Do not import and forget

- Imported files do not constitute a complete loan application
- Review each application page and data field entries to ensure accurate data is recorded



Manual Entry New Application



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New Application

Borrower Name	Lender Loan Number	GUS Application ID Number	Most Recent Activity	Activity Timestamp	User
New Application	--	--	--	--	--

[Property](#) | [Household](#) | [Income](#)

Eligibility * = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission

Eligibility

Property Information

Property Address *

City *

State/Zip * [Zip Code Lookup](#)

County/MSA *

Results from Checking Property Eligibility

Property Eligibility is **UNKNOWN**

Household Member Information

Number of People in Household *

Is Loan Applicant or Co-Applicant age 62 or older?

Annual Medical Expenses

Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater

Annual Child Care Expenses

Are there any Disabled Persons living in the household?

Annual Disability Expenses

Monthly Gross Income For All Household Members ^(P)
(Annual income of household members to determine income eligibility)

Applicant(Borrower with highest income)

Base Employment Income

Overtime

Bonuses



GUS Navigation Toolbar

Manual Entry

Complete first three pages to **Save**
an application:

- Eligibility
- Loan Terms
- Borrower



Eligibility

Loan Terms

Borrower

Employment

Income and Expenses

Assets and Liabilities

Transaction Details

Additional Data

Validate Application

Credit / Underwriting

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Request Forms

Loan List

GUS User Guide

Withdraw Application



GUS Data Fields

Borrower Name	Lender Loan Number	GUS Application ID Number	Most Recent Activity	Activity Timestamp	User
			Modified Application	06/05/17	

[Lender Information](#) | [Property Information](#)

Eligibility ^ * = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission
 Loan Terms **Type of Mortgage and Terms of Loan**

- ***: Required data field to Save the application page
- P**: Required for Preliminary underwriting submission
- F**: Required for Final underwriting submission



GUS Loan Data Entry

Imported files or manual data entry

- Data must meet 7 CFR 3555 and HB-1-3555 requirements
- Data must be supported with documentation
- Loans may only be final submitted to USDA when the approved lender's underwriter approves the loan file
- USDA is available to respond to questions



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



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





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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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