BEGIN A LOAN APPLICATION
Training Objectives

• Access GUS on USDA LINC
• Import a loan application
• Manually enter a loan application
Access GUS: USDA LINC

https://usdalinc.sc.egov.usda.gov/
Access GUS: USDA LINC, RHS Home Page

https://usdalinc.sc.egov.usda.gov/RHShome.do
Log in

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.

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2. Any communications or data transmitted 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

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

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 assign a registered Lender Agent within their AAVSI 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 inputs the application into GUS submissions only.

The Lender Loan List and Loan Search page have been redesigned and allow a variety of search criteria options to be entered so that the Lender/Lender 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 is required.

For additional information, available training, and user guides, please visit our USDA LINC Training and Resource Library.

Mark checkboxes if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System.
GUS Welcome Page: Lender Agent

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).

What’s New: Effective December 9, 2010 USDA, Rural Development implemented additional functionality in GUS to open it up to Lender Agents. (Systems/Current policies as of 11/01/10) Agents can edit 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 will authorize and add the lender agent with the approved lender’s access. The Lender Agent will be able to order credit reports and create the LOAN SEARCH page.

The Lender Login and Loan Search page have been redesigned and allows a variety of search criteria options to be entered so that the Lender Agent can get the right loan fast. The Underwriting Recommendation column has been updated to indicate a full documentation file is required with a GUS Accept or a manual downgrade of the file to Incomplete. 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.
Lender Agent

Associated with multiple approved lenders

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

You are Signed in as Lender Agent: BANK, N.A. - Tax ID: 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.

<table>
<thead>
<tr>
<th>Select</th>
<th>Lender Name</th>
<th>Lender ID</th>
<th>Lender Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CREDIT UNION, INC.</td>
<td></td>
<td>001</td>
</tr>
<tr>
<td></td>
<td>CITY MORTGAGE</td>
<td></td>
<td>001</td>
</tr>
<tr>
<td></td>
<td>MORTGAGE CORPORATION</td>
<td></td>
<td>001</td>
</tr>
</tbody>
</table>

Submit
Lender Agent

Associated with multiple approved lenders

<table>
<thead>
<tr>
<th>Loan Application</th>
<th>Home</th>
<th>Select a Lender</th>
<th>Import New Application</th>
<th>New Application</th>
<th>Logoff</th>
<th>GUS User Guide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan List / Loan Search</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third Party Originator (TPO)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lender you are currently associated with:</td>
<td></td>
<td></td>
<td></td>
<td>CITY MORTGAGE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For Beginning - Ending Date Range, either enter (Beginning Date and Ending Date) or (choose an option in the)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Submission Status</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Select Item to Search By</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ent</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

Guaranteed Underwriting System

Loan Application
Import New Application
New Application
Existing Application
Authorization
Logoff
GUS User Guide
Import New Application

Request Import of New Application

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

CUS 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...
Import New Application

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.
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:

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Page Association</th>
<th>Name of Attribute Changed</th>
<th>Data Rec’d Import File</th>
<th>Changed TO</th>
<th>Reason for the Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Terms</td>
<td>Occupancy</td>
<td>Investor</td>
<td>Primary Residency</td>
<td>Data format invalid for GUS</td>
<td></td>
</tr>
<tr>
<td>Loan Terms</td>
<td>Amortization Type</td>
<td>AdjustableRate</td>
<td>Fixed</td>
<td>Data format invalid for GUS</td>
<td></td>
</tr>
<tr>
<td>Loan Terms</td>
<td>No. of Months</td>
<td>480</td>
<td>360</td>
<td>Numeric value exceeds GUS limits</td>
<td></td>
</tr>
</tbody>
</table>
## Import New Application

### Submit Application Errors

<table>
<thead>
<tr>
<th>Page Association</th>
<th>Borrower</th>
<th>PRELIM FNL</th>
<th>Description of Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submit Application</td>
<td>Customer, Ken</td>
<td>Y Y</td>
<td><strong>Current Credit Report required.</strong></td>
</tr>
<tr>
<td>Eligibility</td>
<td></td>
<td>Y Y</td>
<td>County must be selected.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Y Y</td>
<td>MSA must be selected.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Y Y</td>
<td>Derived Number of People in Household must be greater than zero.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Y Y</td>
<td>At least one applicant must have some monthly income.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Y Y</td>
<td>Gross income should be greater than $0.49. Income eligibility cannot be determined.</td>
</tr>
<tr>
<td>Borrower</td>
<td>Customer, Ken</td>
<td>Y</td>
<td>Marital Status must be selected.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Y</td>
<td>Years and/or Months at Present Address must be entered.</td>
</tr>
</tbody>
</table>
GUS Navigation Toolbar
Approved Lender
Imported Application
All application pages are available for review/access.
GUS Navigation Toolbar

Lender Agent

Imported Application

All application pages are available for review/access.
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

Loan Application
Import New Application
New Application
Existing Application
Authorization
Logoff
GUS User Guide
### New Application

#### Property Information

- **Property Address**: [Input Field]
- **City**
- **State/Zip**: [Select One]
- **County/MSA**: [Select One]
- **Zip Code Lookup**: [Link]

#### Results from Checking Property Eligibility

Property Eligibility is **Unknown**

#### Household Member Information

- **Number of People in Household**: [Input Field]
- **Is Loan Applicant or Co-Applicant age 62 or older?**: [Yes/No]
- **Annual Medical Expenses**: [Input Field]
- **Number of Residents Under 18 Years Old, Disabled, or Full Time Students**: [Input Field]
- **Annual Child Care Expenses**: [Input Field]
- **Are there any Disabled Persons living in the household?**: [Yes/No]
- **Annual Disability Expenses**: [Input Field]

#### Monthly Gross Income For All Household Members

(Annual income of household members to determine income eligibility)

<table>
<thead>
<tr>
<th>Applicant</th>
<th>Base Employment Income</th>
<th>Overtime</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

---

**Note**: Required to Save Page. F = Required for Preliminary Submission. F = Required for Final Submission.
GUS Navigation Toolbar

Manual Entry

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

- Eligibility
- Loan Terms
- Borrower
GUS Data Fields

*: 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

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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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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