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
Welcome Screens and Menu Options

- Approved USDA Lenders
- Lender Agents
  - One Approved Lender
  - Multiple Approved Lenders
Lender Agent
Associated with multiple approved lenders

GUS
Guaranteed Underwriting System

Select a Lender: You will be associated with Lending thru Gus System.

You are selected as a lender: 1.345, 3.4, 9.8, 9.8, Branch Function 901

Lender Name
- [ ] ABC Bank, Inc.
- [ ] City Bank
- [ ] USDA

Select lender: [ ]

United States Department of Agriculture
Rural Development

Lender Agent
Associated with multiple approved lenders

Loans List / Loan Search
- Loan Application
- Select a Lender
- Import New Application
- New Application
- Lendoff
- GUS User Guide
Import New Application

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

<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 Residence</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 NNL</th>
<th>Description of Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submit Application</td>
<td>Customer, Item</td>
<td>Y Y</td>
<td>Current Credit Report required.</td>
</tr>
<tr>
<td>Eligibility</td>
<td>Y Y</td>
<td>Emigrant must be selected.</td>
<td></td>
</tr>
<tr>
<td>Y</td>
<td>Married Number of People in Household must be greater than two.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Y</td>
<td>At least one applicant must have some monthly income.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Y</td>
<td>Gross income should be greater than $0.04. Income eligibility cannot be determined.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Borrower</td>
<td>Customer, Item</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.

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**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

New Application
Existing Application Authorization
Logoff
GUS User Guide

New Application

Property Information

Household Member Information

Monthly Income For All Household Members

6/23/2017
GUS Navigation Toolbar

**Manual Entry**

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

- Eligibility
- Loan Terms
- Borrower

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**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
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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