

USDA United States Department of Agriculture  
Rural Development



## BEGIN A LOAN APPLICATION



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### 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

USDA LINC Home    EDA LINC Home    RBS LINC Home    **IBL LINC Home**    RCL LINC Home    Help    Site Map    Links/Screen ID Printing

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



Farm Service Agency



Rural Housing Service



Rural Business Service

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG  
FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

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## Access GUS: USDA LINC, RHS Home Page

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

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**USDA LINC** Lender Interactive Network Connection

EDA LINC Home    EDA LINC Home    RBS LINC Home    RBS LINC Home

**Single Family Guaranteed Rural Housing**

- Electronic Status Reporting (ESR)
- Guaranteed Annual Fee
- Loan Claim Administration
- Guaranteed Underwriting System (GUS)**
- Lender Loan Closing/Administration
- ID Cross Reference
- Application Authorization
- Lender PAD Account Maintenance
- Training and Resource Library

**Multi-Family Housing**

- Lender Loan Closing/Administration
- ID Cross Reference
- Application Authorization
- Lender Status Report List
- Lender PAD Account Maintenance

**Community Facilities**

- Lender Loan Closing/Administration
- ID Cross Reference
- Application Authorization
- Lender Status Report List
- Lender PAD Account Maintenance



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**Log in**

USDA eAuthentication Login

Quick Links

- What is an account?
- Create an account
- Update your account

Administrator Links

- Local Registration
- Authority Login

**eAuthentication Login**

LincPass (PIV) ?

User ID & Password ?

User ID: DJTY002017

Password: \*\*\*\*\*

REGISTER LOGIN

Change my Password

**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:
  - You have no reasonable expectation of privacy regarding any communications or data transmitted 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 transmitted or stored on this information system.
  - Any communications or data transmitted or stored on this information system may be disclosed or used for any lawful government purpose.
  - 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.

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**Welcome Screens and Menu Options**

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

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## Lender Agent

Associated with multiple approved lenders

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

**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 button.

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

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## Lender Agent

Associated with multiple approved lenders

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**Loan List / Loan Search**

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 publication. Applications meeting the criteria will be displayed below.  
Press Refresh Data publication to refresh the search criteria.  
For Beginning - Ending Date Range, either enter (Beginning Date and Ending Date) or (choose an option in the selection criteria entered)*

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

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

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- Loan Application
- Home
- Select a Lender
- Import New Application
- New Application
- Logoff
- GUS User Guide

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## Import New Application

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Guaranteed Underwriting System

USDA is only supported for use with Internet Explorer 7.0, 8.0, 9.0, 10.0, and 11.0 on a Microsoft Operating System. You must set your browser to "compatibility view" 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.

Normally 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 on behalf of the approved lender. The approved lender must authorize and add the lender agent within their GUS AADM role. A lender agent may be associated or used with the respective expiration of the time the lender agent creates the application. The Lender Agent set be able to order credit reports and complete preliminary with criteria options to be entered so that the Lender/Lender Agent can narrow the applications related to their organization. The default for beginning date is the current file is required with a GUS Accept or a manual downgrade of the application was selected. The Agency application status is also now displayed.

USDA Resource Library  
Guaranteed Underwriting System

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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.

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## 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.

**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

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## Import New Application

Submit Application Errors

**Errors Associated with Specific Pages:**

Page Association	Borrower	PRELIM FNL		Description of Error
Submit Application	Customer, Ken	Y	Y	<b>Current Credit Report required.</b>
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.

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## 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

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**GUS Navigation Toolbar**

**Lender Agent**

**Imported Application**

All application pages are available for review/access.

- Eligibility
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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

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## 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

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## 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

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**Manual Entry New Application**

**Loan Application**

- [Import New Application](#)
- [New Application](#)
- [Existing Application](#)
- [Authorization](#)
- [Logoff](#)
- [GUS User Guide](#)

**Guaranteed Underwriting System**

GUS is only supported for use with Internet Explorer 7.0, 8.0, 9.0, 10.0, and 11.0 on a Microsoft Operating System. You must set your browser to "compatibility mode" 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.

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USDA and Resources Library

Guaranteed Underwriting System

**New Application**

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USDA Guaranteed Underwriting System

Property Information

Property Address \*

City \*

State/Zip \*

County/MSA \*

Check Property Eligibility Display Property Map

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 \*

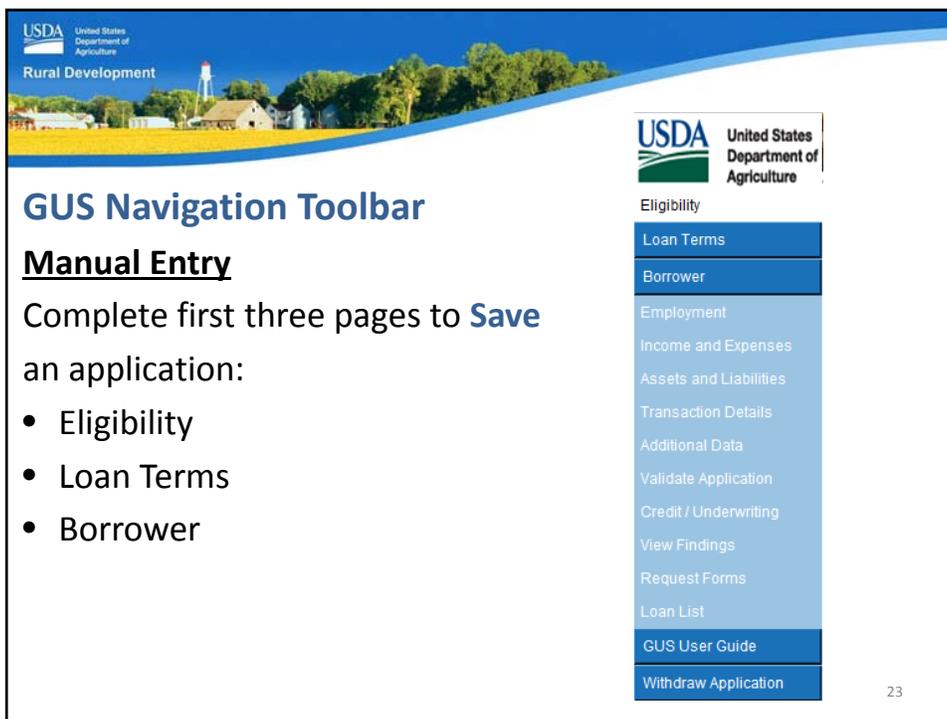
Annual Income of Borrower/Member is selected income applicant

Applicant/Borrower with highest income

Base Employment Income

Overtime

Bonuses



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## GUS Navigation Toolbar

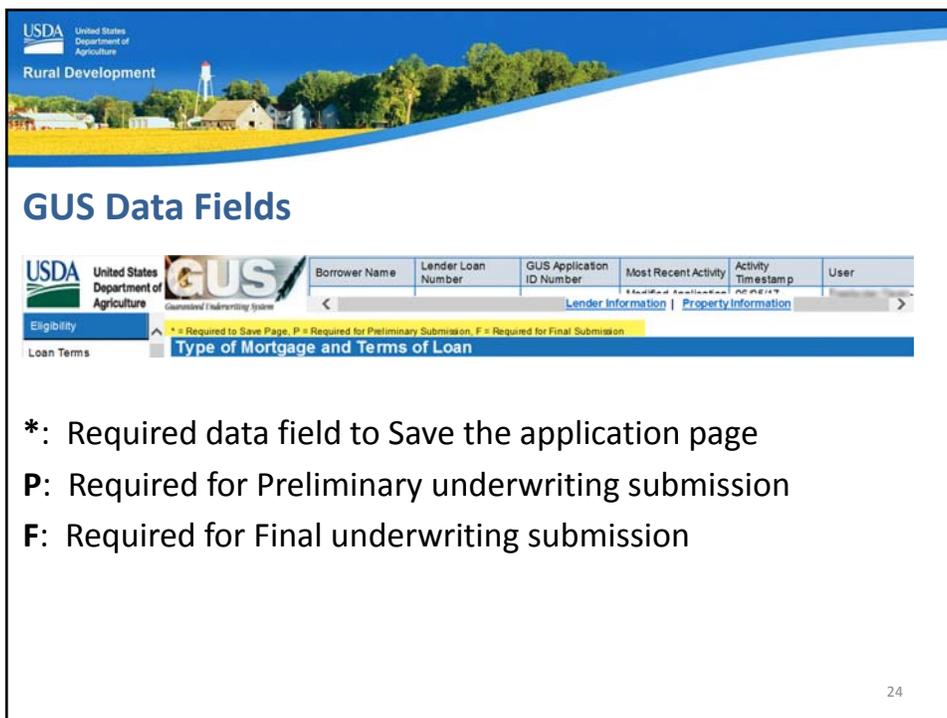
### Manual Entry

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  
 View Findings  
 Request Forms  
 Loan List  
**GUS User Guide**  
 Withdraw Application

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## GUS Data Fields

Borrower Name	Lender Loan Number	GUS Application ID Number	Most Recent Activity	Activity Timestamp	User
<a href="#">Lender Information</a>   <a href="#">Property Information</a>					
Eligibility	* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission				
Loan Terms	<b>Type of Mortgage and Terms of Loan</b>				

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

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## 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

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## GovDelivery Sign up

[https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD\\_25](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

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



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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](mailto:program.intake@usda.gov).

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