Welcome to Begin a Loan Application, presented by USDA’s Single Family Housing Guaranteed Loan Program!
The training objectives include:
- Steps to access GUS from USDA LINC
- How to import a loan application into GUS, and
- How to manually begin a loan application in GUS.
To access GUS users must go online to USDA LINC. The web address is provided on the slide.

Select “RHS LINC Home”.
Under the “Single Family Guaranteed Rural Housing” menu, select “Guaranteed Underwriting System (GUS).”
The e-Authentication Log in page will display.

Users that have an activated e-Authentication User ID and password will be able to enter these credentials and select “Login.”
Once the user successfully logs into GUS, the Welcome Screen and Menu Options available will vary if the user is:

• An Approved USDA Lender,
• A Lender Agent associated with only one USDA Approved Lender, or
• A Lender Agent associated with multiple USDA Approved Lenders
Upon a successful login the GUS welcome page will display. This slide shows the welcome page for a USDA Approved Lender.

The left side menu will allow approved lenders to:
- Import a New Application,
- Manually enter a New Application,
- Access an Existing Application,
- Authorization will allow Security Administrators to add, modify, or delete GUS users,
- Logoff, and
- Review the GUS User Guide.
The Welcome Page for a Lender Agent that is only associated with one USDA approved lender in GUS will allow for different menu options:

- Import a New Loan Application,
- Manually enter a New Application,
- Access an Existing Application,
- Logoff, and
- Review the GUS User Guide.
When a Lender Agent logs into GUS and they are associated with multiple USDA approved lenders, the first GUS screen will ask the user to select the lender they wish to be associated with during this GUS session.

The Lender Agent will be identified.

The red message states: “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.”

Each approved lender the Lender Agent is affiliated with will be displayed. The user must select the radio button next to the lender they wish to either:

1. Submit a new loan to through GUS, or
2. Access an existing loan that has already been entered or submitted in GUS.
The next screen the Lender Agent will be directed to is the “Loan List / Loan Search” which will allow the user to review all loans they have began or submitted to the selected approved lender.

The Third Party Originator, also known as the Lender Agent’s company, will be listed.

The lender the user selected will also be displayed. If the user does not wish to be viewing this lender, they can click on “Select A Lender” from the left menu. This will return them to the previous screen where they can select a different lender.

Lender Agents may select the following options from the left menu:
• Return to Home,
• Select A Lender, which will allow the user to review existing loans entered with this approved lender,
• Import a New Loan Application,
• Manually enter a New Application,
• Logoff, and
• Review the GUS User Guide.
Both user types have two options to begin a loan application in GUS.

The first option is to “Import New Application.”

This option will allow lenders to import an existing loan application from their eligible Loan Origination System (LOS) into GUS. Most LOS systems are able to connect to GUS.
The Import New Application screen will appear.

Users may select “Browse” to locate the loan file they wish to import into the system, and then choose “Submit.”
A message will appear while the import loan application request is being processed.

When the import is successful a pop up box will appear. The user will be taken to the GUS Eligibility after two additional pop up boxes are reviewed as applicable.
The first potential pop up box is “Data Modified by GUS during Import.”

This pop up box alerts the user that one or more data fields may have changed from what was entered into their LOS as compared to what is now awaiting review on the corresponding GUS application page.

Why would data change? Perhaps the upfront guarantee fee or annual fee was miscalculated in the LOS system. GUS will change these amounts based on the total loan amount.

Regardless of what the change may be, GUS specifically lists the data fields the lender should be aware were changed.

The changes are clearly outlined by: borrower (if applicable), GUS application page and data field.

GUS also states what was imported and compares it to what it was changed to in order to meet GUS data field selections. The reason for the change is also explained.

All data fields may be modified by the lender as they review each GUS application page.
The second pop up box will be “Submit Application Errors.”

No need to panic! The loan file was just imported. There will be data fields specific to GUS that are not part of a lender’s LOS application. No worries. Just review each GUS application page and fill in the blanks.

This pop up box may likely appear later in the loan process before a final underwriting submission occurs to ensure all required data fields are complete.

Again GUS is very user friendly. The exact GUS application page, Borrower (if applicable), and error is displayed. GUS also states if the data field is required to be completed for a preliminary or final underwriting submission.

There may be additional pop up boxes such as the “GEO CODE” box for property address. The user may close these boxes and continue to double check all data entry on the GUS application pages.
When a loan is imported into GUS, every application page will be available to the user. You can view, enter data, and select any available application page you wish.

This slide displays the GUS Navigation tool bar that is displayed for Approved Lenders.

The GUS User Guide is always available to assist with user questions. The “Withdraw Application” button is also available to allow the user to cancel an application in GUS at anytime.
This slide displays the GUS Navigation Toolbar for Lender Agents. Upon a successful file import, agents will also have full access to all available GUS application pages.
Let’s wrap up importing a loan application with a few important tips!

1. Loans are imported from an exported file from the lender’s eligible LOS system.

2. Be aware of what occurs when you import the same loan application into GUS.
   • If you have made changes to a loan application in your LOS system, importing the loan file back into GUS will not “over-write” the existing GUS loan file.
   • Every loan imported into GUS will create a new loan file. This new loan file will have a brand new GUS Application ID generated.
   • When multiple loans exist in GUS for the same applicant, the “multiple application” rule will appear on the GUS Underwriting Findings Report. Lenders must submit explanations to USDA when a final underwriting submission is executed for loan files with this message. USDA will review the explanation and previously entered applications to ensure the lender did not enter a “fresh” application into GUS in order to avoid a full documentation submission, ensure there is no data manipulation, etc.
3. The credit report does 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.

3. The credit report does not import with the loan file from the LOS.
   • Users may reissue an existing report or order a new credit report from the “Credit/Underwriting” GUS application page.
   • A preliminary or final underwriting submission cannot occur without a valid credit report included in the GUS loan file.

4. Some data fields may be altered or changed following a successful loan file import.
   • If data is changed or altered, GUS will alert the user with the “Data Modified By GUS” pop up box.
   • GUS does not make data changes without notifying the user.
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

5. Do not import the loan file and then assume all is well.
• Imported files do not constitute a complete loan application.
• Review each GUS application page. Review all data fields. Ensure the entries are correct and supported with documentation in the permanent loan file.
The second loan application option is the manual entry of all loan data.

Users may select “New Application” to begin manual data entry.
The first GUS application page that will appear for completion is “Eligibility.”
When a loan is manually entered into GUS, the user must complete the first three application pages before the other application pages will be available for data entry. The first three application pages are:
1. Eligibility
2. Loan Terms,

The GUS User Guide is always available to assist with user questions. The “Withdraw Application” button is also always available to allow the user to cancel an application in GUS at anytime.
As the user progresses through the GUS application there is a reminder at the top of each page in regards to data fields.

Data fields that have an asterisk beside them are required to be completed in order to Save the application page.

A “P” indicates the data field must be completed in order to submit a preliminary underwriting submission.

A “F” indicates the data field must be completed in order to achieve a successful final underwriting submission to USDA.
Regardless of the data entry method:
- Data entered must meet the program regulation and the technical handbook requirements.
- All data entered must have supporting documentation retained.
- Loans may only be submitted to USDA when the USDA approved lender with GUS approval has fully underwritten the loan file and approved it.
- USDA is always available to assist with any questions from GUS users.
Please sign up for GovDelivery messages. USDA sends out origination (including GUS) and servicing messages to alert lenders of new publications, clarifications, and additional program updates.
Thank you for supporting the USDA Single Family Housing Guaranteed Loan Program! We appreciate the opportunity to help you serve more rural homebuyers!
This will conclude the training module. Thank you and have a great day!