

# **CREDIT AND UNDERWRITING**



Guaranteed Underwriting System



## **Training Objectives**

- Request Credit/Underwriting
- Credit Report Order Information
- Manually Downgrade Application
- Contact Information
- Conditional Commitment Recipients



### Request Credit / Underwriting

#### Select Request You Would Like to Submit:

#### Select One

Request Credit Report

Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)

Request Underwriting Only (Preliminary Underwriting for pre-approval)



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## **Credit and Underwriting: Lender Agent**

### Request Credit / Underwriting

#### Select Request You Would Like to Submit:

#### Select One

Request Credit Report

Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)

Request Underwriting Only (Preliminary Underwriting for pre-approval)

Release Control of Application to the Lender

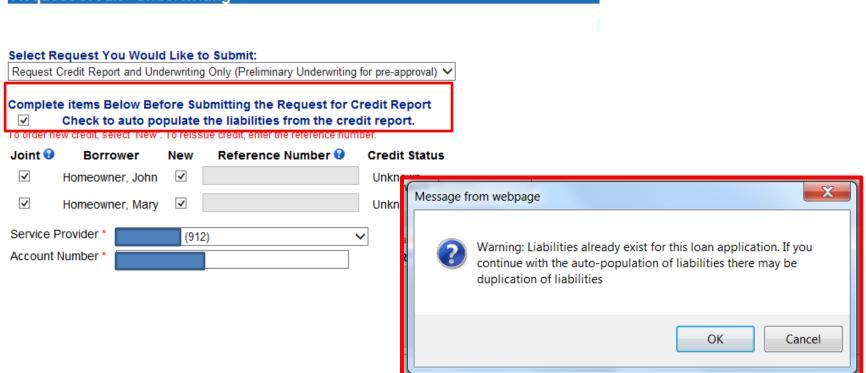


Select Request You Would Like to Submit:					
Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval) 🗸					
Complete items Below Before Submitting the Request for Credit Report  Check to auto populate the liabilities from the credit report.  To order new credit, select "New". To reissue credit, enter the reference number.					
Joint 😉	Borrower	New	Reference Number 😌	Credit Status	
✓	Homeowner, John	<b>✓</b>		Unknown	
✓	Homeowner, Mary	✓		Unknown	
Service Provider * Equifax					
Account I	Number *			Password *	



	Credit Report and Und	lerwriting	Only (Preliminary Underwriting	for pre-approval) 🗸
Complet ✓			bmitting the Request for C	· · · · · · · · · · · · · · · · · · ·
<del>Fo order n</del> Joint 🚱	ew credit, select "New".	<del>To reiss</del> New	ue credit, enter the reference nun Reference Number 🚱	Credit Status
<b>✓</b>	Homeowner, John	<b>✓</b>	Reference Number	Unknown
<b>✓</b>	Homeowner, Mary	<b>✓</b>		Unknown
Sarvica	Provider * Equifax			$\overline{\smile}$
OCI VICC				







Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval) 🗸					
Complet			bmitting the Request for C		
To order n		h	ue credit, enter the reference num		
Joint 🚱	Borrower	New	Reference Number 😯	Credit Status	
✓	Homeowner, John	✓		Unknown	
<b>✓</b>	Homeowner, Mary	<b>✓</b> [		Unknown	
Service I	Provider * Equifax		,	<b>▽</b>	•
Account	Number *			 Passwo	ord *



#### Request Credit / Underwriting Select Request You Would Like to Submit: Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval) Complete items Below Before Submitting the Request for Credit Report Check to auto populate the liabilities from the credit report. To order new credit, select "New". To reissue credit, enter the reference number. Joint 🚱 Reference Number 1 Borrower New Credit Status ✓ ✓ Homeowner, John Unknown **✓** Homeowner, Mary Unknown Service Provider \* Equifax 7 Password \* Account Number \*



#### Request Credit / Underwriting

Your credit report and preliminary underwriting request is being processed, please wait...

#### Select Request You Would Like to Submit:

Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)

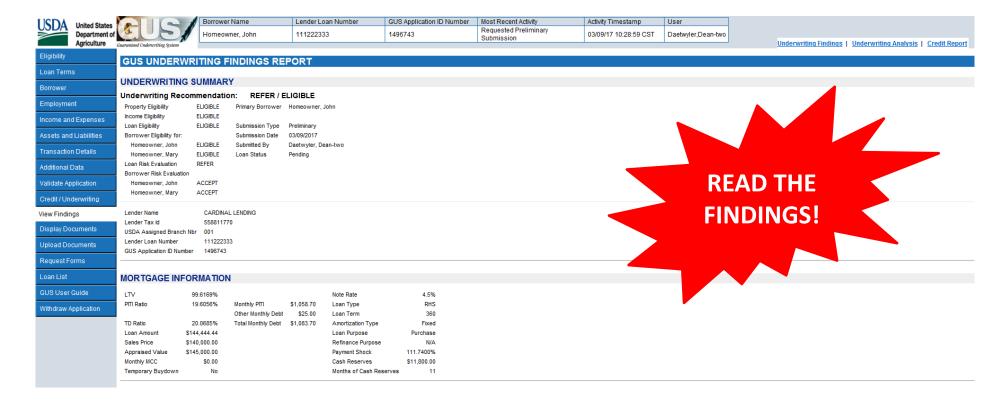
#### Complete items Below Before Submitting the Request for Credit Report

Check to auto populate the liabilities from the credit report.

To order new credit, select "New". To reissue credit, enter the reference number.

Joint 🚱	Borrower	New	Reference Number 🚱	Credit Status	
✓	Homeowner, John	✓		Unknown	
✓	Homeowner, Mary	✓		Unknown	
Service F	Provider * Equifax			<b>~</b>	
Account	Number *			Password *	•••••







### **Manually Downgrade Application** To manually downgrade an ACCEPT underwriting recommendation to a REFER, check the box and provide a detailed explanation. Downgrade automated underwriting recommendation to a "REFER" and provide explanation. (Limited to 2000 characters) **Manually Downgrade Application** To manually downgrade an ACCEPT underwriting recommendation to a REFER, check the box and provide a detailed explanation. ✓ Downgrade automated underwriting recommendation to a "REFER" and provide explanation. Applicant pays 250 per month to Drive More Auto. This liability was not included on the credit report. It has been manually added to the liabilities. (Limited to 2000 characters) **No Special** Characters 15



## **Manual Downgrade**

- Debt payments not on credit report
  - Excluded: child support, alimony, union dues, NPS debts, etc.
- Public records, judgments, etc. not on the credit report
- Credit score cannot be validated



#### **Contact Information**

Lender contact information entered in this section will appear on Form RD 3555-21 and serve as your organization's point of contact for any questions regarding the loan request.

Lender Contact Name (F)	
Lender Contact Phone Number (F)	(314)335-8522 ext
Lender Contact Fax Number (F)	(314)555-6677
Lender Contact E-mail Address (F)	k
Lender Contact Lender ID	558811770
Lender Contact USDA Assigned Branch No.	001



Conditional Commitment Recipients				
Conditional Commitments will be issued electronically by the Agency. Enter up to five e-mail addresses to receive the Conditional Commitment				
Recipient 1 E-mail Address <sup>(F)</sup>	k			
Recipient 2 E-mail Address				
Recipient 3 E-mail Address				
Recipient 4 E-mail Address				
Recipient 5 E-mail Address				
PREVIOUS NEXT	SAVE CLOSE CANCEL			



### **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.

<b>≭Email Address</b>	

Submit

Cancel



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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