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Rural Development



GUS OVERVIEW





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Training Objectives

- How GUS works
- Online resources
- Review Welcome Page
- Review Loan Application Menu
- Security Administrator Guidance



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Meet GUS

- Property of USDA
- Automated Underwriting System
- Modified Scorecard
- GUS Rules Engine



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GUS is a tool!

It does not replace the judgment of an experienced underwriter.



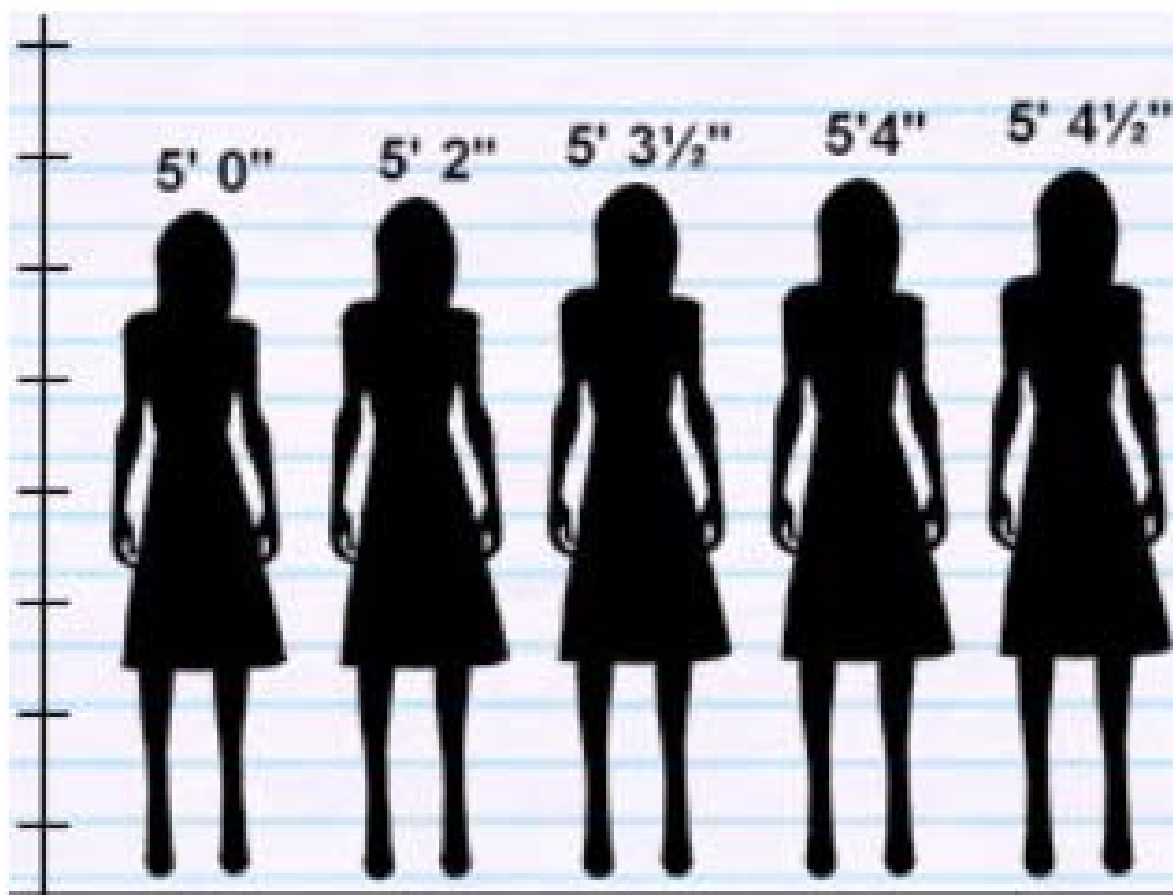


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Scorecard + GUS Rules Engine





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GUS Underwriting Recommendation

Credit, Capacity, Collateral

Accept

- NOT a loan approval
- Acceptable credit risk

Refer

- Human review required
- Risk layers identified

Refer with Caution

- Human review required
- Multiple risk layers identified

Ineligible

- Does not meet regulations
- Cannot be submitted to USDA

Verify all data to support recommendation



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GUS Underwriting Recommendation

Property, Income, and Applicant

Eligible

- Meets regulatory requirements

Ineligible

- One or more regulatory requirements is not met

Unable to Determine

- Property cannot be located
- System may be unavailable

Verify all data to support recommendation

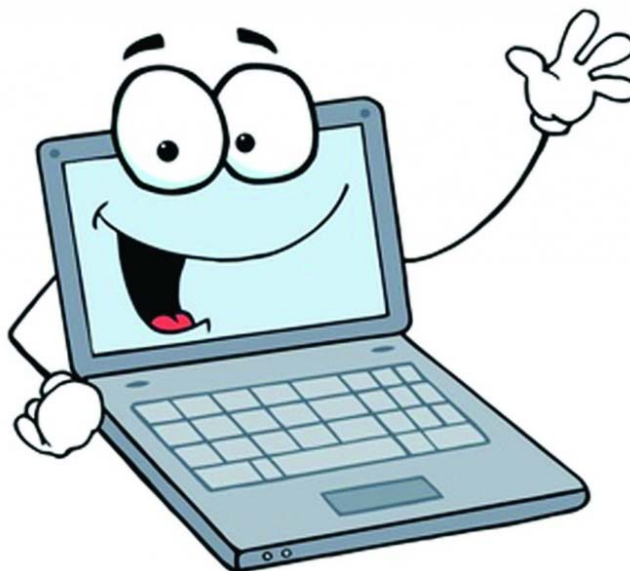


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Data Integrity



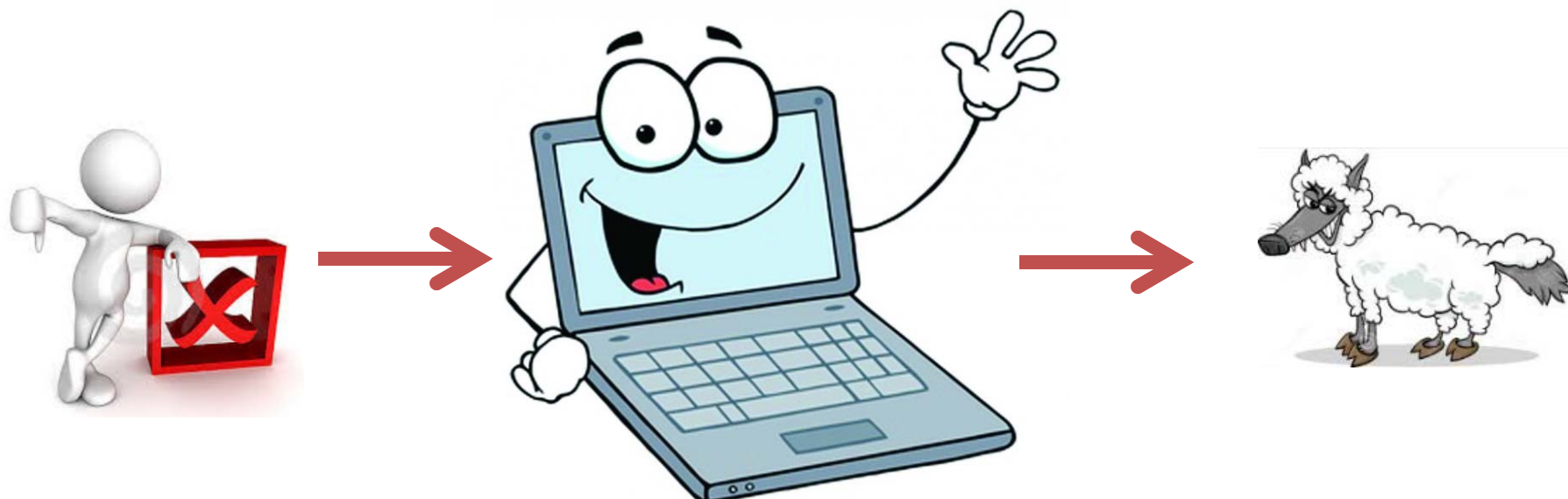


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Data Integrity





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Guaranteed Underwriting System



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Road Map to Success!

Loan Note Guarantee

Final Submission



Conditional Commitment

Complete Application



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Not GUS

- Inaccurate calculations or data entry errors
- Assessment of job time, secondary jobs/pay types, correct appraised value entry, etc.
- Read the credit report, detect liabilities



Using GUS

- Approved USDA lender with GUS approval **or**
- Work with an approved USDA lender with GUS approval:
Lender Agent
- Active e-Authentication ID and password
- Be activated in GUS by Security Administrator (SA)



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Guaranteed Loan Program Regulation

7 CFR Part 3555

- 8 Subparts: A – H
- Appendix 1

HB-1-3555

- Provides guidance to support the regulation
- 20 Chapters



7 CFR Part 3555

<http://www.rd.usda.gov/publications/regulations-guidelines>

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Publications

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Regulations & Guidelines

All Federal regulations can be found at [Regulations.gov](#) and customers can search, review and submit comments on Federal documents that are open for comment and published in the [Federal Register](#).

As a service to our customers, we post Rural Development's Instructions, Administrative Notices, and forms. The Instructions are available in three file formats: Adobe Acrobat (PDF), Microsoft Word 6.0 (doc) and Text (txt). To the extent possible, all documents have been made available in either Adobe Acrobat Ver 5.0 and higher, or Text and are 508 compliant. If you should have accessibility issues and need a hard copy, please send an e-mail to comments@wdc.usda.gov.

If you are having problems with this page, need a hard copy of any of the documents due to accessibility issues or would like to be added to the Regulations Update distribution list (available for Rural Development employees only with a valid Rural Development e-mail address), please e-mail comments@wdc.usda.gov.

Rural Development

- Administrative Notices
- Instructions
- Forms
- Spanish Forms, Form Letters and Guide Letters
- **Handbooks**
- Procedures Notices
- Significant Guidance Documents
- Unnumbered Letters
- Federal Register Publications

7 CFR Part 3555

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

Table of Contents

- Chapter 1** - Overview
- Chapter 2** - Record Retention
- Chapter 3** - Lender Approval
- Chapter 4** - Lender Responsibilities
- Chapter 5** - Origination and Underwriting Overview
- Chapter 6** - Loan Purposes
- Chapter 7** - Loan Terms and Conditions
- Chapter 8** - Applicant Characteristics
- Chapter 9** - Income Analysis
- Chapter 10** - Credit Analysis
- Chapter 11** - Ratio Analysis
- Chapter 12** - Property and Appraisal Requirements
- Chapter 13** - Special Property Types
- Chapter 14** - Funding Priorities
- Chapter 15** - Submitting the Application Package
- Chapter 16** - Closing the Loan and Requesting the Guarantee

Chapter 17 - Regular Servicing-Performing Loans

Chapter 18 - Servicing Non-Performing Loans - Accounts with Repayment Problems

Chapter 19 - Custodial and Real Estate Owned Property

Chapter 20 - Loss Claims - Collecting on the Guarantee

Acronyms

Glossary

Appendix 1 - 7 CFR part 3555

Appendix 2 - Forms and Instructions

Appendix 3 - Review and Appeals

Appendix 4 - Agency and Employee Addresses

Appendix 5 - Income Limits

Appendix 6 - Interest Assistance

Appendix 7 - Caivrs Access Instructions

Appendix 8 - EDI Documentation

Appendix 9 - Penalties

Appendix 10 - Unnumbered Letter and State Supplements

Publications

Overview

Fact Sheets

Regulations & Guidelines

Reports

Dispute Appeals

Publications for
Cooperatives

Rural Cooperatives
Magazine

Handbooks

HB-1-3550 Direct Single Family Housing Loans and Grants - Field Office Hand

HB-2-3550 Direct Single Family Housing Loans and Grants - Centralized Serv

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

HB-1-3560 MFH Loan Origination Handbook

HB-2-3560 MFH Asset Management Handbook

HB-3-3560 MFH Project Servicing Handbook

HB-1-3565 Guaranteed Rural Rental Housing Program Origination and Servicir

Application Information Systems Support Handbook

HB-1-3550 Direct Single Family Housing Loans and Grants - Field Office Har



Access GUS: USDA LINC

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



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USDA LINC Lender Interactive Network Connection

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



Farm Service Agency



Rural Business Service



Rural Housing Service



Rural Utilities Service



Relending Programs

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



Single Family Guaranteed Rural Housing

[Electronic Status Reporting \(ESR\)](#)
[Guaranteed Annual Fee](#)
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[Guaranteed Underwriting System \(GUS\)](#)
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[Application Authorization](#)
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Multi-Family Housing

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Community Facilities

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eAuthentication Login

LincPass (PIV)

User ID & Password

User ID:

Password:

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[LOGIN](#)

[Change my Password](#)

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Upon Login You Agree to the Following Information:


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GUS Welcome Page



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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 authorize and add the lender agent within their GUS AASM 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 creates the application. The Lender Agent will be able to order credit reports and complete preliminary GUS submissions only.

The Lender Loan List and Loan Search page have been redesigned and allows a variety of search 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 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 of the application was selected. The Agency application status is also now displayed.

For additional information, available training, and user guides, please visit our [USDA LINC Training and Resource Library](#).


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Loan Application Menu: Approved Lender



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Existing Application

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Lender CARDINAL LENDING

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.

For Beginning - Ending Date Range, either enter (Beginning Date and Ending Date) or (choose an option in the Begin-End Date Range dropdown box). Any date search is based on selection criteria entered.

Beginning Date	Ending Date	Begin-End Date Range	Submission Status	Select Item to Search By	Enter Search Value Here	Property State
<input type="text" value="01/12/2017"/>	<input type="text" value="01/19/2017"/>	<input type="text" value="Select Date Range"/>	<input type="text" value="All Submissions"/>	<input type="text" value="Search By:"/>	<input type="text"/>	<input type="text" value="Select One"/>

FIND LOAN

REFRESH DATA



Existing Application Tips

Use Data Fields to locate loans quickly

1.

Beginning Date	Ending Date	Begin-End Date Range
<input type="text" value="01/12/2017"/>	<input type="text" value="01/19/2017"/>	<div><div>Select Date Range</div><div>Today</div><div>Last 7 Days</div><div>Last 14 Days</div><div>Last 21 Days</div><div>Last 30 Days</div><div>Last 60 days</div><div>Last 180 days</div><div>Last 365 days</div></div>
<div>No records found that meet the Please retry, changing your search</div>		




Existing Application Tips

Use Data Fields to locate loans quickly

2.

Submission Status

All Non-Final Submissions	
Preliminary Submissions	
Final Submissions	
Not Submitted	
All Submissions	



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Existing Application Tips

Use Data Fields to locate loans quickly

3. **Select Item to Search By**

Search By:

Borrower Last Name

Borrower SSN

Lender Loan Number

GUS Application ID Number

Originator (TPO) Name

Enter Search Value Here



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Existing Application Tips

Use Data Fields to locate loans quickly

4.

Property State

Select One
Alabama
Alaska
Arizona
Arkansas
California
Colorado
Connecticut
Delaware
District of Columbia
Florida
Georgia
Hawaii
Idaho
Illinois
Indiana



Existing Application Tips


Use Data Fields to locate loans quickly

Example:

Beginning Date	Ending Date	Begin-End Date Range	Submission Status	Select Item to Search By	Enter Search Value Here	Property State
<input type="text" value="07/23/2016"/>	<input type="text" value="01/19/2017"/>	<input type="text" value="Last 180 days"/>	<input type="text" value="Preliminary Submissions"/>	<input type="text" value="Borrower Last Name"/>	<input type="text" value="Jones"/>	<input type="text" value="Indiana"/>
<input type="button" value="FIND LOAN"/>			<input type="button" value="REFRESH DATA"/>			



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[Link and Resource Library](#)

Guaranteed Underwriting System



Authorization

Access restricted to Security Administrators



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Application Authorization Security Management

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User List

Tax Id

Select ▼

USDA Branch Nbr

Branch List

System Id

▼

eAuth User ID

Use * at end of eAuth User ID for wildcard search

Last Name

Use * at end of Last Name for wildcard search

First Name

Use * at end of First Name for wildcard search

Submit

Reset

Add User



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Authorization Tips

- SA's authorize employees
- Grant, modify, or remove level of access
- GUS, loan closing, annual fee payment, loan status reports, loss claims, etc.



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USDA LINC: Training and Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>

Guaranteed Underwriting System (GUS)

Training

1. GUS Overview Training (mp4)

Documentation & Resources

1. GUS Training (PDF)
2. GUS User Guide (PDF)
3. Streamlined Issuance of the Conditional Commitment: Technical Bulletin(PDF)
4. Gaining Access To GUS Fillable Forms (PDF)
5. Gaining Access To GUS Guide (PDF)
6. LOS/POS Tested Listing(PDF)



Some items
may change
due to
updates



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Reference

- Add, Modify, Delete users
- Pages 26 – 38
- Step by Step help



USDA RURAL DEVELOPMENT

Single Family Housing Guaranteed Loan Program

Gaining Access to the Guaranteed Underwriting System (GUS)



October 2013



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Future Changes?

- Add SA
- Delete SA

Security

Training

1. [Lender eAuth Training for SFH \(FLASH\)](#)

Documentation & Resources

1. [Additional Lender Security Administrator - Fillable \(PDF\)](#)



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Request for Adding or Removing a Security Administrator Single Family Housing Guarantee Loan Program Automated Systems

This request is to:

1. Add a Security Administrator user; or
2. Remove a Security Administrator role; or
3. Inactivate a Security Administrator user.

This form is utilized by lenders with an existing user agreement for automated systems. If the lender does not have a current system user agreement then one must be completed by the lender and submitted to USDA Rural Development for approval.

Once the below form is completed and signed by a duly authorized officer (a person with the signatory authority to bind the organization to contractual agreements) of the company, the agreement may be sent in electronic format (scanned or imaged document) to rd.nfaoc.hsb@stl.usda.gov. If establishing a new role, the user will be notified by a system generated email once the user's role is established.

System Definitions

Below is a description of each system:

1. **GUS - Guaranteed Underwriting System:** This system is for Single Family Housing Guaranteed Loan approve origination lenders to enter the guaranteed loan applications and submit them to the Agency's underwriting system, which will provide an underwriting recommendation on the loan and determine eligibility of the applicant, loan, and property. Loans are submitted to the Agency electronically via GUS and eliminate manual file submissions.
2. **SFHANLFEES - Single Family Housing Annual Fees system:** This system is for Single Family Housing Guaranteed Loan servicers to access and pay the monthly bills for annual fees due on their portfolio.
3. **SFHGPAD - Single Family Housing Guaranteed Pre-Authorized Debit - Guaranteed Annual Fees System:** This system is for Single Family Housing Guaranteed Loan servicers to use to set up their Pre-Authorized Debit (PAD) accounts that they will use to pay the annual fees that are owed.
4. **SFHLNCLSG - Single Family Housing Loan Closing System:** This system is for Single Family Housing Guaranteed Loan originating lenders to use to electronically submit their loan closing transactions. The system eliminates the use of Form 3555-40, Loan Closing Report, and allows lender to submit the upfront guarantee fee electronically. Access to the system includes the ability to set up the PAD account that will be used to pay the guarantee fees. All required documents are uploaded to the system and the Loan Note Guarantee generated by the system once approved by the Agency.
5. **ESRSFH - Electronic Status Reporting System for Single Family Housing:** This system is for Single Family Housing Guaranteed Loan servicers to submit their monthly default status reports and quarterly/monthly status reports. Electronic reporting is required.
6. **LOSSMIT - Loss Mitigation System for SFH:** This system is utilized by approved Single Family Housing Guaranteed Loan servicers to submit loan servicing plans electronically to the Agency and upload all required supporting documentation. Delegated servicers input and approve their own servicing plans. Non-Delegated servicers input their servicing plans for Agency review and approval.
7. **SFHLOSS - Single Family Housing Loss Claim System:** This system is for Single Family Housing Guaranteed Loan servicers to enter and submit their loss claims to the Agency electronically to collect on the guarantee and upload all required documentation.

Request to Add/Remove Security Administrator(s)

Taxing Identification Number (TIN):

Complete legal name of Business

Address

(Street, City, State, Zip Code)

As an authorized representative for the Lender Indicated above, we are requesting the following action(s) as indicated below:

REQUEST #1

Name (Last, First, MI):

E-mail:

Phone Number and Ext:

Fax Number:

eAuth User ID: *

System ID: *

Action Requested:

Security Administrator valid for:

☐ Only the location/branch listed in the address above

☐ All locations/branches of the organization

☐ Only location/branch at:

REQUEST #2

Name (Last, First, MI):

E-mail:

Phone Number and Ext:

Fax Number:

eAuth User ID: *

System ID: *

Action Requested:

Security Administrator valid for:

☐ Only the location/branch listed in the address above

☐ All locations/branches of the organization

☐ Only location/branch at:

*Level 2 eAuth IDs are required for the following systems: GLSLVL2; LOSSMIT; SFHGPAD; SFHLNCLSG; and SFHLOSS. All other systems require a Level 1 eAuth ID; however, a Level 2 eAuth ID can also be used for Level 1 eAuth system access. EAuth ID's can be created online at <http://www.eauth.spcr.usda.gov>. The eAuth ID must be activated by clicking on the activate link in the email the user receives after applying for an eAuth account.

Level 2 eAuth IDs can be created online, and activated via email at <http://www.eauth.spcr.usda.gov>. Additionally, your Level 2 activation cannot occur without identity proofing by a USDA Local Registration Authority (LRA). An LRA location can be located online at <http://www.eauth.spcr.usda.gov>. Find LRA. If unsuccessful finding an LRA please send an email request to ld.rfaoc.hsb@stl.usda.gov, stating identity proofing is needed, and providing the users name, telephone number, and eAuth ID they created.

Approved Lender

By:

Signature

Title:

(Printed Name)

By executing this form, I confirm I am a duly authorized officer of the company and represent and warrant the information in this form as complete and accurate.

"Rural Development"

By Signature Authority of the Deputy Administrator,

Single Family Housing, USDA, Rural Housing Service



Lender Request for Branch Addition/Modification to the Rural Development Database

This form may be utilized to request an addition or modification of branches in the USDA Rural Development automated system. Only persons that are authorized by the lender's respective organization to make these changes should remit this form to USDA Rural Development.

Lender Tax ID # (9 Digit Federal TIN):		
Lender Name:		
Doing Business As (If Applicable):		
Mailing Address:		
City:		
State:	Zip Code (Include +4 Extension):	
Phone Number:		
Fax Number:		
Lender Type:	Select One	
Are USDA guaranteed loans underwritten at this location? <input type="radio"/> Yes <input checked="" type="radio"/> No		
Are USDA guaranteed loans held at this location? <input type="radio"/> Yes <input checked="" type="radio"/> No		
Are USDA guaranteed loans served at this location? <input type="radio"/> Yes <input checked="" type="radio"/> No		
Request Date:		
Requestor's Name:		
Requestor's Title:		
Requestor's Phone Number:		
Requestor's E-mail Address:		
Optional Branch Point of Contact Person (Not Required)		
Branch Contact Name (First and Last):		
Position:		
Area of Responsibility:		
Phone Number (Include Extension):		
Fax Number:		
E-mail Address:		

Lenders who are approved in only one state: Remit this form to the state's Guaranteed Rural Housing Coordinator (a list of GRH Coordinators can be obtained at the following website
<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=GetRHContact&NavKey=contact@12>.)

Lenders who are approved in multiple states or on a national level: Remit this form to the Guaranteed Loan Branch of DCFO at RD.NFAOC.HSB@stl.usda.gov.

Future Changes?

• Changes to a Branch

Guaranteed Underwriting System (GUS)

Training

1. GUS Overview Training (mp4)

Documentation & Resources

1. GUS Training (PDF)
2. GUS User Guide (PDF)
3. Streamlined Issuance of the Conditional Commitment: Technical Bulletin(PDF)
4. Gaining Access To GUS Fillable Forms (PDF)
5. Gaining Access To GUS Guide (PDF)
6. LOS/POS Tested Listing(PDF)



GUS Welcome Page



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Guaranteed Underwriting System

Loan Application

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

IMPORTANT:
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Welcome to

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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 (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®.

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 submission on behalf of the approved lender. The approved lender must authorize and add the lender agent within their GUS AASM roles. A lender agent may be associated be used with the respective application at the time the lender agent creates the application. The Lender Agent will be able to order credit reports and complete preliminary

rch 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.

[ing and Resource Library.](#)

Guaranteed Underwriting System



GUS Welcome Page



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Guaranteed Underwriting System

Loan Application

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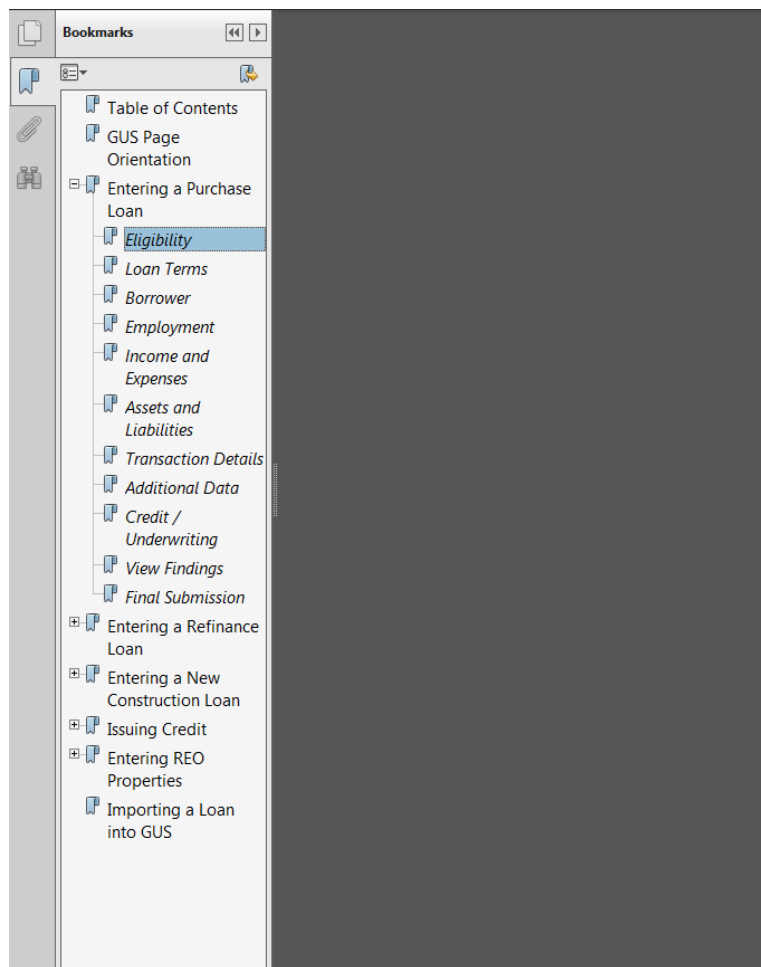
Guaranteed Underwriting System



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GUS User Guide



ENTERING A PURCHASE LOAN

ELIGIBILITY

The Eligibility page will be the first page of GUS to display for a New Application. The Eligibility page is a scrolling page. The user may access the scroll bar located on the right side of the page to view the entire page. The goal of the Eligibility page is to determine property and income eligibility for the Guaranteed Loan Program.

1. Enter the "Property Address" for the subject loan.

- If the borrower(s) has not selected an exact property address enter "TBD" (To Be Determined) in the property address field.
- Entering "TBD" will result in a "Property Eligibility" finding of "Unable to Determine", however TBD will not affect GUS's ability to render a preliminary underwriting recommendation.

The property address field must be updated prior to a "Final" submission.

2. Enter the "City."
3. Select the "State."
4. Enter the nine digit "Zip Code." If the user does not know the correct "+4 zip code extension," click on the "Zip Code Lookup" hyperlink. If the address does not have a +4 zip code extension then leave this field blank.

"Zip Code Lookup"
When the "Zip Code Lookup" hyperlink is selected, a pop up box will appear from the United States Postal Service (USPS).

Enter the street address, city, and state. Click on "Submit."



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.

★Email Address

Submit

Cancel



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





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In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

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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