USDA United States Department of Agriculture

Rural Development

GUS OVERVIEW

Training Objectives

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

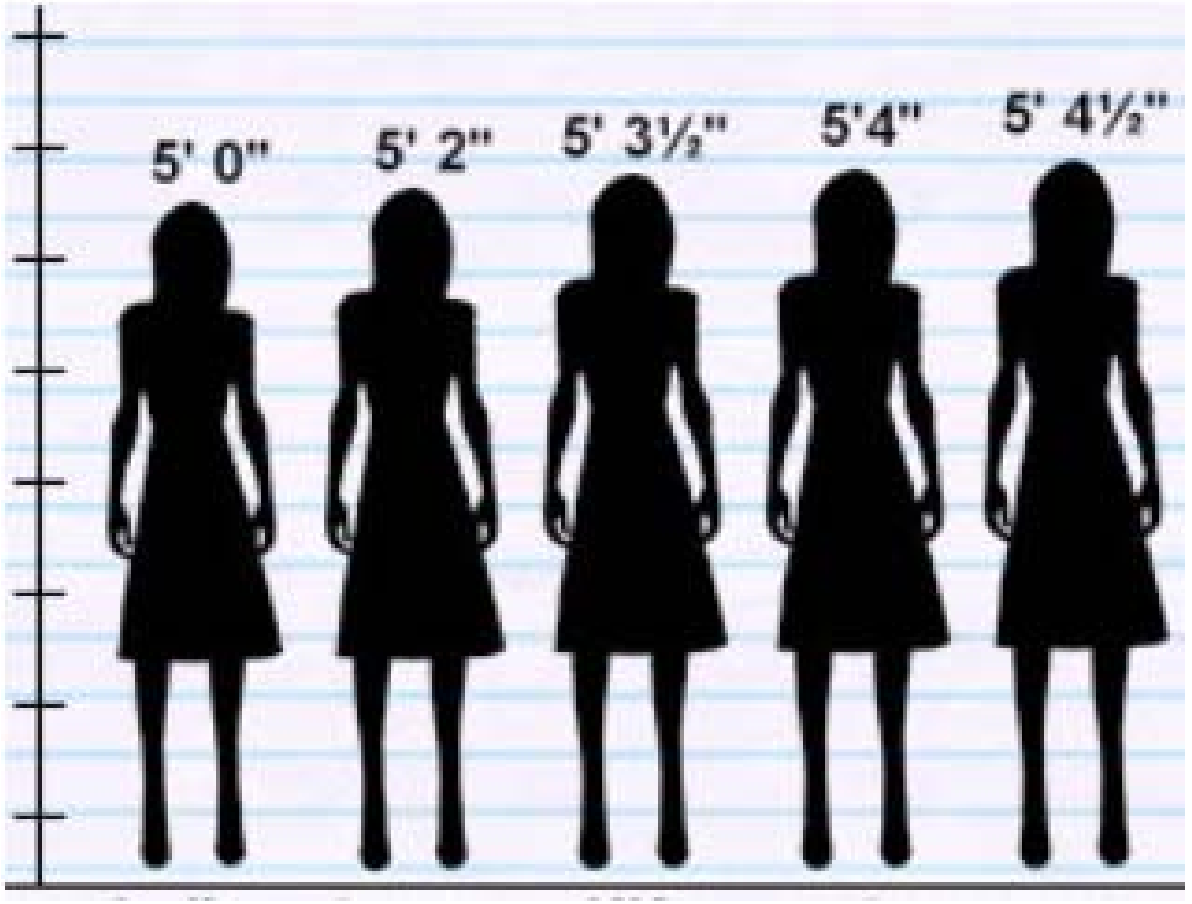
Meet GUS

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

GUS is a tool!

It does not replace the judgment of an experienced underwriter.

Scorecard + GUS Rules Engine



GUS Underwriting Recommendation

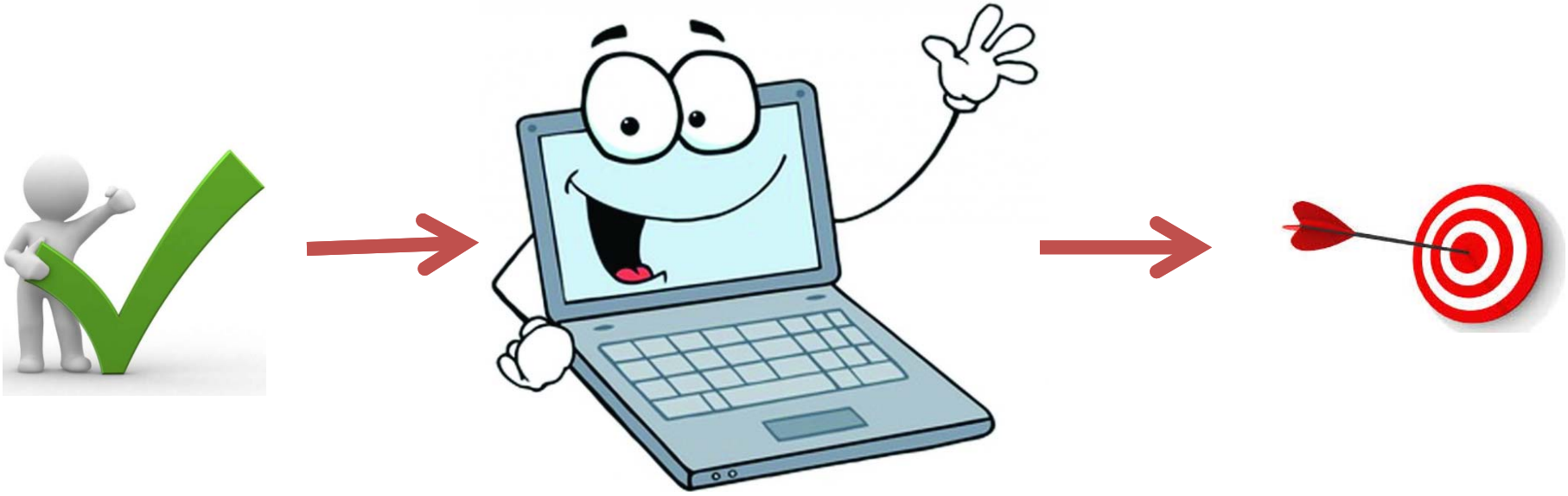
Credit, Capacity, Collateral

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

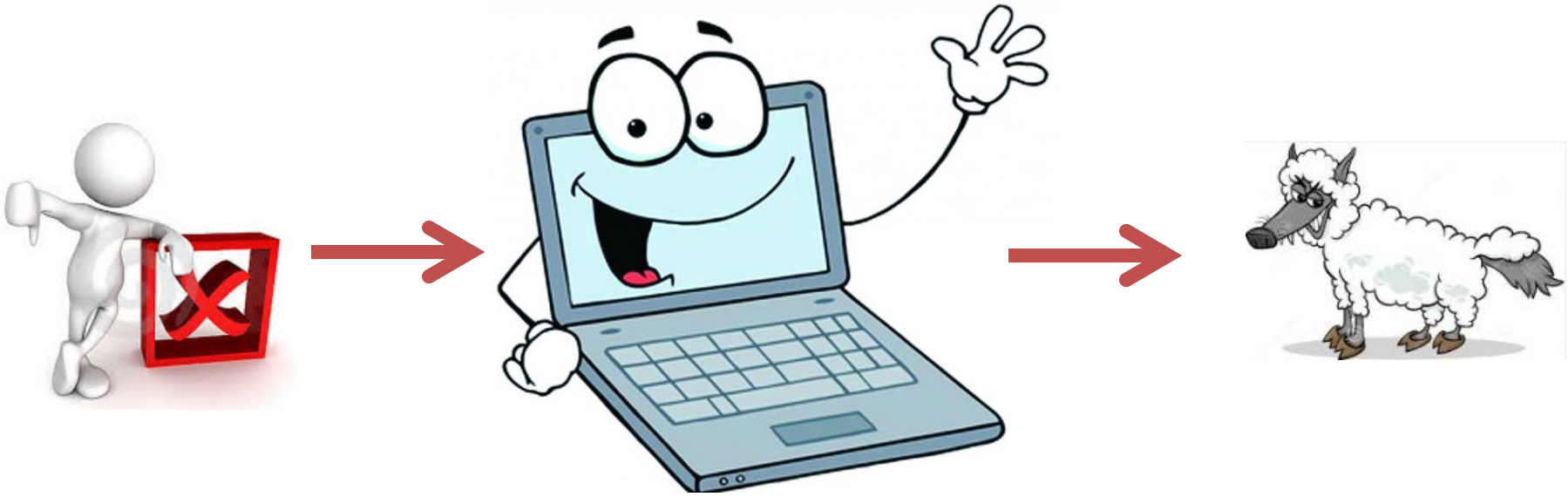
Verify all data to support recommendation

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	

Data Integrity



Data Integrity



USDA United States Department of Agriculture

Rural Development

+

GUS

Guaranteed Underwriting System

USDA United States Department of Agriculture

Rural Development

Road Map to Success!

Loan Note Guarantee

Conditional Commitment

Complete Application

Final Submission

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)

Guaranteed Loan Program Regulation

7 CFR Part 3555

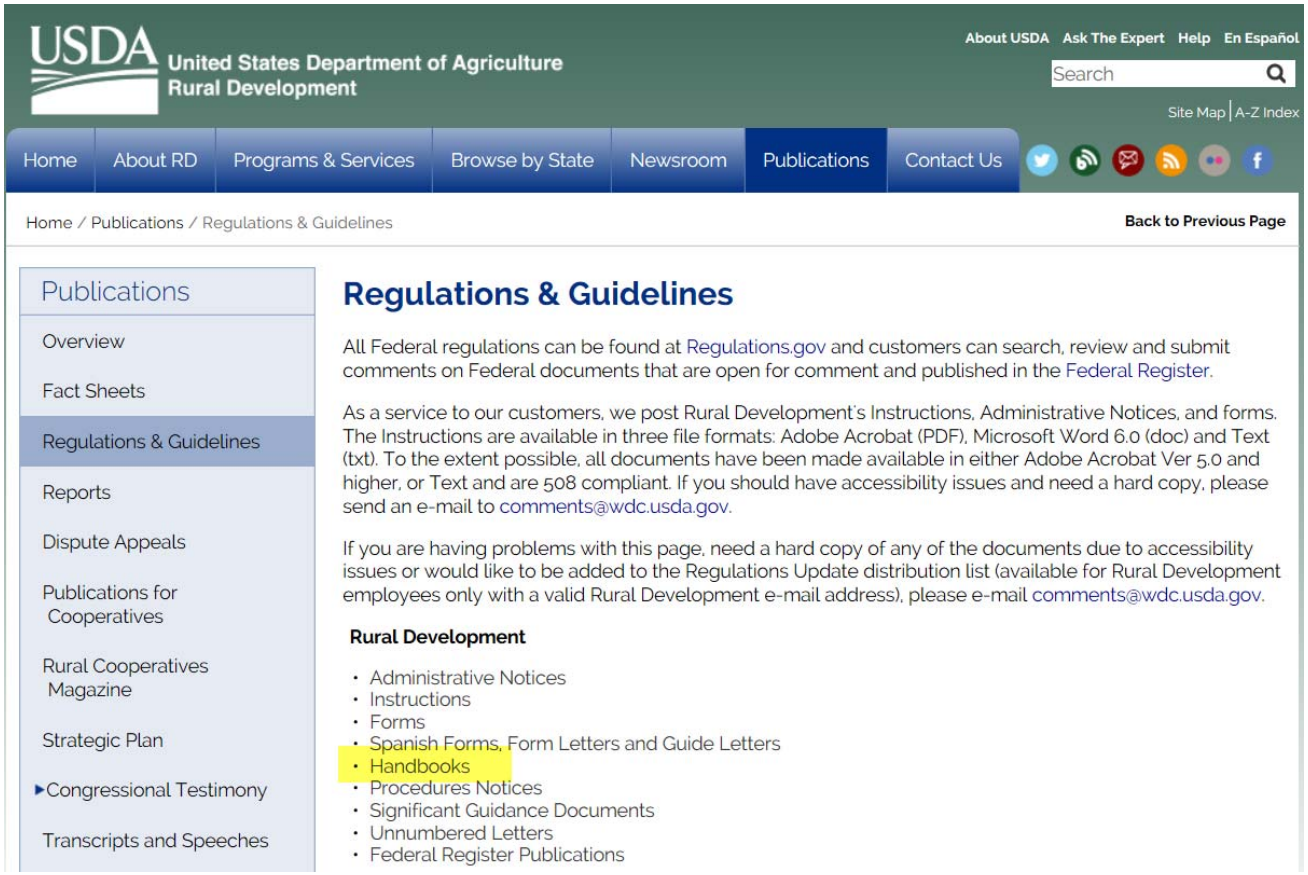
- 8 Subparts: A – H
- Appendix 1

HB-1-3555

- Provides guidance to support the regulation
- 20 Chapters

7 CFR Part 3555

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



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

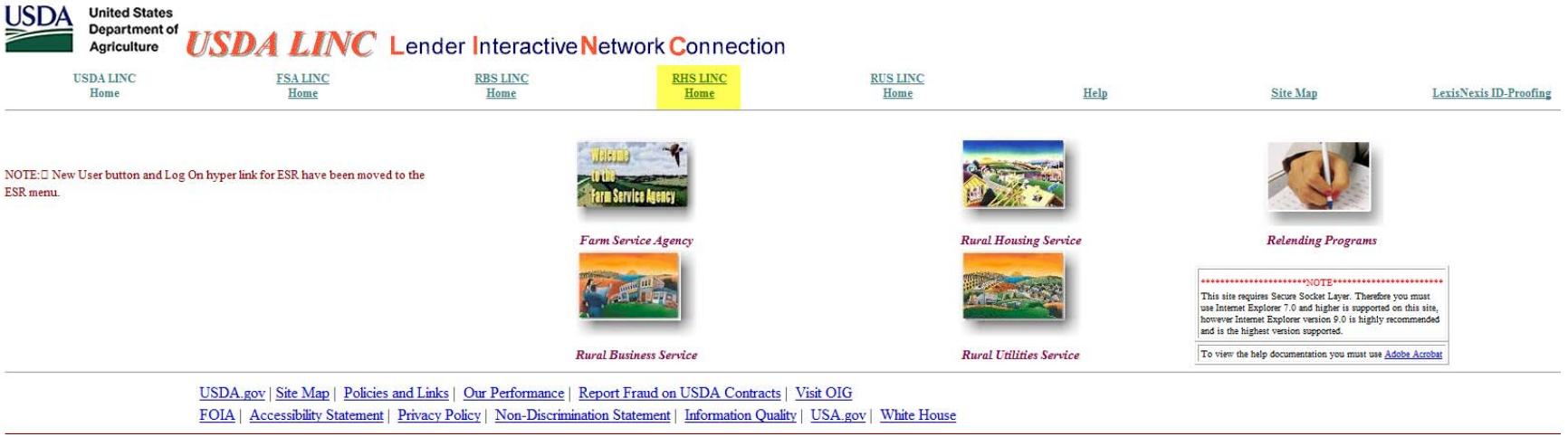
Appendix 8 - EDI Documentation

Appendix 9 - Penalties

Appendix 10 - Unnumbered Letter and State Supplements

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

USDA United States Department of Agriculture **USDA LINC** Lender Interactive Network Connection

USDA LINC Home | FSA LINC Home | RBS LINC Home | RHS LINC Home

Single Family Guaranteed Rural Housing

- Electronic Status Reporting (ESR)
- Guaranteed Annual Fee
- Loss 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

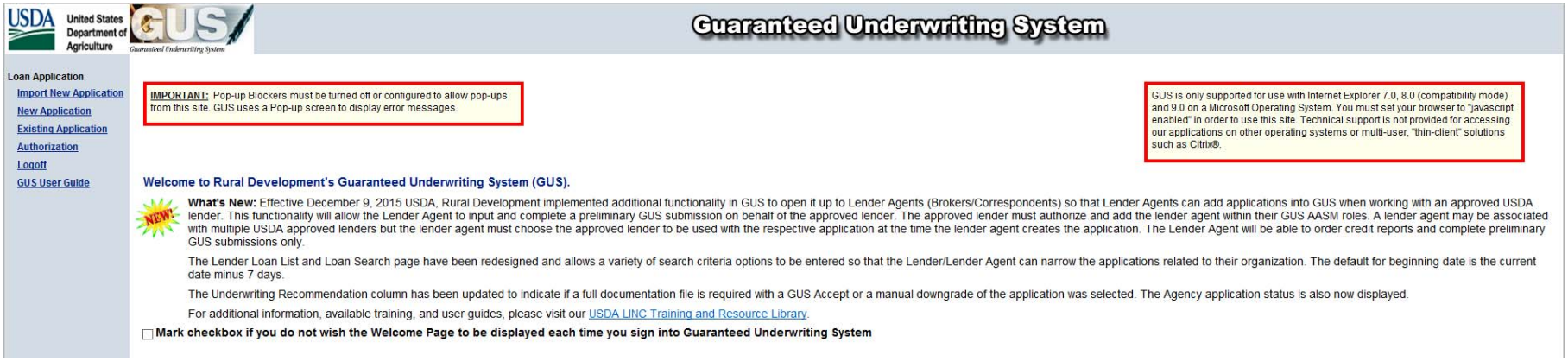
- Lender Loan Closing/Administration
- ID Cross Reference
- Application Authorization
- Lender Status Report List
- Lender PAD Account Maintenance

USDA United States Department of Agriculture

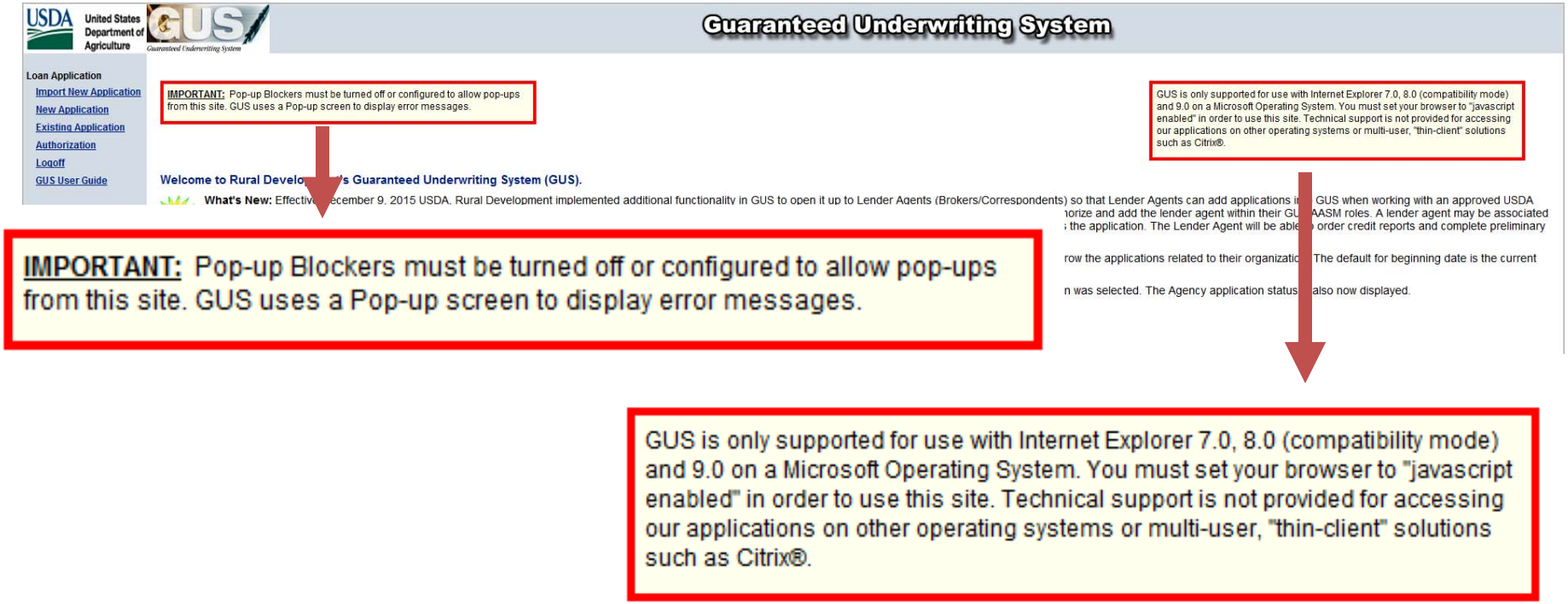
Rural Development

Log in

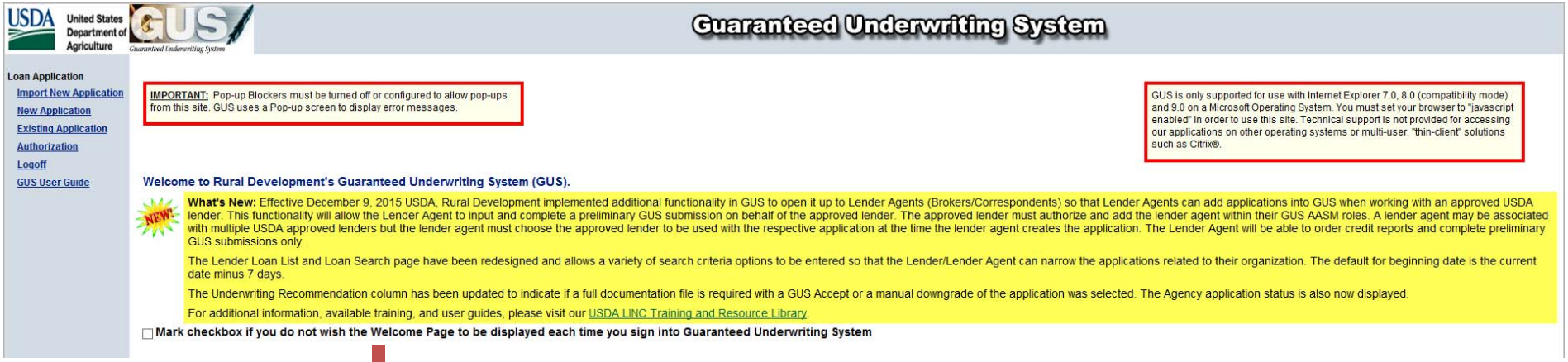
GUS Welcome Page



GUS Welcome Page



GUS Welcome Page



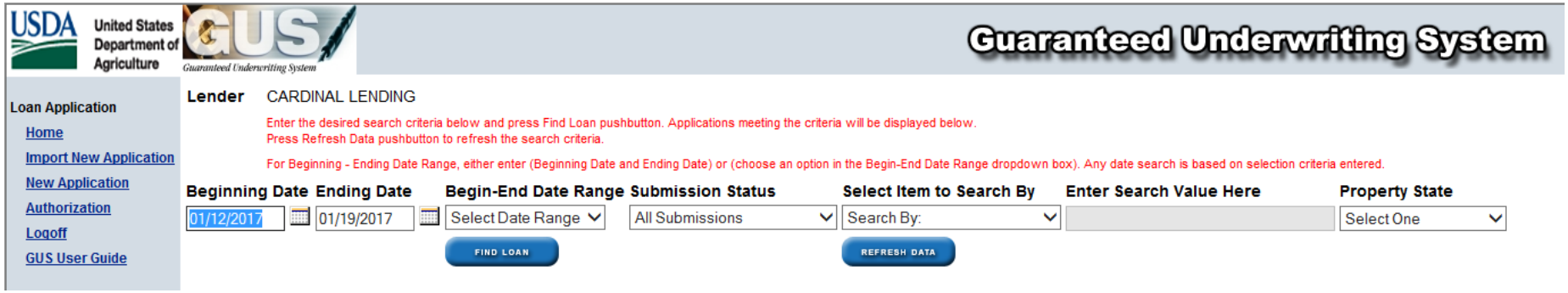
Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System

Loan Application Menu: Approved Lender

Loan Application Menu

GUS Welcome Page

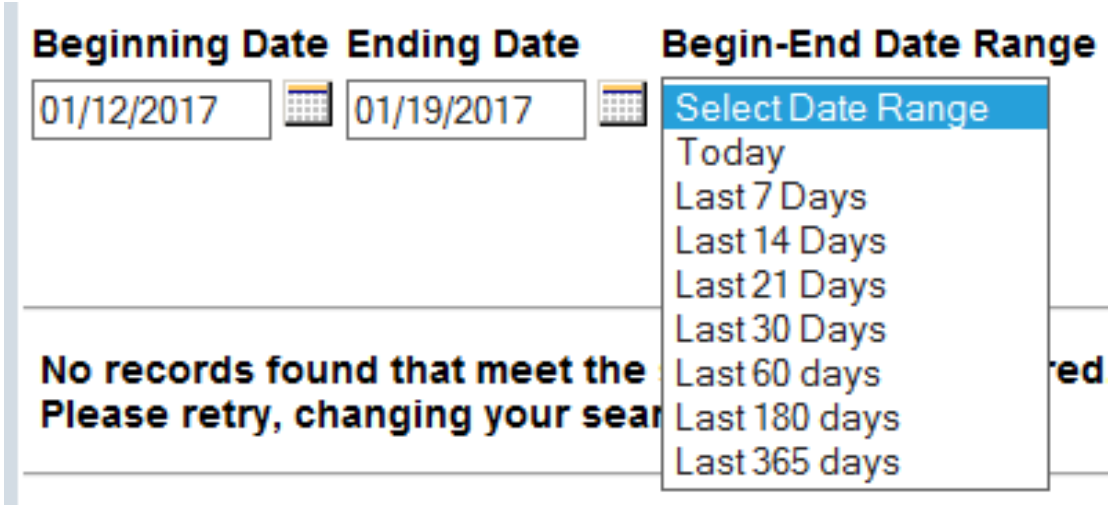
Existing Application



Existing Application Tips

Use Data Fields to locate loans quickly

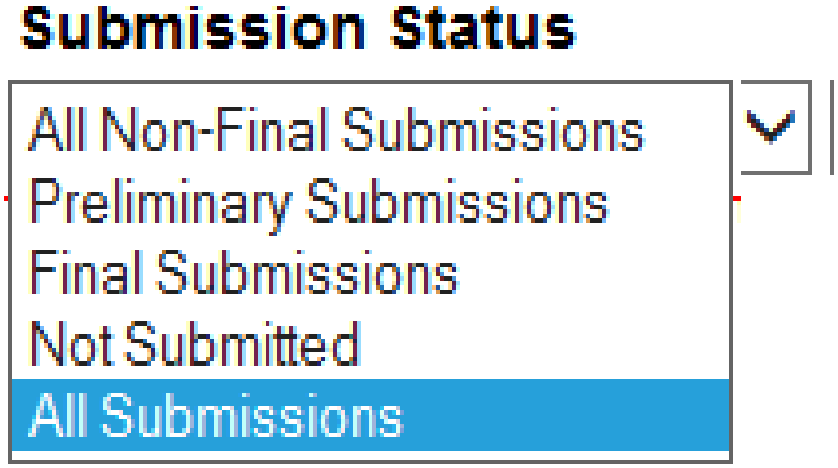
1.



Existing Application Tips

Use Data Fields to locate loans quickly

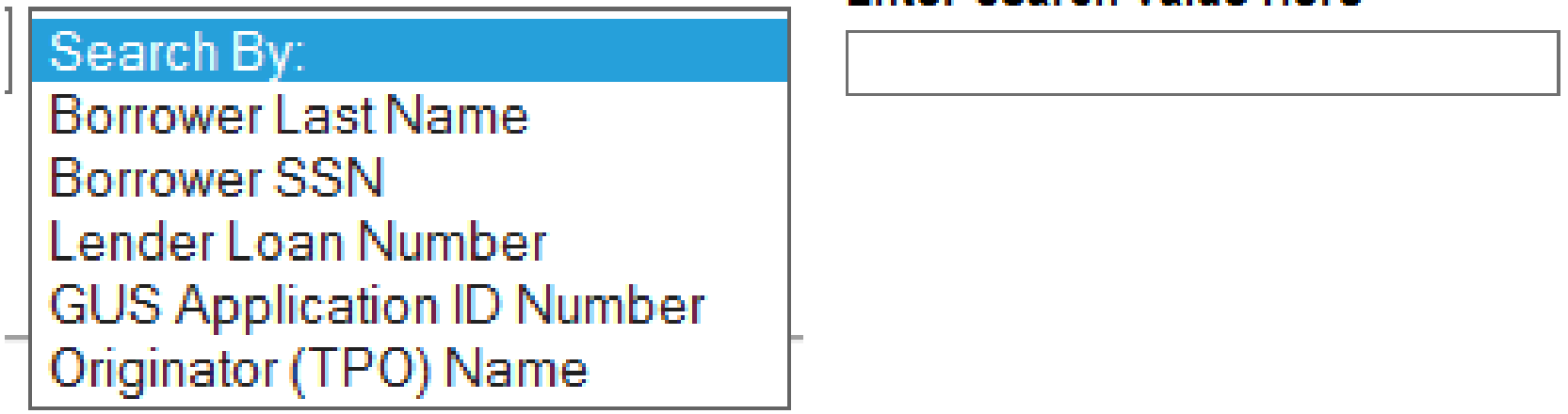
2.



Existing Application Tips

Use Data Fields to locate loans quickly

3. **Select Item to Search By**



Existing Application Tips

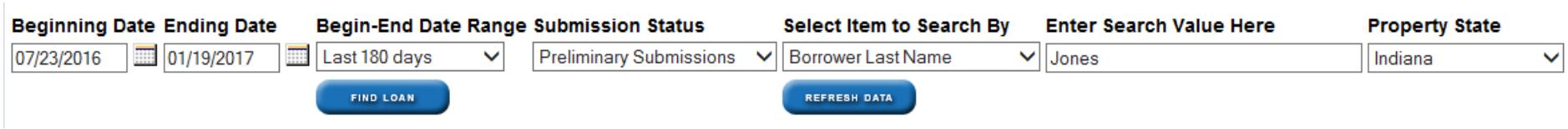
Use Data Fields to locate loans quickly

4.

Existing Application Tips

Use Data Fields to locate loans quickly

Example:



USDA United States Department of Agriculture
Rural Development

GUS Welcome Page

Authorization

Access restricted to Security Administrators

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.

USDA LINC: Training and Resource Library

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

Guaranteed Underwriting System (GUS)

Some items may change due to updates

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)

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)

GUS
Guaranteed Underwriting System

October 2013

Future Changes?

- Add SA
- Delete SA

Security

Training

1. Lender eAuth Training for SFH (FLASH)

Documentation & Resources

1. Additional Lender Security Administrator - Fillable (PDF)

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 3555-49, 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: * Select System ID
Action Requested: Select Action
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: * Select System ID
Action Requested: Select Action
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; LOSSMITG; 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.egov.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.egov.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.egov.usda.gov/. Find LRA. If unsuccessful finding an LRA please send an email request to rd.nfaoc.hsb@stl.usda.gov stating identity proofing is needed, and providing the users name, telephone number, and e-Auth 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

USDA United States Department of Agriculture
Rural Development

Future Changes?

- Changes to a Branch

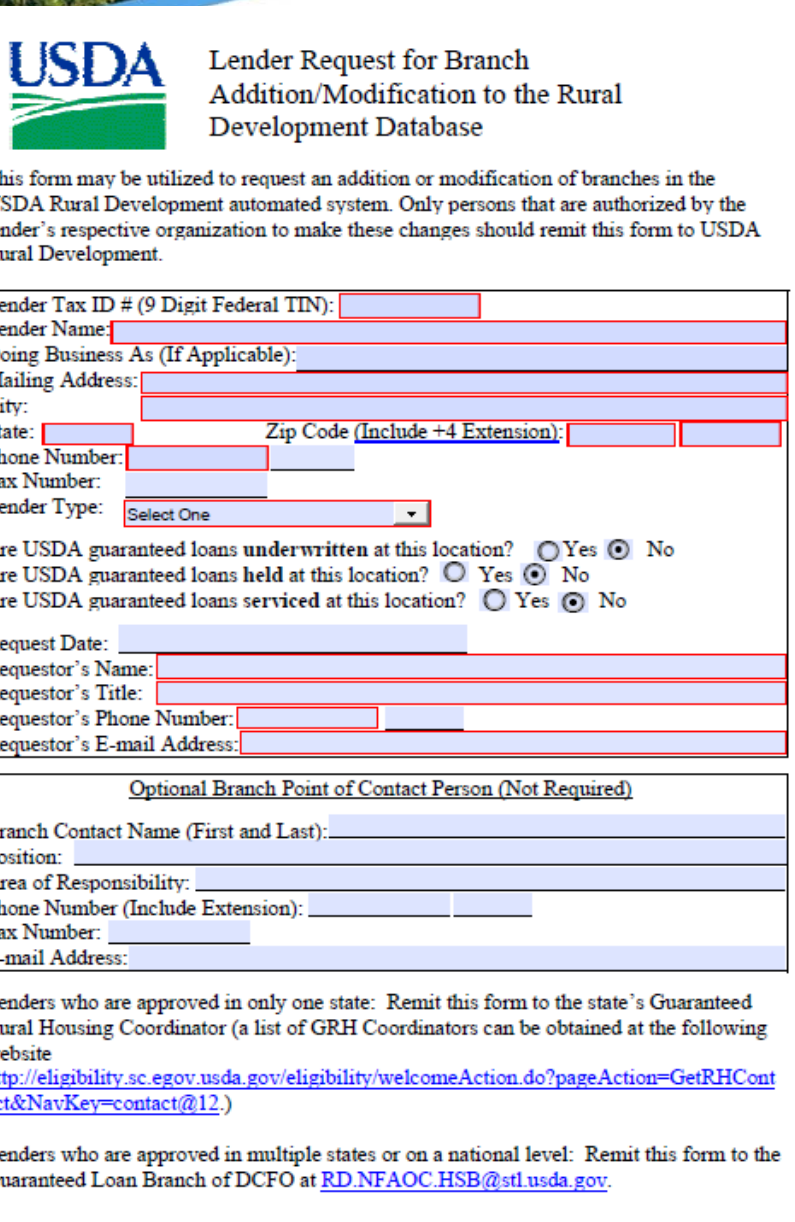
Guaranteed Underwriting System (GUS)

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)



USDA

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? ○ Yes ◉ No
Are USDA guaranteed loans **held** at this location? ○ Yes ◉ No
Are USDA guaranteed loans **serviced** at this location? ○ Yes ◉ 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:

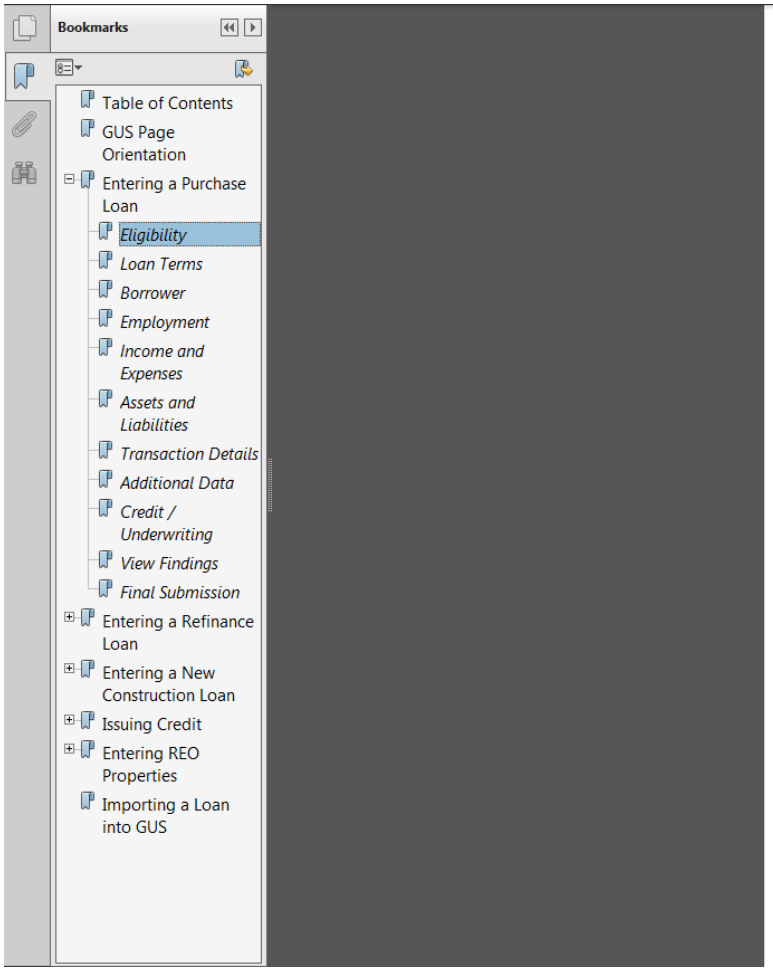
Lenders who are approved in only one state: Remit this form to the state's Guaranteed Rural Housing Coordinator (a list of GRH Coordinators can be obtained at the following website http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=GetRHContact&NavKey=contact@12.)

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.

GUS Welcome Page

GUS Welcome Page

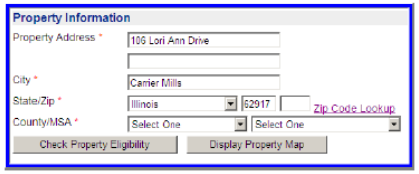
GUS User Guide



ENTERING A PURCHASE LOAN

ELIGIBILITY

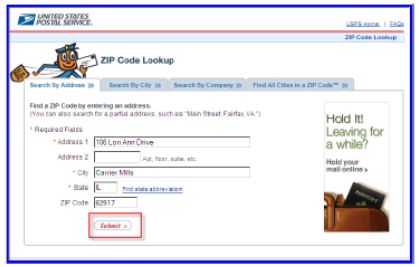
The Eligibility page will be the first page of GUS to display for a New Application. The Eligibility page is a scrolling page. The user may access the scroll bar located on the right side of the page to view the entire page. The goal of the Eligibility page is to determine property and income eligibility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

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

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.

USDA is an equal opportunity provider, employer, and lender.