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

<table>
<thead>
<tr>
<th>Action</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accept</strong></td>
<td>• NOT a loan approval</td>
</tr>
<tr>
<td></td>
<td>• Acceptable credit risk</td>
</tr>
<tr>
<td><strong>Refer</strong></td>
<td>• Human review required</td>
</tr>
<tr>
<td></td>
<td>• Risk layers identified</td>
</tr>
<tr>
<td><strong>Refer with Caution</strong></td>
<td>• Human review required</td>
</tr>
<tr>
<td></td>
<td>• Multiple risk layers identified</td>
</tr>
<tr>
<td><strong>Ineligible</strong></td>
<td>• Does not meet regulations</td>
</tr>
<tr>
<td></td>
<td>• Cannot be submitted to USDA</td>
</tr>
</tbody>
</table>

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
Road Map to Success!

- Loan Note Guarantee
- Conditional Commitment
- Final Submission
- Complete Application
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


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

Transcripts and Speeches

Strategic Plan

Reports

Dispute Appeals

Publications for Cooperatives

Rural Cooperatives Magazine

Overview

Fact Sheets

Regulations & Guidelines
HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

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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
Log in

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:

1. You have no reasonable expectation of privacy regarding any communications or data transting 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 transiting or stored on this information system.

2. Any communications or data transting or stored on this information system may be disclosed or used for any lawful government purpose.

3. 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.
GUS Welcome Page

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 AAXR 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.

Mark checkboxes if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System.
**GUS Welcome Page**

**Guaranteed Underwriting System**

**IMPORTANT:** Pop-up Blockers must be turned off or configured to allow pop-ups from this site. GUS uses a Pop-up screen to display error messages.

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®.

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GUS Welcome Page

Loan Application
Import New Application
Existing Application
Authorization
Logoff
GUS User Guide

Guaranteed Underwriting System

GUS is only supported for use with Internet Explorer 7, 8, 9 (compatibility mode) and IE 10 on a Windows Operating System. You must set your browser to "Internet Explorer" in order to use this site. Technical support is not provided for accessing your applications on other operating systems or multi-user, "thin-client" solutions, such as Citrix.

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GUS Importing and Resource Library

Guaranteed Underwriting System
Existing Application Tips

Use Data Fields to locate loans quickly

1. 

![Diagram showing data fields and date range selection]

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

Begin-End Date Range
- Today
- Last 7 Days
- Last 14 Days
- Last 21 Days
- Last 30 Days
- Last 60 days
- Last 180 days
- Last 365 days
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
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**


Existing Application Tips

Use Data Fields to locate loans quickly

4.
Existing Application Tips

Use Data Fields to locate loans quickly

Example:
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

Guaranteed Underwriting System (GUS)

Training

1. GUS Overview Training (mp4)

Documentation & Resources

1. GUS Training (PDF)
2. GUS User Guide (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
Reference

• Add, Modify, Delete users
• Pages 26 – 38
• Step by Step help
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 to Add/Remove Security Administrator(s)

<table>
<thead>
<tr>
<th>Request A1:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name (First, M., L.):</td>
</tr>
<tr>
<td>E-Mail:</td>
</tr>
<tr>
<td>Phone Number and Ext:</td>
</tr>
<tr>
<td>Fax Number:</td>
</tr>
<tr>
<td>Select System ID:</td>
</tr>
<tr>
<td>Select Action:</td>
</tr>
<tr>
<td>Security Administrator valid for:</td>
</tr>
<tr>
<td>Only the location/branch listed in the address above</td>
</tr>
<tr>
<td>All locations/branches of the organization</td>
</tr>
<tr>
<td>Only location/branch at:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Request A2:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name (First, M., L.):</td>
</tr>
<tr>
<td>E-Mail:</td>
</tr>
<tr>
<td>Phone Number and Ext:</td>
</tr>
<tr>
<td>Fax Number:</td>
</tr>
<tr>
<td>Select System ID:</td>
</tr>
<tr>
<td>Select Action:</td>
</tr>
<tr>
<td>Security Administrator valid for:</td>
</tr>
<tr>
<td>Only the location/branch listed in the address above</td>
</tr>
<tr>
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</tr>
<tr>
<td>Only location/branch at:</td>
</tr>
</tbody>
</table>

System Definitions

1. **0155 - Guaranteed Underwriting System**: This system is for Single Family Housing Guaranteed Loan applicants to enter the application and submit it to the Agency. The application, which will be entered electronically via 0155, will generate a recommendation on the loan. The applicant will receive the recommendation electronically. Approval and commitment letters will be sent electronically to the applicant and the lender will be notified by email that the recommendation has been generated by the system. The lender will be notified by email that the recommendation has been generated by the system.

2. **SFHNL-AFS - Single Family Housing Annual Fees System**: This system is for Single Family Housing Guaranteed Loan servicers to view the current annual fees due on their portfolio.

3. **SFHNL-PAD - Single Family Housing Guaranteed Pre-authorized Debit - Guaranteed Annual Fees System**: This system is for Single Family Housing Guaranteed Loan servicers to view the current annual fees due on their portfolio.

4. **SFHNL-CDS - Single Family Housing Loan Closing System**: This system is for Single Family Housing Guaranteed Loan servicers to use to close the loan. The loan closing process allows servicers to enter the loan closing fee, which will be sent electronically to the servicer. All required documents are uploaded to the system and the Loan Note Guarantee generated by the system once approved by the Agency.

5. **ERSFHL - Electronic Status Reporting System for Single Family Housing**: This system is for Single Family Housing Guaranteed Loan servicers to submit their monthly status report and quarterly status reports. The monthly status report is required.

6. **LMDIS - Loss Mitigation System for SFH**: This system is utilized by approved Single Family Housing Guaranteed Loan servicers to submit loss mitigation plans electronically to the Agency and upload all required supporting documentation. Delegated servicers prepare and approve their own servicing plans. Non-Delegated servicers input their servicing plans for Agency review and approval.

7. **SFLC - Single Family Housing Loss Claims 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.
Future Changes?

• Changes to a Branch

Guaranteed Underwriting System (GUS)

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GUS User Guide

ENTERING A PURCHASE LOAN

ELIGIBILITY

1. Enter the “Property Address” for the subject loan.
2. If the borrower(s) has not selected an exact property address name “TBD” (To Be Determined) in the property address field.
3. 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.

Property Information

- Property Address
- City
- State
- Zip
- County/MHA

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


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.

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