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.*
### GUS Underwriting Recommendation

**Credit, Capacity, Collateral**

| Accept | • NOT a loan approval  
| Refer  | • Human review required  
| Refer with Caution | • Human review required  
| Ineligible | • Does not meet regulations  

**Verify all data to support recommendation**
**GUS Underwriting Recommendation**

**Property, Income, and Applicant**

<table>
<thead>
<tr>
<th>Eligible</th>
<th>• Meets regulatory requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ineligible</td>
<td>• One or more regulatory requirements is not met</td>
</tr>
</tbody>
</table>
| Unable to Determine | • Property cannot be located  
                  | • System may be unavailable |

Verify all data to support recommendation

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**Data Integrity**

- [ ] ✔️
- ![Checkmark](Image)
- ![Diagram](Image)
- ![Target](Image)
Data Integrity

[Diagram showing a character, a laptop, and a symbol]

[Another diagram showing a superhero character and the GUS logo]

GUS
Guaranteed Underwriting System
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

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
**GUS Welcome Page**

**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 Windows Operating System. You must set your browser to "compatibility mode" 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 Welcome Page**

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

   - Borrower Last Name
   - Borrower SSN
   - Lender Loan Number
   - GUS Application ID Number
   - Originator (TPO) Name

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:
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 Tasked 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)
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 Underwriting of the Conditional Commitment Technical Assistance (PDF)
4. Ongoing Assistance to GUS Field Staff (PDF)
5. Training Access to GUS Field Offices (PDF)
6. GUS/POS Tested Listings (PDF)
GovDelivery Sign up

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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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