UPLOAD AND DISPLAY DOCUMENTS
Training Objectives

• Submit a complete application
• Borrower Information
• Add and Index Individual Documents into the Imaging Repository
• Display uploaded documents
Get off to a good start!

READ THE GUS UNDERWRITING FINDINGS REPORT

What level of documentation is required?

• GUS Accept
• GUS Accept Full Documentation
• Refer
• Refer with Caution
• Ineligible: Cannot be submitted

See: Lender’s Required Conditions
Complete Application Submission Tips for Lenders

- Attachment 15-A, Lender Submission Checklist
- Stack and upload documents as indicated
- Ensure uploaded documents are legible
- Only complete loan applications may be assigned for USDA review
ATTACHMENT 15-A

Guaranteed Rural Housing

Origination Stacking Order Checklist

**Lender Instructions:** Submit the identified documents in the order noted with the first document in the bundle being this Attachment. Submit only the identified documents. Include complete documentation for the specific file type identified to ensure an effective file flow. Documents must not exceed the maximum allowable age set forth in 7 CFR 3555 Handbook. Rural Development will consider all documents submitted as the certified and true copies of the original documents retained in the lender’s permanent file. Electronic delivery to Rural Development is the preferred method. See electronic delivery information by state [https://usdalinc.sc.egov.usda.gov/RHShome.do](https://usdalinc.sc.egov.usda.gov/RHShome.do). In the subject line identify the case by: Loan Origination: Borrower Last Name, First Name

<table>
<thead>
<tr>
<th>General Information</th>
<th>Lender</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant(s):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lender:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### File Stacking Order Checklist

**Guaranteed Underwriting System (GUS) - Underwriting Recommendation: ACCEPT**

Please stack the credit package in the following document order:

<table>
<thead>
<tr>
<th>Document</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Form RD 3555-21, “Request for Single Family Housing Loan Guarantee</td>
<td>Must be fully completed and executed by all applicants and lender.</td>
</tr>
<tr>
<td>□ Final GUS Underwriting Findings and Analysis Report</td>
<td>Last final submission to be printed, retained in lender’s permanent loan file.</td>
</tr>
<tr>
<td>□ FEMA Form 086-0-32, “Standard Flood Determination Form”</td>
<td>New construction properties located in 100-year flood plains will require additional documentation. Confirmation the base flood elevation (BFE) is below lowest floor of subject.</td>
</tr>
<tr>
<td>□ Evidence of qualified alien (If the applicant is not a US citizen)</td>
<td></td>
</tr>
<tr>
<td>□ Credit Report, Non-Purchasing Spouse (If the applicant or property is in a community property state – AZ, CA, ID, LA, NV, NM, TX, WA, WI)</td>
<td></td>
</tr>
<tr>
<td>□ Uniform Residential Appraisal Report (URAR)</td>
<td>1004 MC (Market Conditions Addendum) must be part of report.</td>
</tr>
</tbody>
</table>

Note: 1004 MC (Market Conditions Addendum) must be part of report.
**Attachment 15-A**

*File Stacking Order Checklist*

- **Form RD 3555-23, “Request for Single Family Housing Loan Guarantee**
  
  *Note: Must be fully completed and executed by all applicants and lender. Must include income worksheet pages.*

- **Final GUS Underwriting Findings and Analysis Report, if applicable**
  
  *Note: Last final submission.*

- **Underwriting Analysis, confirmed and executed by Underwriter (FNMA 1009/FLHC 1077 or similar)**
  
  *Note: Include credit waiver and/or repayment ratio waiver request in comment section. A GUS ACCEPT with quality control message does not require credit or repayment ratio documentation/justification. Include supporting documentation when credit package includes a buy down.*

- **Uniform Residential Loan Application (URLA – FNMA 1003/FLHC 65)**
  
  *Note: UREA must be executed by the interviewing lender and applicant(s).*

- **Income Verification Documentation: For all household members**
  
  - Verification of Employment (VOE) + (1) earning statement
  - OR verbal VOE + (2) earning statements (30 days) + W-2’s (2 years)
  - OR computer generated verification + W-2’s (2 years) + verbal VOE
  
  *Self-Employment: income tax returns/ all schedules (2 years) + profit / loss, balance and income/expense statements. Child support, pensions, disability, Social Security, retirement annuity award(s).*

- **Tax return information as a result of IRS 4506-T: Request for Transcript of Tax Return**
  
  *Note: Required for all adult members of the household.*

- **Asset Verification Documentation: For all household members**
  
  *Verification of Deposit, bank statements, gift letter etc.*

- **Credit Report, Non-Traditional Report and all credit supplements, as applicable**
  
  *Note: Include adverse credit explanation and documentation used in credit waiver.*

- **Credit Report, Non-Purchasing Spouse (if the applicant or property is in a community property state – AZ, CA, ID, LA, NV, NM, TX, WA, WI)**

- **Verification of Rent, as applicable. See Section 10.13 of Chapter 10 for further guidance.**
  
  *Note: Applicable to manually underwritten loans with credit scores less than 680. A GUS Accept subject to a fully documented file does not require a Verification of Rent.*

- **FEMA Form 086-0-32, “Standard Flood Determination Form”**
  
  *Note: New construction properties located in 100-year flood plains will require additional documentation. Confirmation the base flood elevation (BFE) is below lowest floor of subject.*

- **Sales Contract, all pages and amendments**

- **Evidence of qualified alien (if the applicant is not a US citizen)**

- **Uniform Residential Appraisal Report (URAR) – not applicable to Streamlined Refinance Product (FNMA 1004/FLHC 70 or applicable Report)**
  
  *Note: 1004 MC (Market Conditions Addendum) must be part of report.*
• Approved USDA Lender
• Prepare required documents
• Select Upload Documents
Upload Documents:

Borrower Information

Borrower ID/Name: 140053376 Homeowner, John
Address: 607 N Ollis St
Marion, IL 62959

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). File size is limited to 30MB.

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the “Browse” pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

<table>
<thead>
<tr>
<th>Type of Document</th>
<th>File Name</th>
<th>Browse…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Select</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Select</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type of Document

Select
10002 Appraisal Report
10006 Underwriting
10011 Request for Guarantee

Submit Document(s)  Reset
Upload Documents:

**Upload Document(s)**

| Borrower Information |
|----------------------|------------------|
| Borrower ID/Name     | 140053376 Homeowner, John |
| Address              | 607 N Otis St Marion, IL 62959 |

Acceptable file formats include Adobe PDF and TIFF (no password protected PDF files). File size is limited to 30MB.

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<table>
<thead>
<tr>
<th>Type of Document</th>
<th>File Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>10005 Underwriting</td>
<td>C:\Users\Kristina.Zeh\Desktop</td>
</tr>
<tr>
<td>10002 Appraisal Report</td>
<td>C:\Users\Kristina.Zeh\Desktop</td>
</tr>
</tbody>
</table>

Select

[Submit Document(s)] [Reset] [Insert more Documents]
Upload Documents:

Upload Document(s)

Please wait while your request to upload documents is processed.

Borrower Information

Borrower ID/Name: 140053376 Homeowner, John
Address: 607 N Otis St
Marion, IL 62959

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). File size is limited to 30MB.

Add and Index Individual Document(s) into the Image Repository

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<table>
<thead>
<tr>
<th>Type of Document</th>
<th>File Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>10006 Underwriting</td>
<td><img src="" alt="File Path" /></td>
</tr>
<tr>
<td>10002 Appraisal Report</td>
<td><img src="" alt="File Path" /></td>
</tr>
<tr>
<td>Select</td>
<td>![Browse Button]</td>
</tr>
</tbody>
</table>

[Submit Document(s)  Reset]
Upload Documents: Confirmed

**Upload Document(s)**

**Borrower Information**

- **Borrower ID/Name**: Homeowner, John
- **Address**: 607 N Otis St, Marion, IL 62959

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). File size is limited to 30MB.

**Add and Index Individual Document(s) into the Image Repository**

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

<table>
<thead>
<tr>
<th>Type of Document</th>
<th>File Name</th>
<th>Upload Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>10006</td>
<td>Test Submission Packet.pdf</td>
<td>Successful</td>
</tr>
<tr>
<td>10002</td>
<td>Test Appraisal.pdf</td>
<td>Successful</td>
</tr>
</tbody>
</table>

Insert more Documents

Submit Document(s)  Reset
• Approved USDA Lenders
• To view uploaded documents
• Select Display Documents
Display Documents

Borrower Information

<table>
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<th>140053376 Homeowner, John</th>
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<tr>
<td>Address</td>
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<tr>
<td></td>
<td>Marion, IL 62959</td>
</tr>
</tbody>
</table>

It may take several minutes for individually indexed documents to process and be available for display. Please be patient!

Click Document Description hyperlink to display the document you wish to view.

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Document Description</th>
<th>Upload Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>10006</td>
<td>Underwriting</td>
<td>3/6/2017</td>
</tr>
<tr>
<td>10002</td>
<td>Appraisal Report</td>
<td>3/6/2017</td>
</tr>
</tbody>
</table>
Upload Documents: Approved USDA Lenders

• Upload documents after final underwriting submission
• USDA cannot review file without required docs
• View uploaded documents
• Add documents until Conditional Commitment issued
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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