



United States
Department of
Agriculture

Rural Development



UPLOAD AND DISPLAY DOCUMENTS



Guaranteed Underwriting System



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



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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

HB 1-3555
Attachment 15-A
Page 1 of 2

ATTACHMENT 15-A



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>. In the subject line identify the case by: Loan Origination: Borrower Last Name, First Name*

General Information

General Information		
Applicant(s):	Lender:	Date:



Attachment 15-A

File Stacking Order Checklist
Guaranteed Underwriting System (GUS) - Underwriting Recommendation: ACCEPT

Please stack the credit package in the following document order:

<input type="checkbox"/>	Form RD 3555-21, "Request for Single Family Housing Loan Guarantee" Note: Must be fully completed and executed by all applicants and lender. Must include income worksheet pages.
<input type="checkbox"/>	Final GUS Underwriting Findings and Analysis Report Note: Last final submission to be printed, retained in lender's permanent loan file.
<input type="checkbox"/>	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.
<input type="checkbox"/>	Evidence of qualified alien <i>(If the applicant is not a US citizen)</i>
<input type="checkbox"/>	Credit Report, Non-Purchasing Spouse <i>(If the applicant or property is in a community property state – AZ, CA, ID, LA, NV, NM, TX, WA, WI)</i>
<input type="checkbox"/>	Uniform Residential Appraisal Report (URAR) (FNMA 1004/FHLMC 70 or applicable Report) Note: 1004 MC (Market Conditions Addendum) must be part of report.



Attachment 15-A

File Stacking Order Checklist Manual Underwriting, GUS Refer/Refer with Caution Underwriting Recommendation, GUS Accept if Quality Control Lender Message on GUS Underwriting Findings and Analysis Report	
Please stack the credit package in the following document order:	
<input type="checkbox"/>	Form RD 3555-21, "Request for Single Family Housing Loan Guarantee" Note: Must be fully completed and executed by all applicants and lender. Must include income worksheet pages.
<input type="checkbox"/>	Final GUS Underwriting Findings and Analysis Report, if applicable Note: Last final submission.
<input type="checkbox"/>	Underwriting Analysis, confirmed and executed by Underwriter (FNMA 1008/FHLMC 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.
<input type="checkbox"/>	Uniform Residential Loan Application (URLA – FNMA 1003/FHLMC 65) Note: URLA must be executed by the interviewing lender and applicant(s).
<input type="checkbox"/>	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)
<input type="checkbox"/>	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
<input type="checkbox"/>	Asset Verification Documentation: For all household members Verification of Deposit, bank statements, gift letter etc.
<input type="checkbox"/>	Credit Report, Non-Traditional Report and all credit supplements, as applicable Note: Include adverse credit explanation and documentation used in credit waiver.
<input type="checkbox"/>	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)
<input type="checkbox"/>	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.
<input type="checkbox"/>	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.
<input type="checkbox"/>	Sales Contract, all pages and amendments
<input type="checkbox"/>	Evidence of qualified alien (if the applicant is not a US citizen)
<input type="checkbox"/>	Uniform Residential Appraisal Report (URAR) – not applicable to Streamlined Refinance Product (FNMA 1004/FHLMC 70 or applicable Report) Note: 1004 MC (Market Conditions Addendum) must be part of report.



- Eligibility
- Loan Terms
- Borrower
- Employment
- Income and Expenses
- Assets and Liabilities
- Transaction Details
- Additional Data
- Validate Application
- Credit / Underwriting
- View Findings
- Display Documents
- Upload Documents
- Request Forms
- Loan List
- GUS User Guide
- Withdraw Application

- Approved USDA Lender
- Prepare required documents
- Select Upload Documents



Upload Documents:

Upload Document (s)

Borrower Information

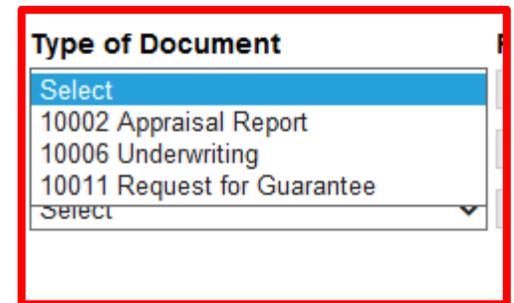
Borrower ID/Name 140053376 Homeowner, John
Address 607 N Otis St
Marion, IL 62959

Acceptable file formats include Adobe PDF and 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.

Type of Document	File Name
Select	<input type="text"/> Browse...
Select	<input type="text"/> Browse...
Select	<input type="text"/> Browse...





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 TIF (no password protected PDF files). File size is limited to 30MB.

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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.

Type of Document	File Name	
10006 Underwriting	C:\Users\Kristina.Zehr\Desktop\	Browse...
10002 Appraisal Report	C:\Users\Kristina.Zehr\Desktop\	Browse...
Select		Browse...

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

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.

Type of Document	File Name
10006 Underwriting	C:\Users\Kristina.Zehr\Desktop\ Browse...
10002 Appraisal Report	C:\Users\Kristina.Zehr\Desktop\ Browse...
Select	Browse...

Insert more Documents

Submit Document(s) Reset



Upload Documents: Confirmed

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 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.

Type of Document	File Name	Upload Status
10006	Test Submission Packet.pdf	Successful
10002	Test Appraisal.pdf	Successful
Select	<input type="text"/>	Browse...
Select	<input type="text"/>	Browse...
Select	<input type="text"/>	Browse...

Insert more Documents

Submit Document(s) Reset



Eligibility

Loan Terms

Borrower

Employment

Income and Expenses

Assets and Liabilities

Transaction Details

Additional Data

Validate Application

Credit / Underwriting

View Findings

Display Documents

Upload Documents

Request Forms

Loan List

GUS User Guide

Withdraw Application

- Approved USDA Lenders
- To view uploaded documents
- Select Display Documents



Display Documents

Display Documents

Borrower Information

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

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.](#)

Document Type	Document Description	Upload Date
10006	Underwriting	3/6/2017
10002	Appraisal Report	3/6/2017



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

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



United States
Department of
Agriculture

Rural Development



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





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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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