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

Vendor 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 vacant file type identified to ensure an effective file flow. Documents must not exceed the maximum allowable age set forth in 7 CFR 1955 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://secureapp.usda.gov/pdf/ED/State.pdf. In the subject line identify the case by: Loan Origination: Borrower Last Name, First Name.

General Information

<table>
<thead>
<tr>
<th>Applicant(s)</th>
<th>Lender</th>
<th>Date</th>
</tr>
</thead>
</table>

STACK IT UP!

File Stacking Order Checklist

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

Please staple the credit package in the following document order:

- Form RD 3505-21, "Request for Single Family Housing Loan Guarantee" - Note: Must be fully completed and executed by all applicants and lender. Must include income worksheet pages
- Final GUS Underwriting Findings and Analysis Report - Note: Last final submission to be printed, retained in lender's permanent loan file
- FEMA Form 056-0-32, "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
- Evidence of qualified alien (if the applicant is not a US citizen)
- Credit Report, Non-Purchasing Spouse (if the applicant or property is in a community property state – AZ, CA, ID, IA, NV, NM, TX, WA, WI)
- Uniform Residential Appraisal Report (URAR) (FREDA 1004/1004C/7610 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:

Upload Document(s)

Borrower Information
Borrower O\Name: 140055376 Homeowner, John
Address: 607 N Ots St
Marion, IL 62959

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). File size is limited to 10MB.

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

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

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

Submit Documents(s)  Reset

Insert more Documents

Type of Document

Select
10002 Appraisal Report
10006 Underscoring
10011 Request for Guarantee

**Upload Documents:**

**Borrower Information**

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

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). File size is limited to 10MB.

**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>
<th>Upload Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>100016</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>

**Upload Documents: Confirmed**

**Borrower Information**

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

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). File size is limited to 10MB.

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

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

Display Documents

Borrower Information
Borrower ID/Name: 140053376 Homeowner, John
Address: 607 N Otto 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.

<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>3/8/2017</td>
</tr>
<tr>
<td>10002</td>
<td>Appraisal Report</td>
<td>3/8/2017</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
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, 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, audios, American Sign Language, etc.) should contact the responsible Agency or USDA’s TARGET Center at (800) 877-8339 (voice) or (800) 877-8231 (TDD). 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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