




Welcome to the Upload Documents GUS page, presented by USDA's Single Family Housing Guaranteed Loan Program!




Training Objectives

- Submit a complete application
- Borrower Information
- Add and Index Individual Documents into the Imaging Repository
- Display uploaded documents

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The training objectives will review the functions of the Upload Documents page which includes:

- Submit a complete loan application,
- Borrower Information , and
- Add and Index Individual Documents into the Imaging Repository.



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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In order to upload the correct documents the very first step is to read the GUS Underwriting Findings Report.

The Underwriting Recommendation alone is not the guiding compass for the level of documentation required from the lender.

Some GUS Accept files will qualify for streamlined documentation submission while others may be selected for a full documentation quality control review.

Refer and Refer with Caution loan files are always full documentation submissions. Ineligible loan files cannot be submitted to USDA for review.

The “Lender’s Required Conditions” section of the report will indicate if full documentation quality control messages apply as well as additional documentation needs based on applicant or loan characteristics.




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

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When the appropriate level of documentation has been determined for the loan file, lenders have the ultimate road map to ensure a complete application package is submitted to USDA!

- Attachment 15-A “Lender Submission Checklist” indicates all of the required documentation that must be submitted to USDA depending upon the file type.
- Stack the documents in the order listed on Attachment 15-A as applicable. Proper stacking order not only assists in efficient file review, but it also helps lenders ensure they have all of the required documents.
- Only submit the required documents, and ensure they are legible. Excess documents or those that cannot be viewed will slow down the review process.
- As always, only complete loan applications may be placed for review by USDA. Incomplete loan applications will be placed on hold until the lender can upload missing documentation. Loans with incorrect data entries will be released to the lender for correction.



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Attachment 15-A


HB 1-3555

Attachment 15-A

Page 1 of 2

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://usdaolmc.sc.eppov.usda.gov/RHShome.do>. In the subject line identify the case by: Loan Origination: Borrower Last Name, First Name

General Information

| | | |
|---------------|---------|-------|
| Applicant(s): | Lender: | Date: |
|---------------|---------|-------|

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This is Attachment 15-A., Origination Stacking Order Checklist.

The very first box includes “Lender Instructions.” Users must read these instructions to help ensure complete loan applications are submitted to USDA for efficient file review.





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" <small>Note: Must be fully completed and executed by all applicants and lender. Must include income worksheet pages.</small> |
| <input type="checkbox"/> | Final GUS Underwriting Findings and Analysis Report <small>Note: Last final submission to be printed, retained in lender's permanent loan file.</small> |
| <input type="checkbox"/> | FEMA Form 086-0-32, "Standard Flood Determination Form" <small>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.</small> |
| <input type="checkbox"/> | Evidence of qualified alien (if the applicant is not a US citizen) |
| <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"/> | Uniform Residential Appraisal Report (URAR) <small>(FNMA 1004/FHLMC 70 or applicable Report)</small> <small>Note: 1004 MC (Market Conditions Addendum) must be part of report.</small> |

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The first set of stacking instructions applies to a GUS Accept underwriting recommendation with no requirement for a “full documentation” submission.

As we will also cover in upcoming slides, the appraisal must be uploaded as a separate document, but everything else listed may be stacked up in order and then uploaded.



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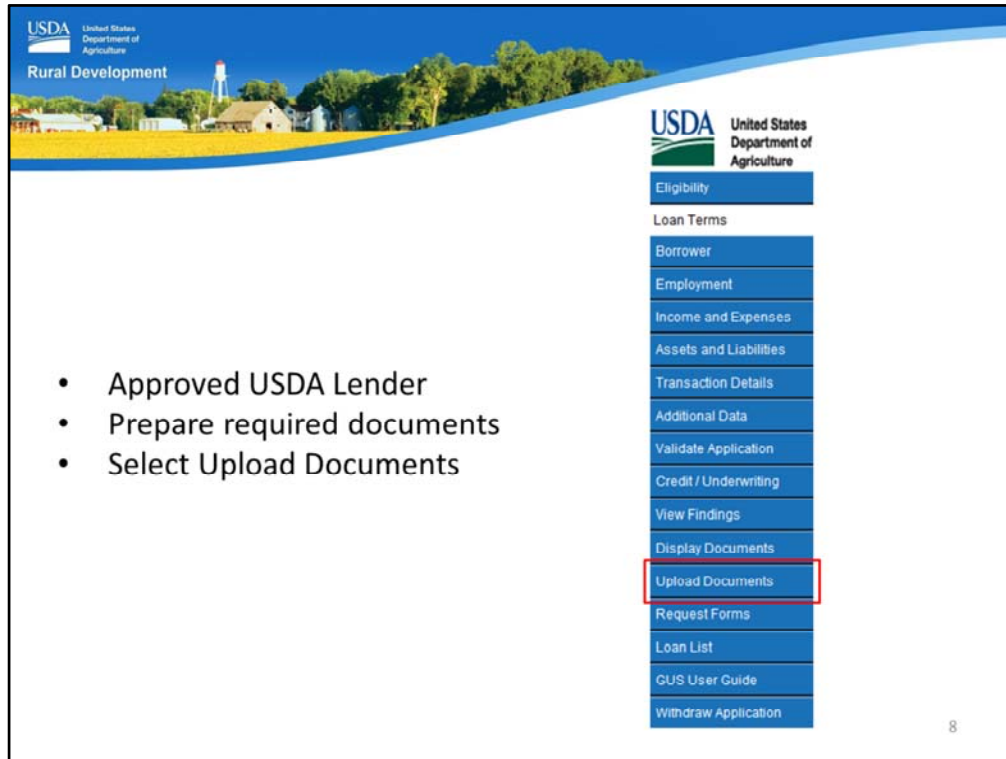
Attachment 15-A

| File Stacking Order Checklist | |
|--|--|
| Manual Underwriting, GUS Refer/Refer with Caution Underwriting Recommendation, GUS Accept if Quality Control Leader Message on GUS Underwriting Findings and Analysis Report | |
| <input type="checkbox"/> | Form RD 3555-21, "Request for Single Family Housing Loan Guarantee" <small>Note: Must be fully completed and executed by all applicants and lender. Must include income worksheet pages.</small> |
| <input type="checkbox"/> | Final GUS Underwriting Findings and Analysis Report, if applicable <small>Note: Last final submission.</small> |
| <input type="checkbox"/> | Underwriting Analysis, confirmed and executed by Underwriter <small>(FNMA 1006/FHLMC 1077 or similar)</small> <small>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.</small> |
| <input type="checkbox"/> | Uniform Residential Loan Application <small>(URLA - FNMA 1003/FHLMC 601)</small> <small>Note: URLA must be executed by the interviewing lender and applicant(s).</small> |
| <input type="checkbox"/> | Income Verification Documentation: For all household members <small>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 (2 years) + profit/loss, balance and income/expense statements Child support, pensions, disability, Social Security, retirement annuity award(s)</small> |
| <input type="checkbox"/> | Tax return information as a result of IRS 4506-T: Request for Transcript of Tax Return <small>Note: Required for all adult members of the household</small> |
| <input type="checkbox"/> | Asset Verification Documentation: For all household members <small>Verification of Deposit, bank statements, gift letter etc.</small> |
| <input type="checkbox"/> | Credit Report, Non-Traditional Report and all credit supplements, as applicable <small>Note: Include adverse credit explanation and documentation used in credit waiver.</small> |
| <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. <small>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.</small> |
| <input type="checkbox"/> | FEMA Form 086-0-32, "Standard Flood Determination Form" <small>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.</small> |
| <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 <small>(FNMA 1004/FHLMC 70 or applicable report)</small> <small>Note: 1004 MC (Market Conditions Addendum) must be part of report.</small> |

The second set of stacking order instructions will apply to loan files that are a:

- GUS Refer,
- GUS Refer with Caution,
- GUS Accept that included the "Full Documentation" requirement, or
- A manually underwritten loan file that is not submitted with the assistance of GUS.

Stack up the documents listed in this order, and of course upload the appraisal as a separate file.



The GUS Navigation Toolbar displayed is available to USDA Approved Lenders. Lender Agents do not have the ability to upload documents into GUS.

When the loan documents are prepared, select “Upload Documents” from the GUS navigation toolbar.

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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 | Browse... |
| Select | Browse... |
| Select | Browse... |

Submit Document(s) Reset Insert more Documents

Type of Document

- Select
- 10002 Appraisal Report
- 10006 Underwriting
- 10011 Request for Guarantee
- Select

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The "Upload Documents" page will identify the borrower information.

This page also notes that acceptable file formats for upload include Adobe PDF and TIF files that are not password protected. File size is limited to 30 megabytes.

Under "Add and Index Individual Documents into the Image Repository", the user may select the "Type of Document" from the drop down list provided.

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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 | |
|------------------------|---------------------------------|-----------|
| 10006 Underwriting | C:\Users\Kristina.Zehr\Desktop\ | Browse... |
| 10002 Appraisal Report | C:\Users\Kristina.Zehr\Desktop\ | Browse... |
| Select | | Browse... |

Submit Document(s) Reset Insert more Documents

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When the "Type of Document" is selected, the user can select "Browse" in order to locate the files.

When the files have been selected, the "File Name" will populate with their location.

If additional document data fields are required, select "Insert More Documents."


In the example the appraisal report has been uploaded separately in order to ensure the color photographs will be retained. The other required documents for this loan submission have been stacked according to Attachment 15-A and uploaded as one document under the "Underwriting" option.

When all documents are uploaded select "Submit Documents."




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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... |


Submit Document(s)

Reset

Insert more Documents


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A processing message will appear *"Please wait while your request to upload documents is processed."*



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Upload Documents: Confirmed

Upload Document (s)

Borrower Information

Borrower ID/Name

Address

140053376 Homeowner, John

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

Browse...

Select

Browse...

Select

Browse...

Submit Document(s)

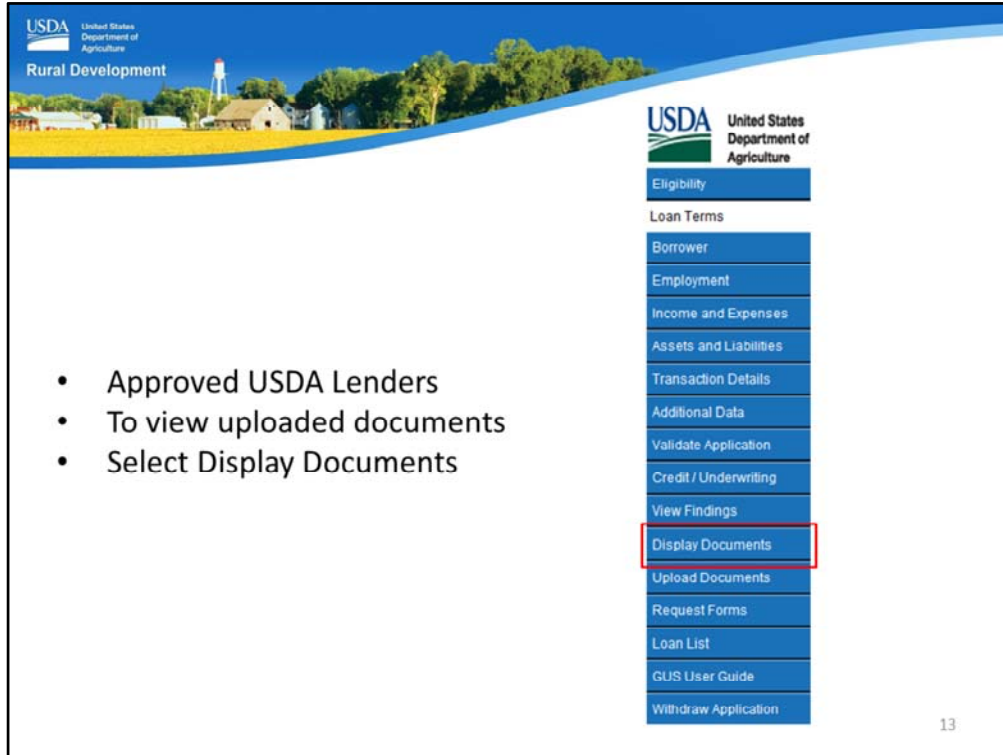
Reset

Insert more Documents

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When the documents are successfully uploaded the page will list each document under "File Name."

The "Upload Status" will also reflect "Successful" for each file added.



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

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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

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USDA Approved lenders may view uploaded documents by selecting “Display Documents” from the GUS navigation toolbar.

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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 |

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The “Display Documents” page will also list the borrower information.

When a document listed is selected for display it may take several minutes for individually indexed documents to process before they display. GUS reminds users to please be patient.

The following are listed:

- Document Type
- Document Description, and
- Upload date.

When USDA issues a Conditional Commitment or a Loan Note Guarantee, these documents will also display under the “Display Document” selection in GUS. USDA approved lenders will be able to view these documents. Lender agents or third party originators (TPO’s) will not be able to access this option.



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

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Approved USDA lenders must upload all required documents after the final underwriting submission is completed. USDA is unable to review or take action on loan application if the required documents have not been submitted.

Once documents have been uploaded into GUS, approved USDA lenders may view them at any time.

Users may also continue to upload missing or corrected documents after a final submission to USDA until the Agency issues a Conditional Commitment. Once Form RD 3555-18 is issued, the user will be locked out of adding documents to the GUS loan file.

The screenshot shows the 'GovDelivery Sign up' page for the USDA Rural Development. At the top left is the USDA logo with the text 'United States Department of Agriculture' and 'Rural Development'. Below this is a banner image of a rural landscape with a yellow field, a white barn, and a windmill. The main heading is 'GovDelivery Sign up' in blue, followed by a URL: https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD_25. Below the URL is a smaller version of the USDA Rural Development banner. To the right of the banner is the 'GovDelivery' logo. Underneath the banner, the section is titled 'Email Updates'. The text reads: 'To sign up for updates or to access your subscriber preferences, please enter your contact information below.' Below this is a label '*Email Address' followed by a text input field. At the bottom of the form are two buttons: 'Submit' and 'Cancel'. In the bottom right corner of the page, the number '16' is displayed.

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GovDelivery Sign up

https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD_25

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GovDelivery

Email Updates

To sign up for updates or to access your subscriber preferences, please enter your contact information below.

*Email Address

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Please sign up for GovDelivery messages. USDA sends out origination (including GUS) and servicing messages to alert lenders of new publications, clarifications, and additional program updates.

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



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Thank you for supporting the USDA Single Family Housing Guaranteed Loan Program! We appreciate the opportunity to help you serve more rural homebuyers!



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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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This will conclude the training module. Thank you and have a great day!