
# Electronic Application Submission Using eForms

December 11, 2024

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

This webinar is on the use of the eForms site for Single Family Housing (SFH) Direct Section 502 and 504 applications.

## eForms

- eForms allows applicants, loan application packagers, self help grantees, and others to submit applications electronically.
- Applications that are “accepted” in eForms upload into UniFi automatically where they can be ‘parsed’ for further processing.
- Section 502 Direct and Section 504 Direct Applications are accepted via eForms.
- Intermediaries and state approved opt-out packagers under the certified loan application packaging process are required to submit applications via eForms.

eForms allows applicants and individuals working on behalf of the applicant to search for and complete forms requesting services from Rural Development (RD). With the eForms site, users can electronically submit a direct loan application package including all items needed by the Agency to determine applicant eligibility for either the 502 or 504 program. Using eForms is beneficial to both the submitter and the Agency.

For the submitter, eForms provides a convenient and secured way to submit a loan application package to the Agency that contains all the required documents.

For the Agency, eForms streamlines the application process and reduces paper consumption.

Intermediaries and certified state approved opt-out packagers are required to submit applications through eForms. eForms usage is encouraged for other groups like non-certified packagers, self-help grantees, applicants, and others.

## Resources

- User Guide available on SharePoint (RD Staff Only)
- Training Video with Handouts and User Guide
  - Single Family Housing Direct Home Loan website
  - Direct Loan Application Packagers website
- RD Help Desk
  - 1-800-457-3642, select USDA applications (2), Rural Development (2)
  - RD.HD@USDA.GOV

The User Guide is available on the Direct SharePoint site under Certified Packaging-eForms for RD staff.

The User Guide and Training Video with Handouts can be found on the Single Family Housing Direct Home Loan website ("To Apply" tab) (https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans) and the Direct Loan Application Packagers website (Trainings/Webinars Section) (https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers). The links are available in the training notes.

Users that encounter technical problems should direct questions to the RD helpdesk.

## The 3 major steps of eForms

1. Submit a Package
2. Agency Review
3. Import into UniFi

eForms is an easy process with three major steps including Submit a Package, Agency Review, and Import into UniFi.

# Step 1:
# Submit a Package

## eForms – Login.gov Account

To submit loan application packages via eForms, users must:

- Obtain Login.gov ID
- The eForms User Guide provides guidance on creating a Login.gov account

To apply in eForms, the user must obtain a Login.gov account. Login.gov accounts are based on an individual, not an organization; therefore, each staff member that will be submitting packages through eForms for the intermediary, certified and non-certified packager, and self-help grantee will need a Login.gov account.

An applicant submitting a package directly through eForms (who isn't working with a packager) must obtain a Login.gov account. If the applicant's loan closes, this Login.gov account can later be used to make mortgage payments online.

The eForms Quick Reference Guide in the Standardized Application Package provides step by step guidance on obtaining Login.gov account for submitting a package using eForms.

## Submit a Package

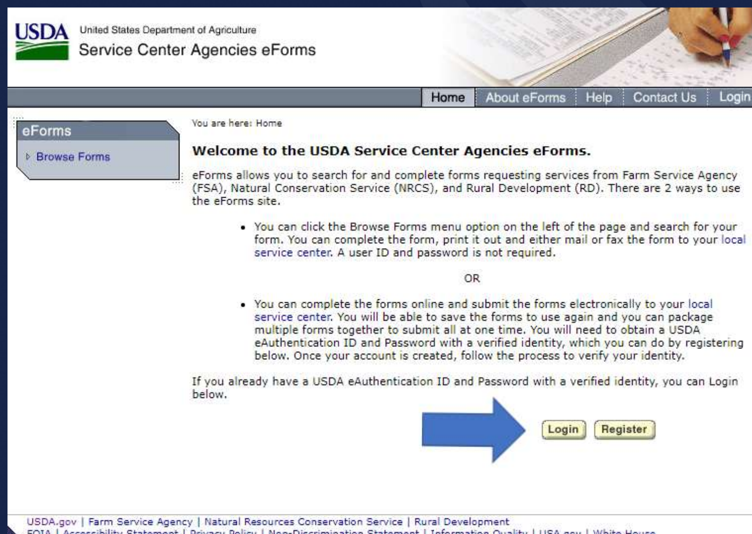
- Navigate to the eForms website and login: https://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home
- Browse forms from the menu options and search Form Number 410-4
- Export and import completed Form RD 410-4 OR Select “Upload 1003 Form”
- Name the package and select the county/RD office combination
- Attach required documents for a complete application (Attachment 3-J or 12-E) Packagers:
  - Include items listed in Attachment 3-A
  - Follow the Stacking Order Checklist
- Submit the Package

The submitter, including applicants and packagers, follow these steps:

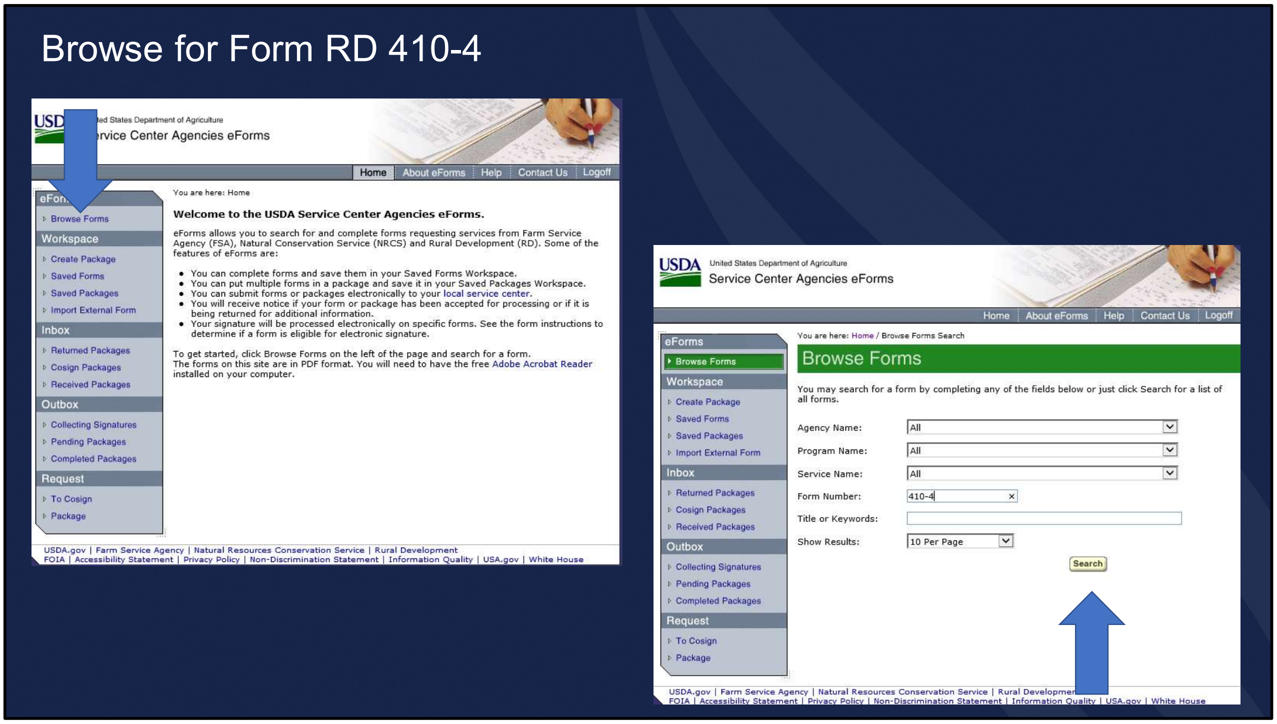
Navigate to the eForms website and login with the Login.gov ID and password.
Browse the forms to locate Form RD 410-4.
Complete Form RD 410-4. Options discussed on a later slide.
The user names the package and selects the county/RD office combination that will receive the application.
They attach documents required for a complete application based on Handbook-1-3550, Attachment 3-J or 12-E. Packagers must also include items outlined in Attachment 3-A and follow the Stacking Order Checklist.
Lastly, they click submit and receive a confirmation number.

The following slides provide more details on this process.

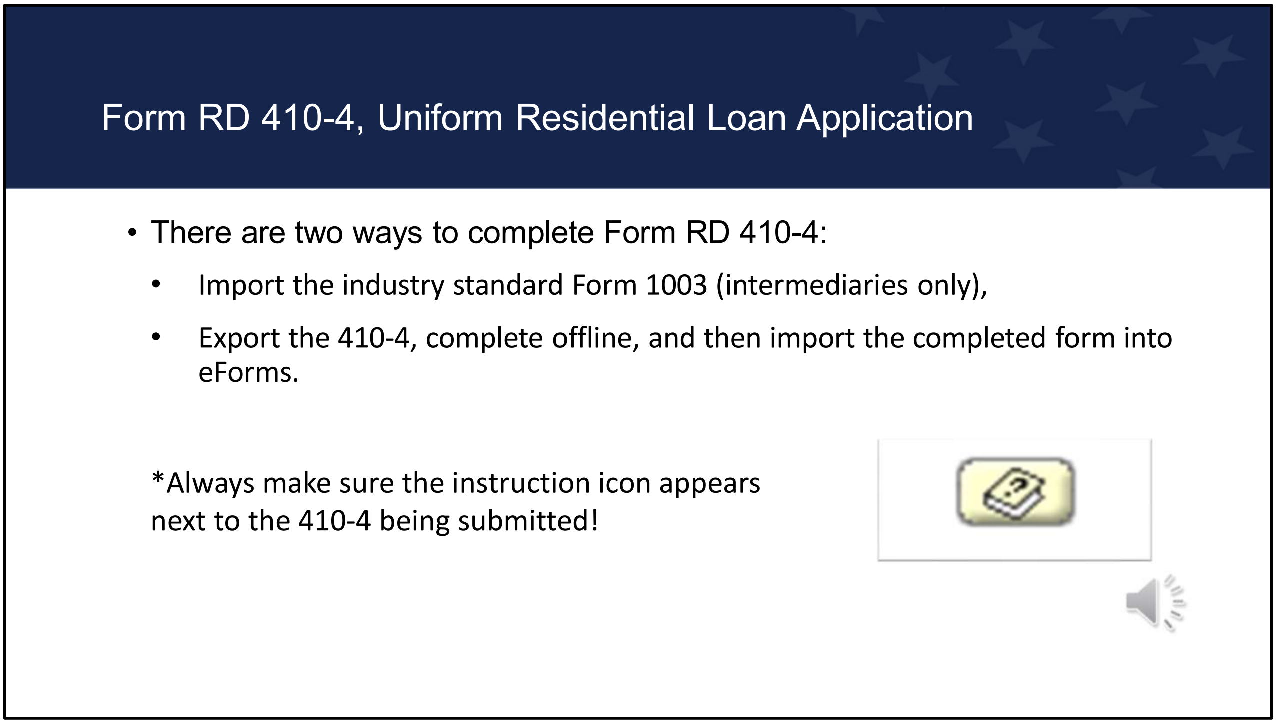
## Login to eForms: https://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home




The submitter will login to eForms using the Login.gov ID and password.




Click Browse Forms, enter 410-4 in the Form Number, and click Search.



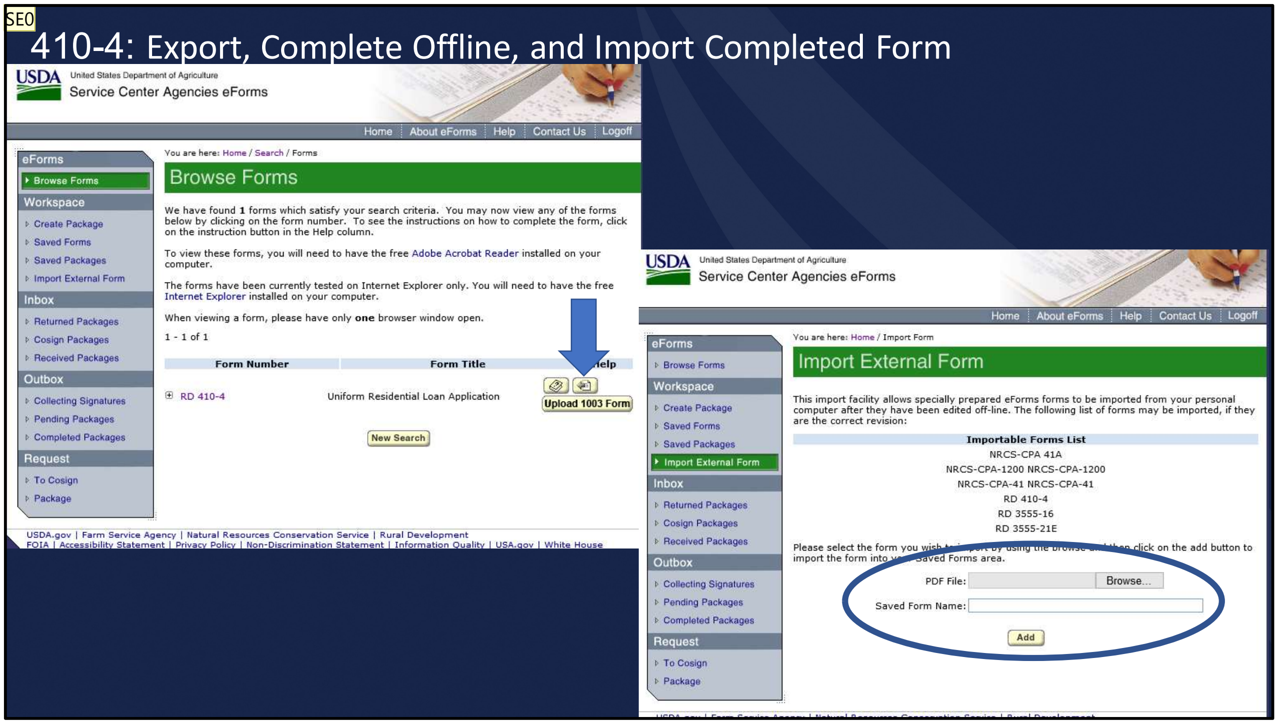

There are two ways to complete Form RD 410-4:

1. Import the industry standard Form 1003; this is only available to intermediaries that have a system prefigured to “talk” with the eForms site. This option is not typical and is never used by applicants.

2. Export the 410-4, complete offline, and then import the completed form into eForms.

The Form RD 410-4 in eForms must be used to submit an application. Always make sure the instruction icon, as shown, appears next to the 410-4 being submitted. Submitting an incorrect version or multiple versions of the 410-4 will result in errors within eForms and cause delays in processing the application. The 410-4 in the Standardized Application Package cannot be imported into eForms, applicants must use the version available in eForms only. If the icon does not appear next to the 410-4 form, the Agency will not be able to process the package within eForms.

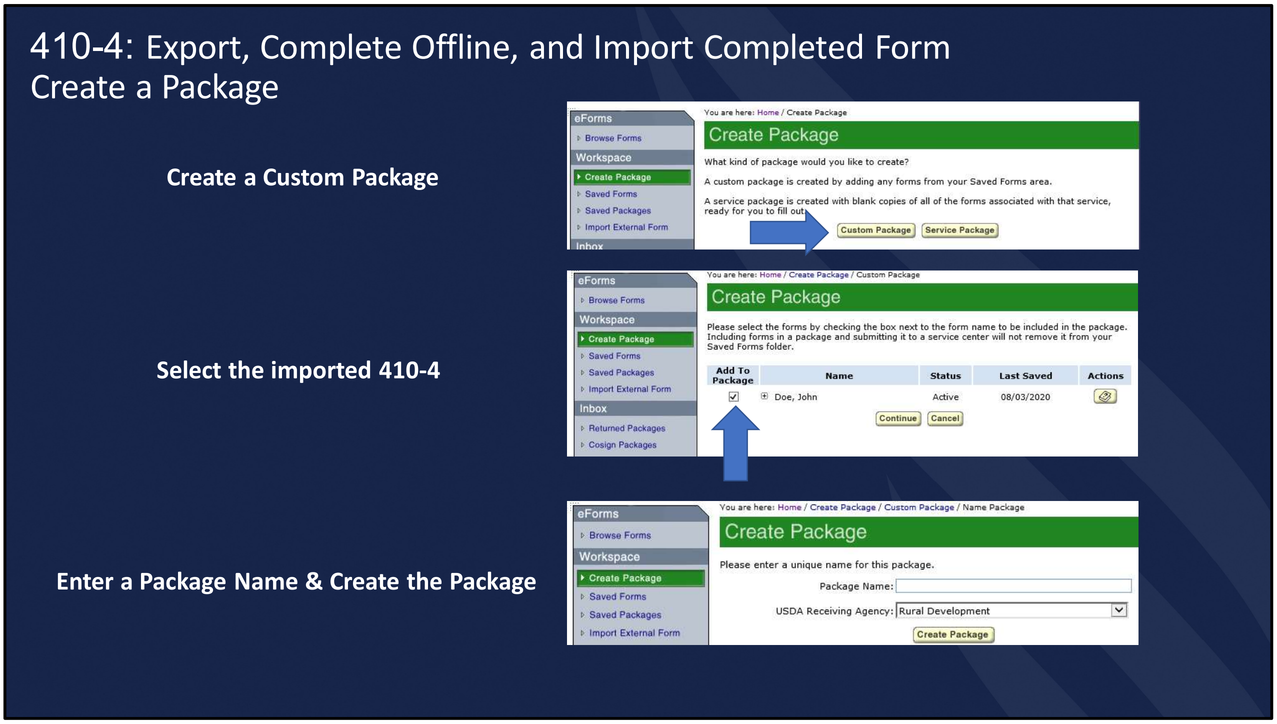
The applicant or packager should not add comments in the application data fields, such as 'not working' or 'not applicable’, or use symbols and punctuation, as these will cause issues.




To complete the 410-4 offline, the submitter will click "Export Form for Offline Completion". The form is saved to the desired location on their computer where the submitter can complete the form at their convenience.

When the application is ready for submission, the submitter will login to eForms. Select "Import External Form", click on Browse to locate and select the saved 410-4 pdf, enter the Saved Form Name, and click "Add."

The form is added to the Saved Forms in eForms.

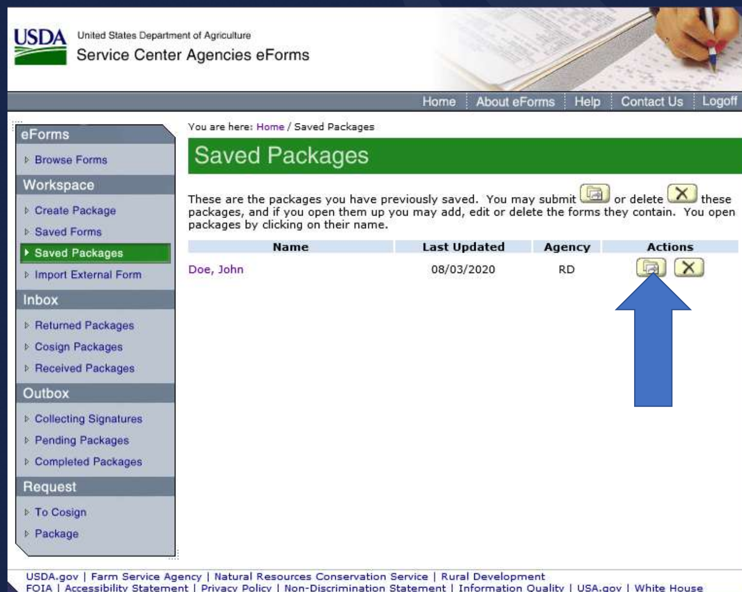



Next the submitter clicks "Create Package" and Selects "Custom Package." A list of all saved forms is displayed. The submitter will choose the desired uploaded 410-4 that was uploaded by checking the "Add to Package" checkbox and clicking "Continue."

The next screen requires the Package Name and the USDA Receiving Agency should prefill with Rural Development. The package name should not contain special characters. Please note, the package name is only seen by the submitter but can be used by packagers to distinguish between applicants' packages within the Saved Packages workspace.
The submitter clicks "Create Package."

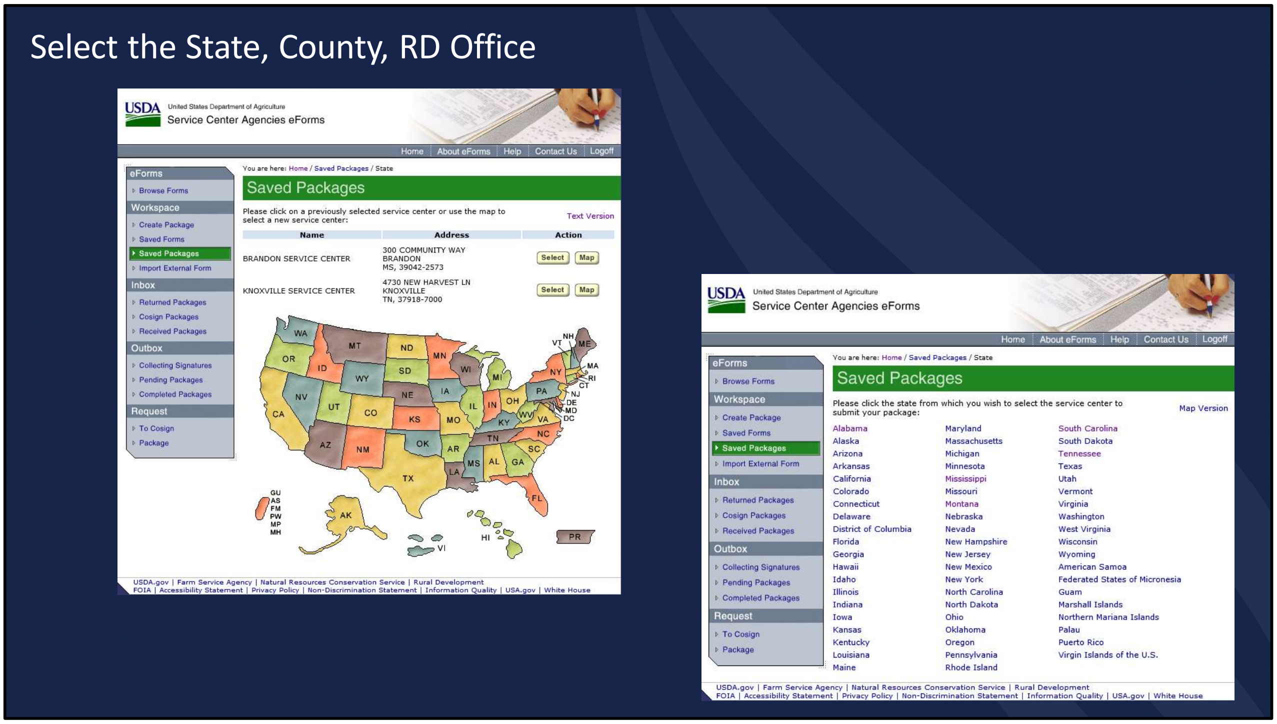
The package is moved to Saved Packages.

## 410-4: Export, Complete Offline, and Import Completed Form
Saved Packages




In Saved Packages, click the submit icon under the Actions column.

The next steps require the submitter to select a RD office to receive the package.

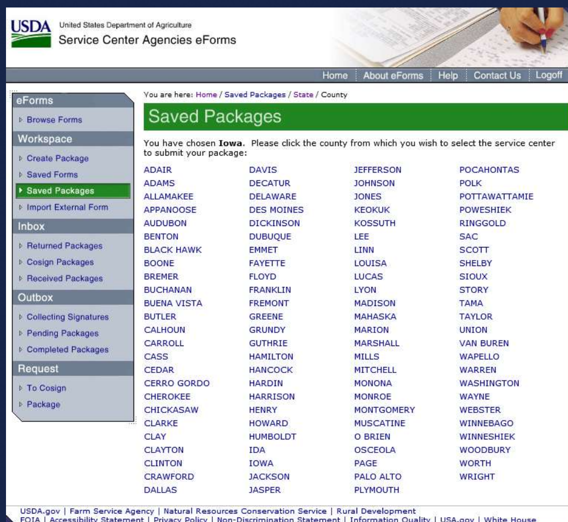


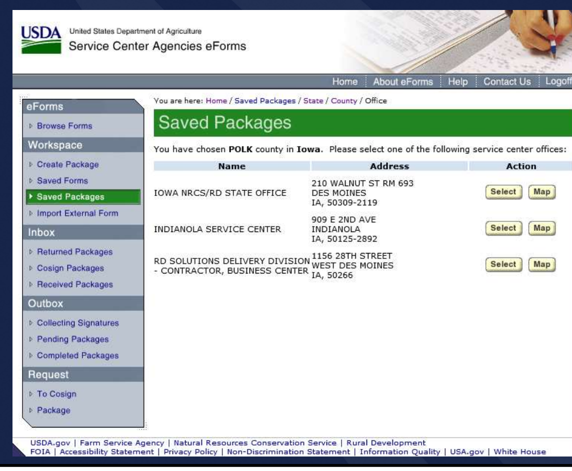

Intermediaries, certified and non-certified packagers, and self-help grantees should contact the State Office or eForms State Point of Contact before submitting a package in order to submit to the correct intake office. If the packager is selecting the wrong intake office, please have the State Office or eForms State Point of Contact communicate with them regarding the process.

eForms will still provide submitters with all site locations; therefore, some applications could be submitted to the incorrect office for intake. These packages must be redirected by RD staff to the correct intake office within eForms; redirecting is discussed in this presentation in Step 2: Agency Review.

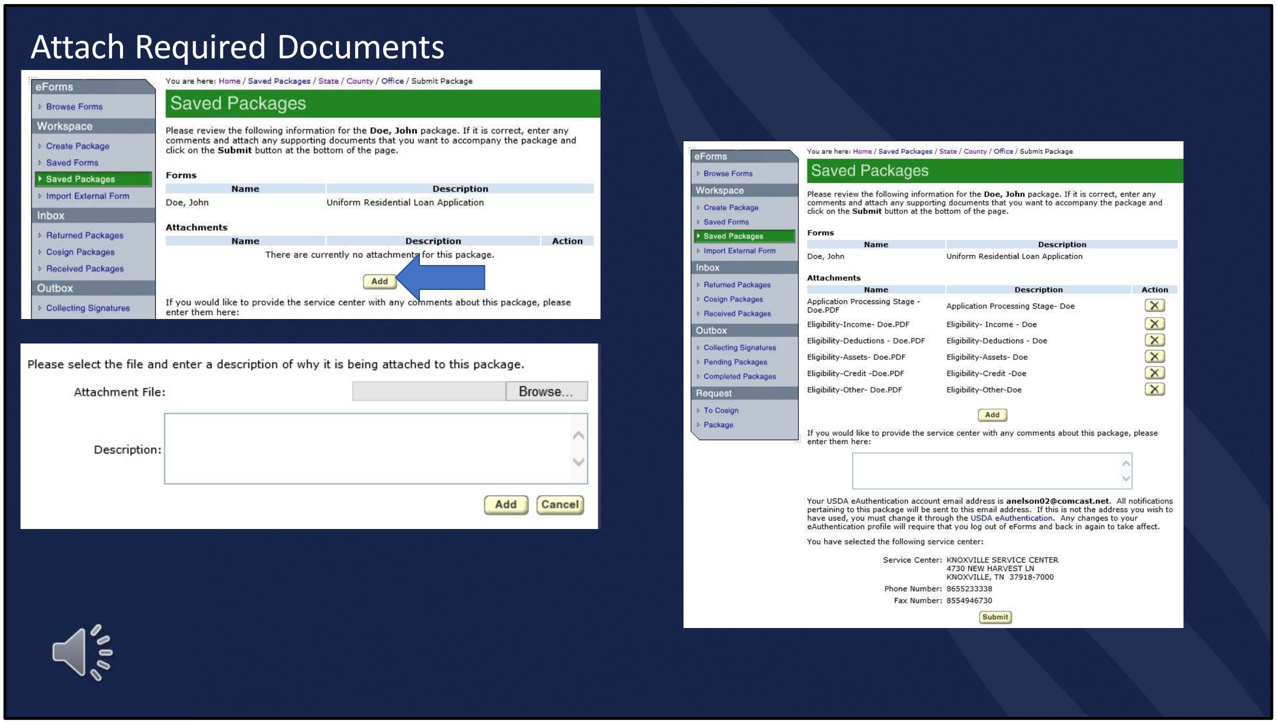
When selecting an RD Service Center, the submitter can make a selection by clicking a specific area on the map or they can select text version (which is located in the upper right corner) to select an area through the text list of the map.  For intermediaries or packagers that have submitted application packages in the past, a list of previously selected RD Service Centers appear above the map for quick selection.  The text version is recommended since it simplifies the process.  By selecting Text Version, a list of states in alphabetical order is displayed.  The submitter will click on the desired state.

## Select the State, County, RD Office Continued




Selecting the state produces a list of counties or parishes in alphabetical order. The submitter selects the desired county or parish. A list of offices is displayed for the submitter to make the office selection.

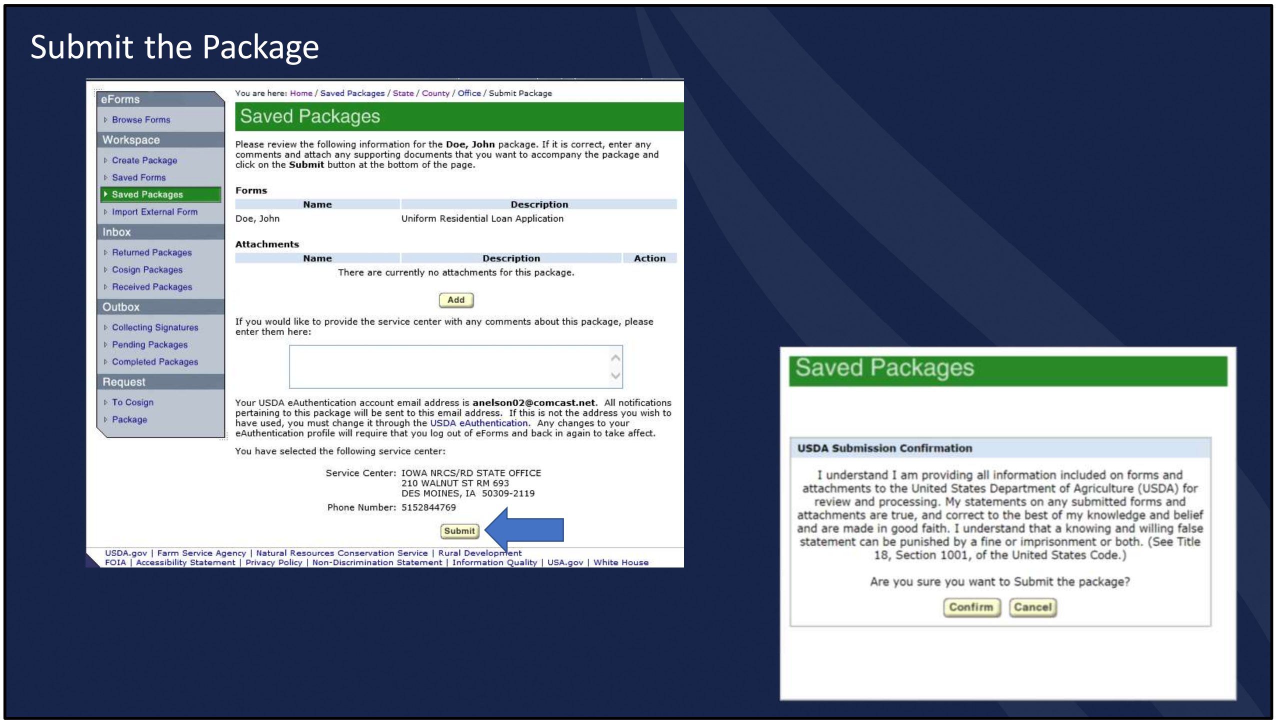



Next, the submitter will attach documents required in the Attachment 3-J for Section 502 or Attachment 12-E for Section 504. Intermediaries, packagers, and self-help grantees will attach additional information in accordance with the Phase 1 cover letter in Attachment 3-A. Keep in mind, eForms is only used for Phase 1 application submittal; Phase 2, property submittal is transmitted through email.

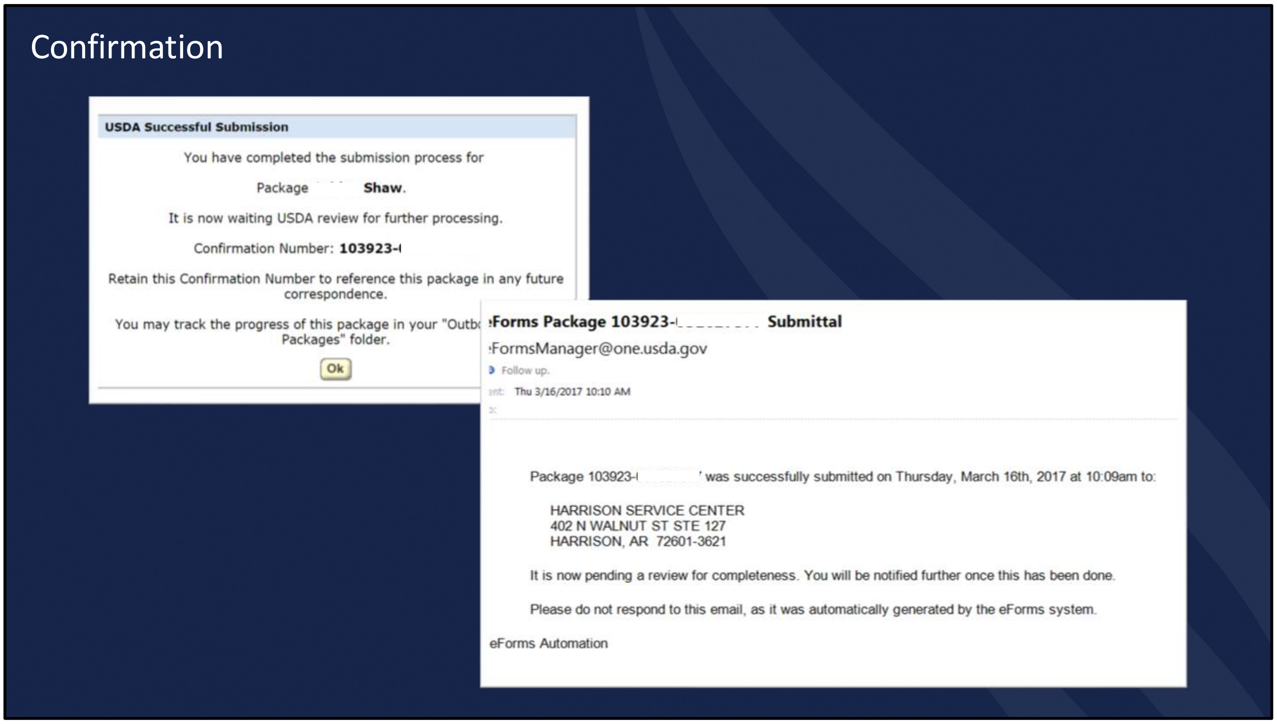
Intermediaries, certified and non-certified packagers, and self-help grantees should attach the additional documents required for a complete application in the approved stacking order as outlined in the Agency's Stacking Order Checklist located on the Direct Loan Application Packagers website (https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers). Intermediaries and certified state approved opt-out packagers are required to follow the Stacking Order Checklist. It is strongly encouraged for other packagers since it streamlines processing.

To add attachments, the submitter clicks "Add." On the next screen, they will browse for the desired documents on their computer and enter a description. Clicking the "Add" button, will add the documents under Attachments. The process is repeated until all documents have been attached.

The attachments displayed here are based on the Stacking Order Checklist.




The submitter clicks "Submit;" a confirmation page appears with the following question, "Are you sure you want to submit the package?" Once submitted, the package cannot be edited unless it is returned by the Agency. If the package is complete and ready for electronical submission, the submitter clicks "Confirm."



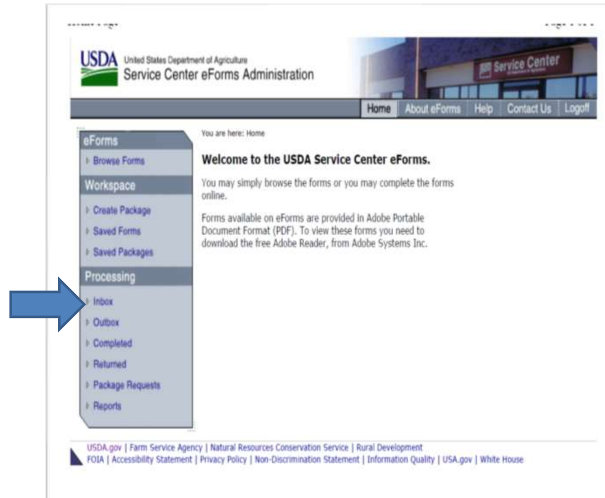

The submitter will receive a confirmation number through the eForms system upon successfully submitting a package. In addition, an automated email containing the confirmation number will be sent to the submitter's email address. The confirmation number should be retained.

Now it's time to talk about Step 2 in the eForms process – the Agency's review.

# Step 2:
# Agency Review

## Field Office

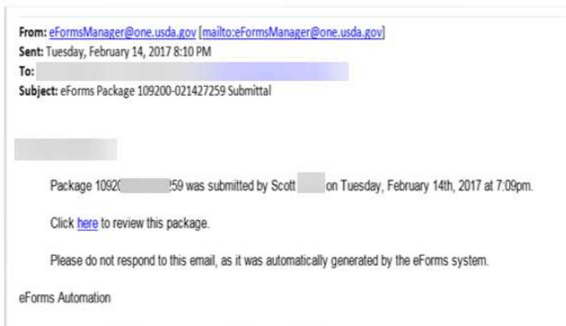
- Receives email notification of package
- Navigate to the eForms website and login
- Go to inbox and identify ‘new’ packages
- Open the package and review all attached documents
- Accept, Re-direct, or Return the package
- Parse application into UniFi




The Field Office receives an email notification of the package awaiting action by RD. Field Office staff signs into eForms and selects the inbox. Staff identifies new packages to review for completion and takes action to accept, re-direct, or return. Accepted packages are sent to UniFi for parsing.

## Email Notifications

Step 1 ends with an email notification to the submitter about a successful eForms submission and Step 2 begins with an email notification to RD about an eForms package submittal.

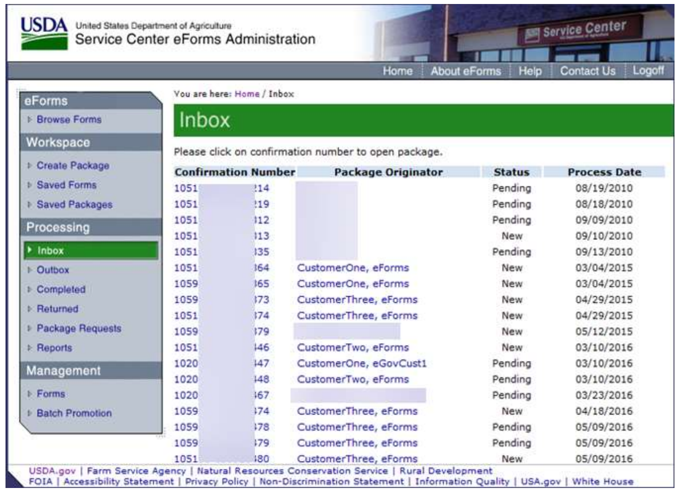



When an application package has been successfully submitted via eForms, the RD Service Center selected by the submitter will receive an automated email notification. The email notification will go to all staff assigned to that location regardless of program or position. Staff in other programs should be notified not to act on SFH packages.

Forwarding the email notification does not give another person access to the package, you must redirect the package within eForms, we will discuss this in more detail later.

# Inbox

- New – a submitted package that has not been opened.
- Pending – a submitted package that has been opened without action taken.

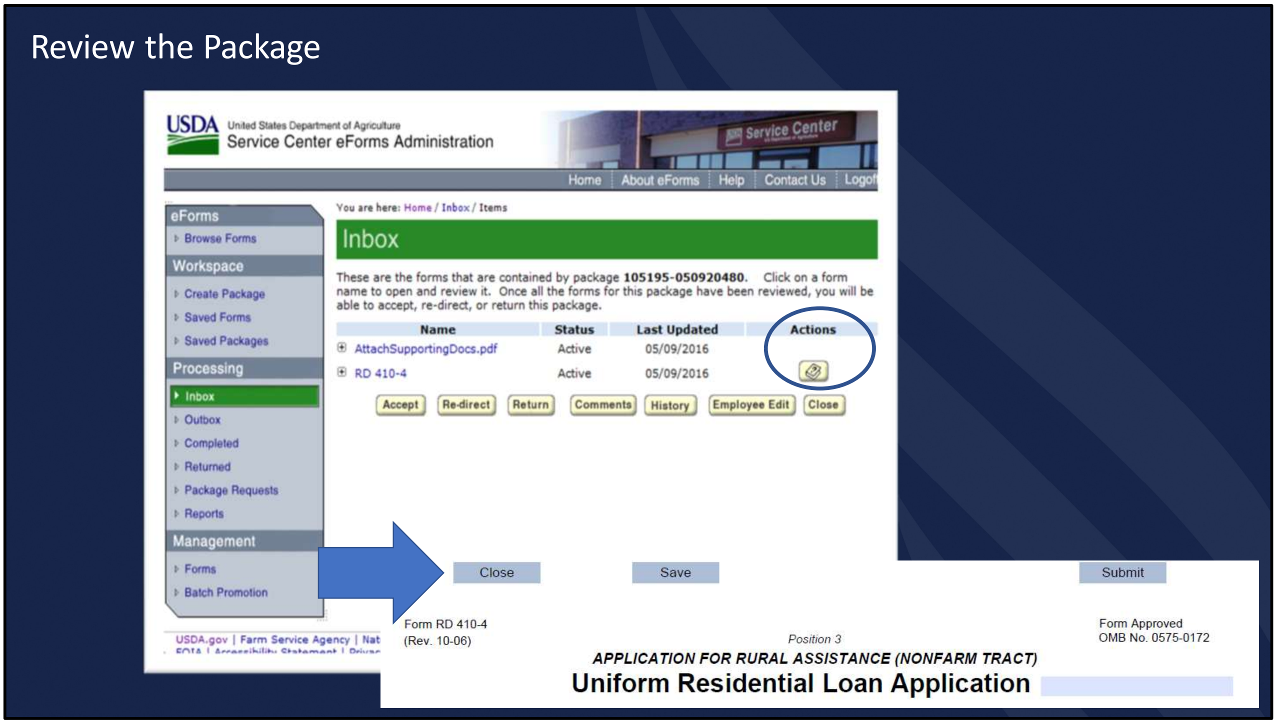



The inbox can contain new and pending packages.

New status is a submitted package that has not been opened by an Agency employee.

Pending status is a submitted package that has been opened by an Agency employee, but no action has been taken to accepted, re-direct, or return the package.

Handbook-1-3550, Chapter 3, Paragraph 3.6 states applications must be reviewed within 3 business days after receipt to determine if the Loan Estimate disclosure requirement was triggered and to determine if items are missing. Therefore, it is important for State Office staff to run eForms reports weekly (at a minimum) to verify that there are no applications for which an action is needed.




After selecting the package, open each form to review the contents. Staff must use Microsoft Edge for this process. Google Chrome is not compatible for this step. When opening the 410-4, you must close by selecting the close button at the top of the .pdf or the system will not recognize the 410-4 as having been opened.

Remember, the correct version of the 410-4 must be uploaded or eForms will not recognize the application as being submitted. This will prevent the Agency from being able to accept and parse an application and the package will remain in pending status. These packages are required to be processed manually. In this example, the correct 410-4 was uploaded as evidenced by the instruction icon under the Actions column.

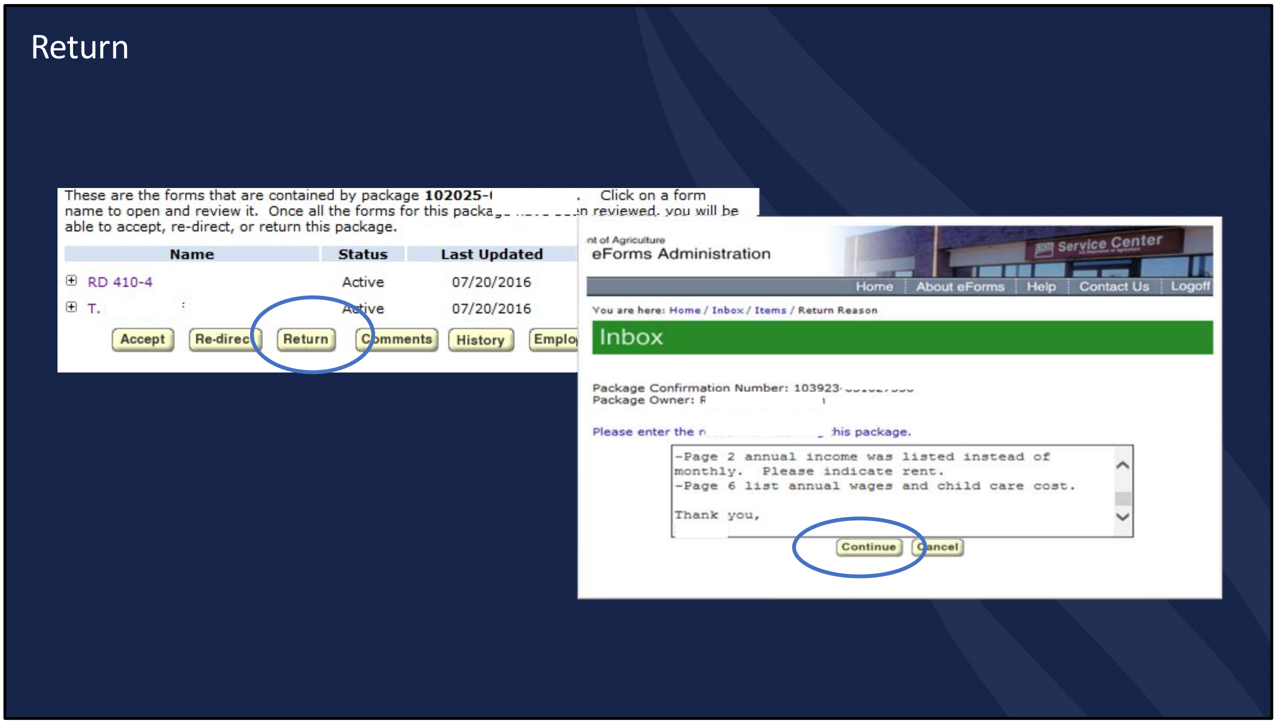
You must review all documents in the package in order to complete the next step.

## Accept, Redirect, or Return

- Accepted package import the 410-4 in UniFi during the next upload.
- Re-directed packages are sent to the inbox of the office selected.
- Returned packages are sent to the inbox of the submitter and should include a detailed explanation why the package was returned.


Once all documents have been opened and reviewed for completeness, the user can Accept, Redirect, or Return the package.

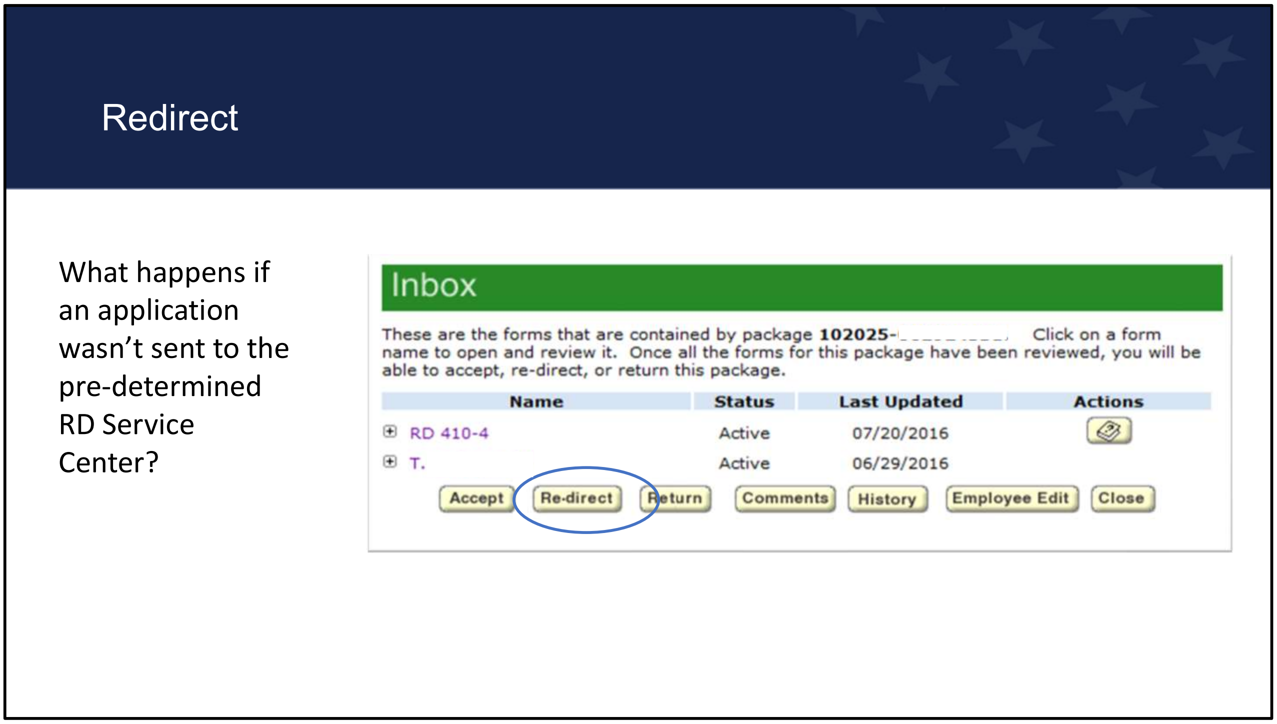
- Staff should only accept complete applications. Remember, a complete application is defined as
  - For an applicant (without a packager) a fully completed and signed 410-4, Uniform Residential Loan Application and all the applicable items listed in Handbook-1-3550, Attachment 3-J for Section 502 loans or Attachment 12-E for Section 504 loans and grants.
  - For intermediaries, packagers, and self-help grantees: all items as listed on the Phase 1 cover letter in Handbook-1-3550, Attachment 3-A.
  - When Form RD 410-4 is submitted using eForms, an actual signature is not required as the electronic submission constitutes a signature. Other forms, like Form RD 3550-1, Authorization to Release Information and Form RD 3550-4, Employment and Asset Certification, do require a signature. Accepting the package notifies eForms to import the 410-4 form in UniFi during the next upload. This is done by simply clicking the “Accept” button.
- Re-directed packages are sent to the inbox of the office selected, more on this discussed in a bit.
- Returned packages are sent to the inbox of the submitter.




If the review of the application reveals the application is not complete, the package will be returned by clicking the “Return” button. RD staff will be prompted to enter a reason and then click “Continue.” An email will be sent to the submitter notifying them that the application has been returned and the reason(s) for the return. The Agency takes no further action on this application until it is resubmitted.

Please be aware that the automated email to the RD Servicing Center does not show the reason for return; only the automated email to the submitter will reflect the reason(s).

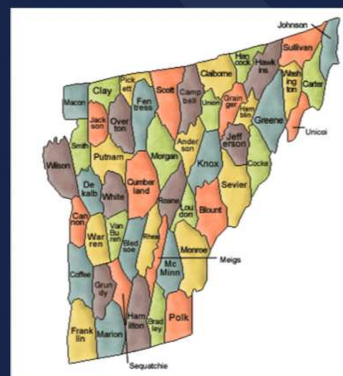
Agency staff should utilize language in HB-1-3550, Chapter 3, Paragraph 3.6 A, which also provides guidance that the complete application package with missing items must be submitted within 15 days of written notice.




At times, a RD office may receive an application that needs to go to another RD office. The re-direct feature is a useful option when a package was sent to the wrong office or if a state uses centralized processing and wants to re-direct the package internally. Recall, forwarding an email notification does not give another person access to the package, you must re-direct the package within eForms.

To re-direct an application, open each attachment and then click the "Re-direct" button.

## Redirect: Select an Office


offices:

| Name | Agency | Address | Action |
|---|---|---|---|
| HAZLEHURST SERVICE CENTER (63104) | FSA | 27169 HIGHWAY 28 HAZLEHURST MS, 39083 | Select Map |
| HAZLEHURST SERVICE CENTER (63106) | NRCS | 27169 HIGHWAY 28 HAZLEHURST MS, 39083 | Select Map |
| JACKSON STATE OFFICE (101203) | RD | 100 W CAPITOL ST JACKSON MS, 39269-1602 | Select Map |
| JACKSON STATE OFFICE (101204) | NRCS | 100 W CAPITOL ST JACKSON MS, 39269-1602 | Select Map |
| FARM SERVICES AGENCY STATE OFFICE (101233) | FSA | 6311 RIDGEWOOD RD JACKSON MS, 39211 | Select Map |
| BROOKHAVEN SERVICE CENTER (101924) | RD | 1395 JOHNNY JOHNSON DR BROOKHAVEN MS, 39601 | Select Map |
| HAZLEHURST SERVICE CENTER (106827) | CD | 27169 HIGHWAY 28 HAZLEHURST MS, 39083 | Select Map |
| GULF OF MEXICO ECOSYSTEM RESTORATION (107910) | NRCS | 7578 OLD CANTON RD MADISON MS, 39110 | Select Map |
| RMA MISSISSIPPI REGIONAL OFFICE (110426) | RMA | 803 LIBERTY ROAD JACKSON MS, 39232-9000 | Select Map |

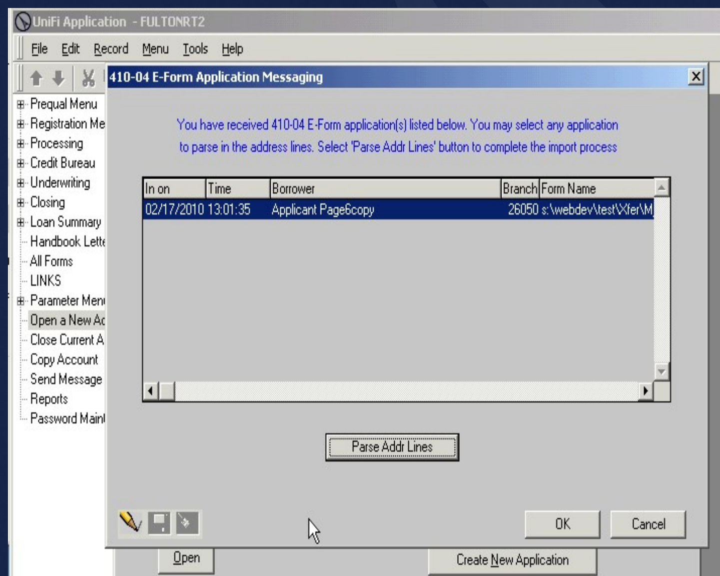
Once the RD reviewer clicks re-direct, the process is started to select an office. Select a previously used site or click Text Version for a list of states in alphabetical order. The submitter selects the desire state and county/parish in which the new receiving office is located. A list of offices is displayed for the submitter to make the office selection by clicking the "Select" button. Be aware when redirecting a package, some employees will have RD, NRCS, and FSA site options. Be sure to check for RD under Agency when selecting an office.

Enter the reason for re-directing the package and click "Continue." Once you have re-directed a package, you have no further action on the application as the receiving office is now responsible for the application.

Now that we have talked about the Agency's review and the three possible actions, it's time to talk about the last step in the eForms process.

# Step 3:
# Import into UniFi

# 410-04 E-Form Application Messaging

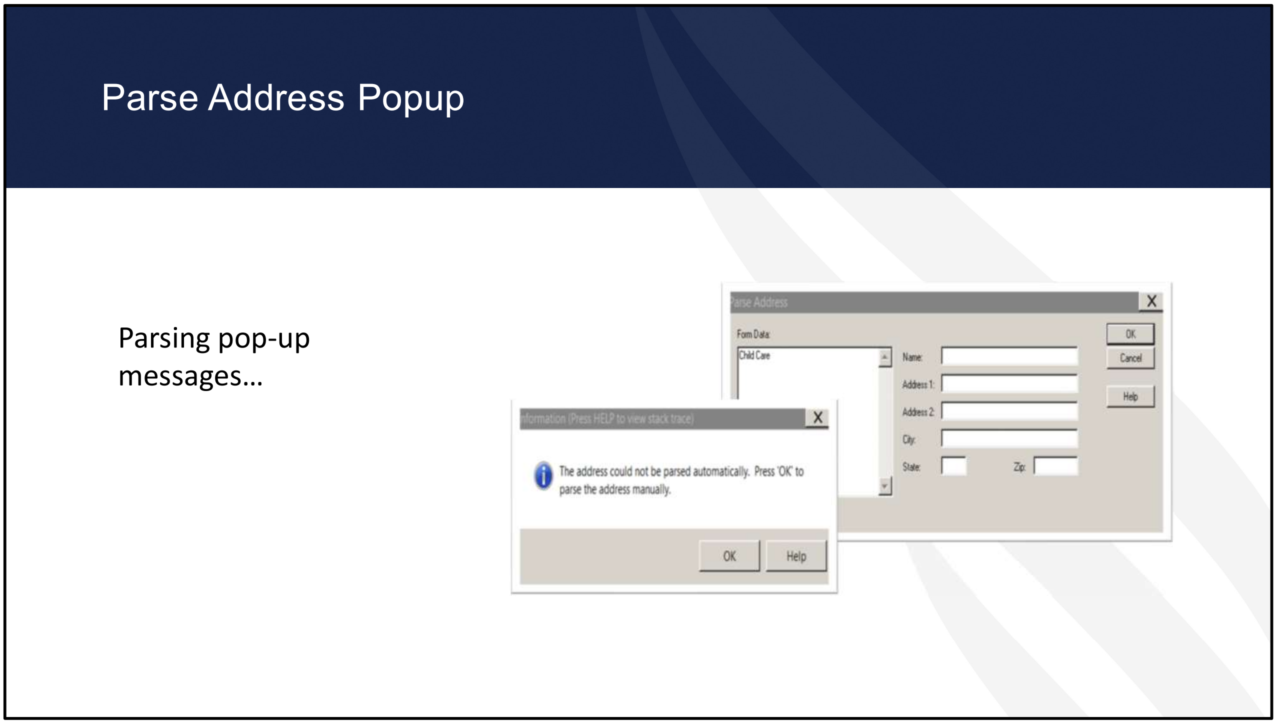



The 410-4 in an accepted package is imported in UniFi during the next upload.

In UniFi, the user will get a pop-up titled 410-04 E-Form Application Messaging.

In centralized states, all employees will see the pop-up. Employees not responsible for parsing an application should select cancel to exit the pop-up and continue into UniFi. This will leave the application unparsed and still displaying for other users in UniFi.

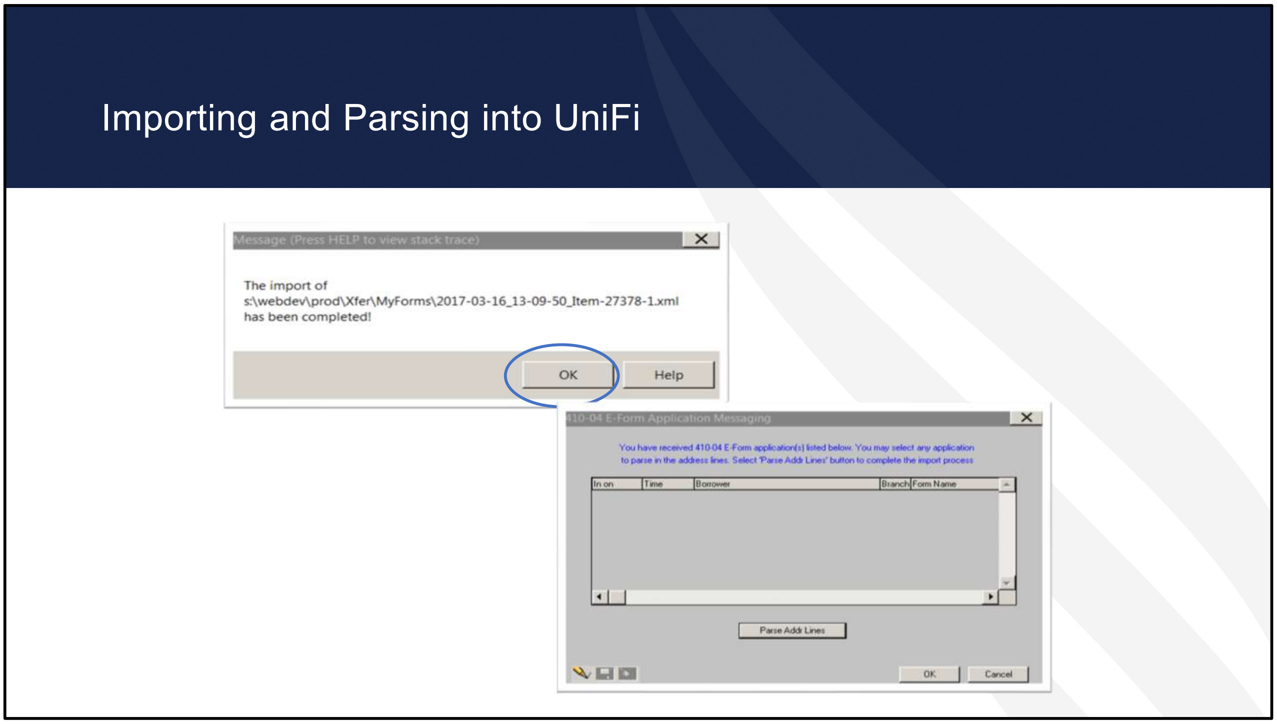
The user selects the application and Parse Address Lines to complete parsing screens.




During parsing, you may receive pop-up messages.

This occurs when information obtained from the 410-4 is not complete or was not recognized. To move forward with parsing, complete the necessary information in the Parse Address popup using the 410-4 from the eForms site. If the address was not provided on the 410-4, determine if the address is available on other documents.

If you select cancel on the Parse Address popup, the address on the left will not be entered into UniFi and will need to be input manually after parsing is complete.




A pop-up box will appear when the application import is complete. Click “OK”.

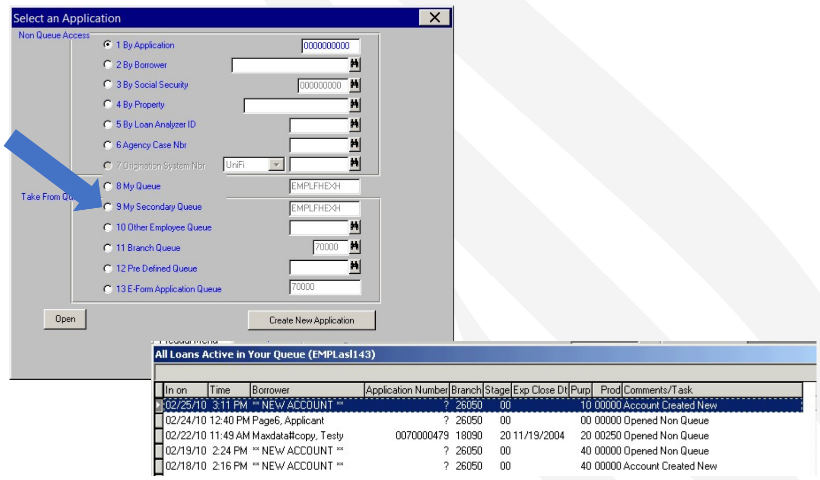
If other applications appear in the 410-04 E-Form Application Messaging screen, you can continue to parse these applications at this time or can click cancel to parse at a later time. Remember, in centralized states, all employees will see the pop-up with all state applications awaiting parsing. Be sure to only parse the applications that are assigned to you for processing, which is determined by your state’s processing structure.

If the 410-04 E-Form Application Messaging screen reflects no additional applications to parse. Click “OK”. The last newly imported application opens in UniFi. The application can now be completed as a regular non eForms application. The user guide has additional information on the finishing touches to complete in UniFi.

When reviewing the application in UniFi to complete all necessary fields, go to the 410-4 from the completed mailbox and have that open to refer to.

## My Secondary Queue

- BE AWARE that if you accidently close an application without fully completing it, you have to access it using the **My Secondary Queue** option from the Select an Application pop-up.

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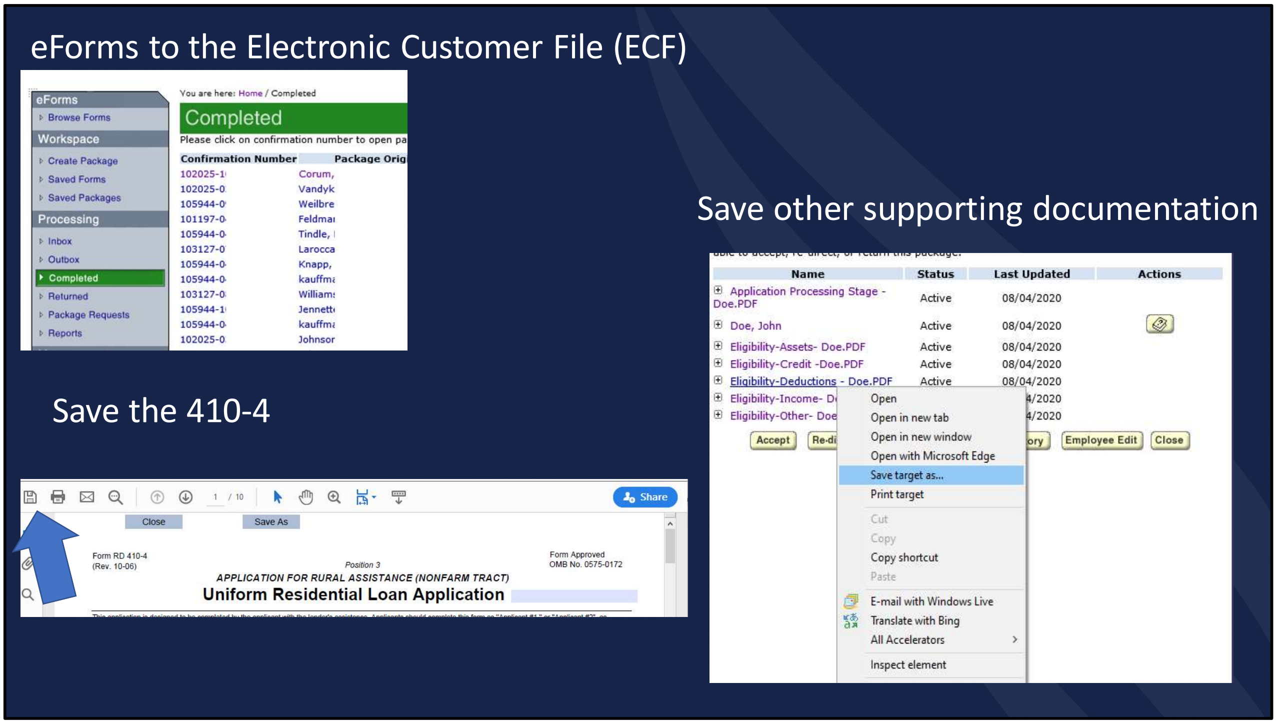
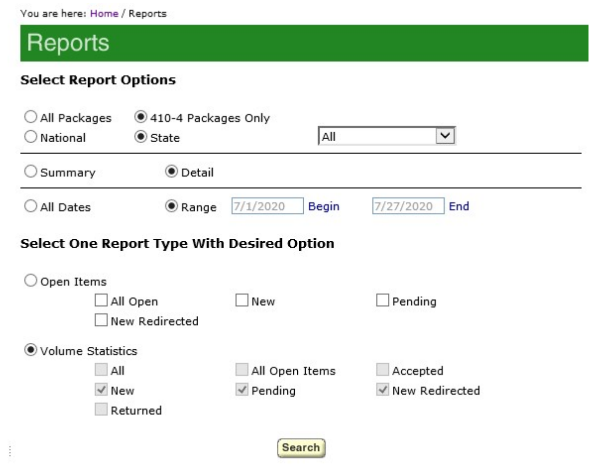



Once an Electronic Case File is generated, the documents can be downloaded from the completed mailbox to a temporary location. Open the 410-4, click the save icon, name the file, and click save. For other supporting documents, right-click, select “Save target as’”, select desired location in the Save As popup, name the file, and click save. Now the documents can be uploaded into ECF as single documents or using the Batch and Split feature for combined documents. Documents should be immediately removed from the temporary location.

## Reports

Reports are available in eForms to track new, pending, accepted, new redirected, and returned applications.




Reports are available in eForms to track new, pending, accepted, new redirected, and returned applications. The report feature is a great tool to confirm applications are submitted to locations with staff to process the applications and to confirm applications are processed timely.

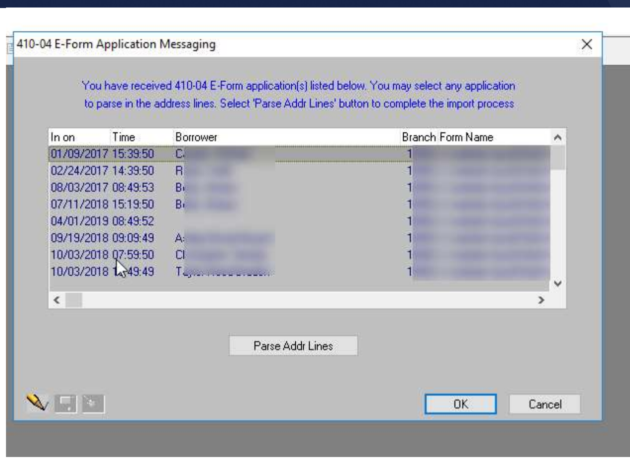
Remember, State Office staff must pull reports weekly to monitor for any unprocessed applications.

Use the following options to obtain the correct report data:

Select: 410-4 Packages Only
Select: State and on the drop down menu choose your state
Select: Detail
Select: Range and enter a desired begin and end date
Select: Volume Statistics and check boxes for New, Pending, New Redirected

These options will produce a report of packages that have not receive action to accept or return.

## UniFi – eForms application queue “cleanup”




- Any eForms queue that is older than 90 days at the time of the cleanup process will be removed
- Process is bi-annual (March and September)

UniFi users will notice that, on occasions when logging into UniFi, they are prompted with the eForms queue (“410-04 E-Form Application Messaging” prompt). This queue appears when applications exist in the eForms parsing queue, where the servicing branch assigned to the application to parse, matches the main branch code assigned to the UniFi user logging into the system. There are several reasons old applications may remain in the queue which require cleanup. The UniFi – eForms application queue cleanup process removes any application in the eForms queue with a date older than 365 days from when the queue cleanup tool processes (meaning, if the process is run on September 30th, any application older than September 30th of the prior year will be removed).

The process is scheduled on bi-annual basis (March and September) to make sure the queues remain manageable and do not begin to create any storage issues within the UniFi Production environment.

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