



# Guaranteed Underwriting System (GUS)

*Presented by*  
Trish Cousins, LPA

# Utilizing GUS (Guaranteed Underwriting System)



## All qualifying loans must go through GUS

- Developed to automate process of credit risk evaluation of the SFHGLP.
- GUS compliments but does not replace the judgement of experienced underwriters.
- Incorporates a modified version of the Federal Housing Administration TOTAL score card.
- GUS is not designed to evaluate the dependability of repayment income.

# Gaining Access to GUS



“Gaining Access to GUS Guide”



“USDA LINC Training & Resource Library”



“Guaranteed Underwriting System (GUS)”

# Gaining Access to GUS

Complete the required training to obtain access to GUS

<https://www.rd.usda.gov/resources/usda-linc-training-resource-library/guaranteed-underwriting-system>

## Guaranteed Underwriting System (GUS)

HOME > RESOURCES > USDA LINC TRAINING & RESOURCE LIBRARY

### Resources

Acronyms

Directives >

Disaster Assistance >

Environmental Studies >

Forms >

Publications >

Regulations and Guidance >

Rural Data Gateway

**LINC Training Library** v

**[Guaranteed Underwriting System \(GUS\)](#)**

Lender Approval

Single Family Housing GLP Policy Desk

Lender Training

Loan Closing

### Documentation and Resources

1. [GUS Lender User Guide](#)
2. [Pop-Up Information \(PDF\)](#)
3. [Gaining Access to GUS](#)
4. [GUS User Agreement & Training Cert](#)
5. [Lender Agent Access to GUS](#)
6. [SFHGLP System Access and Security Guide](#)
7. [Lender Request for Branch Addition/Modification](#)
8. [Single Close Rehab User Guide](#)

### Training

1. How to Become a GUS Lender and Set Up Users (Recording Coming Soon)
  - [How to Become a GUS Lender and Set Up Users](#) (PDF Training Handout)
2. GUS Overview (Recording Coming Soon)
  - [GUS Overview](#) (PDF Training Handout)
3. [GUS Basic Navigation and User Roles](#) <sup>tr</sup>
  - [GUS Basic Navigation and User Roles](#) (PDF Training Handout)

# Gaining Access to GUS

Start at the Lender Interactive Network Connection – **NOT** Login.gov



<https://usdalinc.sc.egov.usda.gov/RHShome.do>

 **LOGIN.GOV**

[What is Login.gov?](#) [Who uses Login.gov?](#) [Create an account](#) [Help center](#)

**The public's one account for government.**

Use one account and password for secure, private access to participating government agencies.

## SFH Guaranteed Origination

March 18, 2024

### Make the Switch to Login.gov

### Switch to Login.gov Today!

Don't wait -- sign up and make the switch to Login.gov today! Login.gov provides added security benefits of multi-factor authentication to protect your personal information.

### What you need to know:

The second phase of transitioning USDA customers from eAuth to Login.gov will begin the evening of Monday, March 25, 2024. The target goal for the final phase of transitioning customers with existing eAuth accounts to Login.gov for access to USDA is the end of September 2024. Once implemented, Login.gov will be the mandatory method for accessing all USDA eAuth protected applications.

### How it will work:

Login.gov will continue to be optional during this second phase; however, it is highly recommended transitioning to Login.gov for the added security benefits.

- Customers who log in with eAuth accounts will be prompted at every login to link their account with Login.gov.
  - Select the "Link with Login.gov" option to create a Login.gov account and link with eAuth for access to USDA sites.
  - Select the "Not Now" option to go to the application.

# Gaining Access to GUS

Create your Login.gov  
account at  
<https://usdalinc.sc.egov.usda.gov/RHShome.do>

usdalinc.sc.egov.usda.gov/RHShome.do

**USDA** United States Department of Agriculture **USDA LINC** Lender Interactive Network Connection

[USDA LINC Home](#) [FSA LINC Home](#) [RBS LINC Home](#) [RHS LINC Home](#)

## Single Family Guaranteed Rural Housing

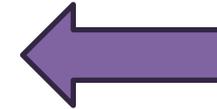
- [Electronic Status Reporting \(ESR\)](#)
- [Electronic Status Reporting Corrections](#)
- [Guaranteed Annual Fee](#)
- [Mortgage Recovery Advance Receivable Payments](#)
- [Mortgage Recovery Advance Receivable History](#)
- [Loss Claim Administration](#)
- [Guaranteed Underwriting System \(GUS\)](#)
- [Lender Loan Closing/Administration](#)
- [ID Cross Reference](#)
- [Application Authorization](#)
- [Lender PAD Account Maintenance](#)
- [Training and Resource Library](#)

## Multi-Family Housing

- [Lender Loan Closing/Administration](#)
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- [Lender Status Report List](#)
- [Lender PAD Account Maintenance](#)

## Community Facilities

- [Lender Loan Closing/Administration](#)
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- [Lender PAD Account Maintenance](#)



# Gaining Access to GUS

Create your Login.gov  
account at  
<https://usdalinc.sc.egov.usda.gov/RHShome.do>

- Select the Customer option. (If it doesn't say "customer" be sure to change it to customer for the user type.)
- On the Customer Login, click the Login.gov option, you will be directed to the Login.gov website to create a new account in 4 simple steps
- On Login.gov, select the Create Account option and enter a unique email address for the Login.gov account.
  - Create a secure password for the account.
  - Add a required multi-factor authentication option like SMS Phone/text to the account. Only 1 is required, 2nd is optional.

# Gaining Access to GUS

Create your Login.gov  
account at

<https://usdalinc.sc.egov.usda.gov/RHShome.do>

- You'll be returned to eAuth to link the Login.gov account with eAuth. Once complete you will receive an error message of “no role” for GUS or “no access” for Application Authorization (unverified id).
- Or continue following the “verify identity” steps (verified account is required for all systems other than GUS/Application Authorization). Once completed, you will receive a “no access” message or the above listed “no role” message.

# Gaining Access to GUS

Determine: Are you a  
Third-Party Originator or  
a Direct Lender

- At this time, the lender can give a role to the user or USDA can give an admin role.
- If you have a previous eAuth account that you need to link, please refer to the SFHGLD System Access and Security Guide.

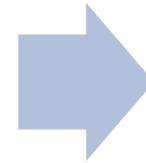
[rd-sfh-systemaccessandsecurityguide.pdf \(usda.gov\)](#)

# Third Party Originator

Pull the Lender  
Access to GUS Guide  
available under the  
GUS Tab on the LINC  
Training and Resource  
Library page.



Contact the lenders  
of your choice.



Provide the lender's  
GUS Security  
Administrator with  
your login.gov ID or  
eAuthentication  
information, they will  
set up access to GUS.

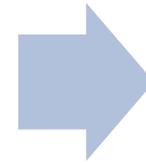
[rd-sfh-systemaccessandsecurityguide.pdf \(usda.gov\)](https://www.usda.gov/rd-sfh-systemaccessandsecurityguide.pdf)

# USDA Approved Lender

Pull the System Access and Security Guide available under the GUS Tab on the LINC Training and Resource Library page.



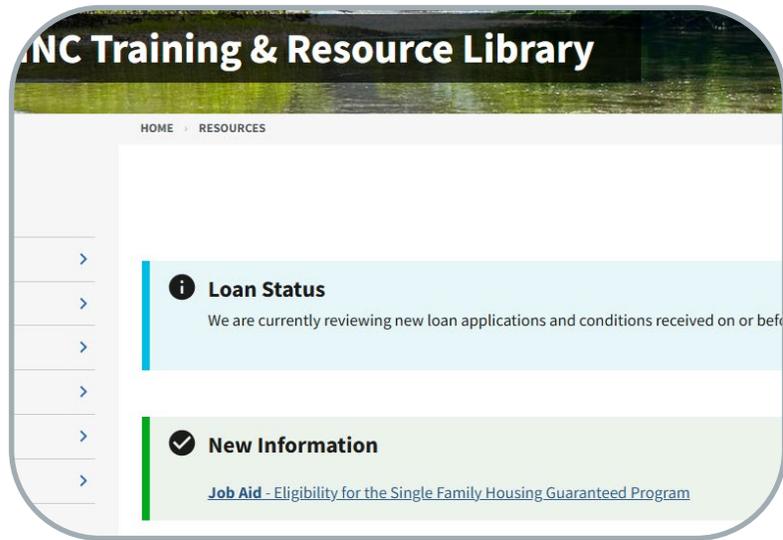
Contact the GUS Security Administrator for your company.



Provide the lender's GUS Security Administrator with your Login.gov ID or eAuthentication information, they will set up access to GUS.

[rd-sfh-systemaccessandsecurityguide.pdf \(usda.gov\)](https://www.usda.gov/rd-sfh-systemaccessandsecurityguide.pdf)

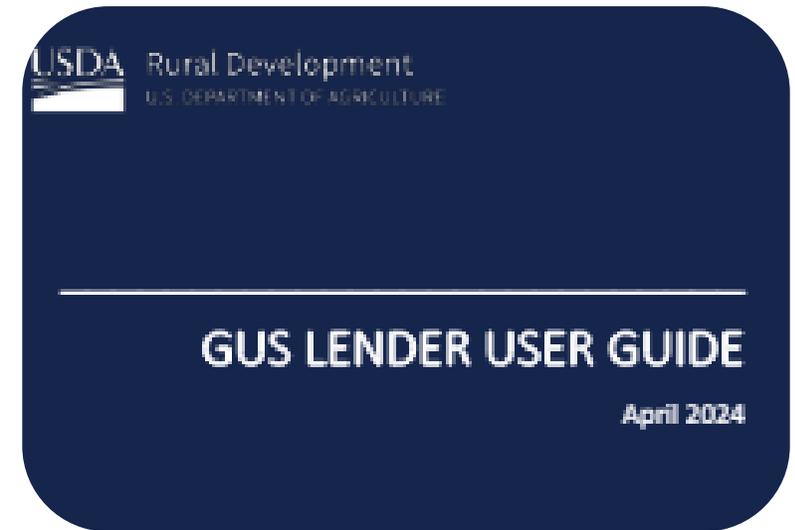
# Using GUS



USDA LINC Training & Resource Library

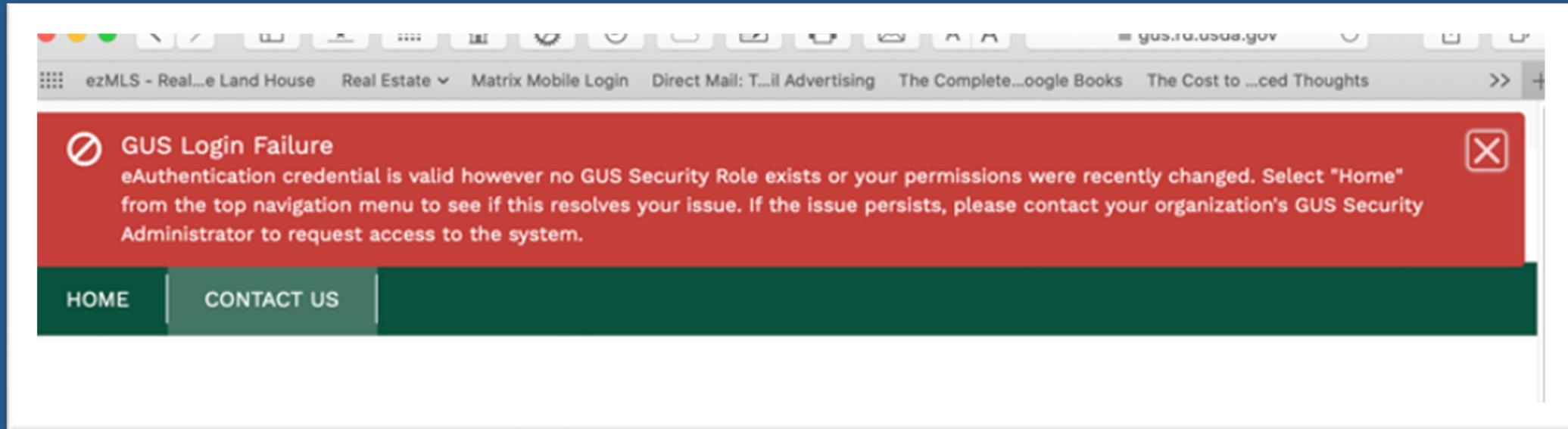


User Guides in GUS



GUS Lender User Guide

# Login Failure



The screenshot shows a web browser window with the address bar displaying `gus.ro.usda.gov`. The browser's tab bar includes several open tabs: "ezMLS - Real...e Land House", "Real Estate", "Matrix Mobile Login", "Direct Mail: T...il Advertising", "The Complete...oogle Books", and "The Cost to ...ced Thoughts". A red error banner is displayed across the top of the page content, featuring a white "X" icon in a circle on the left and a white "X" icon in a square on the right. The text within the banner reads: "GUS Login Failure", "eAuthentication credential is valid however no GUS Security Role exists or your permissions were recently changed. Select 'Home' from the top navigation menu to see if this resolves your issue. If the issue persists, please contact your organization's GUS Security Administrator to request access to the system." Below the error banner is a dark green navigation bar with two buttons: "HOME" and "CONTACT US".

**GUS Login Failure**

eAuthentication credential is valid however no GUS Security Role exists or your permissions were recently changed. Select "Home" from the top navigation menu to see if this resolves your issue. If the issue persists, please contact your organization's GUS Security Administrator to request access to the system.

[HOME](#) [CONTACT US](#)

# GUS User Roles

## Security or Branch Administrator

- Imports applications
- Manually enters application information
- Performs preliminary and final submission
- GUS contact for organization and administers access for staff
- Lenders should have at least 2 Security Administrators
- \*Can be at lender or branch level\*

## Representative with Final Submit Authority

- Imports Applications
- Manually enters application information
- Certifies the loan has been underwritten by the lender
- Confirms data is accurate and consistent with lender's loan file
- Performs preliminary and/or final submission
- \*Can be at lender or branch level\*

## Representative

- Imports applications
- Manually enters application information
- Performs preliminary submission
- \*Can be at lender or branch level\*

## Lender Agent/Broker

- Manually enters or imports loan application information on behalf of a lender through the Lender Agent affiliation
- Performs preliminary submission
- Must release control of application back to approved lender for final submission



BOOKMARK  
THIS!

[RHS LINC Home \(usda.gov\)](https://www.usda.gov)



NOT THIS!

[https://rdforcera-usda.lightning.force.com/lightning/n/RD\\_URLA\\_WelcomeTab](https://rdforcera-usda.lightning.force.com/lightning/n/RD_URLA_WelcomeTab)



United States  
Department of  
Agriculture

**USDA LINC** Lender Interactive Network Connection

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Home](#)

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[RHS LINC  
Home](#)

[RUS LINC  
Home](#)

[Help](#)

[Site Map](#)

[Message  
Board](#)

#### Single Family Guaranteed Rural Housing

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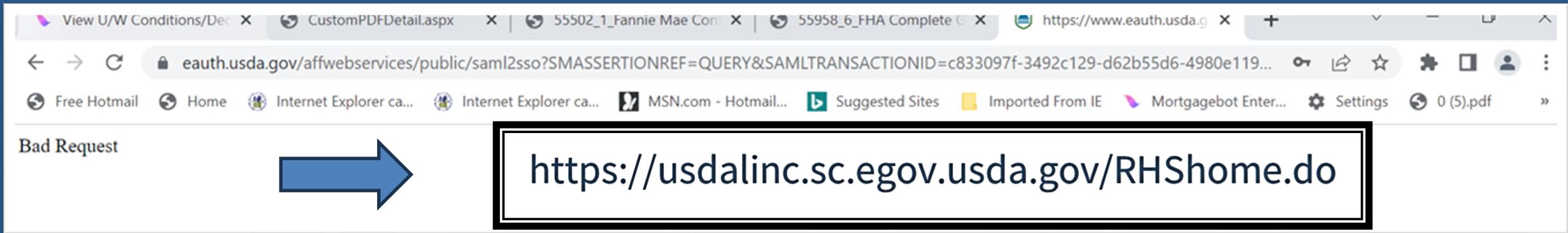
[Application Authorization](#)

[Lender Status Report List](#)

[Lender PAD Account Maintenance](#)



# Bad URL for GUS



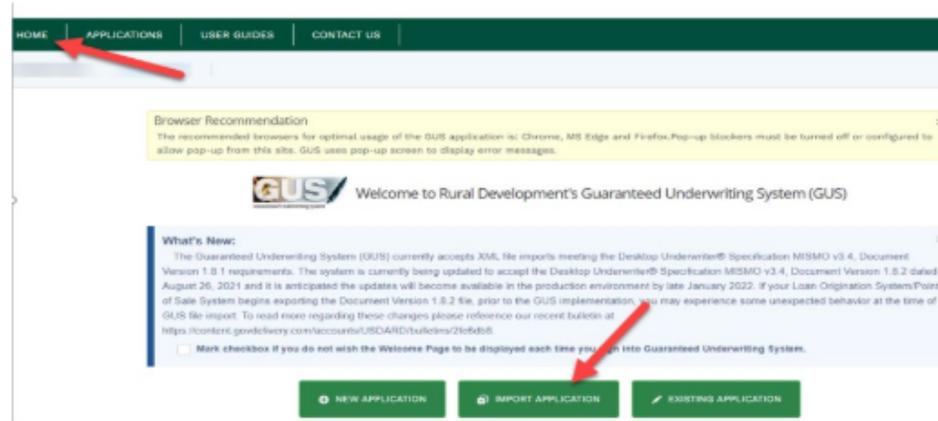
# Create your application

## GUS Lender User Guide:

[RD-SFH-GUSLenderUserGuide.pdf \(usda.gov\)](#)

### 4 Creating a New Application

From the Home Page, users have the option to import XML files from their Loan Origination System to create new loan applications. The GUS system will accept Desktop Underwriter® (DU) Specification MISMO v3.4, Document Version 1.8.5. (Lenders may encounter unexpected behavior when importing if they utilize a Loan Origination System using a different version of the DU specification.) Users also have the option to manually enter loan application data to create a new application. See section [4.3 Manually Creating a New Loan Application](#)



# Understanding Submission Types

## ACCEPT

- Review “GUS Findings Report”.
- Refer to “Loan Origination Checklist” (Attachment 15-A) for Accept Loans.
- Upload documents via GUS in stacking order.
- **Find the checklist in the LINC Library.**

## ACCEPT with FULL DOCUMENTATION

- Review “GUS Findings Report”.
- Refer to “Loan Origination Checklist” for Manually Underwritten Loans. Not all documents will be applicable.
- Upload documents via GUS in stacking order.

## REFER and REFER with CAUTION

- Review “GUS Findings Report”.
- Not a reason to deny the loan, it needs further review.
- Refer to “Loan Origination Checklist” for Manually Underwritten Loans.
- Upload documents via GUS in stacking order. No need to email anything!



# GUS Accept with “Full Documentation” Message

Determination is listed under the “Prior to Conditional Commitment Findings” Section of the “Lender’s Required Conditions”

**Lender's Required Conditions**

Prior to Final Submission Findings

Underwriting Summary	
Underwriting Recommendation: Accept With Full Documentation / Eligible	
Property Eligibility	Eligible
Income Eligibility	Eligible
Loan Eligibility	Eligible
Loan Risk Evaluation	Accept

Prior to Conditional Commitment Findings

- 2001 - Required Documentation: ACCEPT recommendation is contingent on submission of the following to Rural Development: 1) Completed Form RD 3555-21, 'Request for Single Family Housing Loan Guarantee', which includes the 'Worksheet for Documenting Eligible Household and Repayment Income', 2) Completed 'Uniform Residential Appraisal Report' or its equivalent (excluding streamline refinance transactions), 3) Completed FEMA Form 086-0-32, 'Standard Flood Hazard Determination Form', and 4) A copy of the final GUS Underwriting Findings Report. Certain transactions may require additional documentation be submitted (e.g. qualified alien documentation, non-purchasing spouse credit report, etc.)
- 31063 - FULL DOCUMENTATION REVIEW: This application has been randomly selected for a data integrity review by the Agency prior to issuance of conditional commitment. Lender must provide a fully documented loan file to Rural Development in support of all data entered into the automated application.

Prior to Conditional Commitment Findings

- 2001 - Required Documentation: ACCEPT recommendation is contingent on submission of the following to Rural Development: 1) Completed Form RD 3555-21, 'Request for Single Family Housing Loan Guarantee', which includes the 'Worksheet for Documenting Eligible Household and Repayment Income', 2) Completed 'Uniform Residential Appraisal Report' or its equivalent (excluding streamline refinance transactions), 3) Completed FEMA Form 086-0-32, 'Standard Flood Hazard Determination Form', and 4) A copy of the final GUS Underwriting Findings Report. Certain transactions may require additional documentation be submitted (e.g. qualified alien documentation, non-purchasing spouse credit report, etc.)
- 31063 - FULL DOCUMENTATION REVIEW: This application has been randomly selected for a data integrity review by the Agency prior to issuance of conditional commitment. Lender must provide a fully documented loan file to Rural Development in support of all data entered into the automated application.

# GUS Accept with “Full Documentation” Message

-3555 Attachment 15-A 2 of 3
<b>Loan Origination Checklist</b> <b>Manual Underwriting, GUS Refer/Refer with Caution Underwriting Recommendation, or GUS Accept with Full Documentation Message on GUS Underwriting Findings and Analysis Report</b>
<b>submittable documents in GUS, the appraisal report must be uploaded separately in color.</b>
<b>Form RD 3555-21, Request for Single Family Housing Loan Guarantee</b> Include all pages from current published version Executed by applicant(s) and lender
<b>Underwriting Analysis: FNMA 1008/FHLMC 1077, or similar form</b> Documentation of annual and repayment income calculations Credit waiver explanations, debt ratio waiver compensating factors, and overall loan file comments may be documented on this form
<b>Uniform Residential Loan Application: FNMA 1003/FHLMC 65</b> Not required to be signed by applicant(s) or lender Loan amount is not required to match the loan request in GUS or on Form RD 3555-21
<b>Income Verification Documentation: Applicable methods</b> <b>Alternative Documentation: Non self-employed:</b> Written/Electronic VOE + 1 earning statement with YTD figures <b>Full Documentation: Non self-employed:</b> 2 years W-2s + 4 weeks of earning statements with YTD figures <b>Self-Employed:</b> 2 years personal and business filed income tax returns or IRS transcripts with all schedules + YTD profit and loss statement
<b>Additional Income Types: SSI, VA Benefits, Pension, Retirement, etc.</b> Refer to Chapter 9 for acceptable verification documents
<b>Asset Documentation:</b> Documentation for all applicable household members per 3555.152(d) VOD's, bank or investment statements, gift letters, etc. Refer to Chapter 9 for acceptable verification documents.
<b>Credit Report: (as applicable)</b> Credit Report: For loans submitted outside of GUS. GUS loans will have the credit report uploaded. Non-Traditional credit tradelines, as applicable Credit supplements, if utilized to support data adjusted from credit report
<b>Credit Report for Non-Purchasing Spouse (as applicable)</b> Applies to applicant or property located in a community property state: AZ, CA, ID, LA, NV, NM, TX, WA, WI
<b>Verification of Rent:</b> <b>NOT APPLICABLE FOR GUS ACCEPT FULL DOCUMENTATION</b> Applicable for manually underwritten loans with credit scores less than 680 when rental history is indicated. Refer to Chapter 10 for guidance on documenting rent and non-traditional credit when a VOR is required, but not available.
<b>Mortgage Payoff Statement:</b> If refinance transaction
<b>FEMA Form FF-206-FY-21-116, Standard Flood Hazard Determination Form:</b> New construction properties located in 100-year flood plains require additional documentation, including confirmation base flood elevation (BFE) is below lowest habitable floor
<b>Uniform Residential Appraisal Report (URAR)</b> <b>NOT APPLICABLE TO MOST STREAMLINED OR STREAMLINED-ASSIST REFINANCES</b> FNMA 1004/FHLMC 70 or applicable report as determined by appraiser

## Upload the following:

- Appraisal – all pages with color photos
- All income/Asset documentation
- Flood Certification
- RD Form 3555-21, filled out completely and accurately
- Income Calculation sheet. Either the Attachment 9-B or a Lenders Income Calculation sheet if you have one
- 1003/1008 – Uniform Residential Loan Application and Underwriting Analysis Forms
- Additional items if applicable
- Be sure to utilize the Attachment 15-A Loan Origination Checklist

# GUS Refer or Refer with Caution Recommendation

Last Modified	State/County	Submission Status/Date	Underwriting Recommendation	Final Submission Ct	App Status
03/09/2021	Ohio / Morrow County	Final - 03/08/2021	REFER	1	Pending

## Underwriting Summary

### Underwriting Recommendation: Refer / Eligible

Property Eligibility	Eligible
Income Eligibility	Eligible
Loan Eligibility	Eligible
Loan Risk Evaluation	Refer

- Risk factors have been identified based on data entered into GUS.
- The credit risk evaluation represented by a “Refer with Caution” is greater than a “Refer”.
- Loans should not be denied solely based on a risk evaluation generated by GUS.
- Loan must be manually underwritten and full documentation package submitted to USDA.

# GUS Underwriting Findings Report

## Refer and Refer with Caution Determination

- Loan Risk Findings
- Lender's Required Conditions

Loan/Applicant Risk
<b>Loan Risk Finding(s)</b> There were no loan risk findings issued.
<b>Risk Finding(s) for [REDACTED]</b> 1. 30860 - Low Credit Score: A review of the mortgage loan application reveals the following [REDACTED] has a credit score of 631. Loan must be manually underwritten by the lender and submitted to RD for review. A credit exception listed in HB-1-3555 Chapter 10 must be recorded by the lender on the underwriting analysis if any instances of significant derogatory credit are present on the credit report. Documentation provided by the applicant to support an approved credit exception must be retained in the lender's permanent cassette (if applicable).
Lender's Required Conditions
<b>Prior to Final Submission Findings</b> 1. 539 - Home Sold: Obtain a final Closing Disclosure or equivalent to evidence the cash sale proceeds realized by the applicant. Ensure net equity (proceeds) from disposition of real property supports the asset amount entered into GUS. 2. 601 - Standard Flood Hazard Determination Form (SFHDF): Obtain FEMA form 066-0-32 (SFHDF). Submit form to Rural Development when requesting a conditional commitment for loan note guarantees. If an existing dwelling is in a 100-yr floodplain the lender must ensure flood insurance through FEMA's National Flood Insurance Program (NFIP) is available for the community and flood insurance whether NFIP, "write your own," or private flood insurance, as approved by the lender, is purchased. Additional requirements for flood insurance are listed in HB-1-3555 Chapter 12 106, including requirements for new construction properties. 3. 632 - Lender Due Diligence: Lenders must apply due diligence when reviewing the loan file to determine if there is any potentially derogatory or contradictory information that is not part of the data submitted to GUS or if there is any erroneous information in the data submitted to GUS. If the lender is aware of any contradictory, derogatory, or erroneous information, lenders are obligated to take action. For example if the lender is aware of debts, late payments or derogatory information that has not been made available to the data submitted to GUS (not all inclusive) an underwriting recommendation of ACCEPT may be required to be manually downgraded by the lender to REFER on the Credit Underwriting page in GUS. The file must be manually underwritten by the lender. 4. 2002 - Risk Analysis: The request has received a REFER or REFER WITH CAUTION underwriting recommendation. The credit risk represented by either of these recommendations is statistically greater than the credit risk of loans that receive an ACCEPT recommendation. The lender must manually underwrite the loan and determine if the applicant is creditworthy in accordance with program guidelines. Lenders must submit a fully documented loan file to Rural Development as noted in HB-1-3555 Attachment 13-A. 5. 30585 - Omitted Liabilities: One or more liabilities were omitted from repayment consideration in the application. Lender must document the reason the account(s) was omitted in the Notes section of the Assets and Liabilities page in GUS (for each tradeline omitted) and retain documentation surrounding the omission in their permanent case file. Refer to HB-1-3555 Chapter 11 to determine if a liability is eligible to be marked as Omitted. [REDACTED] has liability with an account type of Installment, balance of \$5,093.00, monthly payment of \$0.00 owed to [REDACTED] which has been designated as No, Omit. (Note: Paid Off). [REDACTED] has liability with an account type of Installment, balance of \$67,109.00, monthly payment of \$769.00 owed to USDA Rural DEV which has been designated as No, Omit. (Note: Sold). 6. 30680 - Other Credits: Ensure any amount entered as an 'Other Credit' on the Lender Loan Information page is not duplicated in an 'Asset' account on the Assets and Liabilities page. 7. 30900 - Retirement Assets: Retirement funds were included as an asset type on the application. Lender must retain the following documentation for each account(s): 1) Verification through a recent depository or brokerage account statement to evidence the vested balance, 2) 60% or less of the vested balance was entered on the application (to account for withdrawal penalties and taxes), and 3) Funds may be withdrawn absent retirement or job termination. [REDACTED] has an asset with an account type of Retirement and an amount of \$5,334.00. 8. 60005 - Authorized User Accounts: Authorized User (AU) accounts are not the legal responsibility of an authorized user. Lenders are not required to include a monthly payment for an AU account in the total debt ratio but may do so at their discretion. Lenders may include an AU account to validate the credit score for GUS REFER and REFER WITH CAUTION files, as applicable, per HB-1-3555 Chapter 10. AU accounts that are closed or terminated do not require further analysis. 9. 60005 - Disputed Account Non-Derogatory: When an applicant's credit report indicates a tradeline or public record is in dispute, an ACCEPT underwriting recommendation may be required to be downgraded to a REFER. A downgrade is not required if any of the following are met regarding the non-derogatory disputed account: 1) The tradeline has a zero dollar balance, 2) The tradeline states "paid in full" or "resolved", 3) The tradeline is 24 months of age or greater, 4) The tradeline is current and paid as agreed, 5) The payment listed on the credit report is included in the monthly debts, 6) A documented payment from the creditor is included in the monthly debts, or 7) Five percent of the stated account balance on the credit report is included in the monthly debts. If none of these options can be met, the lender must downgrade the loan file to a REFER and include monthly debt payments for the disputed items per HB-1-3555 Chapter 10. 10. 60011 - Conventional Credit Test: The lender must certify the applicant(s) does not qualify for a conventional credit loan. The conventional credit test for RD purposes includes all of the following: 1) The applicant(s) has available non-retirement liquid assets of at least 20% of the purchase price for downpayment, 2) In addition to the downpayment, applicant(s) can pay all closing costs from available non-retirement liquid assets, 3) After applying the downpayment and closing costs the applicant(s) would not exceed a 28% PITI ratio and 36% TD.

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-3555 Attachment 15-A 2 of 3
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- Appraisal
- All income/Asset documentation
- Flood Certification
- RD Form 3555-21, filled out completely and accurately
- Income Calculation sheet. Either the Attachment 9-B or a Lenders Income Calculation sheet if you have one
- 1003/1008 – Uniform Residential Loan Application and Underwriting Analysis Forms
- And additional items if applicable
- Be sure to utilize the Attachment 15-A Loan Origination Checklist

# GUS Ineligible Finding

Last Modified	State/County	Submission Status/Date	Underwriting Recommendation	Final Submission Ct	App Status
03/03/2021	West Virginia / Berkeley County	Preliminary - 03/03/2021	INELIGIBLE	0	Pending

## Underwriting Summary

### Underwriting Recommendation: Ineligible / Ineligible

Property Eligibility	UNABLE TO DETERMINE
Income Eligibility	Eligible
Loan Eligibility	Ineligible
Loan Risk Evaluation	Refer

- Property not located in a rural area
- Adjusted annual income exceeds Rural Development guidelines
- Non-owner-occupied transaction
- Unacceptable SAM or CAIVRS
- Ratios exceed limits and borrower does not qualify for a ratio waiver

# Applications Not Supported in GUS

## Step 1: Enter Loan Info Into GUS

- Refer to Job Aid for a list of required fields to be entered into GUS.
  - [https://www.rd.usda.gov/sites/default/files/linc\\_manual\\_submission\\_job\\_aid.pdf](https://www.rd.usda.gov/sites/default/files/linc_manual_submission_job_aid.pdf)
- Upload documents indicated on the checklist.
- Do not order or reissue credit in GUS.
- Do not request a “final submit”.

## Step 2: Email the Appropriate Production Team

- Once lender has uploaded all required documents, email the appropriate Production Team listed on LINC Training and Resource Library page under the “View Contact Information” button.
  - <https://www.rd.usda.gov/resources/usda-linc-training-resource-library>
- A return email from the Production Team, confirming submission of required documentation, will constitute the date of file submission.

# Successful Document Submissions

- *Try to Upload documents prior to “Final” submission*
- *Double check findings to verify if more documents are required*

**Timeliness**



- *Notify the appropriate Production team at Rural Development anytime you upload documents for incomplete files*

**Communication**



- **Efficiency is the key!**
- **Follow the checklist**

**Completeness**



# GUS – Application Document Uploads

The screenshot shows the 'Application Documents' section of a web application. At the top, a navigation bar includes 'Eligibility', 'Borrower Information', 'Assets and Liabilities', 'Real Estate', 'Loan and Property Information', and 'Application Documents' (highlighted with a red box and callout 1). Below this is the 'Application Documents' title and a 'Borrower Information' section with a green header and two input fields (callout 2). The 'Upload Documents' section follows, with instructions to 'Add and Index Individual Document(s) into Image Repository'. A yellow box contains 'File Upload Instructions' (callout 3) with a bulleted list: acceptable formats (Adobe PDF, TIF), no password-protected PDFs, 100MB max file size, selection of document type, up to 10 documents at a time, and selection of 'Submit Document(s)'. Below this is a table with columns 'Type of Document', 'File Name', 'Submission Status', and 'Actions'. A dropdown menu is open under 'Type of Document' (callout 4), showing options: '10011 Request for Guarantee', '10002 Appraisal Report', '10006 Underwriting', and '10011 Request for Guarantee'. To the right of the dropdown is an 'Upload Files' button (callout 5) and 'Or drop files' text. A 'Submit Document(s)' button is at the bottom right. A final yellow box contains a note about processing time and a 'Display Document' button with an eye icon.

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information **Application Documents** More...▼

## Application Documents

Borrower Information

**2** Borrower ID / Name Borrower Address

Upload Documents

Add and Index Individual Document(s) into Image Repository

**3** File Upload Instructions

- Acceptable file formats are Adobe PDF and TIF (no password protected PDF files)
- Password protected documents are not permitted.
- Maximum File Size is **100MB**.
- User must make a selection for "**Type of Document**" prior to adding files using the Upload feature.
- Up to **10** individual documents can be uploaded at a time.
- Select "**Submit Document(s)**" to attach document(s) to application for submission to USDA.

Type of Document	File Name	Submission Status	Actions
<b>4</b> 10011 Request for Guarantee Choose One 10002 Appraisal Report 10006 Underwriting 10011 Request for Guarantee	<b>5</b> Upload Files Or drop files		Submit Document(s)

Note: It may take several minutes for individually indexed documents to process and be available for display.

- Click the "**Display Document**"  button icon to display the document you wish to view.

# GUS – Application Document Uploads

## Steps

- Select the document to be uploaded from the user's system.
- Click **Open** to attach to the loan application.
- Wait for the upload to complete as indicated in the **Upload Files** dialogue box. Select the **Done** button when the upload is complete.

The screenshot shows the 'Upload Documents' section of the GUS application. It includes a table for 'Borrower Information' with columns for 'Borrower ID / Name' and 'Borrower Address'. Below this is the 'Upload Documents' section, which contains 'File Upload Instructions' and a 'Type of Document' dropdown menu. An 'Open' file dialog box is overlaid on the screen, showing the 'Desktop' folder with several files, including 'Upload Test Doc'. The 'Submitted Documents' section shows a note about upload time and a 'Display Document' button. At the bottom, the 'Upload Files' progress bar shows 'Upload Test Doc.pdf' (45 KB) with a green checkmark and a 'Done' button.

**Borrower Information**

Borrower ID / Name	Borrower Address

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

**File Upload Instructions**

- Acceptable file formats are Adobe PDF and TIF (no password protected PDF files)
- Password protected documents are not permitted
- Maximum File Size is **100MB**.
- User must make a selection for "Type of Document"
- Up to **10** individual documents can be uploaded
- Select "**Submit Document(s)**" to attach

**Type of Document** File

10011 Request for Guarante

**Submitted Documents**

Note: It may take several minutes to upload documents.  
• Click the "Display Document" button to view the document.

**Upload Files**

Upload Test Doc.pdf  
45 KB

1 of 1 file uploaded

Done

# GUS – Application Document Uploads

## Steps

- To submit the selected and uploaded document(s), select the Submit Document(s) button.
- Submitted documents appear in the Submitted Documents section.
- Select the eye icon under the Actions column to view the document.
- Use the action buttons to navigate through the submitted document(s).

Type of Document	File Name	Submission Status	Actions
Choose One			
10011 Request for Guarantee	Upload Test Doc.pdf	Not Submitted	

1 [Submit Document\(s\)](#)

---

Submitted Documents

Note: It may take several minutes for individually indexed documents to process and be available for display.  
• Click the "Display Document" button Icon to display the document you wish to view.

Type of Document	Document Description	Upload Date	Actions
2 10011	Request for Guarantee	9/14/2020	3

4 [First](#) [Previous](#) [Next](#) [Last](#)

# Uploading Documents into GUS

Uploaded documents, including agency issued forms may be retrieved at the Display Document tab.

## Submitted Documents

Note: It may take several minutes for individually indexed documents to process and be available for display.

• Click the "Display Document"  button Icon to display the document you wish to view.

Type of Document	Document Description	Upload Date	Actions
10009	Conditional Commitment	3/8/2021	
10002	Appraisal Report	3/3/2021	
10006	Underwriting	3/3/2021	

# Uploading Documents into GUS

This is going to take awhile...

10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	

# Uploading Documents into GUS

We'll get through this one super fast!

Type of Document	Document Description	Upload Date	Actions
10009	Conditional Commitment	4/23/2021	
10002	Appraisal Report	4/20/2021	
10006	Underwriting	4/20/2021	

# Request Forms

## Steps

- Navigate to the Request Forms tab and select the borrowers to be included on the RD Form 3555-21.
- Select the Display Form button.
- Depending on your browser, the downloaded RD Form 3555-21 file will be available in Downloads or otherwise available for selection.

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information Declarations / Military Demographic Information **Request Forms**

### Display Form 3555-21 - Request for Single Family Housing Loan Guarantee

You may select up to 5 borrowers at a time to view or print.

Borrower 1: [REDACTED] **1**

**2**

**3** Form RD 3555-21 (Rev.08-22) UNITED STATES DEPARTMENT OF AGRICULTURE Form Approved OMB No.0575-0179  
RURAL DEVELOPMENT  
RURAL HOUSING SERVICE  
REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

Approved Lender:	Approved Lender Tax ID No.:
Contact for this File:	Contact E-Mail:
Contact Phone Number:	
Third Party Originator (TPO):	TPO Tax ID No.:

*Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:*

<b>Primary Information</b> Name: _____	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.
<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____	<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____

# RD Form 3555-21, Request for Single Family Housing Loan Guarantee

Only required USDA Form

Completed by lender, signed by lender and applicants - Electronic signatures are acceptable

Include with submission package

All information entered on this form must match data input into GUS

Approved Lender:	Approved Lender Tax ID No.:
Contact for this File:	Contact E-Mail:
Contact Phone Number:	
Third Party Originator (TPO):	TPO Tax ID No.:

*Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:*

<b>Primary Information</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	
<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.
<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.

**GSA/SAM Exclusion:** (Check "Yes" if any party is excluded, otherwise check "No") *Only applicable to non-GUS submissions.*  
Yes  No  Date GSA/SAM Checked: \_\_\_\_\_

1. Is this a refinance loan? Yes  No  If yes, is the refinanced loan a RD Single Family Guaranteed Loan  Direct Loan   
If yes, Non-Streamline  Streamline  Streamline Assist

2a. Number of persons in the household: \_\_\_\_\_ 2b. Number of dependents under the age of 18 or full-time students: \_\_\_\_\_

3a. Current annual income in the household is: \_\_\_\_\_ 3b. Current adjusted income for the household is: \_\_\_\_\_

4. The applicant understands that Rural Development approval of guarantee is required and is subject to the availability of funds.

5. Loan funds will be used for the following purpose(s): *Only applicable to non-GUS submissions.*

Purchase/Refinance Amount:	_____	_____
Financed Loan Closing Costs:	_____	_____
Repairs/ Other:	_____	_____
Guarantee Fee:	_____	_____
Total Request:	_____	\$0.00

# Section 1) Approved Lender and Third-Party Originator Name and Tax ID

# Section 2) Applicant/Co-Applicant and Property Information

Non-GUS files, document GSA/SAM was Checked and if there are any GSA/SAM Exclusions. (SAM must be verified prior to the request for the CC and no greater than 30 days prior to loan closing)

2a and 2b, the household member information is listed, you can populate up to five applicants on the form

3a and 3b, enter the annual and adjusted annual income totals

Approved Lender:	Approved Lender Tax ID No.:
Contact for this File:	Contact E-Mail:
Contact Phone Number:	
Third Party Originator (TPO):	TPO Tax ID No.:



Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:

<b>Primary Information</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	
<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.
<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.

GSA/SAM Exclusion: (Check "Yes" if any party is excluded, otherwise check "No") **Only applicable to non-GUS submissions.**  
Yes  No  Date GSA/SAM Checked: \_\_\_\_\_



1. Is this a refinance loan? Yes  No  If yes, is the refinanced loan a RD Single Family Guaranteed Loan  Direct Loan   
If yes, Non-Streamline  Streamline  Streamline Assist

2a. Number of persons in the household: \_\_\_\_\_ 2b. Number of dependents under the age of 18 or full-time students: \_\_\_\_\_

3a. Current annual income in the household is: \_\_\_\_\_ 3b. Current adjusted income for the household is: \_\_\_\_\_

4. The applicant understands that Rural Development approval of guarantee is required and is subject to the availability of funds.

5. Loan funds will be used for the following purpose(s): **Only applicable to non-GUS submissions.**

Purchase/Refinance Amount:	_____	_____
Financed Loan Closing Costs:	_____	_____
Repairs/ Other:	_____	_____
Guarantee Fee:	_____	_____
Total Request:	_____	\$0.00



According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0179. The time required to complete this information collection is estimated to average 25 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

## Section 3) Break down the loan amount:

Purchase or Refinance Amount – Purchase Price must match the Purchase and Sale Agreement, Refinance Amount, must match the Payoff

## Financed Closing Costs

Financed Repairs

Guarantee Fee

Total Request

### REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

Approved Lender:	Approved Lender Tax ID No.:
Contact for this File:	Contact E-Mail:
Contact Phone Number:	
Third Party Originator (TPO):	TPO Tax ID No.:

1

Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:

<b>Primary Information</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	
<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.
<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	<b>Co-Applicant Information (Please complete as appropriate)</b> Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.

GSA/SAM Exclusion: (Check "Yes" if any party is excluded, otherwise check "No") *Only applicable to non-GUS submissions.*  
Yes  No  Date GSA/SAM Checked: \_\_\_\_\_

2

1. Is this a refinance loan? Yes  No  If yes, is the refinanced loan a RD Single Family Guaranteed Loan  Direct Loan   
If yes, Non-Streamline  Streamline  Streamline Assist

2a. Number of persons in the household: \_\_\_\_\_ 2b. Number of dependents under the age of 18 or full-time students: \_\_\_\_\_

3a. Current annual income in the household is: \_\_\_\_\_ 3b. Current adjusted income for the household is: \_\_\_\_\_

4. The applicant understands that Rural Development approval of guarantee is required and is subject to the availability of funds.

5. Loan funds will be used for the following purpose(s): *Only applicable to non-GUS submissions.*

Purchase/Refinance Amount:	_____	_____
Financed Loan Closing Costs:	_____	_____
Repairs/ Other:	_____	_____
Guarantee Fee:	_____	_____
Total Request:	_____	\$0.00

3



# Common GUS Errors and Remedies

# GUS Validation Error Messages

Double check your data.

Pay extra attention to fields required for Preliminary VS Final submissions.

Current employer phone number and address

Current position and how long in the line of work

Former employer address, phone number and monthly income

Marital Status

Mailing Address and how long at the current address

Assets - Financial Institution and account number

CAIVRS – Confirm the CAIVRS is valid

Demographic

# GUS Validation Error Messages

Double check your data.  
Pay extra attention to fields  
required for Preliminary VS  
Final submissions.

Marital Status (F) ⓘ

Cash or Market Value (P) ⓘ

LEGEND: (\*) Required (P) Preliminary (F) Final

# XML Import Fail – Fairly Generic Code

This could be caused by entering...

Too many characters  
in addresses, loan  
numbers, etc.

Note rate must be  
entered as an actual  
rate, 0.00 for the note  
rate will give this  
error.

Text in a numeric field  
will give you the XML  
Import Fail.

# Limited Characters

This may cause issues when...

## Dependent Age

Only allows for 2 numeric characters. If dependent under 1 year, round up

## MSA

Cannot be N/A it must be 5 characters

## Loan Originator Address

The first line can not exceed 35 characters and the unit number can not exceed 11 characters

## Lender TAX ID

Do not put the dash, limited to 9 numeric characters

## Lender Loan Number

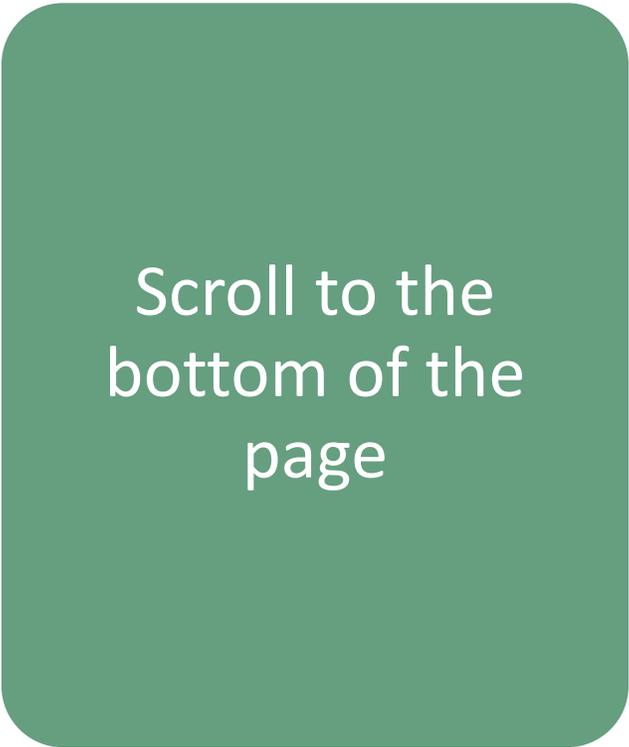
Limited to 15 characters

## Debt Account Numbers

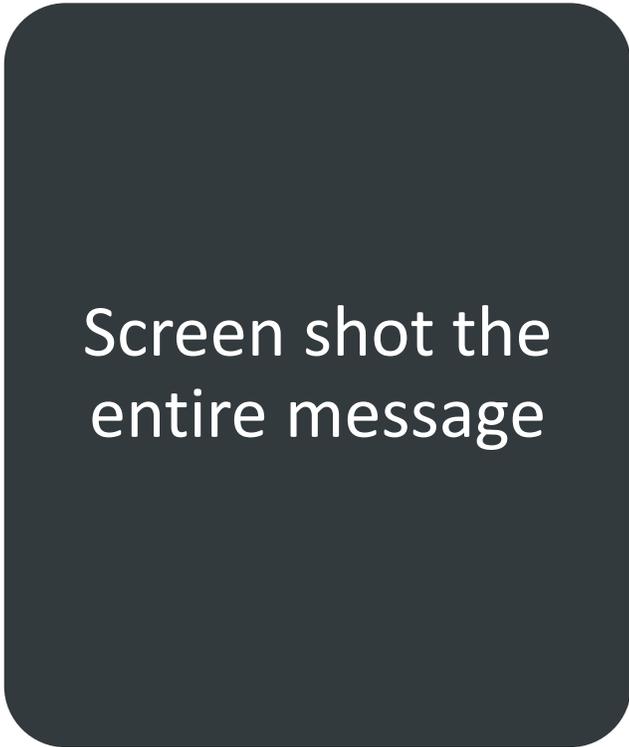
Limited to 30 characters

# What to do if you get an XML Import Failure

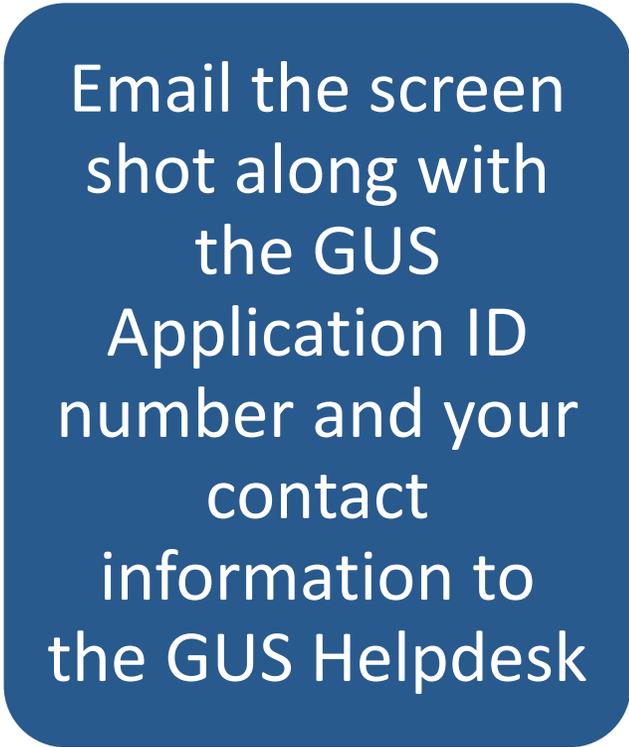
Scroll to the  
bottom of the  
page



Screen shot the  
entire message

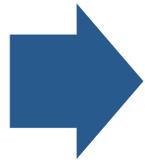


Email the screen  
shot along with  
the GUS  
Application ID  
number and your  
contact  
information to  
the GUS Helpdesk



# Schema Validation Error

The LOS is not producing XML Files according to the DU v1.8.5. specification



How do I fix it?



Contact the helpdesk for assistance

# Ineligible Error Findings

## What Causes Them?

Incorrect or invalid  
CAIVRS number.

Incorrect address  
input into GUS.  
*Verify the property  
address.*

Incorrect SAM  
response.  
*Verify "NO" is  
checked and not  
"YES" if no parties  
have been debarred.*

# Property Eligibility

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Home Tutorials

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing Rural Business OneRD Loan Guaranteed Water and Environmental Guaranteed Water and Environmental Direct Community Facilities Guaranteed

Property Eligibility Previous Eligibility Areas Income Eligibility Income Limits Loan Basics

Find Your Address

GO!



Switch Basemap

May enter specific address, use zoom bar or double click on the state and zoom in for closer view of a general area



# Ineligible Error Findings

## What Causes Them?

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information Declarations / Military **Additional Data** More...▼

**Additional Data**

Purchase is (P)  
Choose One ▼

Will a repair escrow account be established for repairs to be completed post-issuance of Loan Note Guarantee? (F)  
 Yes  
 No

System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government. (P)  
 Yes ← **If lender checks "yes" the loan will get an ineligible**  
 No

Date Checked on System for Award Management (SAM) (P)  
MM/DD/YYYY

Lender Name  
[Redacted]

USDA Assigned Branch Number  
[Redacted]

# Liabilities

Will transfer to GUS  
when credit is pulled  
in the LOS

Liabilities not on  
credit must be  
manually input into  
LOS or into GUS

if Credit is updated  
in GUS after being  
imported from the  
LOS

# Validate the Application

The screenshot displays the GUS (Guaranteed Underwriting System) application interface. The top navigation bar includes links for HOME, APPLICATIONS, USER GUIDES, and CONTACT US. Below the navigation bar, the GUS logo and 'Guaranteed Underwriting System' are visible. A table header shows columns for Borrower Name, Borrower ID, Lender Loan Number, Most Recent Activity, Activity Timestamp, and User. A secondary navigation bar includes tabs for Eligibility, Borrower Information, Assets and Liabilities, Real Estate, Loan and Property Information, and Declarations / Military, along with a More... dropdown. A red box highlights the 'Validate Application' button, with a 'Withdraw Application' button below it. The 'Borrower Information' tab is selected, and a green success message is displayed: 'Success No Validation Errors found in the Application'.

- The "Validate Application" function should be used just prior to preliminary or final submission to ensure all entries meet the criteria for the submission type requested.
- After selecting "Validate Application" if errors exist a new browser tab will display that details data entry errors by page.

# Validate the Application

Examples of errors could be:

- Missing DOB or DOB entered incorrectly
- Missing a credit report
- Income not input or input incorrectly
- PITI ratio incorrect

HOME | APPLICATIONS | USER GUIDES | CONTACT US

**EUS** Errors Associated with Specific Pages  
Guaranteed Underwriting System

**Borrower (Personal Information)**

Borrower Name	PRELIM	FNL	Description Of Error
Firstimer, Alice	Y	Y	Date of Birth must be entered

**Borrower (Personal Information : Current Address)**

Borrower Name	PRELIM	FNL	Description Of Error
Firstimer, Alice	Y	Y	Street Address must be entered

**Credit / Underwriting**

Borrower Name	PRELIM	FNL	Description Of Error
Firstimer, Alice	Y	Y	Current credit report required

**Errors you would not see on page**

Borrower Name	PRELIM	FNL	Description Of Error
	Y	Y	Monthly income must be > \$0
	Y	Y	Application PITI Ratio must be greater than 0.00 and less than 101.00

# Credit Report Failure Message



## Error Code 610

Credit Request has failed. Contact the Help Desk ([RD.HD@usda.gov](mailto:RD.HD@usda.gov) or 1-800-457-3642 [choose option 2 at each menu prompt]).

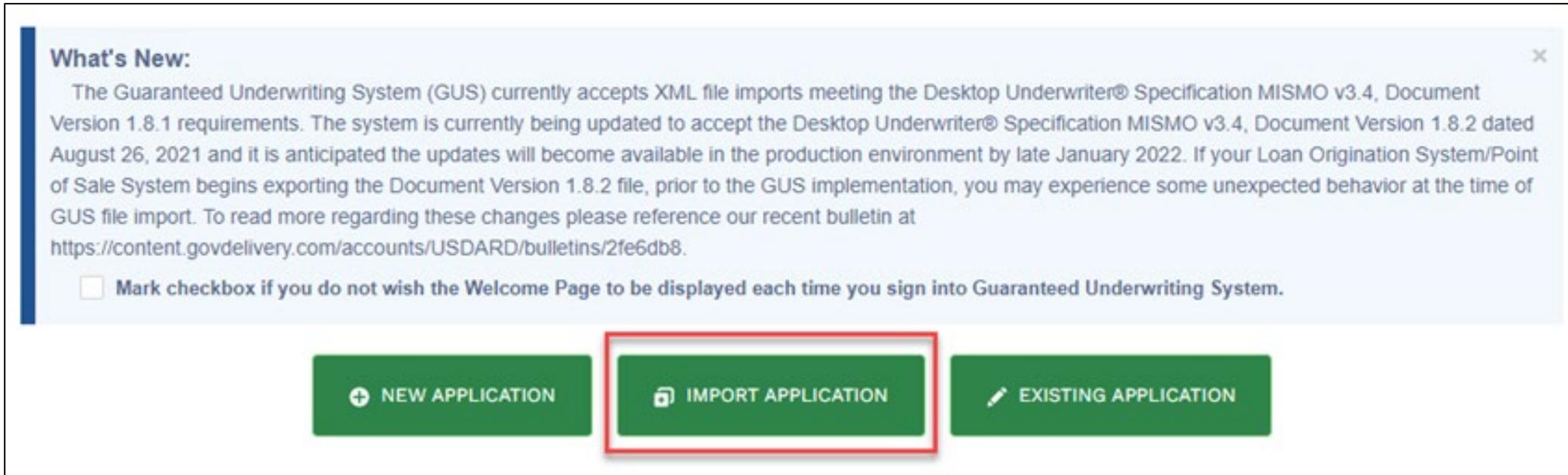


## Error Code 600

Credit Request has failed. Error(s) returned from the Fannie Mae service: "Fannie Mae Error: 111371 (Error 111371: Confirm the 1003 and credit report borrower data match, the Interview Date is correct, and there is no (-) in the credit reference number. Make updates and resubmit. Contact your credit agency's technical support if error is still received.)" Contact the Help Desk ([RD.HD@usda.gov](mailto:RD.HD@usda.gov) or [1-800-457-3642](tel:1-800-457-3642) [choose option 2 at each menu prompt]).

- Returned by the Fannie Mae Credit Interface
- Typically relayed from the specific credit vendor requested by the lender user
- These errors are not returned by GUS
- ONLY contact the GUS help desk after checking user data inputs and confirmation there are no errors
  - Credit Vendor Account number and/or vendor password
  - Borrower Name, Social Security Number, Address, etc
  - Credit report “reference number” (if a reissued report)

# Updating an existing application



**What's New:**

The Guaranteed Underwriting System (GUS) currently accepts XML file imports meeting the Desktop Underwriter® Specification MISMO v3.4, Document Version 1.8.1 requirements. The system is currently being updated to accept the Desktop Underwriter® Specification MISMO v3.4, Document Version 1.8.2 dated August 26, 2021 and it is anticipated the updates will become available in the production environment by late January 2022. If your Loan Origination System/Point of Sale System begins exporting the Document Version 1.8.2 file, prior to the GUS implementation, you may experience some unexpected behavior at the time of GUS file import. To read more regarding these changes please reference our recent bulletin at <https://content.govdelivery.com/accounts/USDARD/bulletins/2fe6db8>.

Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System.

**NEW APPLICATION**   **IMPORT APPLICATION**   **EXISTING APPLICATION**

- The lender can update an existing application using the import feature.
- Please ensure the Lender Loan Number recorded in your LOS matches the Lender Loan Number in GUS.
- This can help save time by updating the information in GUS without manually inputting each change.

# Contacting the GUS Helpdesk



## Provide the following when contacting the GUS Help Desk:

- Lender Name (If user is a Lender Agent, provide Approved Lender's Name as well)
- Screenshot of error message
- Full name of user experiencing issue
- GUS Application ID (if applicable)
- Date/Time of attempted file import (for file import failures only)

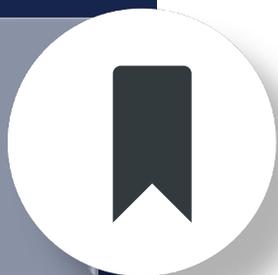


# Lender Toolkit





Bookmark It!



# Single Family Housing Guaranteed Loan Program | Rural Development (usda.gov)

An official website of the United States government [Here's how you know](#)



HOME ABOUT USDA ASK USDA HELP

ABOUT RD STATE OFFICES PROGRAMS & SERVICES NEWSROOM RESOURCES CONTACT US

HOME PROGRAMS & SERVICES SINGLE FAMILY HOUSING PROGRAMS

- About RD
- State Offices
- Programs & Services**
  - All Programs
  - BioPreferred Program
  - Business Programs
  - Community Facilities Programs
  - Electric Programs
  - Energy Programs
  - Inflation Reduction Act Programs
  - Multifamily Housing Programs
  - Single Family Housing Programs**
    - Homeowner Assistance Fund FAQs
    - Telecommunications Programs
    - Water & Environmental Programs
    - Cooperative Services
    - Services
  - Newsroom
  - Resources
  - Contact Us

English

## Single Family Housing Guaranteed Loan Program

Application Window:  
**OPEN**

Program Application Period:  
**This program is open all year.**

Fact Sheet

Overview To Apply **Other Requirements** Contact Events

### What governs this program?

- 7 CFR, Part 3555** - This part sets forth policies for the Single-Family Housing Guaranteed Loan Program (SFHGLP) administered by USDA Rural Development. It addresses the requirements of section 502(h) of the Housing Act of 1949, as amended, and includes policies regarding originating, servicing, holding and liquidating SFHGLP loans.
- HB-1-3555** - SFH Guaranteed Loan Program Technical Handbook. This handbook provides Agency staff and lenders participating in the Single-Family Housing Guaranteed Loan Program with the tools needed to originate, underwrite, and service guaranteed loans efficiently and effectively.

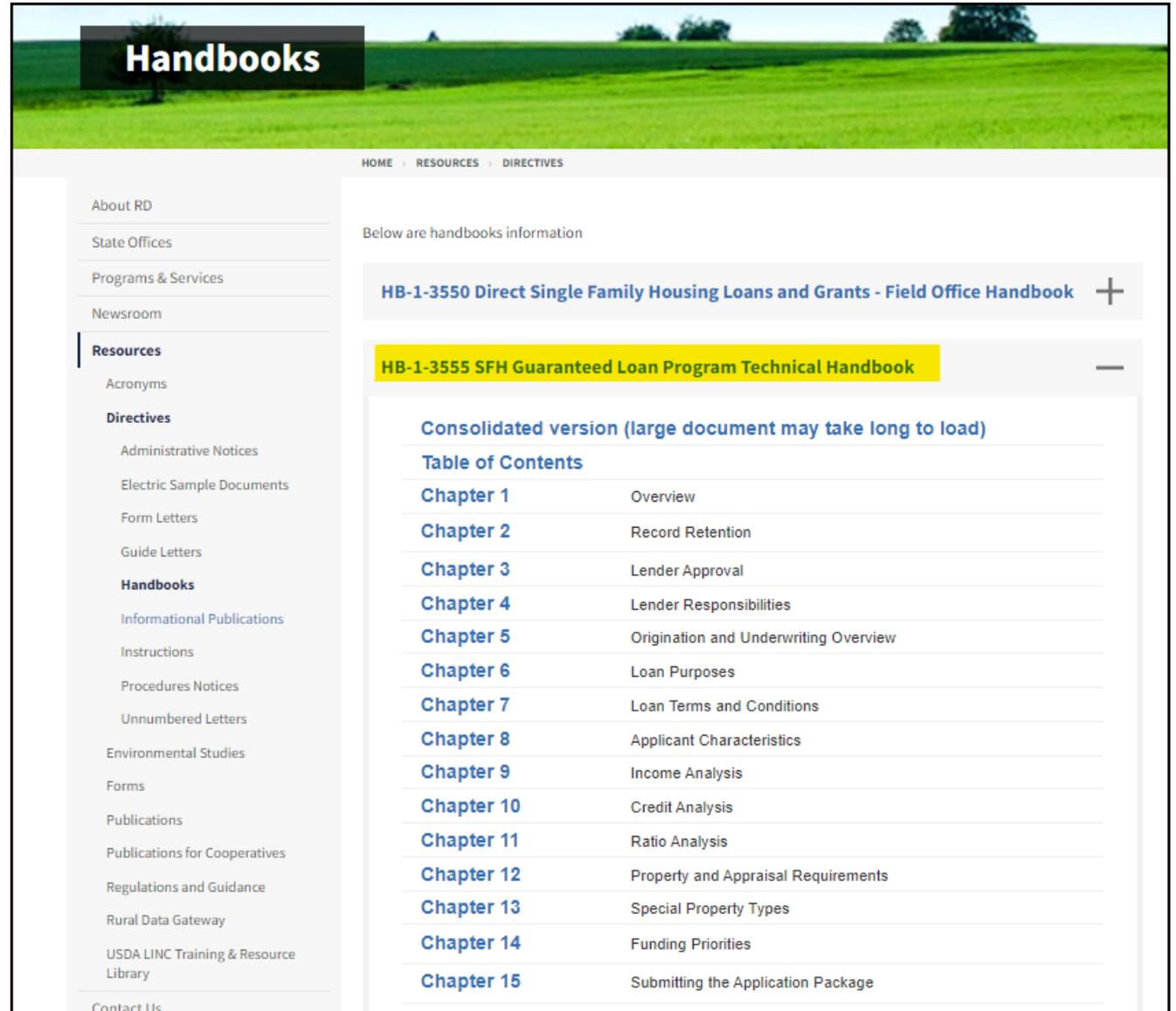
HB-1-3555



Bookmark It!



Use Ctrl-F to find answers quickly!



The screenshot shows the 'Handbooks' page on the USDA Rural Development website. The page features a navigation menu on the left with categories like 'About RD', 'State Offices', 'Programs & Services', 'Newsroom', 'Resources', 'Directives', 'Acronyms', 'Administrative Notices', 'Electric Sample Documents', 'Form Letters', 'Guide Letters', 'Handbooks', 'Informational Publications', 'Instructions', 'Procedures Notices', 'Unnumbered Letters', 'Environmental Studies', 'Forms', 'Publications', 'Publications for Cooperatives', 'Regulations and Guidance', 'Rural Data Gateway', 'USDA LINC Training & Resource Library', and 'Contact Us'. The main content area displays a list of handbooks, with 'HB-1-3555 SFH Guaranteed Loan Program Technical Handbook' highlighted in yellow. Below the highlighted handbook, there is a 'Consolidated version (large document may take long to load)' and a 'Table of Contents' listing 15 chapters with their respective topics.

Table of Contents	
<b>Chapter 1</b>	Overview
<b>Chapter 2</b>	Record Retention
<b>Chapter 3</b>	Lender Approval
<b>Chapter 4</b>	Lender Responsibilities
<b>Chapter 5</b>	Origination and Underwriting Overview
<b>Chapter 6</b>	Loan Purposes
<b>Chapter 7</b>	Loan Terms and Conditions
<b>Chapter 8</b>	Applicant Characteristics
<b>Chapter 9</b>	Income Analysis
<b>Chapter 10</b>	Credit Analysis
<b>Chapter 11</b>	Ratio Analysis
<b>Chapter 12</b>	Property and Appraisal Requirements
<b>Chapter 13</b>	Special Property Types
<b>Chapter 14</b>	Funding Priorities
<b>Chapter 15</b>	Submitting the Application Package

Origination FAQs



Bookmark It!



Use Ctrl-F to find answers quickly!



# FAQ Frequently Asked Questions

## ***Single Family Housing Guaranteed Loan Program Origination***

Training & Resources



Check back for updates

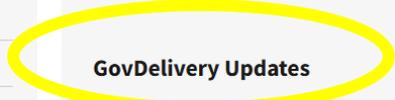


Don't forget to sign up for GovDelivery updates



## USDA LINC Training & Resource Library | Rural Development

The screenshot shows the USDA LINC Training & Resource Library website. At the top, there is a navigation bar with 'HOME' and 'RESOURCES'. Below this is a sidebar menu with categories like 'Resources', 'LINC Training Library', and 'Lender List'. The main content area features a 'Loan Status' alert, 'New Information' with a link to 'Job Aid - Eligibility for the Single Family Housing Guaranteed Program', a grid of buttons for various services (e.g., Lender Approval and Recertification, Loan Origination), and a 'Contact Us' section with a 'View Contact Information' button. At the bottom, there is a 'GovDelivery Updates' section, which is highlighted with a yellow oval in the image. The footer contains information about an RBCS video series and an email subscription link.



**\*\*NEW\*\***



We want to hear from YOU



Don't forget to sign up for GovDelivery updates



[Single Family Housing GLP Policy Desk | Rural Development \(usda.gov\)](https://www.usda.gov/single-family-housing-glp-policy-desk)

# Single Family Housing GLP Policy Desk

HOME > RESOURCES > USDA LINC TRAINING & RESOURCE LIBRARY

## Resources

- Acronyms
- Directives >
- Disaster Assistance >
- Environmental Studies >
- Forms >
- Publications >
- Regulations and Guidance >
- Rural Data Gateway
- LINC Training Library** ▾
- Guaranteed Underwriting System (GUS)
- Lender Approval
- Single Family Housing GLP Policy Desk**
- Lender Training
- Loan Closing
- Loan Origination

English ▾

Welcome to The Policy Desk! Rural Development recognizes the importance of obtaining input from our stakeholders on proposed policy revisions, prior to those updates becoming effective. The Policy Desk was created with that goal in mind. Here, you will find proposed policy revisions, as well as a mechanism to provide comments to Rural Development on these proposals. We encourage all stakeholders to review these proposals and provide your comments using the link below, or by emailing the Policy Desk at [sfhgld.policydesk@usda.gov](mailto:sfhgld.policydesk@usda.gov). Thank you for your continued support of Rural Development's Single-Family Housing Guaranteed Loan Program!

## Announcements

None at this time.

## Proposed Policy Revisions Open for Comment

None at this time.

[Stakeholder Comment Form](#)

\*NEW\* Training Schedule



Check back for open registration



Registration announcements sent via GovDelivery



# Lender Training Schedule

## Resources

- Acronyms
- Directives >
- Disaster Assistance >
- Environmental Studies >
- Forms >
- Publications >
- Regulations and Guidance >
- Rural Data Gateway
- LINC Training Library** ▾
- Guaranteed Underwriting System (GUS)
- Lender Approval
- Single Family Housing GLP Policy Desk
- Lender Training
- Loan Closing

## Training Schedule

Due to the growing response rate to our training opportunities, we have expanded our offerings to include both virtual and in-person options more often throughout the year. All trainings, both virtual and in-person, are free and open to anyone to attend. Registration will typically open 30 days prior to the event. Most virtual events will take place at 2 p.m. Eastern time, but final determinations will be made clear on registration. Please ensure you are signed up for GovDelivery notices as all trainings are announced by email through that system. Please contact the lender and Partner Activities branch with any questions, at [sfhgld.lenderpartner@usda.gov](mailto:sfhgld.lenderpartner@usda.gov)

- June 12, 2025: GUS Overview – [Register Here](#)
- July 16, 2025: Appraisal and Property Requirements
- August 13, 2025: Credit Requirements
- September 17, 2025: Hot Topics

Lender Webpage



Monitor posted turn times daily



Don't forget to sign up for GovDelivery updates



[USDA LINC Training and Resource Library](#)

# USDA LINC Training & Resource Library

HOME > RESOURCES

## Resources

- Acronyms
- Directives >
- Disaster Assistance >
- Environmental Studies >
- Forms >
- Publications >
- Regulations and Guidance >
- Rural Data Gateway
- LINC Training Library** v
- Guaranteed Underwriting System (GUS)
- Lender Approval
- Single Family Housing GLP Policy Desk
- Lender Training

### **1** Loan Status

We are currently reviewing new loan applications and conditions received on or before **5-22-2025**.

### **✓** New Information

[Job Aid - Eligibility for the Single Family Housing Guaranteed Program](#)

Lender Approval and Recertification

Lender Training

Loan Origination

Loan Processing

Loan Closing

Loan Servicing

Policy Desk

Guaranteed Underwriting System (GUS)



Have a question on  
**POLICY?**

Contact the PAC team!



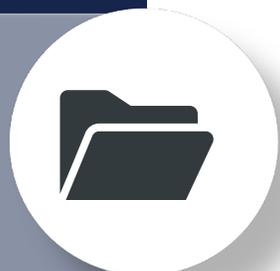
Need **TRAINING?**

Contact the LPA team!



Have a question on a  
**SPECIFIC FILE?**

Contact the OPD!



**Contacts**

Topic	Information
	<p>Information to include in email:</p> <ul style="list-style-type: none"> <li>• Identify the state the application is located; if applicable;</li> <li>• Provide applicant's name and USDA borrower ID, if applicable;</li> <li>• GUS loan number, if applicable</li> <li>• Include contact information; and</li> <li>• Indicate if you would like a call back (otherwise you will receive an email reply)</li> </ul> <p>File-Specific Questions by phone: 833-314-0168, ext. 2 Phone System Availability: 9:00 am to 3:30 pm ET</p>
File-Specific Questions	<p>Origination and Processing Division 1: <a href="mailto:SFHGLP.OPD1@usda.gov">SFHGLP.OPD1@usda.gov</a></p> <p>Supporting: AL, AK, AR, AZ, CA, CO, GU, HI, IA, ID, KS, KY, LA, MO, MN, MS, MT, ND, NE, NM, NJ, NY, NV, OK, OR, SD, TX, UT, WA, WP, WI, WY</p> <p>Origination and Processing Division 2: <a href="mailto:SFHGLP.OPD2@usda.gov">SFHGLP.OPD2@usda.gov</a></p> <p>Supporting: CT, DE, FL, GA, IL, IN, MA, MD, ME, MI, NC, NH, OH, PA, PR, RI, SC, TN, VA, VI, VT, WV</p>
Lender Self-Report	<a href="mailto:SFHGLD.QA@usda.gov">SFHGLD.QA@usda.gov</a>
Program Training Program Marketing and Outreach	<a href="mailto:sfhgld.lenderpartner@usda.gov">sfhgld.lenderpartner@usda.gov</a>
General Loan Scenario Questions Loan Policy/Regulation/Handbook	<a href="mailto:sfhgld.program@usda.gov">sfhgld.program@usda.gov</a> or *833-314-0168, ext. 4
Turn Times	833-314-0168, ext. 1 Phone System Availability: 9:00 am to 3:30 pm ET
Lender Approval/Recertification Loan Servicing	<a href="mailto:sfhgld.servicing@usda.gov">sfhgld.servicing@usda.gov</a>
Technical Issues: GUS	<a href="mailto:RD.HD@USDA.GOV">RD.HD@USDA.GOV</a> or (800) 457-3642 option 2, option 2

Technical Issues: eAuth or Login.gov <https://www.eauth.usda.gov/eauth/b/usda/faq> Select Public Customer FAQs

USDA Rural Development  
U.S. DEPARTMENT OF AGRICULTURE

Thank  
you



*Keep current!  
Visit our website.*



[www.rd.usda.gov](http://www.rd.usda.gov)

*USDA is an equal opportunity provider, employer, and lender.*

