



New Lender Training – Part 5

Single Family Housing Guaranteed Loan Program

AGENDA



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- 5 Calculating Income from Assets
- 6 Income Verification and Documentation Requirements

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Loan Submission Process and Guaranteed Underwriting System (GUS) Overview





What is GUS?

Utilizing GUS

Guaranteed Underwriting System

Submit ALL qualifying loans through GUS!

Develops an automated process of credit risk evaluation of the SFHGLP.

Incorporates a modified version of the Federal Housing Administration (FHA) TOTAL score card.

Compliments but does not replace the judgement of experienced underwriters.

Relies on information being entered to be accurate and consistent with Form RD 3555-21.



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 2 Security Administrators

Representative with Final Submit Authority

- Imports Applications
- Manually enter 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 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*

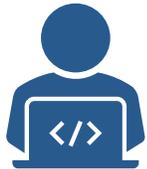
Lender Agent/Broker

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

Lender Submission Process – GUS

INPUT

Lender (or their agent) inputs application into the GUS.



SUBMIT

Lender's underwriter requests the "Final" submission in the GUS once all information and documentation has been reviewed and verified.



AGENCY REVIEW

Rural Development reviews request to ensure Regulation and Handbook requirements have been met.



UPLOAD

Lender uploads required documentation based on their GUS Underwriting Findings Report.

NOTIFICATION

The GUS notifies Rural Development that there is a new application to review for Conditional Commitment.

LOAN DECISION ISSUED

Conditional Commitment or loan denial letter issued to Lender. Lender may close loan once Conditional Commitment is issued.

NOTE: Lenders have 30 days from loan closing to submit their request for the Loan Note Guarantee.



What do the GUS underwriting recommendations mean?

Understanding GUS Recommendations

ACCEPT

- Review “GUS Findings Report”.
- Refer to “Loan Origination Checklist” (Attachment 15-A) for Accept Loans.
- Upload documents via the 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 the 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 the GUS in stacking order. No need to email anything!

GUS Underwriting Findings Report

Review
GUS Underwriting Findings Report
at the
View Findings Tab.

The screenshot displays a software interface with a navigation bar at the top. The navigation bar contains several tabs: "Eligibility", "Borrower Information", "Assets and Liabilities", "Real Estate", "Loan and Property Information", "View Findings", and "More...". The "View Findings" tab is highlighted with a blue border. Below the navigation bar, there are three report titles: "GUS Underwriting Findings Report", "GUS Underwriting Analysis Report", and "GUS Credit Report". A blue arrow points upwards from the bottom of the page towards the "View Findings" tab. In the bottom right corner of the interface, there is a small icon of a printer inside a square box, which is highlighted with a yellow border. Below the navigation bar, there is a dark green horizontal bar with the text "GUS Underwriting Findings Report" in white.

GUS Accept with “Full Documentation” Message

Determination is listed under “Prior to Conditional Commitment Findings” 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 “Refer or Refer with Caution”

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 the GUS.

Loan must be manually underwritten and full documentation package submitted to USDA.



GUS “Refer or Refer with Caution”

Refer and Refer with Caution Determination

- Loan Risk Findings
- Lender’s Required Conditions

Loan/Applicant Risk

Loan Risk Finding(s)

There were no loan risk findings issued.

Risk Finding(s) for Builder, Suzi

1. 30860 - Low Credit Score. A review of the mortgage loan application reveals the following: Builder, Suzi has the credit score 625. Lender must manually underwrite the loan and submit it to RD for review. Lender must record a credit exception listed in HB-1-3555 Chapter 10.8 on the underwriting analysis if any instances of adverse credit are present on the credit report. Applicant must provide documentation in support of an approved credit exception in the manual submission to RD if applicable.

Risk Finding(s) for Firsttimer, Alice

There is no risk finding for Firsttimer, Alice.

GUS “Ineligible” Finding

Property not located in a rural area

Adjusted annual income exceeds Rural Development guidelines

Non-owner-occupied transaction

Ineligible citizenship or immigration status

Unacceptable SAM or CAIVRS

Ratios exceed limits and borrower does not qualify for a ratio waiver

Property Information

Property Address 64 Main Plaza, Boerne, TX, 78006

Property Eligibility Summary Subject property is located in an ineligible area.

Property Eligibility Finding(s)

1. 4 - Ineligible Area: The subject property is not located within an eligible rural area. Limited circumstances permit the purchase of a property in an area where the designation has changed from rural to non-rural. Refer to HB 1-3555 Chapter 12.3C for details. Please contact your local USDA Rural Development office regarding property eligibility determinations.

NOTE: If you feel this is an inaccurate determination, be sure to double check your data entry into GUS to ensure your GUS underwriting recommendation is valid.



What documents are uploaded to GUS?

ACCEPT Recommendation

Upload the following:

- Uniform Residential Appraisal Report (URAR)
- Standard Flood Hazard Determination
- Form RD 3555-21, “Request for Single Family Housing Loan Guarantee” (*filled out completely and accurately*)
- Non-Purchasing Spouse Credit Report (*as applicable*)
- Mortgage Payoff Statement for a Refinance (*as applicable*)

ATTACHMENT 15-A

Guaranteed Rural Housing 

Loan Origination Checklist

Lender Instructions: Submit the identified documents for the applicable loan type. To expedite loan review, please submit only the identified documents. Documents must not exceed the maximum allowable age set forth in the 7 CFR 3555 and Handbook 1-3555. Rural Development will consider all documents submitted as the certified and true copies of the original documents retained in the lender's permanent file. Lenders should submit loan files electronically to Rural Development. See electronic delivery information in the SFHGLP Lending Partner Webpage: <https://www.rd.usda.gov/page/sfh-guaranteed-lender>. In the subject line include the following: Loan Origination: Borrower Last Name, First Name

General Information

Applicant(s):	Lender:	Date:
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Loan Origination Checklist Guaranteed Underwriting System (GUS)- Purchase and Non-Streamlined and Streamlined Refinance Transactions Underwriting Recommendation: ACCEPT

When submitting documents in GUS, the appraisal report must be uploaded separately in color.

<input type="checkbox"/>	Form RD 3555-21, Request for Single Family Housing Loan Guarantee Include all pages from the current published version Executed by applicant(s) and lender
<input type="checkbox"/>	FEMA Form FF-206-FY-21-116, Standard Flood Hazard Determination Form New construction properties located in 100-year flood plains require additional documentation, including confirmation the base flood elevation (BFE) is below lowest habitable floor
<input type="checkbox"/>	Mortgage Payoff Statement: If refinance transaction
<input type="checkbox"/>	Credit Report for Non-Purchasing Spouse (as applicable) Applies to applicant or property located in a community property state: AZ, CA, ID, LA, NV, NM, TX, WA, WI
<input type="checkbox"/>	Uniform Residential Appraisal Report (URAR) FNMA 1004/FHLMC 70 or applicable report as determined by appraiser (not required for most streamlined refinances)



ACCEPT FULL DOCUMENTATION

Recommendation

Upload the following:

- Form RD 3555-21, “Request for Single Family Housing Loan Guarantee”
- Underwriting Analysis, “FNMA 1008/FHLMC 1077” or Similar Form
- Uniform Residential Loan Application
- Income Verification Documentation
- Asset Documentation
- Credit Report
- Credit Report for Non-Purchasing Spouse (*as applicable*)
- Mortgage Payoff Statement for a Refinance (*as applicable*)
- Standard Flood Hazard Determination
- Uniform Residential Appraisal Report (URAR) (*not applicable for most streamlined or streamlined-assist refinances*)

Loan Origination Checklist Manual Underwriting, GUS Refer/Refer with Caution Underwriting Recommendation, or GUS Accept with Full Documentation Message on GUS Underwriting Findings and Analysis Report	
When submitting documents in GUS, the appraisal report must be uploaded separately in color.	
<input type="checkbox"/>	Form RD 3555-21, Request for Single Family Housing Loan Guarantee Include all pages from current published version Executed by applicant(s) and lender
<input type="checkbox"/>	Underwriting Analysis: FNMA 1008/FHLMC 1077, or similar form 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
<input type="checkbox"/>	Uniform Residential Loan Application: FNMA 1003/FHLMC 65 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
<input type="checkbox"/>	Income Verification Documentation: Applicable methods Alternative Documentation: Non self-employed: Written/Electronic VOE + 1 earning statement with YTD figures Full Documentation: Non self-employed: 2 years W-2s + 4 weeks of earning statements with YTD figures Self-Employed: 2 years personal and business filed income tax returns or IRS transcripts with all schedules + YTD profit and loss statement Additional Income Types: SSI, VA Benefits, Pension, Retirement, etc. Refer to Chapter 9 for acceptable verification documents
<input type="checkbox"/>	Asset Documentation: 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.
<input type="checkbox"/>	Credit Report: (as applicable) 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
<input type="checkbox"/>	Credit Report for Non-Purchasing Spouse (as applicable) Applies to applicant or property located in a community property state: AZ, CA, ID, LA, NV, NM, TX, WA, WI
<input type="checkbox"/>	Verification of Rent: NOT APPLICABLE FOR GUS ACCEPT FULL DOCUMENTATION 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.
<input type="checkbox"/>	Mortgage Payoff Statement: If refinance transaction
<input type="checkbox"/>	FEMA Form FF-206-FY-21-116, Standard Flood Hazard Determination Form: New construction properties located in 100-year flood plains require additional documentation, including confirmation base flood elevation (BFE) is below lowest habitable floor
<input type="checkbox"/>	Uniform Residential Appraisal Report (URAR) NOT APPLICABLE TO MOST STREAMLINED OR STREAMLINED-ASSIST REFINANCES FNMA 1004/FHLMC 70 or applicable report as determined by appraiser



REFER OR REFER W/CAUTION

Recommendation

Upload the following:

- Form RD 3555-21, “Request for Single Family Housing Loan Guarantee”
- Underwriting Analysis, “FNMA 1008/FHLMC 1077” or Similar Form
- Uniform Residential Loan Application
- Income Verification Documentation
- Asset Documentation
- Credit Report
- Credit Report for Non-Purchasing Spouse (*as applicable*)
- Verification of Rent
- Mortgage Payoff Statement for a Refinance (*as applicable*)
- Standard Flood Hazard Determination
- Uniform Residential Appraisal Report (URAR) (*not applicable for most streamlined or streamlined-assist refinances*)

Loan Origination Checklist Manual Underwriting, GUS Refer/Refer with Caution Underwriting Recommendation, or GUS Accept with Full Documentation Message on GUS Underwriting Findings and Analysis Report	
When submitting documents in GUS, the appraisal report must be uploaded separately in color.	
<input type="checkbox"/>	Form RD 3555-21, Request for Single Family Housing Loan Guarantee Include all pages from current published version Executed by applicant(s) and lender
<input type="checkbox"/>	Underwriting Analysis: FNMA 1008/FHLMC 1077, or similar form 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
<input type="checkbox"/>	Uniform Residential Loan Application: FNMA 1003/FHLMC 65 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
<input type="checkbox"/>	Income Verification Documentation: Applicable methods Alternative Documentation: Non self-employed: Written/Electronic VOE + 1 earning statement with YTD figures Full Documentation: Non self-employed: 2 years W-2s + 4 weeks of earning statements with YTD figures Self-Employed: 2 years personal and business filed income tax returns or IRS transcripts with all schedules + YTD profit and loss statement Additional Income Types: SSI, VA Benefits, Pension, Retirement, etc. Refer to Chapter 9 for acceptable verification documents
<input type="checkbox"/>	Asset Documentation: 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.
<input type="checkbox"/>	Credit Report: (as applicable) 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
<input type="checkbox"/>	Credit Report for Non-Purchasing Spouse (as applicable) Applies to applicant or property located in a community property state: AZ, CA, ID, LA, NV, NM, TX, WA, WI
<input type="checkbox"/>	Verification of Rent: NOT APPLICABLE FOR GUS ACCEPT FULL DOCUMENTATION 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.
<input type="checkbox"/>	Mortgage Payoff Statement: If refinance transaction
<input type="checkbox"/>	FEMA Form FF-206-FY-21-116, Standard Flood Hazard Determination Form: New construction properties located in 100-year flood plains require additional documentation, including confirmation base flood elevation (BFE) is below lowest habitable floor
<input type="checkbox"/>	Uniform Residential Appraisal Report (URAR) NOT APPLICABLE TO MOST STREAMLINED OR STREAMLINED-ASSIST REFINANCES FNMA 1004/FHLMC 70 or applicable report as determined by appraiser



How do I upload documents to GUS?

Submitting a Successful Loan Application

1

COMPLETENESS

Follow the checklist.

2

ACCURACY

Double check your documentation and entries into GUS.

3

TIMELINESS

Upload documents prior to "Final" submission.

4

COMMUNICATION

Notify the agency when documentation are uploaded for incomplete files.

Uploading Documents into GUS

Loan documents are uploaded into GUS before or at time of loan submission.

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information **Application Documents** 1 More...▼

Application Documents

Borrower Information

Borrower ID / Name	Borrower Address
2 937402299 Patrick Purchaser	00357 Monument Road, San Jose, CA 95130

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.

File Upload Instructions

- Acceptable file formats are Adobe PDF and TIF (no password protected PDF files)
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- 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
4 10002 Appraisal Report	Upload Files Or drop files 5		

Submit Document(s)

Uploading Documents into GUS

Uploaded documents, including agency issued forms may be retrieved at the Application 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.

8

Type of Document	Document Description	Upload Date	Actions
10002	Appraisal Report	3/30/2020	
10011	Request for Guarantee	3/28/2020	
10006	Underwriting	3/28/2020	

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
10002	Appraisal Report	4/20/2021	
10006	Underwriting	4/20/2021	

Uploading Documents into GUS

- Updated turn time information is provided daily.
- Loans are reviewed in the order they are received.
- Stay up to date with all announcements regarding USDA's Single Family Housing Guaranteed Loan Program by signing up for GovDelivery Updates.

The screenshot shows the LINC Training Library website. On the left is a navigation menu with the following items: LINC Training Library (dropdown), Guaranteed Underwriting System (GUS), Lender Approval, Single Family Housing GLP Policy Desk, Lender Training, Loan Closing, Loan Origination, Loan Servicing, GUS Lender Test Environment (LTE), SFHGLP System Access and Security Guide, Lender Training Schedule, and LINC Contact and Resources. In the top right corner, there is a language selector set to English. The main content area features a light blue banner with an information icon and the text: "Loan Status: We are currently reviewing new loan applications and conditions received on or before 09-09-24." Below this banner are eight dark blue buttons arranged in two columns: Lender Approval and Recertification, Lender Training, Loan Origination, Loan Processing, Loan Closing, Loan Servicing, Policy Desk, and Guaranteed Underwriting System (GUS). At the bottom, there is a "Contact Us" section with the text: "Find contact information and resources to help you with Single Family Housing Guaranteed Loan Program questions." and a "View Contact Information" button. Below that is a "GovDelivery Updates" section with the text: "An archive of previously released email bulletins and program updates are outlined below. Stay connected with the latest information by [subscribing to our emails](#)."

Resubmission Policy

ACTION REQUIRED

- ✓ Borrowers added or deleted
- ✓ Decrease in income
- ✓ Decrease in cash assets
- ✓ Increase in loan amount
- ✓ Increase in interest rate

NO ACTION REQUIRED

- ✓ Decrease in interest rate
- ✓ Decrease in loan amount
- ✓ Decrease in mortgage or personal liabilities
- ✓ Increase in assets

Uploading Documents into GUS for Manual File Submissions

<https://www.rd.usda.gov/media/file/download/linc-manual-submission-job-aid.pdf>

Manual File Submission Job Aid

Loan types not supported in GUS, such as the Streamlined Assist Refinance product and certain Pilot programs.

To expedite manual file submissions, please follow the 2-step instructions in the job aid to upload documents directly into GUS, even though the file will not be a final submission in GUS.

 **USDA Rural Development**
U.S. DEPARTMENT OF AGRICULTURE

Together, America Prospers

Manual File Submission Process

To be used for loan types not supported by GUS

The following guidance provides a process for manual file submissions that will assist Rural Development in expediting loan application requests, while also protecting applicants' personal information.

Manual file submissions take a significant amount of Agency time to process. As a result, we feel it is important to collaborate with lenders to ensure applications are reviewed, and Conditional Commitments issued, as quickly as possible. While we encourage lenders to submit files via the Guaranteed Underwriting System (GUS), manual file submissions are necessary for loan types not supported in GUS, such as the Streamlined Assist Refinance product and certain Pilot programs.

What Do I Need to Do?

To expedite manual file submissions, please follow the 2-step instructions below to upload documents directly into GUS, even though the file will **not** be a final submission in GUS.

STEP 1: Required GUS Entries

In GUS, the lender will enter, at a minimum, the following items:

- "Eligibility" Page** - Enter the following data points:
 - Subject Property Address (Street)
 - Subject Property Address (City)
 - Subject Property Address (State)
 - Subject Property Address (County)
 - Subject Property Address (MSA)
 - Subject Property Address (Zip Code)
 - Household Income
- "Borrower" Page** - Enter the following data points for at least one applicant:
 - Borrower First Name
 - Borrower Last Name
 - Borrower Social Security Number
- "Application Documents" Page** - Upload all required documents as indicated on Attachment 15-A (<https://www.rd.usda.gov/sites/default/files/rd-sfh-attachment15checklist.pdf>):
 - Additional guidance on uploading documents is found in the GUS user guide, located in the USDA Linc Training & Resource Library (<https://www.rd.usda.gov/resources/usda-linc-training-resource-library>).
- Lenders should **not** order or reissue credit reports in GUS or run SAVE for manual file submissions using this process.

Uploading Documents into GUS for Manual File Submissions

Street Address

City

County

MSA

Zip Code

The screenshot shows the 'Eligibility' tab of a web form. The 'Property Information' section is expanded and highlighted with a yellow border. It contains several required fields: 'Property Address' (text input), 'City' (text input), 'County' (dropdown menu), 'MSA' (dropdown menu), and 'Zip Code' (text input with a 'Zip Code Lookup' link). To the right of these fields are 'Unit #' (text input) and '* State' (dropdown menu). A green 'Check Property Eligibility' button is positioned to the right of the form. Below the form is a 'Display Property Map' button. At the bottom right, a box displays 'UNKNOWN' with a yellow circle containing the number '3' next to it. The 'Eligibility' tab is highlighted with a blue box, and the 'Property Information' section is indicated by a downward arrow. The 'Household Member Information' section is partially visible at the bottom.

Eligibility Borrower Information

Eligibility

Property Information

* Property Address ⓘ

Unit # ⓘ

* City ⓘ

* State ⓘ

* County ⓘ

* MSA ⓘ

* Zip Code ⓘ

Check Property Eligibility

UNKNOWN

3

Display Property Map

> Household Member Information

Uploading Documents into GUS for Manual File Submissions

Eligibility Borrower Information

Eligibility

> Property Information

▼ Household Member Information

* Number of People in Household ⓘ	Is Loan Applicant or Co-Applicant age 62 or older? (P) ⓘ	Annual Medical Expenses ⓘ
<input type="text" value="2"/>	<input type="radio"/> No <input checked="" type="radio"/> Yes	<input type="text" value="\$0.00"/>

Number of residents under 18 years old, Disabled or Full Time Students 18 years of age (P) ⓘ	Annual Child Care Expenses ⓘ	Are there any Disabled persons living in the household? (P)	Annual Disability Expenses ⓘ
<input type="text" value="1"/>	<input type="text" value="\$0.00"/>	<input type="radio"/> No <input checked="" type="radio"/> Yes	<input type="text" value="\$0.00"/>

> Monthly Gross Income For All Household Members

of people in household

of people under 18, disabled, or full time student

Uploading Documents into GUS for Manual File Submissions

Monthly Gross Income For All Household Members

Enter the current monthly gross income of all adult household members required to determine annual household income eligibility

Primary Borrower (P)

Base ⓘ

\$0.00

Commission ⓘ

\$0.00

Overtime ⓘ

\$0.00

Military Entitlements ⓘ

\$0.00

Bonus ⓘ

\$0.00

Other ⓘ

\$0.00

All Other Monthly Income Received by Adult Members of the Household ⓘ

\$0.00

Check Income Eligibility

Total Household Income

Total Household Income

\$0.00

Allowable Adjustments

\$0.00

Adjusted Household Income

\$0.00

UNKNOWN

Uploading Documents into GUS for Manual File Submissions

Borrower Information

▼ Andy America

▼ Personal Information

* First Name ⓘ	Middle Name ⓘ	* Last Name ⓘ	Suffix ⓘ	
Andy	Andy	America		
* Social Security Number ⓘ	Date of Birth (P) ⓘ	Citizenship (P) ⓘ	Marital Status (F) ⓘ	Number of Dependents ⓘ
		<input checked="" type="radio"/> US Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien	<input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried	0

First Name

Last Name

SSN

Uploading Documents into GUS for Manual File Submissions



Don't order or reissue credit report

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information **Credit Underwriting** More...▼

Credit Underwriting

Select Request You Would Like to Submit (P)

Request Credit Report

Complete Items Below Before Submitting the Request for Credit Report

Purchaser, Patrick

<input type="checkbox"/> Joint ⓘ	<input type="checkbox"/> New	Reference Number ⓘ	Credit Status (P)
			Unknown
Service Provider (P)	Account Number (P)	Password (P)	
Choose One			

Who do I contact with questions AFTER loan submission?

<https://www.rd.usda.gov/resources/usda-linc-training-resource-library/linc-contact-and-resources>

USDA's Origination & Processing Division (OPD)

Contact the OPD team that services the state that the property is located in.

Be sure to include as much detail as possible regarding your request.

Contacts

Topic	Information
	<p>Information to include in email:</p> <ul style="list-style-type: none">• Identify the state the application is located; if applicable;• Provide applicant's name and USDA borrower ID, if applicable;• GUS loan number, if applicable• Include contact information; and• Indicate if you would like a call back (otherwise you will receive an email reply) <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: SFHGLP.OPD1@usda.gov</p> <p>Supporting: AL, AK, AR, AZ, CA, CO, 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: SFHGLP.OPD2@usda.gov</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	SFHGLD.QA@usda.gov
Program Training Program Marketing and Outreach	sfhgld.lenderpartner@usda.gov
General Loan Scenario Questions Loan Policy/Regulation/Handbook	sfhgld.program@usda.gov 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	sfhglservicing@usda.gov
Technical Issues: GUS	RD.HD@USDA.GOV 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



What if I need GUS assistance?

GUS Resources

USDA LINC Training & Resource Library

GUS Lender User Guide

Lender Request for Branch
Addition/Modification

Adding/Removing Security Administrators

GUS Training Modules

The screenshot displays the 'Guaranteed Underwriting System (GUS)' website. The header features the title 'Guaranteed Underwriting System (GUS)' in white text on a dark blue background, set against a green field image. Below the header, a navigation bar includes 'HOME', 'RESOURCES', and 'USDA LINC TRAINING & RESOURCE LIBRARY'. The main content area is titled 'LINC Training Library' and is divided into two columns. The left column lists various resources under the 'Guaranteed Underwriting System (GUS)' category, including 'Lender Approval', 'Single Family Housing GLP Policy Desk', 'Lender Training', 'Loan Closing', 'Loan Origination', 'Loan Servicing', 'GUS Lender Test Environment (LTE)', 'SFHGLP System Access and Security Guide', 'Lender Training Schedule', 'Loan Processing', and 'LINC Contact and Resources'. The right column is titled 'Documentation and Resources' and contains a numbered list of links: 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](#), and 8. [Single Close Rehab User Guide](#). Below this list is a 'Training' section with a numbered list of links: 1. [How to Become a GUS Lender and Set Up Users](#) (with a sub-link for a PDF Training Handout), 2. [GUS Overview](#) (with a sub-link for a PDF Training Handout), 3. [GUS Updates](#) (with a sub-link for a PDF Training Handout), 4. [GUS Basic Navigation and User Roles](#) (with a sub-link for a PDF Training Handout), 5. [Loan Application](#) (with a sub-link for a PDF Training Handout), and 6. [Eligibility Page](#) (with a sub-link for a PDF Training Handout).

Contacting the GUS Helpdesk



Technical Issues: GUS

- RD.HD@USDA.GOV or (800) 457-3642 option 2, option 2

Technical Issues: e-Authentication or Login.gov

- Login.gov/E-Authentication FAQs:
<https://www.eauth.usda.gov/eauth/b/usda/faq>
- Login.gov/E-Authentication Contact Us:
<https://www.eauth.usda.gov/eauth/b/usda/contactus>

USDA LINC Training & Resource Library

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



Lender Toolkit





USDA LINC Training & Resource Library

Your One Stop Shop!

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

Save it as a favorite.

Access HB-1-3555, policy resources, GUS user guides and training, loan closing user guide, loan servicing resources, and more.

Sign up for GovDelivery notifications.

The screenshot shows the USDA LINC Training & Resource Library website. At the top, there is a navigation bar with the title "USDA LINC Training & Resource Library" and a language selector set to "English". Below the navigation bar is a sidebar menu titled "LINC Training Library" with the following items: Guaranteed Underwriting System (GUS), Lender Approval, Single Family Housing GLP Policy Desk, Lender Training, Loan Closing, Loan Origination, Loan Servicing, GUS Lender Test Environment (LTE), SFHGLP System Access and Security Guide, Lender Training Schedule, Loan Processing, and LINC Contact and Resources. The main content area features a "Loan Status" notification box stating: "We are currently reviewing new loan applications and conditions received on or before 2-18-25." Below this is a grid of buttons for various services: Lender Approval and Recertification, Lender Training, Loan Origination, Loan Processing, Loan Closing, Loan Servicing, Policy Desk, and Guaranteed Underwriting System (GUS). Further down, there is a "Contact Us" section with a "View Contact Information" button, and a "GovDelivery Updates" section listing several email bulletins with their dates and times. At the bottom, there is a "Receive Email Updates" section with an input field for an email address and a "Go" button.

HB-1-3555 Resource

We're here to help.

<https://www.rd.usda.gov/resources/directives/handbooks#hb13555>

Save it as a favorite.

Use Ctrl-F to find answers quickly.

Check back for updates.

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

Consolidated version (large document may take long to load)

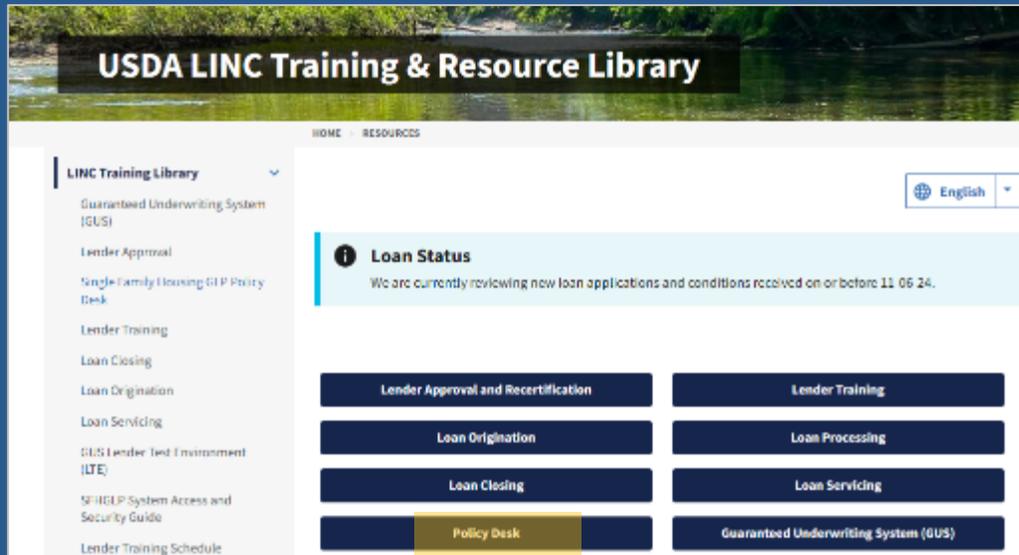
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Chapter 3	Lender Approval
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Chapter 8	Applicant Characteristics
Chapter 9	Income Analysis
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Chapter 19	Loss Claim - Collecting on the Guarantee

HANDBOOK Updates

Policy Desk

Allows lenders and stakeholders to provide valuable feedback on proposed policy changes for the Single Family Housing Guaranteed Loan Program.



Lender Training Schedule
Loan Processing
LINC Contact and Resources

Proposed Policy Revisions Open for Comment

- [Chapter 2- Draft](#)
- [Chapter 2- Markup](#)
- [Chapter 6- Draft](#)
- [Chapter 6- Markup](#)
- [Chapter 12- Draft](#)
- [Chapter 12- Markup](#)
- [Chapter 13- Draft](#)
- [Chapter 13- Markup](#)
- [Appendix 2- Draft](#)
- [Appendix 2- Markup](#)
- [Appendix 3- Draft](#)
- [Appendix 3- Markup](#)
- [Appendix 7- Draft](#)
- [Appendix 7- Markup](#)

[Stakeholder CommentForm](#)

Archive of Previous Proposals

- [Chapter 4: Lender Responsibilities - Draft](#)
- [Chapter 4: Lender Responsibilities - Markup](#)
- [Chapter 5: Origination And Underwriting Overview - Draft](#)
- [Chapter 5: Origination And Underwriting Overview - Markup](#)
- [Chapter 8: Applicant Characteristics - Draft](#)
- [Chapter 8: Applicant Characteristics - Markup](#)
- [Chapter 9: Income Analysis - Draft](#)
- [Chapter 9: Income Analysis - Markup](#)

FAQ Resource

We're here to help.

<https://www.rd.usda.gov/media/file/download/rd-sfh-faqloanorigination.pdf>

Save it as a favorite.

Use Ctrl-F to find answers quickly.

Check back for updates.

Frequently Asked Questions (FAQ)

This document consists of answers to commonly asked questions on the Rural Development Single Family Housing Guaranteed Loan Program Technical Handbook (HB-1-3555). **The policy information contained in this guide is based on the applicable Regulations and Technical Handbook, and all lending decisions should adhere to the guidance contained within.** You can find a complete copy of the Regulation, 7 CFR Part 3555, and the Technical Handbook on the Rural Development Directives Website, located at https://www.rd.usda.gov/sites/default/files/hb-1-3555_0.pdf.

General loan scenario or policy questions may be sent to the Guaranteed Policy, Analysis and Communications Branch at sfngld.program@usda.gov.

Additional lender resources, including up to date information on file turn times and a full listing of contacts based on topic, can be found on the Guaranteed Lender Website located at <https://www.rd.usda.gov/page/sfh-guaranteed-lender>.

Lenders can also utilize USDA's Customer Access Lender Line (CALL), which is available to provide turn time updates, as well as access to specialists and analysts who are available to answer your questions on specific files, lender recertifications and approvals, policies and scenarios, and GUS technical questions. The toll-free number for CALL USDA is (833) 314-0168, which is available from 9:00 am to 3:30 pm ET.

Critical program information such as policy updates, funding status, and automation changes are sent by email through GovDelivery. Lenders are encouraged to sign up for GovDelivery notices at: <https://public.govdelivery.com/accounts/USDARD/subscriber/new>.

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

HELP Contacts

We're here to help.

<https://www.rd.usda.gov/resources/usda-linc-training-resource-library/linc-contact-and-resources>

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
File-Specific Questions	<p>Information to include in email:</p> <ul style="list-style-type: none">• Identify the state the application is located; if applicable;• Provide applicant's name and USDA borrower ID, if applicable;• GUS loan number, if applicable• Include contact information; and• Indicate if you would like a call back (otherwise you will receive an email reply) <p>File-Specific Questions by phone: 833-314-0168, ext. 2 Phone System Availability: 9:00 am to 3:30 pm ET</p> <p>Production Team One: SFHGLPONE@usda.gov AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WY Production Team Two: SFHGLPTWO@usda.gov AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK</p> <p>Production Team Three: SFHGLPTHREE@usda.gov CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV</p> <p>Production Team Four: SFHGLPFOUR@usda.gov FL, IN, OH, PA, PR, TN, VA, VI</p>
Lender Self-Report	sfhgld.qualityassurance@usda.gov
Program Training Program Marketing and Outreach	sfhgld.lenderpartner@usda.gov
General Loan Scenario Questions Loan Policy/Regulation/Handbook	sfhgld.program@usda.gov or *833-314-0168, ext. 4
Turn Times	833-314-0168, ext. 1 Phone System Availability: 9:00 am to 3:30 pm ET
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Technical Issues: eAuth or Login.gov	https://www.eauth.usda.gov/eauth/b/usda/faq Select Public Customer FAQs
Loss Claims	guarantee.svc@usda.gov



thank
you



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