

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 requests for a conditional commitment, 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. Manual file submissions are necessary for loan types not supported in GUS, such as the Streamlined Assist Refinance product and certain Pilot programs. These manual file submissions should follow the steps below using the Guaranteed Underwriting System (GUS).

What Do I Need to Do?

To expedite manual file submissions, please follow the 3-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:

- a. **"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)
 - Number of People in Household
 - Household Income
- b. **"Borrower Information" Page** - Enter the following data points for at least one applicant:
 - Borrower First Name (Please use full legal name)
 - Borrower Last Name
 - Borrower Social Security Number
- c. **"Application Documents" Page** - Upload all required documents as indicated on Attachment 15-A (<https://www.rd.usda.gov/media/file/download/grhloanchecklist-attachment15-a.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>).
- d. **Please note** lenders should not order or reissue credit reports in GUS for the manual file submission process.

- e. GUS does not support the following programs (Tribal Rehabilitation Pilot, Tribal Property Valuation Pilot, Streamlined-Assist Refinance, etc.) and is solely being used to house the documents needed for collection and should not be finalized or used to request underwriting recommendations.

STEP 2: Optional GUS Entries (for an auto-populated Form RD 3555-21 downloaded/printed from GUS)

To download/print a complete auto-populated Form RD 3555-21 from the “Request Forms” page, lenders may add the following entries in GUS. If not completed, Form RD 3555-21 will need to be printed and completed manually.

- a. **“Credit Underwriting”**- Enter the following data points:
 - Lender Contact Name
 - Lender Contact Phone Number & Extension
 - Lender Contact E-Mail Address
- b. **“Loan Originator Information”**- If a TPO is being used enter the following data points:
 - Loan Originator Organization Name
 - Loan Originator Organization Tax ID

STEP 3: E-mail the Appropriate Production Team

Once the lender has uploaded all required documents into GUS, the lender will need to email the appropriate Production Team with notification that the application has been uploaded. This email must include the following information:

- GUS Application ID Number
- Loan Submission Type (examples: Tribal Rehabilitation Pilot, Tribal Property Valuation Pilot, Streamlined-Assist Refinance, etc.).
- The date SAM was completed and if any party to the transaction is debarred.
- Identify (yes or no) if any applicants have a relationship with an RD employee.

Contact information for the Production Teams can be located at <https://www.rd.usda.gov/resources/usda-linc-training-resource-library/linc-contact-and-resources>.

A return email from the Production Team, confirming submission of required documentation, will constitute the date of file submission.