

United States Department of Agriculture

SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM

PROPERTY DISPOSITION PLAN (PDP) & DOCUMENT UPLOAD SERVICER USER GUIDE

TABLE OF CONTENTS

Getting Started	3
System Requirements	4
Navigating to Loss Claim Administration	4
USDA LINC Lender Interactive Network Connection Home Page	6
E-Authentication Log In	8
Lender Profile Screen	9
Lender Loss Claim Administration	10
Borrower/Lender Loan Number Identification	11
Add/Update Property Disposition Summary	12
Property Disposition Confirmation	20
Lender Upload Documents	21
Lender Display Documents	24

GETTING STARTED

SYSTEM SECURITY

Having a USDA E-Authentication account provides:

- Convenient access to information and applications
- Faster processing of applications
- Identity security throughout lending process

Click on the following link to access the Training and Resource Library page.

https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do



SYSTEM REQUIREMENTS AND HOURS OF OPERATION

System Requirements:

Internet Explorer version 5.5 or higher

Hours of Operation for the Rural Development Guaranteed Loan System (GLS):

Monday - Saturday 6:00am to 6:00pm CST/CDT Sunday 8:00am to 4:00pm CST/CDT

System messages can be found by using the <u>Message Board</u> hyperlink on the USDA LINC web page (see page 5 for navigation instructions to this page).

NAVIGATING TO THE GLS LENDER LOSS CLAIM ADMINISTRATION PAGE

Go to https://usdalinc.sc.egov.usda.gov/
website

The USDA LINC Lender Interactive Network Connection home page displays. (page 6)

Click on the **RHS LINC Home** hyperlink at the top of the page. The RHS LINC Home page displays. (page 7)



Click on the Loss Claim Administration hyperlink shown on the left side of the page. The Log In page displays (page 8)





E-Authentication will validate your user ID and password information. If the information is correct, the Lender Profile screen is displayed as follows:

Lender Profile - Microsoft Internet Explorer		
File Edit View Favorites Tools Help		
Sack • S • 🖹 🗟 🏠 🔎 Search 📌 Favorites 🧐 🔗 - 🖕 📝	- 🔜 🛍	8
Address 🕘 https://sfhloss.test.sc.egov.usda.gov/LenderProfile.asp	🔽 🄂 Go 🛛 Links 🎽 🍃 SnagIt 🕎 🔂	IcAfee SiteAdvisor - Convert - Select
Lender Profile Help eAuth User ID: marilyntest9		
Select System Bole Lender Id Branch		
SEHLOSS Lender Administrator		
LOSSMITG Lender Administrator O		
Cancel		
		×.
Done .		A Trusted sites
🛃 Start 💿 🔟 Inbox - Microsoft Ou 🕒 3 Internet Explorer 🔹 📆 UserGuide.pdf -	Ado 📑 LOSS MITIGATION U 👜 SINGLE FAMILY HOU 🕎 Loss Claim Rei	covery 🔤 🖸 🧟 🚾 🧠 🕅 🧐 🏷 1:48 PM

- Users who are E-Authenticated to process Loss Claims and/or Property Disposition Plans will select SFHLOSS. Loss Mitigation users will select LOSSMTG.
- Users will not see the Lender Profile screen if only authorized to process either SFHLOSS or LOSSMTG

The GLS Lender Loss Claim Administration page appears. (See Page 10)

**If the entered E-Authentication information is not correct, enter your user ID and password again. If your password suspends, screen instructions for having it reactivated will display.

ADD/UPDATE Property Disposition Summary

A Property Disposition Plan (PDP) ensures that both Rural Development and the lender have a mutual understanding of how a property will be marketed and what factor might influence the net proceeds of the sale.

Throughout this section you will be given step-by-step directions on how to add a Property Disposition Plan using Rural Development's USDA LINC (Lender Interactive Network Connection).

Note: Delegated and Non-Delegated Lenders can complete the Property Disposition Summary.

From the GLS Lender Loss Claim Administration menu, click on Add/Update Property Disposition Summary.



The Borrower/Lender Loan Number Identification page is displayed.

Enter the borrower's ID (9 digits only), borrower's SSN or Lender Loan Number and click the "OK" button.



If the entered ID matches an active Rural Development Guaranteed loan the Property Disposition Summary page is displayed.

The Property Disposition Summary page is used to allow electronic data collection of information.

Section Bookmarks Lender Propert	y Disposition Summary ty Real Estate Listing Valuation Summary Listing Summary
Borrower Information	
	Lender
Borrower ID Borrower Name Original Loan Amount Due Date of Last Payment Made [•] Property Disposition Plan Date *	\$384,540.00 BORROWER INFORMATION 10/31/2014
Lender Information	
Servicing Lender Name Lender ID USDA Assigned Branch Number Lender REO Contact Name	Last *
Lender REO Contact Phone * Lender REO Contact Fax Contact Email Address *	Extension
Holding Lender Name Lender ID	
USDA Assigned Branch Number Lender REO Contact Name	Last First
Lender REO Contact Phone Lender REO Contact Fax Contact Email Address	

Property Information	
Property Address	
	Lender
Foreclosure Sale Date * Marketable Title Date *	
Eviction Start Date	
Eviction Completed Date	
Real Estate Listing Info	rmation
Real Estate Agent Company Nam	e *
Agent Name	Last *
Agent Phone Number *	Extension REAL ESTATE LISTING INFORMATION
Agent Fax Number	
Agent E-mail Address *	
Appraisal Date * Appraiser Company * Appraiser Name La Fi Appraiser Phone Number * "As Is" Appraised Value * "As Repaired" Appraised Value * BPO Date "As Is" BPO Value	Lender
"As Repaired" BPO Value Estimated Cost of Repairs	

Listing Summary		
Marketing Strategy * List Price * Frequency Days Commission Percent	Lender Select • 30	
Commission Amount Minimum Acceptable Price Amount Planned Repairs Amount		 LISTING SUMMARY
Did the property sustain insurable damages over \$5,000 *	Yes No	
MLS Listing *	● Yes ● No	
Comments		 COMMENTS
RHS Liquidation Appraised Date RHS Liquidation Appraised Value Marketing Period Extension Allowed * Create User ID Create Date	Ves No	

Save

Last Update Userid Last Update Date

Delete

Cancel

Submit



Eviction Start Date Eviction Completed Date

Enter Marketable Title Date (REO Date) if applicable

Enter Eviction Start Date and **Eviction Completed Date if** applicable

Real Estate Listing Information	on	
Real Estate Agent Company Name *		
Agent Name Last * First *		Enter required information on the
Agent Phone Number * Agent Fax Number	Extension	handling the sale of the property
Agent E-mail Address *		

Valuation Summary					
		Lender			
Appraisal Date *					
Appraiser Company *					
Appraiser Name	Last *				Enter required information on the
	First *				handling the sale of the property
Appraiser Phone Number *			Extension		3
"As Is" Appraised Value *					
"As Repaired" Appraised Value	*				Enter information regarding the
BPO Date					value of the property, the
"As Is" BPO Value					appraiser, and all repairs.
"As Repaired" BPO Value					
Estimated Cost of Repairs					
				^	
					Enter all repairs as snown in the repair addendums on the Appraisal
					and/or BPO
Itemized List of Repairs					

Listing Summary			
	Lender		
Marketing Strategy *	Select -		Enter information about how the
List Price *			property might be sold, pricing of
Frequency Days	30		property, etc.
Commission Percent	6.0		
Commission Amount		The Commission Amount and Minimum	
Minimum Acceptable Price Amount		after	r entering the List Price
Planned Repairs Amount			
Did the property sustain insurable damages over \$5,000 *	© Yes [©] No	(1	Click 'Yes' or 'No' to indicate whether the property sustained insurable damages over \$5000.00
MLS Listing *	🔍 Yes 🔍 No		Select whether the property has a MLS Listing
			Enter detail of Anticipated REO Expenses
Anticipated REO Expenses			

Comments				Enter comments regarding the property or any adverse marketability conditions
RHS Liquidation Appraised	d Date d Value			RHS Liquidation Appraised Date and Value will be completed by the
Marketing Period Extensio	n Allowed *	• Yes • No	Whe	Agency when applicable
Create User ID Create Date	Create Use when the L	er ID and Date will be populated ender Submits the PDP	Peri	od Extension Allowed will be reviewed completed by the Agency
Last Update Date	Last updat when the A	e Userid and Date will be populate Igency makes changes to the PDP	d	
	Sa	ve Submit Delete	Ca	ncel

After entering some or all of the information corresponding to the Property Disposition Plan the user can:

- Click the SAVE button to save entered information. User will remain on the AddUpdate Property Disposition Summary page.
- After SAVE the user can click CANCEL and return at a later date. The Property Disposition Plan Date will change each day the user returns to resume input.
- When user wants to continue entering the PDP information click the AddUPdate Property Disposition Summary on the GLS Lender Loss Claim Administration menu. Enter the Borrower ID, SSN or Lender Loan Number and resume where left off.
- User also has access to the DELETE button until the SUBMIT is clicked and the PDP status is Suspended.
- Click the SUBMIT button when all information is entered and verified to be correct. System will show errors in red text. EX. Enter Marketable Title Date If no errors displayed the user will see the Confirm Submission message. (page 19)

Confirm Submission Webpage Dialog	
l understand I am providing all information included on forms an United States Department of Agriculture (USDA) for review a	d attachments to the and processing.
My statements on any submitted forms and attachments are true best of my knowledge and belief and are made in go	e, and correct to the od faith.
l understand that a knowing and willing false statement can be p imprisonment or both. (See Title 18, Section 1001, of the Unit	ounished by a fine or ed States Code.)
Are you sure you want to Submit the package	?
Yes	

- Clicking 'Yes' will Submit the PDP. This will display the Property Disposition Confirmation page as seen on Page 20. Save this document for upload.
- Clicking 'No' the PDP is Incomplete and user will remain on the PDP web page.

List of PDP status are as follows:

<u>SUSPENDED</u> - User must upload documents to notify RD of the PDP submission

<u>APPROVED</u> – RD reviewed the documents uploaded and Approved the decision to market the property

<u>DENIED</u> – RD reviewed the documents uploaded and denied the request to market the property

<u>WITHDRAWN</u> – RD reviewed the documents uploaded and there were documents missing. RD could not make a decision without the missing documents.

<u>LENDER APPROVED</u> – Lender is delegated and no further review by RD is required

	Property Dis	position Confirmation	
		The Property Disposition Pla	an has been transmitted
		·····	
		Date of Transmission	10/31/2014
		Borrower ID	10/51/2014
		Borrower ID	
		Servicing Lender Leen Number	
		Property Disposition Plan Date ^	10/31/2014
		Please print this page as a receipt of submiss	ion of transmission. For questions contact CSC toll free at 1-866-550-5887.
		Vise the Lender Upload Document link to uplo	ad supporting documentation
		ML98002T LENDER IS NOT DELEGATED F	DR PDP
		K	
		PRINT Main Menu	

Note: De egated Lenders must upload documents only if Threshold Edits are displayed above and the PDP Status is Suspended. The Property Disposition Confirmation page must be uploaded. A Non Delegated Lender must upload all supporting documents, for example the PDP Confirmation page and Appraisal/BPO.

Prope	erty Disposit	tion Summary		
Lender Upload Document				
Section Bookmarks	Property	Real Estate Listing	Valuation Summary	Listing Summary
Edit Codes				
Edit Codes ML98002T LENDER	IS NOT DELEGATED F	OR PDP		
Borrower Informatio	on	\backslash		
	Lender		Agency	
Status			SUSPENDED)

Click on the Lender Upload Document hyperlink from the Property Disposition Confirmation page or the AddUpdate Property Disposition Summary page. This will take you to the Lender Upload Document(s) screen as seen on page 21.

Upload documents pertaining to the specific borrower shown on the Lender Upload Document page.

	/
Lender U	/pload Document(s)
LINC Home FSA LIN	C Home RBS LINC Home RHS LINC Home RUS LINC Home Help
Borrower Information	
Borrower ID/Name Address	
Password protected PDF files will n information into the Add and Index file.	not be accepted. Individual documents may be added to the image repository by entering Individual Documents(s) section. File size is limited to no more than 30 MB per document or
Add and Index Individue	al Document(s) into the Image Repository
Individual documents added to the Type of Document and provide the pushbutton. If additional rows are n Up to 12 individual documents can into the image repository.	system with specified index values will retain their original file format. User must select the File path for each individual document on a separate row by selecting the Browse eeded, press the Insert more Documents pushbutton and three additional rows will appear. be uploaded at a time. Press the Submit Document(s) pushbutton to upload the document(s)
Type of Document	File Name
Select	Browse
Select	Browse
Select	Browse Insert more Documents
Submit Document(s)	Reset Upload Documents Completed Cancel

Under Type of Document, click on the Down Arrow. Document types are shown as follows:

- 11013 Appraisal
- 11014 RHS Property Disposition Plan
- 11033 PDP Correspondence
- 11034 PDP Trailing Documents
- 11045 Liquidation Appraisal Order Request
- 11057 Purchase Offer
- 11058 Repair Bid
- 11059 Third Opinion of Value

Under the File Name, click Browse to find the document you want to upload.

A Lender Upload Document(s)

LINC Home | FSA LINC Home | RBS LINC Home | RHS LINC Home | RUS LINC Home | Help

Borrower Information

Borrower ID/Name Address

Password protected PDF files will not be accepted. Individual documents may be added to the image repository by entering information into the Add and Index Individual Documents(s) section. File size is limited to no more than 30 MB per document or file.

Add and Index Individual Document(s) into the Image Repository

Individual documents added to the system with specified index values will retain their original file format. User must select the Type of Document and provide the File path for each individual document on a separate row by selecting the Browse pushbutton. If additional rows are needed, press the Insert more Documents pushbutton and three additional rows will appear. Up to 12 individual documents can be uploaded at a time. Press the Submit Document(s) pushbutton to upload the document(s) into the image repository.

Type of Document	File Name	File Name			
11014 RHS Property Dispos	si ⋅ C:\Users\brend	da.porterfie Browse	e		
Select	•	Browse	e		
Select	•	Browse	e		
		I	nsert more Document	ts	
Submit Document(s)	Reset	Upload Docume	ents Completed	Cancel	

Upload the following required documents:

- 11014 RHS Property Disposition Summary should always be the first document type uploaded. Attach a copy of the Property Disposition Confirmation page.
- User can attach a copy of the Property Disposition Summary page using document type 11014.
- Use document type 11013 to upload the Appraisal and/or BPO.

If you have more than 3 documents to upload click the 'Insert more Documents' button. A total of 12 documents can be added at one time.

Click the 'Submit Document(s)' button when all documents have been selected for upload.

User will get the following pop up:

Confirm Submission Webpage Dialog	×			
I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.				
My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith.				
l understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)				
Are you sure you want to Submit the package	?			
Yes No				

Click 'Yes' if user agrees to Upload the Documents.

Lender U	pload Document(s)	US LINC Home Help	2	
Borrower Information				
Borrower ID/Name Address				
Password protected PDF files will no information into the Add and Index I file.	ot be accepted. Individual docume ndividual Documents(s) section. F	nts may be add ile size is limite	led to the image repo ed to no more than 30	sitory by entering MB per document or
Individual documents added to the s Type of Document and provide the F pushbutton. If additional rows are ne Up to 12 individual documents can b into the image repository.	ystem with specified index values file path for each individual docum eded, press the Insert more Docu e uploaded at a time. Press the Su File Name	s will retain the ent on a separ ments pushbut bmit Documen	ir original file format. ate row by selecting t ton and three addition t(s) pushbutton to up Upload Status	User must select the the Browse nal rows will appear. load the document(s)
11014	PDP Confirmation Page.pdf		Successful	
Select	-	Browse		
Select	/	Browse		
Submit Document(s)	Peset	Browse	t more Documents	Cancel
Submite Document(S)	opioat	Documentos	compresed	Gancer

The Confirmation Page Upload was Successful. If Upload Status Failed try uploading again.

Click the 'Upload Documents Completed' button when user has finished uploading documents

To View the documents you upload click on 'Lender Display Document' hyperlink:

SDA GLS Lender Loss Claim Administration

 RHS LINC Home
 Lender Profile
 Help
 Logoff

Loss Claim Update

Add/Update Property Disposition Summary Add/Update Loss Claim Add Recovery Calculator Update Recovery Calculator

Loss Claim Inquiry

View Property Disposition Summary View Submitted Loss Claim Claim Status List Threshold Edit Code List Lender Display Document

Reports

Property Disposition Confirmation Advice of Payment Loss Claim Confirmation

Documentation

Loss Claim Administration User Guide (PDF) Loss Claim Ready References (PDF) Frequently Asked Questions (PDF) Guaranteed Servicing Contact Information (PDF)

User Authorization

Maintain Lender/Branch Representative

Enter the Borrower ID, Borrower SSN or Lender Loan Number and click OK.

USDA	Borrower/Lend	er Loan Number Identificat	ion
	Help		
Identifying I	nformation		
 Borrower ID (R Borrower SSN Lender Loan N 	andom ID/Account Number) Iumber		
	OK	Cancel	
Borrower Info	ender Display Doc CHome FSALINC Home RBS LINC Hor prmation	CUMENTS	
Borrower ID/Name Address	ormation		
Document Class * SER	VICING -		
It may take several m hours for batch file do	inutes for individually indexed cuments to process and be available	documents to process and be available for display. It ailable for display. Please be patient!	may take one to two
Click Document Desc	ription hyperlink to display the	document you wish to view.	
Document Type 11014	Document Description RHS Property Disposition Plan	Upload Date 11/4/2014	
	Cancel]	

Uploaded documents are displayed on this page.