



USDA GUS TRAINING

How to Become a GUS Lender and Set Up Users



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Training Objectives:

- Understand the steps the lender needs to take to access GUS.
 - Two ways to participate in the USDA Guaranteed Loan Program using GUS – Approved Lender or Lender Agent (Broker).
- Get familiar with the USDA LINC Training and Resources site.
- Setting up an e-Authentication account.
- Understand important forms necessary to complete for approval and for future updates.
- Understanding the role of the Security Administrator.



Guaranteed Underwriting System

Gaining Access to GUS for USDA Approved Lenders

USDA Approved Lenders

- Maintain USDA Approved Lender status.
- Complete GUS required training.
- Activate an e-Authentication ID and password for Security Administrators.
- Complete GUS approval paperwork.
- Receive approval from USDA.



Guaranteed Underwriting System

Gaining Access to GUS for Third Party Originators and Brokers

Third Party Originators and Brokers

- Work with an approved USDA lender as an Agent.
- Activate an e-Authentication ID and password.
- Provide USDA Approved Lender with e-Auth ID and lender agent tax id.
- USDA approved lender will set lender agent up in GUS to originate loans.



Guaranteed Underwriting System



GUS Training


GUS training must be completed by all required parties who will be accessing GUS before the GUS lender application is submitted to USDA for review.

- Log onto the USDA LINC Training and Resource Library webpage <https://rd.usda.gov/page/usda-linc-training-resource-library>.
- Scroll down to the Guaranteed Underwriting System (GUS) section.
- Under “Training” there will be GUS training modules for review.
- Security Administrators and Users with Final Underwriting Submission privileges are also required to complete the GUS trainings.

USDA LINC: Training and Resource Library

USDA LINC: Training and Resource Library

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



USDA LINC Training & Resource Library

LINC Training and Resources

Guaranteed Underwriting System (GUS)

1. [GUS User Guide](#) (PDF)
2. [Streamlined Issuance of the Conditional Commitment: Technical Bulletin](#)(PDF)
3. [Gaining Access To GUS Fillable Forms](#) (PDF)
4. [Gaining Access To GUS Guide](#) (PDF)
5. [LOS/POS Tested Listing](#)(PDF)
6. [Adding a Lender Agent Role](#) (PDF)
7. [Pop-Up Information](#) (PDF)
8. [Printing Forms in GUS](#) (PDF)



Setting Up an e-Authentication Account for Security Administrators

Setting Up an e-Authentication Account

- **Step 1:** Log onto the e-Authentication website <https://www.eauth.usda.gov/>
- **Step 2:** Utilize the “SFHGLP System Access and Security Guide” to view step by step instructions on setting up the e-Authentication account.
 - This can be found under the Security section of the USDA LINC Training & Resources webpage.
- **Step 3:** Register for LEVEL ONE access. GUS only requires a LEVEL ONE access. Complete all of the required data fields. You can create your own unique e-Auth ID and password. All passwords remain in the possession of the e-Auth account holder.
- **Step 4:** An activation email will be sent to you typically within 24 hours. There is a link in the email that must be selected in order to activate the e-Auth ID.

e-Authentication Tips

E-Authentication Tips:

1. One e-Authentication account per user.
2. Do NOT share an e-Authentication account with another user.
3. Keep passwords protected and do not share them with other USDA lenders or USDA employees.
4. Make sure to complete activation within 7 days or receipt of activation email.



GUS User Agreement

LINC Training and Resources

Guaranteed Underwriting System (GUS)

Documentation & Resources

1. [GUS User Guide](#) (PDF)
2. [Streamlined Issuance of the Conditional Commitment: Technical Bulletin](#)(PDF)
3. [Gaining Access To GUS Fillable Forms](#) (PDF)
4. [Gaining Access To GUS Guide](#) (PDF)
5. [LOS/POS Tested Listing](#)(PDF)
6. [Adding a Lender Agent Role](#) (PDF)
7. [Pop-Up Information](#) (PDF)
8. [Printing Forms in GUS](#) (PDF)

- The GUS User Agreement is located within the Gaining Access to GUS Fillable Forms link in the GUS training section.
- Only approved USDA lenders can apply for GUS access.
- The form is 8 pages; Read all pages and fill out form and email to the address listed on the form.

GUS USER AGREEMENT

This agreement is made on the date set forth in the box below by and between the U.S. Department of Agriculture (USDA), Rural Development, and the Approved Lender (as defined in the Glossary set forth in Exhibit A below) named in the box below and hereinafter referred to as "User".

User represents and warrants to Rural Development that User has read all of the terms of the agreement, set forth below in Sections 1 through 11, understands such terms, and agrees to be bound by all of such terms, and has executed this Agreement in the box below in witness of such representation, warranty and agreement. **User further acknowledges that Rural Development has no obligation to perform hereunder until Rural Development provides notice of approval to User in writing pursuant to paragraph 1.1(d) herein.**

[Lender, aka User, must complete all blank spaces below and must sign below for this Agreement to be effective.]

Taxing Identification Number (TIN):		
Complete legal name of Business [aka: User]		
Street address of User		
(Street, City, State, Zip Code)		
Name of person executing Agreement for User		
Title of person executing Agreement for User		
Date of Execution		
Lender Security Administrator (SA) Information (as defined in the Glossary set forth in Exhibit A below)		
Name of SA #1		Name of SA #2
E-mail of SA #1		E-mail of SA #2
Phone Number SA #1		Phone Number of SA #2
Fax Number of SA #1		Fax Number of SA #2
eAuth ID of SA #1 *		eAuth ID of SA #2 *
*Level 1 eAuth IDs and passwords are created online, and activated via email at http://www.eauth.sqgov.usda.gov/ . Your GUS activation cannot occur without a valid activated eAuth ID for Lender Security Administrator(s).		
Security Administrator(s) valid for: <input type="checkbox"/> Only the location listed in the address above <input type="checkbox"/> All locations of the organization (check only one)		
"USER" [aka Lender]		"Rural Development"
By _____ Signature		By Signature Authority of the Deputy Administrator, Single Family Housing, USDA, Rural Housing Service
Title _____		
By executing this form, I confirm I am a duly authorized officer of the company and represent and warrant the information in this form is complete and accurate.		
Mailing Address USDA, RHS Contact Housing Services Branch National Financial and Accounting Operations Center 4300 Goodfellow Blvd. Building 104, Post H50, FC-1322 St. Louis, MO 63120 Telephone: 877-636-3789		Send Completed/Signed GUS User Agreement to: RD.NFAOC.HSB@STL.USDA.GOV




USDA Review and Approval

USDA Review and Approval

- USDA will email the Security Administrators on the GUS User Agreement when approval is granted or if additional is needed.
- Security Administrators may log into GUS.
- Employees may provide activated e-Authorization ID's to Security Administrators.
- Security Administrators may grant employee access.
- Utilize the SFHGLP System Access and Security Guide as a reference.

GUS Approval!


If your complete GUS application loan package has been approved by USDA, you can now originate guaranteed loans through USDA's own Guaranteed Underwriting System! Welcome to GUS!!

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

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

Browser Recommendation ×

The recommended browsers for optimal usage of the GUS application is: Chrome, MS Edge and Firefox. Pop-up blockers must be turned off or configured to allow pop-up from this site. GUS uses pop-up screen to display error messages.

 **Welcome to Rural Development's Guaranteed Underwriting System (GUS)**

[+ NEW APPLICATION](#) [📁 IMPORT APPLICATION](#) [✎ EXISTING APPLICATION](#)




Security Administrator Role

Security Administrator Role

- In the SFHGLP System Access and Security Guide, there are step by step directions for a System Administrator to enter the Authorization screen and set up employees and agents.
- Approved lenders cannot add or delete Security Administrator's without assistance from USDA.
 - When a lender needs to add or delete a Security Administrator, they should go to the USDA LINC Training and Resource Library webpage. Scroll down to the "Security" section under "Documentation and Resources." The "Additional Lender Security Administrator" fillable form is available for completion.

GUS – Application Authorization Security Management (AASM)


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

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

Useful Links: [Go To AASM](#)

Browser Recommendation

The recommended browsers for optimal usage of the GUS application is: Chrome, MS Edge and Firefox. Pop-up blockers must be turned off or configured to allow pop-up from this site. GUS uses pop-up screen to display error messages.

 **Welcome to Rural Development's Guaranteed Underwriting System (GUS)**

[+ NEW APPLICATION](#) [IMPORT APPLICATION](#) [EXISTING APPLICATION](#)

GUS – Application Authorization Security Management (AASM), continued...



United States
Department of
Agriculture

Application Authorization Security Management

[LINC Home](#) | [Logoff](#) | [Help](#)

User List

Tax Id	<input type="text"/>	USDA Branch Nbr	<input type="text"/>	<input type="button" value="Branch List"/>
System Id	GUS ▼	Role	All Roles ▼	
eAuth User ID	<input type="text"/> Use * at end of eAuth User ID for wildcard search			
Last Name	<input type="text"/> Use * at end of Last Name for wildcard search			
First Name	<input type="text"/> Use * at end of First Name for wildcard search			

Additional Lender Security Administrator Form

1

Request for Adding or Removing a Security Administrator Single Family Housing Guarantee Loan Program Automated Systems

This request is to:

1. Add a Security Administrator user; or
2. Remove a Security Administrator role; or
3. Inactivate a Security Administrator user.

This form is utilized by lenders with an existing user agreement for automated systems. If the lender does not have a current system user agreement then one must be completed by the lender and submitted to USDA Rural Development for approval.

Once the below form is completed and signed by a duly authorized officer (a person with the signatory authority to bind the organization to contractual agreements) of the company, the agreement may be sent in electronic format (scanned or imaged document) to rd.nfaoc.hsb@stl.usda.gov. If establishing a new role, the user will be notified by a system generated email once the user's role is established.

System Definitions

Below is a description of each system:

1. **GUS - Guaranteed Underwriting System:** This system is for Single Family Housing Guaranteed Loan approve origination lenders to enter the guaranteed loan applications and submit them to the Agency's underwriting system, which will provide an underwriting recommendation on the loan and determine eligibility of the applicant, loan, and property. Loans are submitted to the Agency electronically via GUS and eliminate manual file submissions.
2. **SFHANLFEEES - Single Family Housing Annual Fees system:** This system is for Single Family Housing Guaranteed Loan servicers to access and pay the monthly bills for annual fees due on their portfolio.
3. **SFHGPAD - Single Family Housing Guaranteed Pre-Authorized Debit - Guaranteed Annual Fees System:** This system is for Single Family Housing Guaranteed Loan servicers to use to set up their Pre-Authorized Debit (PAD) accounts that they will use to pay the annual fees that are owed.
4. **SFHLNCLSG - Single Family Housing Loan Closing System:** This system is for Single Family Housing Guaranteed Loan originating lenders to use to electronically submit their loan closing transactions. The system eliminates the use of Form 3555-49, Loan Closing Report, and allows lender to submit the upfront guarantee fee electronically. Access to the system includes the ability to set up the PAD account that will be used to pay the guarantee fees. All required documents are uploaded to the system and the Loan Note Guarantee generated by the system once approved by the Agency.
5. **ESRSFH - Electronic Status Reporting System for Single Family Housing:** This system is for Single Family Housing Guaranteed Loan servicers to submit their monthly default status reports and quarterly/monthly status reports. Electronic reporting is required.
6. **LOSSMIT - Loss Mitigation System for SFH:** This system is utilized by approved Single Family Housing Guaranteed Loan servicers to submit loan servicing plans electronically to the Agency and upload all required supporting documentation. Delegated servicers input and approve their own servicing plans. Non-Delegated servicers input their servicing plans for Agency review and approval.
7. **SFHLOSS - Single Family Housing Loss Claim System:** This system is for Single Family Housing Guaranteed Loan servicers to enter and submit their loss claims to the Agency electronically to collect on the guarantee and upload all required documentation.

2

Request to Add/Remove Security Administrator(s)

Taxing Identification Number (TIN):
Complete legal name of Business
Address
(Street, City, State, Zip Code)

As an authorized representative for the Lender indicated above, we are requesting the following action(s) as indicated below:

REQUEST #1

Name (Last, First, MI):

E-mail:

Phone Number and Ext:

Fax Number:

eAuth User ID: *

System ID: *

Action Requested:

- Security Administrator valid for:
- ☐ Only the location/branch listed in the address above
 - ☐ All locations/branches of the organization
 - ☐ Only location/branch at:

REQUEST #2

Name (Last, First, MI):

E-mail:

Phone Number and Ext:

Fax Number:

eAuth User ID: *

System ID: *

Action Requested:

- Security Administrator valid for:
- ☐ Only the location/branch listed in the address above
 - ☐ All locations/branches of the organization
 - ☐ Only location/branch at:

*Level 2 eAuth IDs are required for the following systems: GLSLVL2; LOSSMITG; SFHGPAD; SFHLNCLSG; and SFHLOSS. All other systems require a Level 1 eAuth ID; however, a Level 2 eAuth ID can also be used for Level 1 eAuth system access. eAuth ID's can be created online at <http://www.eauth.egov.usda.gov/>. The eAuth ID must be activated by clicking on the activate link in the email the user receives after applying for an eAuth account.

Level 2 eAuth IDs can be created online, and activated via email at <http://www.eauth.egov.usda.gov/>. Additionally, your Level 2 activation cannot occur without identity proofing by a USDA Local Registration Authority (LRA). An LRA location can be located online at <http://www.eauth.egov.usda.gov/>. Find LRA. If unsuccessful finding an LRA please send an email request to rd.nfaoc.hsb@stl.usda.gov stating identity proofing is needed, and providing the users name, telephone number, and eAuth ID they created.

Approved Lender

By:

Signature

Title:

(Printed Name)

By executing this form, I confirm I am a duly authorized officer of the company and represent and warrant the information in this form as complete and accurate.

"Rural Development"

By Signature Authority of the Deputy Administrator,

Single Family Housing, USDA, Rural Housing Service

Security Administrator Role

- When a lender needs to add or delete a Security Administrator, they should go to the **USDA LINC Training and Resource Library** webpage.
- Scroll down to the **Security** section under **Documentation and Resources**. The **Additional Lender Security Administrator** fillable form is available for completion.

Changes to a Branch or Security Administrator Needed

LINC Training and Resources

Loan Origination



Guaranteed Underwriting System (GUS)



Security

Training

1. [Lender eAuth Training for SFH \(FLASH\)](#)

1. [Additional Lender Security Administrator - Fillable \(PDF\)](#)

If changes are needed for a Branch or a Security Administrator needs to be added, changed or removed, go to this link and fill out this form.

Requesting Changes to a Branch and Add/Change/Remove Security Administrator

- The **Additional Lender Security Administrator – Fillable** includes a **Lender Request for Branch Addition/Modification to the Rural Development Database**.
- If there are changes to a branch address or point of contact needed, this form may be completed and emailed to USDA.



Lender Request for Branch Addition/Modification to the Rural Development Database

This form may be utilized to request an addition or modification of branches in the USDA Rural Development automated system. Only persons that are authorized by the lender's respective organization to make these changes should remit this form to USDA Rural Development.

Lender Tax ID # (9 Digit Federal TIN):	
Lender Name:	
Doing Business As (If Applicable):	
Mailing Address:	
City:	
State:	Zip Code (Include +4 Extension):
Phone Number:	
Fax Number:	
Lender Type:	Select One
Are USDA guaranteed loans underwritten at this location?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are USDA guaranteed loans held at this location?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are USDA guaranteed loans served at this location?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Request Date:	
Requestor's Name:	
Requestor's Title:	
Requestor's Phone Number:	
Requestor's E-mail Address:	

Optional Branch Point of Contact Person (Not Required)

Branch Contact Name (First and Last):	
Position:	
Area of Responsibility:	
Phone Number (Include Extension):	
Fax Number:	
E-mail Address:	

Lenders who are approved in only one state: Remit this form to the state's Guaranteed Rural Housing Coordinator (a list of GRH Coordinators can be obtained at the following website

<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=GetRHContact&NavKey=contact@12.>)

Lenders who are approved in multiple states or on a national level: Remit this form to the Guaranteed Loan Branch of DCFO at RD.NFAOC.HSB@stl.usda.gov.



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