



# USDA GUS TRAINING

How to Become a GUS Lender and Set Up Users

# 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 a Login.gov 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 Login.gov ID and password for Security Administrators if applicable.
- 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 a Login.gov ID and password if applicable.
- Provide USDA Approved Lender with e-Auth/Login.gov ID and lender agent tax id.
- USDA approved lender will set lender agent up in GUS to originate loans.



*Guaranteed Underwriting System*

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.

- Navigate to the USDA RHS Linc Home page.  
<https://usdalinc.sc.egov.usda.gov/RHShome.do>
- Select Training and Resource Library under Single Family Guaranteed Rural Housing
- Select Guaranteed Underwriting System (GUS) under LINC Training Library.
- 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 under RHS LINC Home

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

## 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](#)

## LINC Training Library

[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](#)

# Setting Up a Login.gov Account for Security Administrators

## Setting Up a Login.gov Account

- **Step 1:** Select the RHS Linc Home page <https://usdalinc.sc.egov.usda.gov/RHShome.do>, Select Training and Resource Library under Single Family Guaranteed Rural Housing.
- **Step 2:** Utilize the “SFHGLP System Access and Security Guide” to view step by step instructions on setting up the Login.gov account.
  - Guide can be found on the left-hand menu of the Training and Resource Library webpage.

# GUS User Agreement

**Guaranteed Underwriting System (GUS)**

HOME > RESOURCES > USDA LINC TRAINING & RESOURCE LIBRARY

**LINC Training Library**

- 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)

**Documentation and Resources**

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

- The GUS User Agreement is located within the GUS User Agreement & Training Cert section with the Documentation and Resources 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 * _____		
<small>*Unverified AKA Level 1 eAuth IDs and passwords are created online, and activated via email at <a href="https://www.esauth.usda.gov/home/">https://www.esauth.usda.gov/home/</a>. 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)</small>			
<b>"USER" [aka Lender]</b>		<b>"Rural Development"</b>	
By _____ <small>Signature</small>		By Signature Authority of the Deputy Administrator,	
Title _____		Single Family Housing, USDA, Rural Housing Service	
<small>By executing this form, I confirm I am a duly authorized officer of the company and represent and warrant the information on this form is complete and accurate.</small>		Send Completed/Signed GUS User Agreement to:	
Mailing Address USDA, RHS Contact:		<a href="mailto:RD.NFAOC.HSB@USDA.GOV">RD.NFAOC.HSB@USDA.GOV</a>	
SFH Servicing Branch 4300 Goodfellow Blvd. Building 104, Post H50, FC-1322 St. Louis, MO 63120 Telephone: 877-636-3789			

# 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 then log into GUS.
- Employees may provide activated e-Auth/Login.gov ids 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!!

The screenshot shows the USDA Rural Development website interface for the Guaranteed Underwriting System (GUS). At the top, there is a header with the USDA logo and the text "Rural Development U.S. DEPARTMENT OF AGRICULTURE". Below the header is a navigation bar with links for "HOME", "APPLICATIONS", and "CONTACT US". A yellow notification box titled "Browser Recommendation" is displayed, stating: "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." Below the notification, the GUS logo is shown next to the text "Welcome to Rural Development's Guaranteed Underwriting System (GUS)". At the bottom, there are three green buttons: "NEW APPLICATION" with a plus icon, "IMPORT APPLICATION" with a document icon, and "EXISTING APPLICATION" with a pencil icon.

# Additional Lender Security Administrator Form

## Request for Adding or Removing a Security Administrator SFH Guarantee Loan Program Automated Systems

1

This request is to:

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

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. See the [Training and Resource Library](#) on USDA LINC for all system user agreements.

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\\_SO\\_HSB@usda.gov](mailto:RD_SO_HSB@usda.gov). If establishing a new role or updating a role, the user will be notified by a system generated email once the user's role is established/updated.

All systems are accessed from <https://usdalinc.sc.egov.usda.gov/RHShome.do>

### System Definitions

Below is a description of each SFH Guaranteed System:

1. **GUS - Guaranteed Underwriting System:** An automated underwriting system for submitting and processing Rural Development Single Family Housing Guaranteed Loans. GUS allows lenders to electronically process loan applications and submit those applications and corresponding documents to the Agency.
2. **SFHANLFEES – SFH Annual Fees system:** For loan servicers to access and pay the monthly bills for annual fees due on their portfolio.
3. **SFHGPAD – SFH Guaranteed Pre-Authorized Debit:** For loan servicers to set up their Pre-Authorized Debit (PAD) accounts which is included in the Annual Fee and MRA User Agreements to pay Annual Fees and MRA Receivables that are owed.
4. **SFHLNCLSG - SFH Loan Closing System:** For approved lenders to electronically submit their loan closing transactions including the Guarantee Fee. Security Administrator access to the system includes the ability to set up the PAD account that will be used to pay the guarantee fees.
5. **ESRSFH – Electronic Status Reporting System for SFH:** For 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:** For 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 - SFH Loss Claim System:** For loan servicers to enter and submit their loss claims to the Agency electronically to collect on the guarantee and upload all required documentation.
8. **MRARCV – Mortgage Recovery Advance Receivable:** For loan servicers to access and pay the MRA Receivable due on loans in their portfolio.
9. **GLSLVL1 – Guaranteed Loan System – Level 1:** For loan servicers to access the ID Cross Reference option to look up borrower ids based on Social Security Numbers for loans associated with specific lender. \*No user agreement required

## Request for Adding or Removing a Security Administrator SFH Guarantee Loan Program Automated Systems

2

Taxing Identification Number (TIN) & Branch: Complete legal name of Business Address (City, State, Zip Code)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
As an authorized representative for the Lender indicated above, we are requesting the following action(s) as indicated below: <b>REQUEST #1</b> Name (Last, First, MI): E-mail: Phone Number and Ext: eAuthnLogIn.gov User ID: *	
System ID: *	<input type="checkbox"/> GUS <input type="checkbox"/> SFHANLFEES <input type="checkbox"/> SFHGPAD <input type="checkbox"/> SFHLNCLSG <input type="checkbox"/> ESRSFH <input type="checkbox"/> LOSSMIT <input type="checkbox"/> SFH LOSS <input type="checkbox"/> MRARCV <input type="checkbox"/> GLSLVL1
Action Requested:	<input type="checkbox"/> Add <input type="checkbox"/> Delete
Security Administrator valid for:	<input type="checkbox"/> Only the location/branch listed in the address above <input type="checkbox"/> All locations/branches of the organization
<b>REQUEST #2</b> Name (Last, First, MI): E-mail: Phone Number and Ext: eAuthnLogIn.gov User ID: *	
System ID: *	<input type="checkbox"/> GUS <input type="checkbox"/> SFHANLFEES <input type="checkbox"/> SFHGPAD <input type="checkbox"/> SFHLNCLSG <input type="checkbox"/> ESRSFH <input type="checkbox"/> LOSSMIT <input type="checkbox"/> SFH LOSS <input type="checkbox"/> MRARCV <input type="checkbox"/> GLSLVL1
Action Requested:	<input type="checkbox"/> Add <input type="checkbox"/> Delete
Security Administrator valid for:	<input type="checkbox"/> Only the location/branch listed in the address above <input type="checkbox"/> All locations/branches of the organization
<small>*Verified Identity eAuthnLogIn.gov IDs are required for the following systems: ESRSFH, LOSSMIT, SFHGPAD, SFHLNCLSG, SFHLOSS and MRARCV. All other systems require an unverified eAuthnLogIn.gov ID; however, a Verified Identity eAuthnLogIn.gov ID can also be used for an unverified system access. All eAuthnLogIn.gov IDs can be created online at <a href="https://www.usda.gov/resources/secure-linc-training-and-resource-library">https://www.usda.gov/resources/secure-linc-training-and-resource-library</a>. For additional assistance with eAuthnLogIn.gov visit the Training and Resource Library on LINC (<a href="https://www.usda.gov/resources/secure-linc-training-and-resource-library">https://www.usda.gov/resources/secure-linc-training-and-resource-library</a>) and locate the System Access and Security Guide on the left hand menu.</small>	
Approved Lender By: _____ Title: _____ (Printed Name)	"Rural Development" By Signature Authority of the Deputy Administrator, Single Family Housing, USDA, Rural Housing Service
<small>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.</small>	

## 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.
- Select **Guaranteed Underwriting System (GUS)** under the LINC Training Library
- Scroll down to the **Security Documentation and Resources**. The **Adding/Removing Security Administrators** fillable form is available for completion.

# GUS – Application Authorization Security Management (AASM)

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

**USDA** 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



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