



# USDA GUS TRAINING DECLARATIONS AND DEMOGRAPHICS PAGES



Rural Development  
U.S. DEPARTMENT OF AGRICULTURE

# Training Objectives:

- Understanding of how to complete the Declarations/Military and Demographics tabs in GUS
  - Personal vs. Financial related questions.
  - Be aware that some “yes” responses open additional questions.
  - Cover Military experience related questions.
  - Cover demographics and required feedback.



*Guaranteed Underwriting System*



# Declarations

Eligibility

Borrower Information

Assets and Liabilities

Real Estate

Loan and Property Information

Declarations / Military

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Validate Application

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Declarations / Military

▼ John Homeowner

1 About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? (P)

☐ Yes ☐ No

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? (P)

☐ Yes ☐ No

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? (P)

☐ Yes ☐ No

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? (P)

☐ Yes ☐ No

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? (P)

☐ Yes ☐ No

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? (P)

☐ Yes ☐ No

2 About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? (P)

☐ Yes ☐ No

G. Are there any outstanding judgments against you? (P)

☐ Yes ☐ No

H. Are you currently delinquent or in default on a Federal debt? (P)

☐ Yes ☐ No

I. Are you a party to a lawsuit in which you potentially have any personal financial liability? (P)

☐ Yes ☐ No

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? (P)

☐ Yes ☐ No

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? (P)

☐ Yes ☐ No

L. Have you had property foreclosed upon in the last 7 years? (P)

☐ Yes ☐ No

M. Have you declared bankruptcy within the past 7 years? (P)

☐ Yes ☐ No

3 Military Service

Did you (or your deceased spouse) ever serve, or are currently serving, in the United States Armed Forces? (F)

☐ Yes ☐ No

Declarations are broken out by Borrower and by section.

Three sections:

1. About this Property and Your Money for this Loan.

2. About Your Finances

3. Military Service

# Declarations (continued)

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John Homeowner

About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? (P)

☒ Yes ☐ No

If YES, have you had an ownership interest in another property in the last three years? (P)

☒ Yes ☐ No

If YES:

(1) What type of property did you own: primary residence (PR), second home (SH), or investment property (IP)? (P)

Choose One

(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? (P)

Choose One

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? (P)

☒ Yes ☐ No

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? (P)

☒ Yes ☐ No

C.1. If YES, what is the amount of this money? (P)

\$0.00

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? (P)

☐ Yes ☒ No

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? (P)

☐ Yes ☒ No

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? (P)

☐ Yes ☒ No

About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? (P)

☒ Yes ☐ No

G. Are there any outstanding judgments against you? (P)

☒ Yes ☐ No

H. Are you currently delinquent or in default on a Federal debt? (P)

☒ Yes ☐ No

I. Are you a party to a lawsuit in which you potentially have any personal financial liability? (P)

☒ Yes ☐ No

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? (P)

☒ Yes ☐ No

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? (P)

☒ Yes ☐ No

L. Have you had property foreclosed upon in the last 7 years? (P)

☐ Yes ☒ No

M. Have you declared bankruptcy within the past 7 years? (P)

☒ Yes ☐ No

If YES, identify the type(s) of bankruptcy:

☐ Chapter 7 (P) ☐ Chapter 11 (P) ☐ Chapter 12 (P) ☐ Chapter 13 (P)

Military Service

Did you (or your deceased spouse) ever serve, or are currently serving, in the United States Armed Forces? (F)

☒ Yes ☐ No

It is important to note that if the Borrower answers “yes” to certain questions on the Declarations tab, additional questions will appear that need to be answered.

We have highlighted those questions on this page.

# Declarations (more info)

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Declarations / Military

▼ John Homeowner

Military Service

Did you (or your deceased spouse) ever serve, or are currently serving, in the United States Armed Forces? (F) i ☒ Yes ☐ No

You chose "Yes" for Military Service so choose all that applies. (F) i

☒ Currently retired, discharged, or separated from service

☒ Only period of service was as a non-activated member of the Reserve or National Guard

☒ Surviving Spouse

☒ Currently serving on active duty with projected expiration date of service/tour

Provide Projected Expiration date of service/tour since you listed that the borrower is currently serving in the military

Projected Expiration Date (F) i


MM/DD/YYYY

# More... Drop Down Menu

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

HOME | APPLICATIONS | CONTACT US

 GUS Application ID

[Borrower Name](#) [Borrower ID](#) [Lender Loan Number](#) [Most Recent Activity](#) [Activity Timestamp](#) [User](#)

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information **Declarations / Military** More...

**Declarations / Military**

> John Homeowner

▼ Mary Homeowner

About this Property and Your Money for this Loan

**A.** Will you occupy the property as your primary residence? (P) ☐

**B.** If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? (P) ☐

**C.** Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? (P) ☐

**D.** 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? (P) ☐

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? (P) ☐ Yes ☐ No

**E.** Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? (P) ☐ Yes ☐ No

Demographic Information  
Loan Originator Information  
Lender Loan Information  
Additional Data  
Credit Underwriting  
View Findings  
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Request Forms

# More... Drop Down Menu (continued)

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**USDA** Rural Development  
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HOME | APPLICATIONS | CONTACT US

**GUS** Guaranteed Underwriting System

GUS Application ID: [REDACTED]

[Borrower Name](#) [Borrower ID](#) [Lender Loan Number](#) [Most Recent Activity](#) [Activity Timestamp](#) [User](#)

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### Demographic Information

▼ John Homeowner

**Ethnicity – Check one or More (F)**

☐ Hispanic or Latino  
☐ Mexican  
☐ Puerto Rican  
☐ Cuban  
☐ Other Hispanic or Latino

☐ Not Hispanic or Latino

☐ I do not wish to provide this information

**Sex (F)**

☐ Female  
☐ Male  
☐ I do not wish to provide this Information

**Race – Check one or More (F)**

☐ American Indian or Alaskan Native

☐ Asian

☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese

☐ Other Asian

☐ Black or African American

☐ Native Hawaiian or Pacific Islander

☐ Native Hawaiian  
☐ Guamanian or Chamorro  
☐ Samoan  
☐ Other Pacific Islander

☐ White

☐ I do not wish to provide this information

**More... Drop Down Menu:**

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- Lender Loan Information
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# Demographic Information (continued)

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Demographic Information

▼ John Homeowner

Ethnicity – Check one or More (F)

☐ Hispanic or Latino

☐ Mexican

☐ Puerto Rican

☐ Cuban

☐ Other Hispanic or Latino

☐ Not Hispanic or Latino

☐ I do not wish to provide this information

Sex (F)

☐ Female

☐ Male

☐ I do not wish to provide this Information

Race – Check one or More (F)

☐ American Indian or Alaskan Native

☐ Asian

☐ Asian Indian

☐ Japanese

☐ Other Asian

☐ Chinese

☐ Korean

☐ Filipino

☐ Vietnamese

☐ Black or African American

☐ Native Hawaiian or Pacific Islander

☐ Native Hawaiian

☐ Guamanian or Chamorro

☐ Samoan

☐ Other Pacific Islander

☐ White

☐ I do not wish to provide this information

To Be Completed by Financial Institution:

The Demographic Information was provided through:

☐ Face-To-Face Interview

☐ Telephone Interview

☐ Fax or Mail

☐ Email or Internet



# Demographic Information (more information)

## To Be Completed by Financial Institution:

The Demographic Information was provided through:

- ☒ Face-To-Face Interview
- ☐ Telephone Interview
- ☐ Fax or Mail
- ☐ Email or Internet

Please answer the following questions since you conducted a Face to Face Interview

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

☐ Yes ☐ No

Please answer this question since you conducted Face to Face Interview

Was the sex of the Borrower collected on the basis of visual observation or surname?

☐ Yes ☐ No

Please answer this question since you conducted Face to Face Interview

Was the race of the Borrower collected on the basis of visual observation or surname?

☐ Yes ☐ No

Please answer this question since you conducted Face to Face Interview



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