



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

GUS FILE IMPORT GUIDE

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1 About the System

1.1 Introduction

Welcome to the updated and improved Guaranteed Underwriting System (GUS), USDA's 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 to the Agency.

1.2 What's New in GUS?

It has been several years since GUS was updated. During that time, new IT, and security standards have been put in place for all government agencies. The new GUS will incorporate these requirements while upgrading the system, which improves USDA's ability to serve its customers. Improvements to GUS include:

- **Compliance** – Fully complies with Mortgage Industry Standards Maintenance Organization (MISMO 3.4) and Uniform Residential Loan Application (URLA) industry standards for mortgage underwriting, as required by Fannie Mae, Freddie Mac, and Federal Government policy to support changes that have occurred in residential mortgage lending.
- **Security** – Data stored in GUS is secure and will continue to follow the guidelines of the Federal Information Security Modernization Act of 2014 (FISMA).
- **Stability** – Moving the system to a modern customizable platform improves stability and smooths the way for future upgrades, as needed.
- **Integration** – GUS will continue to integrate with other systems making it easier to retrieve credit reports, get CAIVRS number, verify eligibility of loans, and upload/import to USDA's Guaranteed Loan System (GLS).
- **Efficiency** – A modernized GUS is streamlined and serves more customers in less time. Usability for lenders and brokers is improved through a modernized GUS front-end intake process for loan applications. Data collection accuracy as required for the new URLA specifications and for Rural Development (RD) is met.

1.3 How to Use this Guide

This manual contains step by step guidance on how to import a loan application in GUS. Included throughout this document are annotated screenshots of the system with steps for completing each application screen. This document is available online at the USDA LINC Training & Resource Library, which can be accessed via the following link: <https://www.rd.usda.gov/page/usda-linc-training-resource-library>.

This instructional guide only covers actions a user performs within GUS. Any actions performed outside of GUS are not covered in this document.

2 Getting Started

2.1 Account Set Up

Existing users will have the same level of permissions as the current GUS system. New accounts will be set up as needed. New users who have an active eAuthentication (eAuth) account and an existing role in the Application Authorization Security Management (AASM) system may log in to the GUS system. For additional information or questions, please refer to the [2.6 Contact Us](#) section.

2.2 Logging In to GUS

To access the GUS system as an unauthenticated external user, go to <https://gus.rd.usda.gov>. To log in to the GUS system, users must have an Unverified Identity (formerly called level 1) or Verified Identity (formerly called level 2) USDA eAuthentication (eAuth) account. For additional information on how to create a new or update an existing eAuth account, go to: <https://www.eauth.usda.gov/eauth/b/usda/home>

Additionally, refer to the ***SFHGLP System Access and Security Guide***, available online at the USDA LINC Training & Resource Library which, can be accessed via the following link: <https://www.rd.usda.gov/page/usda-linc-training-resource-library>.

Logging in to GUS as an unauthenticated user

From the USDA's eAuthentication page, enter your credentials in the "User ID" and "Password" fields, and then click the **Log In with Password** button.

Once the user is authenticated, the GUS Home page will appear.

For an authenticated external user who has already logged in through the eAuthentication page, clicking on <https://gus.rd.usda.gov> will automatically take the user to the GUS system Home page, refer to section [2.4 Home](#).

2.3 Permissions and Roles

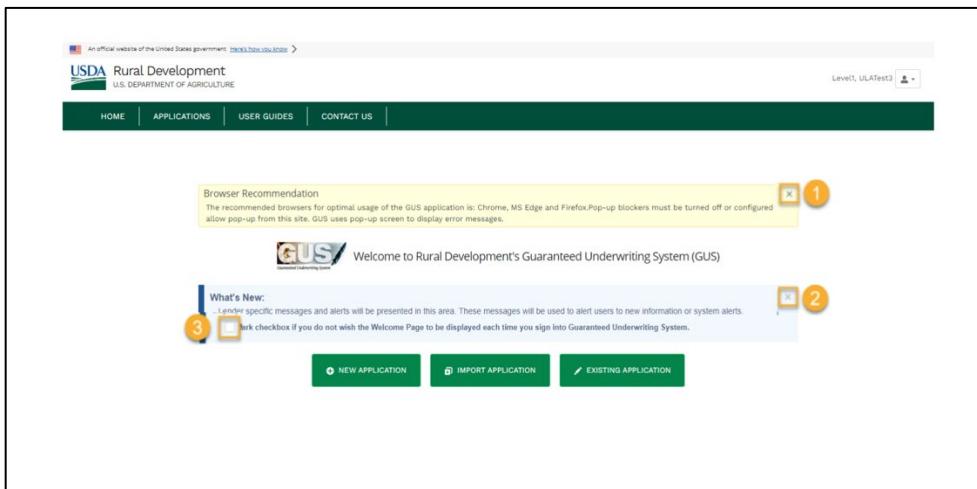
GUS has various roles within the system which grant different access to applications. The actions permitted range from viewing applications to entering information and submitting for final approval.

The table below outlines the actions that lenders can perform in the system. Lender users can view every branch within an organization, while Branch users are limited to their own branch.

	Lender	Branch
User Roles	For all branches within an organization	For specific branch(es) within an organization
Viewer	<ul style="list-style-type: none"> Views applications associated with Lender Tax ID (for all branches) Monitors loan applications in GUS 	Same as the Lender but limited to the user's lender Branch only
Representative	<ul style="list-style-type: none"> Imports applications Manually enters loan application information Performs preliminary submission Typically, an originator or processor for their lender's organization 	Same as the Lender but limited to the user's lender Branch only
Representative with Final Submit Authority	<ul style="list-style-type: none"> Imports applications Manually enters loan application information Performs preliminary and final submissions Confirms that loan information is accurate and consistent with documentation in the lender's mortgage loan file Certifies the loan has been underwritten Usually an underwriter or senior processor 	Same as the Lender but limited to the user's lender Branch only
Lender's Security Administrator	<ul style="list-style-type: none"> Imports applications Manually enters loan application information Perform preliminary and final submissions 	Same as the Lender but limited to the user's lender Branch only
Lender Agent/Broker	<ul style="list-style-type: none"> Manually enters loan application information on behalf of lender / branch organizations (through the Lender Agent affiliation) Imports applications on behalf of lender / branch organizations (through the Lender Agent affiliation) Performs preliminary submissions Must release control of the application back to a Lender user for final submission 	

2.4 Home

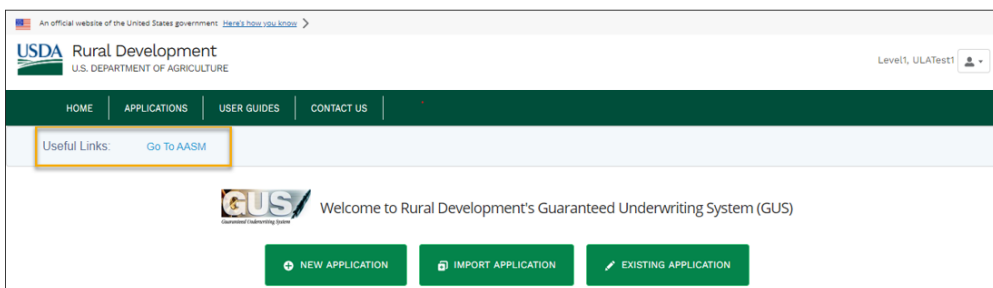
When users log in, they are greeted with the *Home* page screen which displays the “Browser Recommendation” message, the “Welcome Header” and “Welcome Message”, and the system’s main actions buttons. Both the “Browser Recommendation” and the “Welcome Message” banners may be dismissed. These will re-appear once the user returns to the Home page within the same login session or has logged out and logs back in. If the wording and verbiage on the “Welcome Message” is changed by an administrator, an updated “Welcome Message” will appear on the screen. After reading through the updated content, users can opt-out of seeing the new message on future logins by clicking the checkbox.



Steps

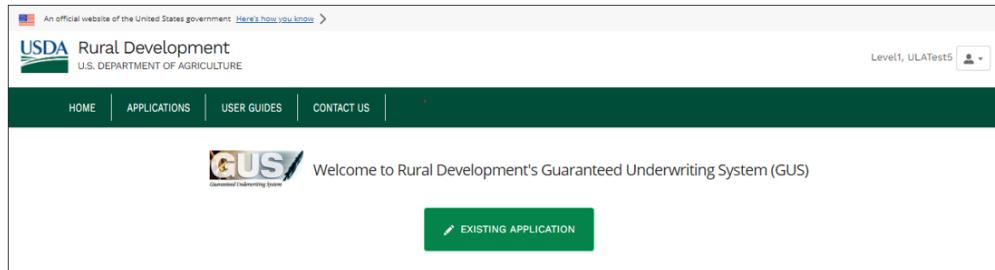
1. Click **X** to dismiss the “Browser Recommendation” banner.
2. Click **X** to dismiss the “Welcome Message” banner.
3. Click the “Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System.” **Checkbox** to opt-out of seeing the banner on future logins.

The *Home* page corresponds to the user’s role. Examples are provided to illustrate the *Home* page for: Lender’s Security Admin user, Lender Viewer and Branch Viewer users and Lender Agents/Brokers. See screenshot below.



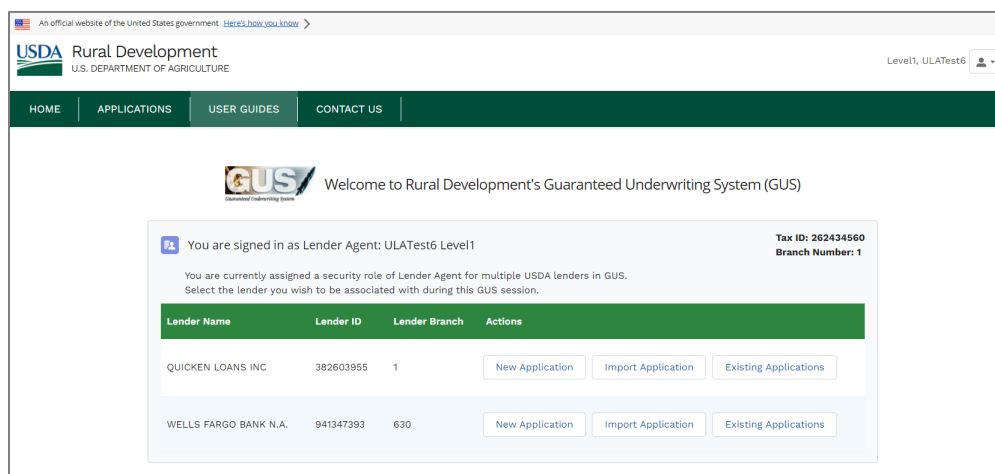
Home page for Lender’s Security Admin user

Branch Security Admin and Lender Security Admin users see a “Useful Links” banner, underneath the Navigation Bar, which contains a hyperlink to AASM.



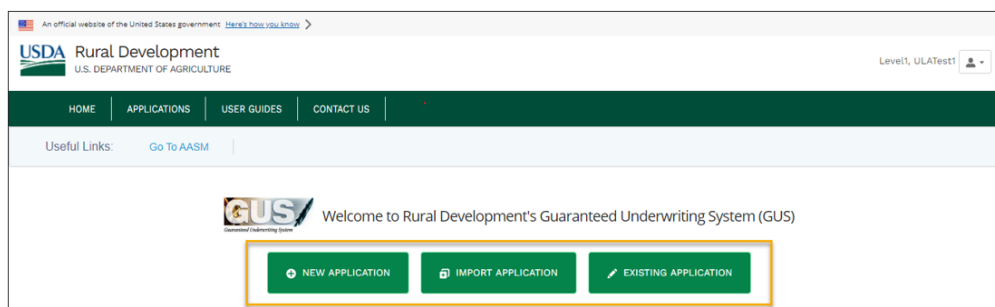
Home page for View Only users (e.g. Lender Viewer and Branch Viewer)

View Only users are NOT allowed to import or create new applications. The *Home* page only shows the **Existing Application** button, which allows users to search for and view existing applications.



Home page for Lender Agents/Brokers

Lender Agents/Brokers see a list of lenders they are associated with and corresponding action buttons for each listed lender.



The action buttons are:
New Application,
Import Application,
and search for **Existing Application.**

This guide covers the Import Application functionality. For details on how to search for applications and how to create and complete a new application, refer to the **GUS Lender User Guide** available online at the USDA LINC Training & Resource Library (<https://www.rd.usda.gov/page/usda-linc-training-resource-library>).

2.5 Logged in Controls

In the upper right corner of the system is the user's name where logged in users can access additional options.



Steps

1. Click the dropdown menu next to the user's name.
2. Click "Home" to return to the *Home* page.
3. Click "Logout" to exit out of GUS.

eAuth expires after 15 minutes of inactivity, logging users out of GUS.

2.6 Contact Us

Single Family Housing Guaranteed Loan Program (SFHGLP)

Contacts & Resources

TOPIC	CONTACT
<p>File-Specific Questions</p> <p>Information to include in email:</p> <ul style="list-style-type: none"> Identify the state the application is located; if applicable; Provide applicant's name and USDA borrower ID, if applicable; GUS loan number, if applicable Include contact information; and Indicate if you would like a call back (otherwise you will receive an email reply) 	<p>Production Team One: SFHGLPONE@usda.gov AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WY</p> <p>Production Team Two: SFHGLPTWO@usda.gov AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK</p> <p>Production Team Three: SFHGLPTHREE@usda.gov CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV</p> <p>Production Team Four: SFHGLPFOUR@usda.gov FL, IN, OH, PA, PR, TN, VA, VI</p>
Lender Approval/Recertification	sfhgld.compliance@usda.gov
Lender Self-Report	
Program Training	sfhgld.lenderpartner@usda.gov
Program Marketing & Outreach	
General Loan Scenario Questions	sfhgld.program@usda.gov
Loan Policy/Regulation/Handbook	
Loan Servicing	sfhgld.servicing@usda.gov
Technical Issues: GUS	RD.HD@USDA.GOV
Technical Issues: e-Authentication	<p>E-Authentication FAQs: (https://www.eauth.usda.gov/eauth/b/usda/faq)</p> <p>E-Authentication Contact Us: (https://www.eauth.usda.gov/eauth/b/usda/contactus)</p>
Loss Claims	guarantee.svc@usda.gov
Monthly & Quarterly Status Reporting	rd.nfaoc.hsb@usda.gov
GUS User Agreements	

Contact Us

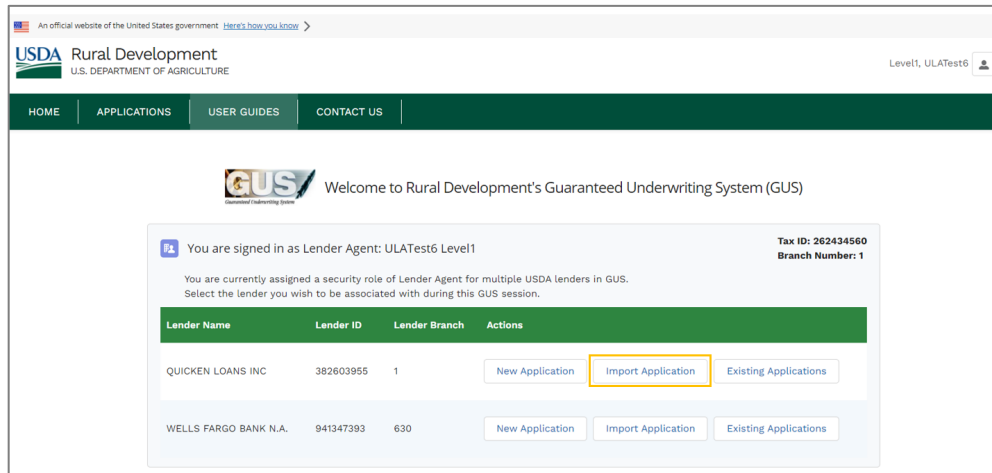
The *Contact Us* page has information regarding USDA system support methods and to address other URLA questions.

To access this page, click **Contact Us** from the Navigation Bar.

3 Importing a Loan Application

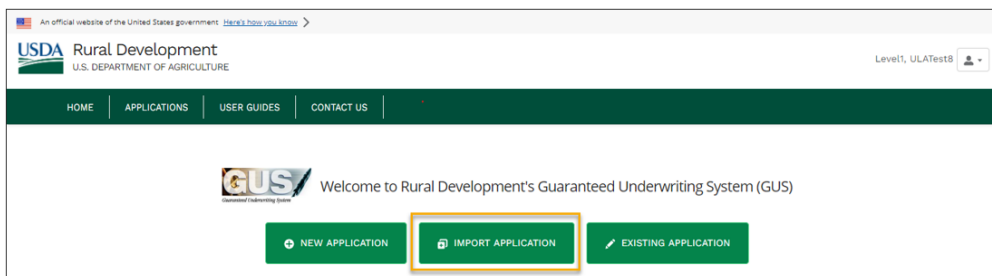
In order to import a loan application into the system, the file to be imported must be an XML file which follows the Desktop Underwriting (DU) MISMO 3.4 format.

3.1 Accessing the Request Import of New Application page



Process for Lender Agents/Brokers

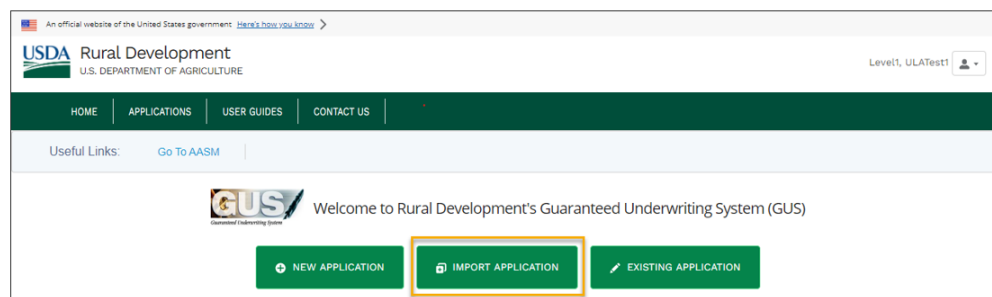
Once logged in the GUS system, click the **Import Application** button that corresponds to the applicable Lender.



Process for Lender and Branch Representative

Once logged in the GUS system, click the **Import Application** button.

+



Process for Lender's Security Administrator and Branch Administrator

Once logged in the GUS system, click the **Import Application** button.

3.2 Importing the XML File

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Level2, ULATest32

HOME APPLICATIONS USER GUIDES CONTACT US

Request Import of New Application

Note

- File imports are permitted to create a new application in GUS.
 - File imports that do not include a Lender Loan Number will create a new application.
 - File imports that include a Lender Loan Number, that is not associated with an active application in GUS, will create a new application.
- File imports are permitted to update an existing application in GUS.
 - File imports that include a Lender Loan Number associated with an active application in GUS (single active application) will update the existing application with file import data. Some fields associated with USDA specific data will be retained since this data is not present in the file import.

Only MISMO 3.4 XML format may be imported.

Reminder: Duplicate application may be established if user attempts to import the file multiple times.

File to Import

File Name

1 **Upload Files** Or drop files

Open

This PC > Documents > Test Files >

Search Test Files

Organize New folder

Name	Date modified	Type	Size
Demo	11/25/2019 6:55 PM	File folder	
GUSTest MinRequired.xml	8/25/2020 1:55 PM	XML Document	3 KB
RD Purchase ULAD XML 05032019.xml	7/26/2019 10:47 AM	XML Document	95 KB
RD Refinance ULAD XML 05032019.xml	7/26/2019 10:47 AM	XML Document	70 KB

File name: GUSTest MinRequired.xml

XML Document (*.xml)

3 **Open** Cancel

Upload Files

GUSTest MinRequired.xml

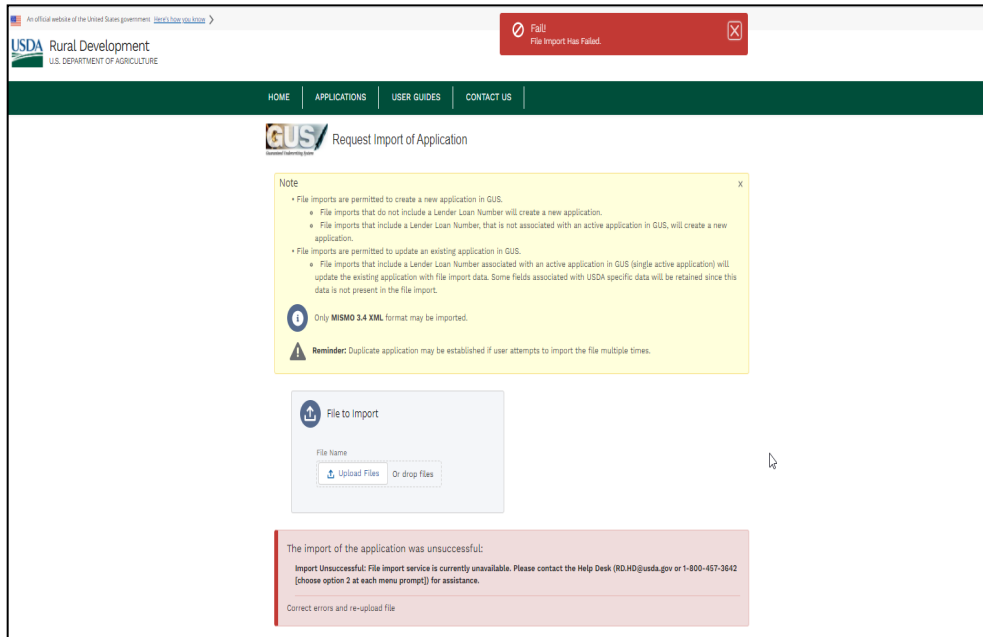
2 KB

1 of 1 file uploaded

4 **Done**

Steps

1. From the *Request Import of New Application* page, click the **Upload Files** button. Or, to upload the file, drag the file from your computer's folder and drop it inside the dotted box that reads: "Or drop files" and proceed to step 4.
2. Search for and choose the XML file you wish to upload.
3. Click **Open** to begin importing the file. It may take a few minutes to complete the upload progress.
4. The "Upload Files" window displays the file name and a blue progress bar while it processes and validates the XML file. Once the green check mark appears, click **Done**.

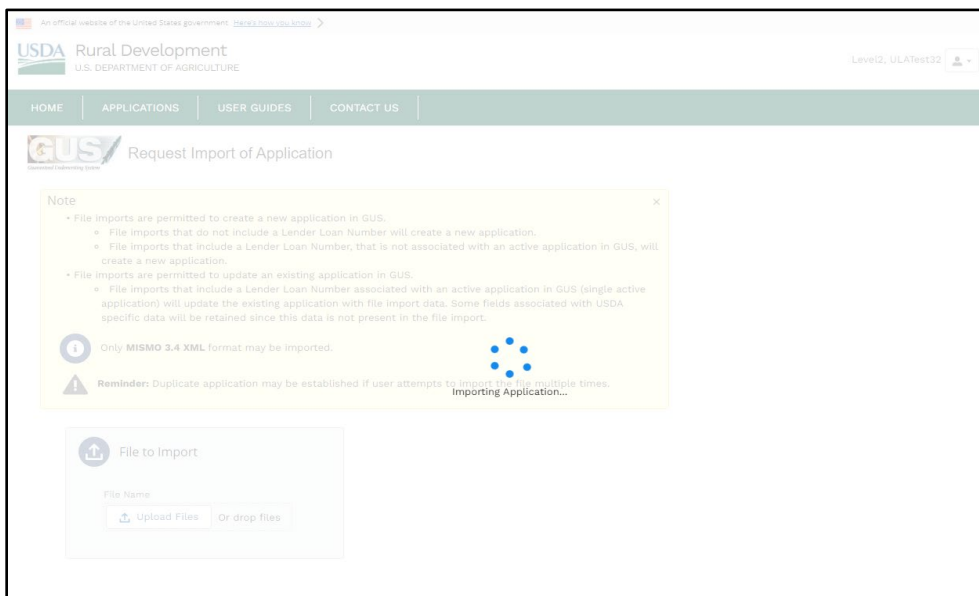


Unsuccessful File Import

If the file is not uploaded successfully, the system displays an error message; users may also attempt to upload the same file again. Errors appear within a red banner.

If the error persists, users may contact the RD Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]).

3.3 Processing the XML File



Spinner while file loads

After the file is uploaded, the system begins processing the file during which time the user is presented with a spinner that reads "Importing Application..."

The processing of the file entails the following:

- Validate the XML file against the Desktop Underwriting (DU) MISMO 3.4 schema including validations of acceptable enumerations, acceptable date formats, and other data format (e.g., currency, string...)
 - An XML schema defines the elements and attributes which are valid to be included in the XML.

- Validate the file to ensure that it meets the GUS business validations including field length limits, that the user is authorized for the specified Lender, RD accepted enumerations and specific rules associated with a RD loan.
- The user should read through the error message, update the XML file as needed before trying to import the XML a second time.

3.3.1 Error Handling

There are four types of errors which can occur during an import:

- Schema validation error
- Service failure
- GUS specific business validation
- GUS application creation failure

The screenshot shows the USDA Rural Development GUS Request Import of Application page. At the top, there is a red error banner that says "Fail! File Import Has Failed." Below this, there is a yellow note box with the following text:

Note

- File imports are permitted to create a new application in GUS.
 - File imports that do not include a Lender Loan Number will create a new application.
 - File imports that include a Lender Loan Number, that is not associated with an active application in GUS, will create a new application.
- File imports are permitted to update an existing application in GUS.
 - File imports that include a Lender Loan Number associated with an active application in GUS (single active application) will update the existing application with file import data. Some fields associated with USDA specific data will be retained since this data is not present in the file import.

Below the note box, there is a blue icon with the text "Only MISMO 3.4 XML format may be imported." and a red warning icon with the text "Reminder: Duplicate application may be established if user attempts to import the file multiple times."

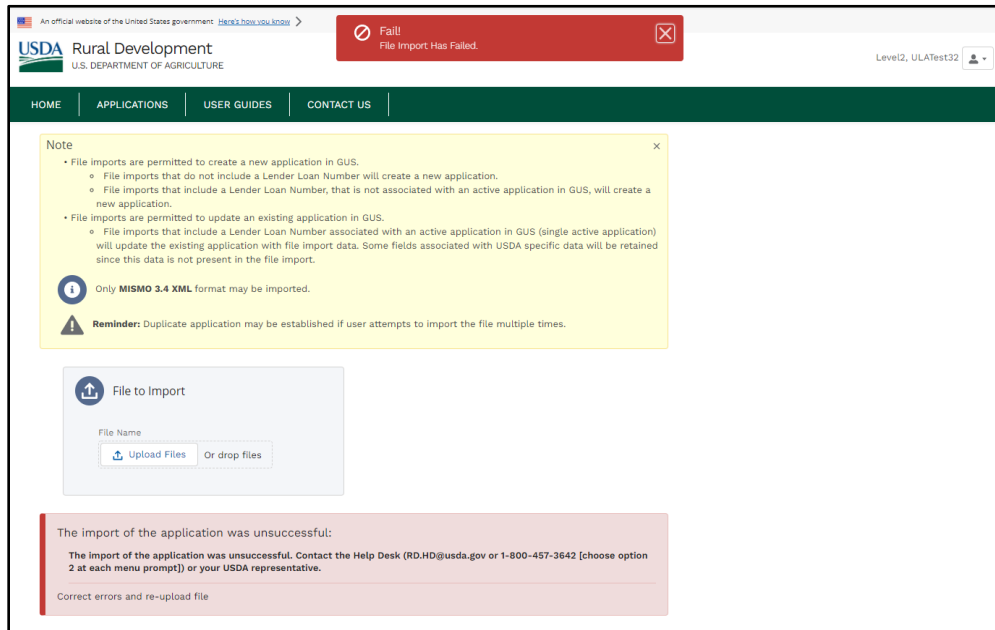
Below the reminder, there is a blue icon with the text "File to Import" and a "File Name" input field. Below the input field, there are two buttons: "Upload Files" and "Or drop files".

At the bottom, there is a red error box with the following text:

The import of the application was unsuccessful:
MISMO XML Contents do not pass the MISMO + Extensions Schema Validation.
Correct errors and re-upload file

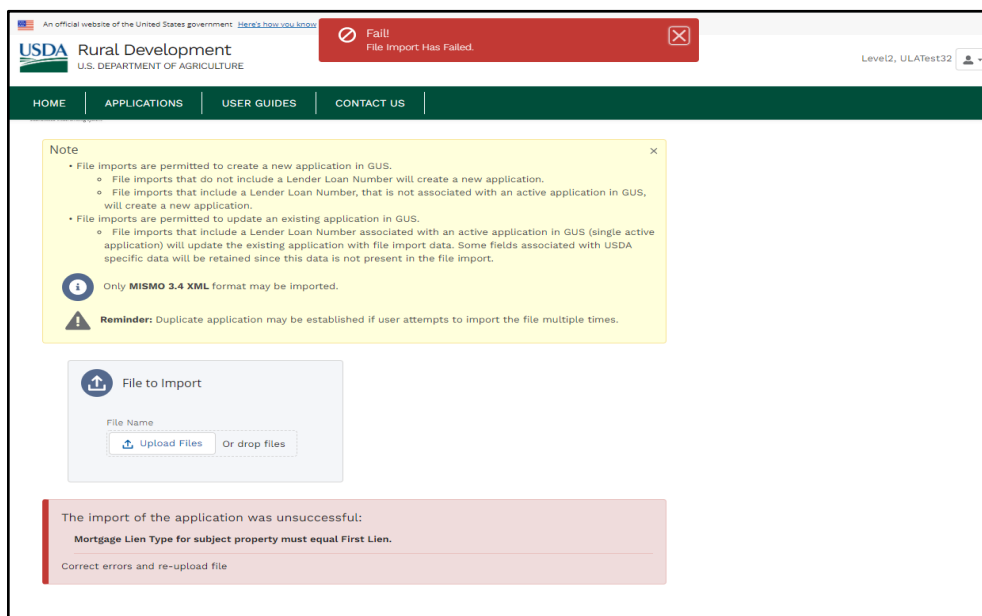
Schema validation error

As part of the schema validation, the system ensure that only appropriate data comes through; this includes verifying minimum required fields, enumerations, data type and format. If the uploaded file fails schema validation, then the user will be presented with an error message.



Service failure

If the import service is not available, then the user will be presented with an error message as illustrated in the screenshot below. User may retry at a later time or if the error persists, user may contact RD Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]).



GUS specific business validation

If the uploaded file passes schema validation but fails GUS business validation(s), then the user will be presented with an error message as illustrated in the screenshot.

The error message will detail the issue; the user may update the file and re-upload it.

GUS application creation failure

If the uploaded file passes the schema and GUS specific business validations but fails during the application creation process due to datapoint exceeding allowed limit in the system, then the user will be presented with an error message as illustrated in the screenshot.

Users may contact RD Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]). After guidance is received, the user may make the needed corrections and re-upload the file.

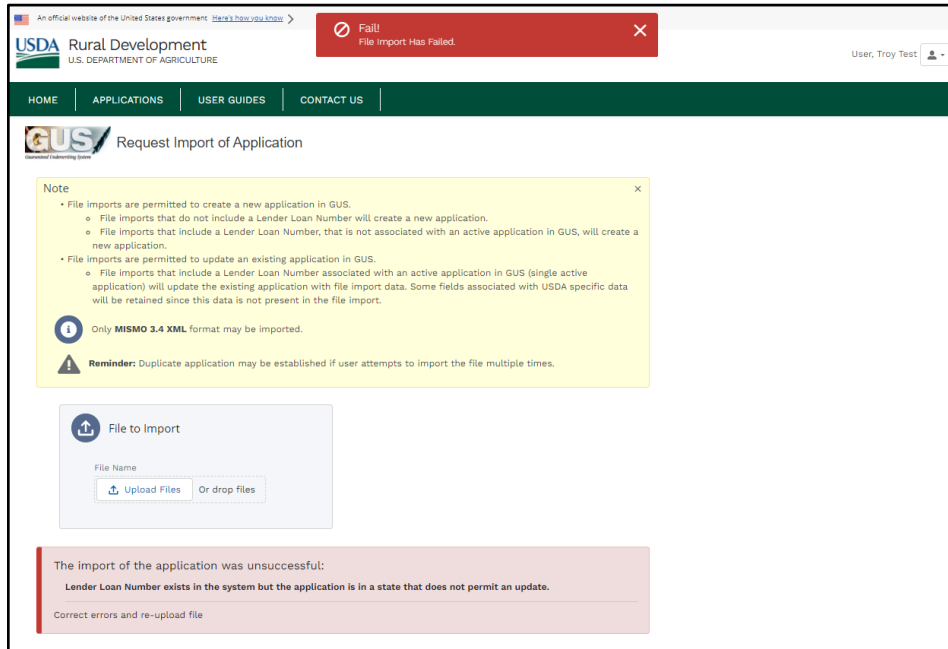
3.4 Successful Application Creation or Update

Once the uploaded file is successfully processed, the system shows a green Success! box which confirms the application has been created or updated.

The user can now review, edit, and save the application directly in this system. Use the “GUS Application ID” number to search for the application at a later time.

As part of processing the file, the system checks for any application which matches the combination of the Lender Tax ID and Lender Loan Number specified in the file:

- In the event a match is not found, then the system creates a new application.
- In the event a match is found, the Approved Lender will receive a message “update successful” and the existing application is updated with file import data. Some fields associated with USDA specific data will be retained since this data is not present in the file import.
- When the Lender Loan Number exists in GUS, but the loan status is Withdrawn, Final Submit or the Lender Agent has released control to the Approved Lender, the system will not update or create a new application. Rather, an error message appears on the screen. At this point, the Approved Lender/Lender Agent has the following options to handle the loan file:
 - Loans submitted to the Agency, not in process: The Approved Lender can recall the loan from USDA. Please refer to the *Recall Final Submission* of the GUS Lender User Guide for detailed guidance on how to recall a loan. The GUS Lender User Guide can be found in GUS on the User Guide Tab and online at the USDA LINC Training & Resource Library (<https://www.rd.usda.gov/page/usda-linc-training-resource-library>).
 - Loans submitted to the agency, in process: The Approved Lender can contact the applicable OPD Production Team (based on the state the property is located) to release the loan back to the Approved Lender. OPD Team contacts are in GUS on the Contact Us Tab and can be found on the USDA LINC Training & Resource Library <https://www.rd.usda.gov/page/usda-linc-training-resource-library>
 - Lender Agents that have released control of a file can make a request to the Approved Lender to withdraw the loan. After the Loan Status is Withdrawn, the Lender agent can enter a new loan into GUS via import or manual entry.



The screenshot shows the USDA Rural Development GUS Lender User Guide interface. At the top, there is a navigation bar with links for HOME, APPLICATIONS, USER GUIDES, and CONTACT US. A red error message banner at the top right states "Fail! File Import Has Failed." Below the navigation bar, the page title is "Request Import of Application". A yellow note box contains the following information:

- Note
 - File imports are permitted to create a new application in GUS.
 - File imports that do not include a Lender Loan Number will create a new application.
 - File imports that include a Lender Loan Number, that is not associated with an active application in GUS, will create a new application.
 - File imports are permitted to update an existing application in GUS.
 - File imports that include a Lender Loan Number associated with an active application in GUS (single active application) will update the existing application with file import data. Some fields associated with USDA specific data will be retained since this data is not present in the file import.
- Only MISMO 3.4 XML format may be imported.
- Reminder: Duplicate application may be established if user attempts to import the file multiple times.

Below the note box, there is a "File to Import" section with a "File Name" input field and "Upload Files" and "Or drop files" buttons. At the bottom, a red error message box states: "The import of the application was unsuccessful: Lender Loan Number exists in the system but the application is in a state that does not permit an update. Correct errors and re-upload file."

Error message

An error message appears when the system finds a matching application and the application status is in a state that will not allow an update (File Withdrawn, File in Final Submit Status, File that Lender Agent has released control to the Approved Lender).

3.5 Searching for and Completing the Loan Application

The user may continue editing the application and completing the loan application process at a later time. For detailed instructions on how to access an existing application by searching for it, refer to the "Searching for and Opening an Existing Application" section of the **GUS Lender User Guide**. The document is available online at the USDA LINC Training & Resource Library (<https://www.rd.usda.gov/page/usda-linc-training-resource-library>).

4 Saving and Validating the Application

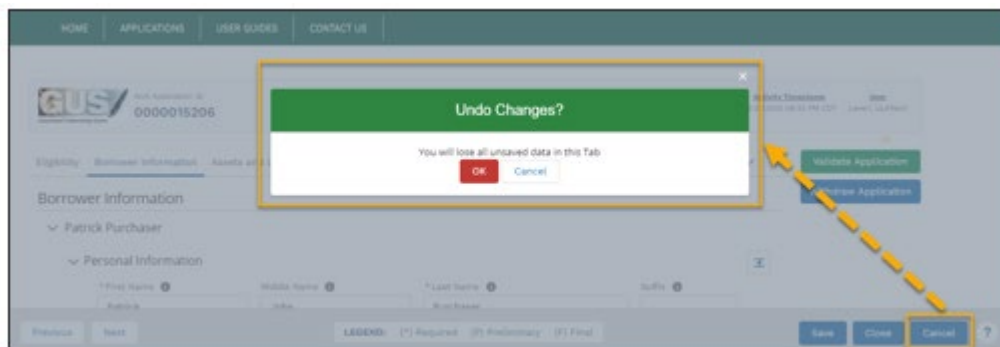
Once the XML has been successfully imported and the user has accessed the application, reviewed, and updated the application, as needed, it is recommended to click the **Save** button to keep changes.

4.1 Using the Footer to Save Information

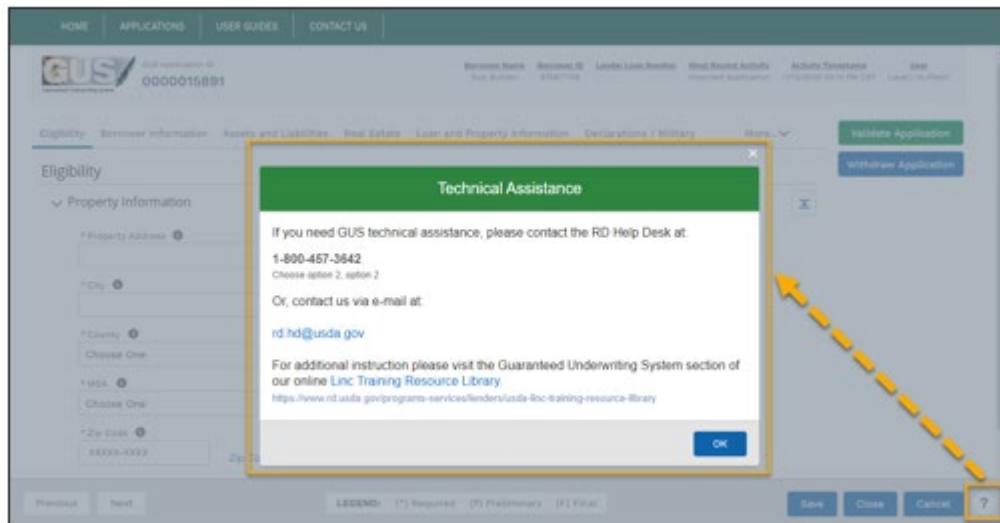
Along the bottom of the screen there is a footer which helps users to navigate within the loan application in the system. The footer has a legend indicating fields that are Required (*) to save the application, and fields that are needed as part of a Preliminary (P) or Final (F) validation; there are also action buttons, as follows:

The footer contains the following elements from left to right: 'Previous' and 'Next' buttons; a legend stating 'LEGEND: (*) Required (P) Preliminary (F) Final'; and 'Save', 'Close', 'Cancel', and a help icon (?) buttons.

- **Previous:** Use this button to navigate back in the application (to the previous screen).
 - The button displays grayed out (or disabled) when the user is on the first screen as there are no previous screens.
 - Before moving to another screen, the system will try to save the entered information; if it encounters issues, a list of errors appears on the screen. The errors must be resolved before the system successfully saves the application and allows users to move to a different screen.
- **Next:** Use this button to navigate forward in the application (to the next screen).
 - The button displays grayed out (or disabled) when the user is on the last screen as there are no other screen going forward.
 - Before moving to another screen, the system validates the entered information; if it encounters issues, a list of errors appears at the top of the screen. The errors must be resolved before the system successfully saves the application and allows users to move to a different screen.
- **Save:** Use this button to save the entered information.
 - The system will check to make sure all required fields on a given screen have been completed and would list errors that are preventing a successful save operation. The system does not save information if there are errors within the current screen of the application. Correct the errors and click the **Save** button again.
- **Close:** Use this button to exit the application and return to the *Home* page. The system validates the entered information prior to returning to the *Home* page. If applicable, a list of errors appears at the top of the screen. The errors must be resolved before the system successfully saves and closes the application.
- **Cancel:** Use this button to exit the application while disregarding any changes made to it. Upon clicking the button, a pop-up window appears allowing the user to confirm the action. If the user clicks the OK button, the system displays the *Home* page without saving any changes to the application (i.e. new or removed information) nor listing any errors found.



- **Help:** Upon clicking this button, a pop-up window appears listing the contact information to get technical assistance, via email or over the phone.



4.1.1 Errors upon Saving

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

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Level1, ULATest1

HOME APPLICATIONS USER GUIDES CONTACT US

GUS GUS Application ID: 000000177
Borrower Name: Alice Firstimer Borrower ID: 652452717 Lender Loan Number: Modified Application Data Most Recent Activity: 02/26/2021 09:45 PM CST User: Level1, ULATest1

The Following Fields Need Your Attention

Property Information - Property Address
Please enter street address of subject property

Property Information - City
City must be entered

Property Information - County
Select a valid county from the dropdown

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

Eligibility

Property Information

*Property Address Unit #
Please enter street address of subject property

*City *State
City must be entered MS

*County
Choose One

Previous Next LEGEND: (*) Required (P) Preliminary (F) Final ?

Field Errors Panel

Before an application can be successfully saved, the system checks for potential errors to ensure only accurate, correctly formatted data is retained. If there are any errors, the system displays, underneath the Application Header, a list of the errors indicating which fields need to be fixed along with the section in which that field is located, and a short description of the issue.


Prior to successfully saving the application, correct all the errors listed within the red *Field Errors* panel.

Refer to the “*System Features*” section within the ***GUS Lender User Guide*** to learn about common navigation features, specific buttons, and system behaviors. Having a good understanding of such system features, allows the user to easily navigate the loan application and to have an overall better user experience. The document is available online at the USDA LINC Training & Resource Library (<https://www.rd.usda.gov/page/usda-linc-training-resource-library>).

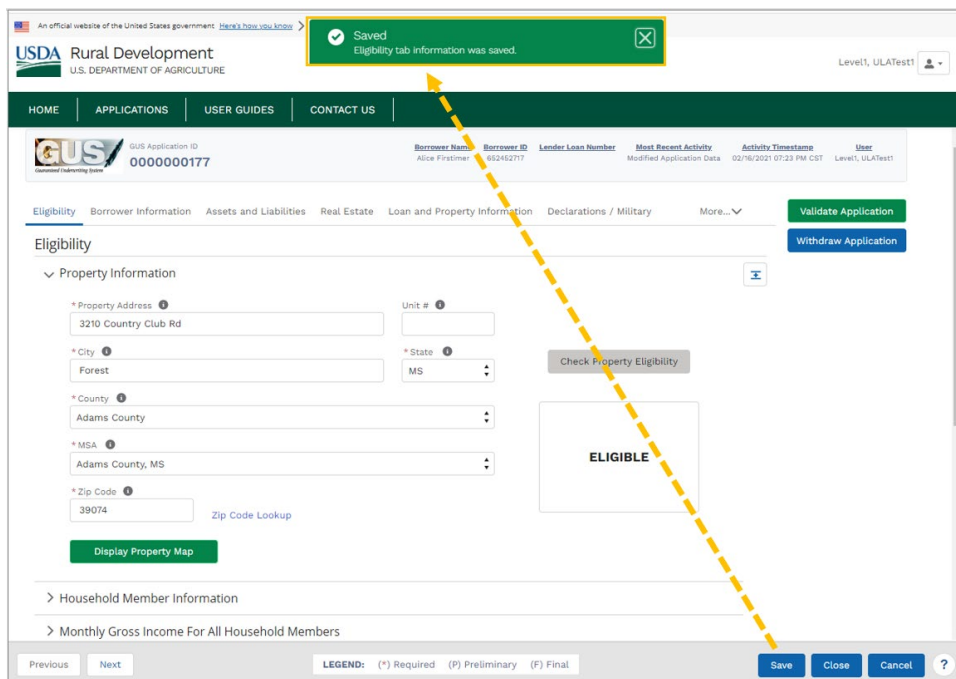
The system does not save information unless the mandatory fields within that screen are populated. The system also has field-level validations, which are triggered if the user clicks in and out of a field without entering the required information.

- These validations surround the field with a red border and provide a short message underneath it, prompting the user to enter the required information.
- Field Level Validations point at fields that require user input. Addressing them before attempting to save the application might reduce or eliminate the number of errors found by the system prior to successfully saving the loan application.

Another key feature is the **Expand/Collapse All** (sections) button located to the far right of the screen.

- The **Expand/Collapse All** button is a plus icon between two horizontal and parallel lines: .
- This button allows the user to quickly collapse or expand all the sections within a screen in a single click.
- The sections with errors will not automatically expand and the user could use the **Expand/Collapse All** button to locate fields that need to be updated.

4.1.2 Successful Save



USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

HOME APPLICATIONS USER GUIDES CONTACT US

GUS Application ID: 0000000177

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

Validate Application Withdraw Application

Property Information

* Property Address: 3210 Country Club Rd Unit #:
* City: Forest * State: MS
* County: Adams County
* MSA: Adams County, MS
* Zip Code: 39074 Zip Code Lookup
Display Property Map

Household Member Information
Monthly Gross Income For All Household Members

Previous Next LEGEND: (*) Required (P) Preliminary (F) Final Save Close Cancel ?

Successful Save

Once the user populates the required information and/or addresses the fields with errors, and the system validates that there are no errors, there will be a green *Success* box confirming a successful save.

If the application has no errors, there will be a green success box confirming a successful save (see below).

4.2 Validating an Application

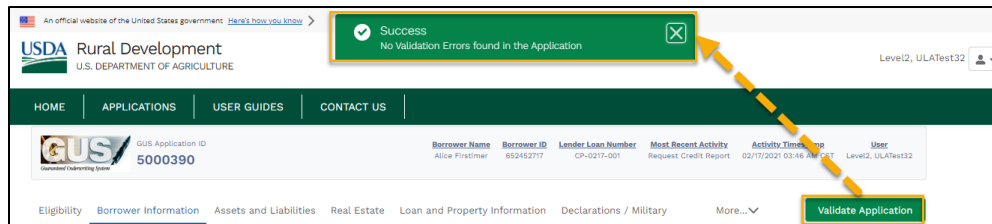
The **Validate Application** button is for confirming the underwriting readiness of an application. When users click the **Validate Application** button, the system will check the application to verify if all the required fields for preliminary and final validations have been entered correctly.

The **Validate Application** button is enabled and always visible after the user has completed the *Eligibility* and *Borrower Information* screens and has saved the loan application at least once.

Unsaved Data

Clicking the **Validate Application** button on an application with unsaved data on the current screen results in a pop-up message located in the middle of the screen notifying the user of unsaved changes on the screen. If the user does not save the application by pressing **Save**, **Previous**, **Next**, or navigating to another screen in the application before pressing **OK** on this pop-up, unsaved data will not be considered for the application validation.

If the user presses **OK** in the above example OR presses the **Validate Application** button on an application that has all data saved, the system will validate the data entered.

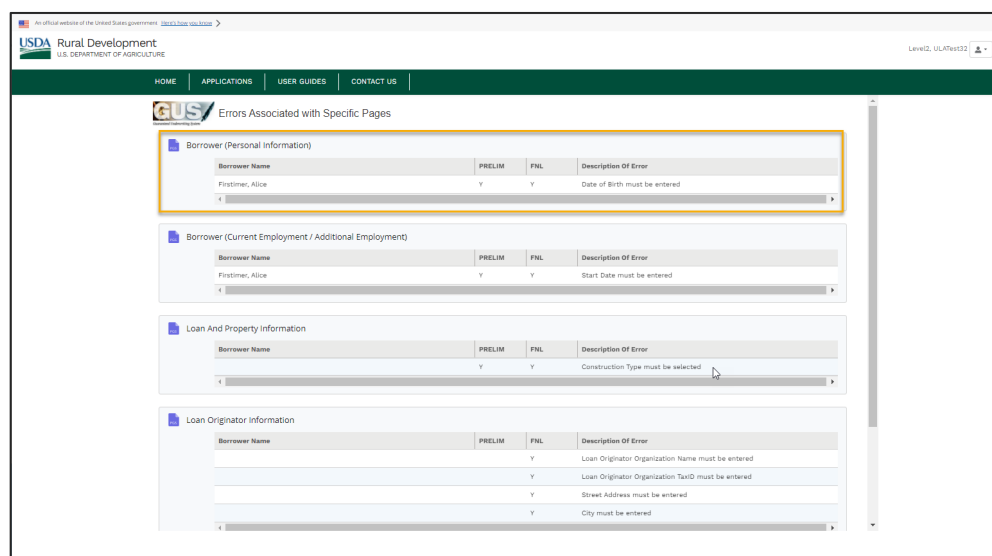


Success – No validation errors in application

If there are no application validation errors, the system displays a green success toast message that reads “No Validation Errors found in the Application” at the top of the screen.

If there are validation errors that need to be addressed prior to preliminary or final submission, the system opens a new tab within the browser (see screenshot below). Each line contains a field that needs to be addressed before preliminary and final submission.

There are four columns on the *Validation Error* screen. The “Borrower Name” column indicates which borrower the error applies to. If this column is blank, the error is not associated with a specific borrower’s data. The “PRELIM” column refers to errors that the system encountered on specific pages, which must be fixed to proceed with the preliminary underwriting for pre-approval process. The “FNL” column refers to errors which need to be fixed prior to final submission. The “Description of Error” column references the field where the error needs to be corrected for the respective screen.



Errors Associated with Specific Pages

The errors are grouped by screen name, section, and borrower name (if applicable).

To fix or update the field(s), users must go to the applicable screen (e.g. the *Borrower Information* screen) and field (e.g. the “Date of Birth” field).

Refer to the “*View Findings*”, “*Application Documents*”, “*Request Forms*” and “*Final Submission*” sections within the **GUS Lender User Guide** for steps on how to complete application submission. The document is available online at the USDA LINC Training & Resource Library (<https://www.rd.usda.gov/page/usda-linc-training-resource-library>).

Appendix A: Acronyms

AASM.....	Application Authorization Security Management (system)
CAIVRS.....	Credit Alert Interactive Verification Reporting System (managed by HUD)
DU.....	Desktop Underwriting
GLS	(USDA's) Guaranteed Loan System
GUS	(USDA's) Guaranteed Underwriting System
FISMA.....	Federal Information Security Modernization Act of 2014
HUD.....	Department of Housing and Urban Development
LINC.....	Lender Interactive Network Connection
LOS	Loan Origination System
MISMO	Mortgage Industry Standards Maintenance Organization
SFHGLP	Single Family Housing Guaranteed Loan Program
URLA.....	Uniform Residential Loan Application
USDA	United States Department of Agriculture