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1 About the System

1.1 Introduction
Welcome to USDA Rural Development’s Guaranteed Underwriting System (GUS). GUS allows lenders to electronically import loan data, process loan applications and submit those applications to the Agency securely and efficiently.

GUS incorporates the below information technology and security standards:

- **Compliance** – Fully complies with current 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 other Federal Government policies.
- **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** – GUS is on a modern, customizable platform which improves stability and smooths the way for future upgrades, as needed.
- **Integration** – GUS is integrated with other systems making it easier to retrieve credit reports, get CAIVRS number, verify eligibility of loans, and store loan documentation securely.
- **Efficiency** – 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. Accurate data collection is in place and meets both for the current URLA specifications and for Rural Development (RD) requirements.

1.2 How to Use this Guide
This manual contains step by step guidance on how to complete guaranteed loan applications. Included throughout this document are annotated screenshots of the system with steps for completing each application screen. The user should note the application screens in GUS were designed to mirror the pages of the Uniform Residential Loan Application. This enables the user to easily find application information within the GUS Application.

This guide is available from within GUS on the User Guides Tab in the top green banner and online at the USDA LINC Training & Resource Library. The USDA LINC Training & Resource Library can be accessed via the following link: [https://www.rd.usda.gov/page/usda-linc-training-resource-library](https://www.rd.usda.gov/page/usda-linc-training-resource-library). GUS System and Policy Training can be requested from USDA Rural Development by contacting the Lender Partner Division at sfhgl.lenderpartner@usda.gov.
2 Getting Started

2.1 Prerequisites

Lenders that have an approved Form RD 3555-16, “Agreement for Participation in Single Family Housing Guaranteed/Insured Loan Programs of the United States Government” and lender agents (brokers) are eligible to utilize GUS. See HB-1-3555 Chapter 3: Lender Approval (7 CFR 3555.51) for further guidance on becoming an approved lender. [https://www.rd.usda.gov/resources/directives/handbooks](https://www.rd.usda.gov/resources/directives/handbooks)

After lenders are approved, they then designate at least one Security Administrator who is responsible for adding new users and maintaining users in GUS. Only users that have created a GUS user ID can be added and given a role in GUS by the lender’s Security Administrator. For additional information on creating GUS user IDs and managing users in GUS, please review the SFHGLP System Access and Security Guide on the USDA LINC Training & Resource Library via [https://www.rd.usda.gov/page/usda-linc-training-resource-library](https://www.rd.usda.gov/page/usda-linc-training-resource-library).

2.2 Permissions and Roles

GUS has various roles within the system which grant different access levels to applications. The actions permitted range from view only, to entering application information, and/or submitting for final approval. The Approved Lender is responsible for determining who can be added as a user and the proper security role assignment. For a detailed description of available security roles, please refer to the SFHGLP System Access and Security Guide, available online at the USDA LINC Training & Resource Library at the following link: [https://www.rd.usda.gov/page/usda-linc-training-resource-library](https://www.rd.usda.gov/page/usda-linc-training-resource-library).

2.3 Logging in to GUS

To avoid login errors, users should always access the GUS system via the Lender LINC Page at [https://usdalinc.sc.egov.usda.gov/RHShome.do](https://usdalinc.sc.egov.usda.gov/RHShome.do). A bookmark for this URL should be created for future access. The user will then select the link for GUS from the Single Family Guaranteed Rural Housing application selection list.
2.4 Home Page
After 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 action buttons. Both the “Browser Recommendation” and the “Welcome Message” banners may be dismissed. USDA RD utilizes the “Welcome Message” to communicate GUS updates/changes. After reading through the updated content, users can opt-out of seeing the new message on future logins by clicking the checkbox. (A user’s previous opt-out selection will be nullified when a new informational message is added by a USDA RD Employee.) The newly updated “Welcome Message” will appear on the screen and users can again opt-out of seeing the message on future logins.

The Home page displayed 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 screenshots below.

Home Page showing browser recommendation and “what’s new” messaging.

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.
Example of *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.

![Example of Home page for Lender’s Security Admin user](image1)

Example of *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.

![Example of Home page for View Only users](image2)
Example of *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 Home Page action buttons are: **New Application**, **Import Application**, and search for **Existing Application**. Refer to [Section 4](#) for detailed information on creating new loan applications.

### 2.5 Logged in Controls

In the upper right corner of the GUS screen, is the user’s name currently logged in with a down menu for additional options. The user can choose Home or Logout from the dropdown menu. GUS login sessions expire after 15 minutes of inactivity and will log the user out of GUS automatically.
2.6 Contact Us
Contact Us page has a full directory of USDA system support contacts and links to useful Tools and Resources. To access this page, click Contact Us from the Navigation Bar.

3 System Features
Before getting started, it may be useful to review the navigation features and behaviors of the system found in section 3.2 Navigation Features and Key Elements. This section shows the user various navigation bars, icons, buttons, and menu options which are present throughout the system.

3.1 Searching for and Opening an Existing Application
Once an application has been saved or imported successfully, users can search for and open the existing application to review, edit, complete, or submit the application. To search for and open an existing application, go to the Loan List / Loan Search page, by using the options provided below.

Considerations for Lender Agents/Brokers:

- Lender Agents/Brokers must click the Existing Application button that corresponds to the Lender with whom the loan is associated. The system only searches for applications under that specific Lender. **Please note:** Once a loan is established in GUS with one lender, it cannot be switched to another. If a lender agent desires to switch a loan over to a different lender, they must create a new application with that lender in GUS.

- If the incorrect Existing Application button is clicked or the user wishes to search for applications under a different Lender, click the back button on the browser window, or click Home to return to the Lender list and click the corresponding Existing Application button.
For Approved Lender users, the “Lender you are currently associated with” information is displayed at the top of the page. For the Lender Agents/Brokers, the “Lender you are currently associated with” and the Third-Party Origination (TPO) information are displayed at the top of the page.

Instructions for Accessing the Loan List / Loan Search page from the Home page

1. Within the top navigation bar, click Applications.
2. Or click the Existing Application button.
3. From the Loan List / Loan Search page, enter the applicable search criteria. Uses can search by
   - **Borrower Name:** The Loan List / Loan Search page allows users to search for an existing application. By default, the “Date/Name Search”, Date Range default value is “last 7 days”. Clicking the “Find Loan” button will bring up all applications modified within the past seven days. If the user wishes to search for an application by borrower name, the search value can be the Borrower First Name, Last Name. Approved lenders also have the option to search for the Third-Party Originator (TPO) Name. It is not necessary to enter a full name for the system to search for matching applications. For example, entering “Home” would return a loan application in which the borrower’s last name is “Homeowner”; the same would occur if only “own” is entered.
   - The “Begin-End Date Range” drop-down menu offers various pre-defined date range options (e.g., “Today”, Last 30 days” and “Custom Date”. The system uses the date range to filter out applications. The “Last # days” option looks for application(s) modified a specified number of days ago through the current day. The “Custom Date” option enables the “Beginning Date” and “Ending Date” fields.
   - Click the “Beginning Date” and “Ending Date” fields to manually enter the date in the MMDDYYYY format. The system automatically adds the forward slash(es) as users type in the date, resulting in MM/DD/YYYY. The “Beginning Date” cannot be a future date. The date range cannot exceed 365 consecutive days. Type in the date(s) or click the calendar icon (/calendar) to choose the day, month, and year from a calendar that pops-up in the screen.
   - **Borrower Social Security Number:** Use the second radio button to search for applications by the Borrower’s Social Security Number (SSN) within the Loan List / Loan Search page. Only enter the 9 digits, the system automatically adds dashes as users are typing in the SSN or when the SSN is copied into the field (with or without the dashes).
   - **Searching by Lender Loan Number:** Use the third radio button to search for applications by the Lender Loan Number within the Loan List / Loan Search page.
   - **Searching by GUS Application ID Number:** Use the fourth radio button to search for applications by the GUS Application ID Number within the Loan List / Loan Search page. The system requires the user to input at least four digits; if the user enters less than four digits, the system does not look for matching applications and a message appears indicating that no results were found.
4. Click the Refresh Data button to clear out the entered search criteria. The system displays the default search values.
5. Click the Find Loan button. The system searches for existing applications and returns any matching results.
6. Click the hyperlink under the “Primary Borrower” column to open the application in the Borrower Information screen.
7. Click the hyperlink under the “Underwriting Recommendation” column to open the application’s View Findings screen. This option is only available when the View Findings screen has been completed and saved.
No Results

If the system cannot find any application matching the provided search criteria for the associated Lender, a message will appear below the text entry fields, as shown in the “Search Results and Criteria” banner.

Multiple Search Results

1. The system provides a summary of the total number of loans within the “Search Result and Criteria” banner.
2. The system lists applications that match the entered search criteria in a table (up to 200 records display per page). Click on any of the headers to sort the search results.
3. Use the buttons (First, Previous, Next, and Last) to move on to another search results page.
More Information

Click the **View More** button to see additional information regarding a particular loan application, within the “More Information” pop-up window, such as the “Property Eligibility” and “Income Eligibility” statuses.
### 3.2 Navigation Features and Key Elements

**Features & Elements**

1. **Navigation Bar**: shows top-level navigation options; when clicked, it redirects users to the specific page.
2. **Application Header**: shows relevant and summarized loan application information.
3. **Application Navigation Bar**: lists individual portions of the mortgage application, starting with *Eligibility*. This menu is used to navigate the application screens and mirrors the URLA Application.
4. **Screen**: is a part of the loan application and contains fields and section(s) used to collect loan application info.
5. **Sections**: are part of a screen. By default, the first section is shown expanded, and the other sections are collapsed. To open a section, click the toggle (>) or the section header.
6. **Expand/Collapse All Sections** button.
3.2.1 “Expand/Collapse All Sections” Button
For screens that have multiple sections, the first section appears expanded, while the other sections within the screen appear collapsed by default.

1. To collapse all sections, click the Expand/Collapse All button at the top right of the page. Click again to expand all sections.
2. To expand a section, click the section header or the toggle on the left of the section’s header name. Click again to collapse.

3.3 Footer Section
Along the bottom of the screen there is a footer which helps users to navigate the loan application. The footer has a legend indicating fields that are Required (*) to save the application, and fields that are required to save and request a Preliminary (P) submission or Final (F) submission. There are also action buttons, as follows:
• **Previous:** Use this button to navigate back in the application (to the previous screen).
  
  o The button displays grayed out (or disabled) when the user is on the first screen as there are no previous screens.
  o 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.

• **Next:** Use this button to navigate forward in the application (to the next screen).
  
  o The button displays grayed out (or disabled) when the user is on the last screen as there are no other screen going forward.
  o 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.
  
  o 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.
  o When a new application is created, this button reads **Save Application**. Enter the required information within the Eligibility and Borrower Information screens to successfully save the application. A “GUS Application ID” is generated, and the loan application record is searchable. The Save Application button will now change to Save for the rest of the screens of the application.
  o Saving regularly is a good practice and allows users to log out and come back to an application later.

• **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. 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 current page (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.

3.4 Saving Information
This section provides information on how the system displays error messages and indicates fields requiring input, shows the banner that appears upon achieving a successful save, and the application related information generated within the Application Header.

3.4.1 Errors upon Saving
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.
When the user clicks in and out of a mandatory field without entering information, or enters invalid characters, field level validation is triggered. The field level validation shows the field with a red border and provides a short message underneath it, prompting the user to enter or correct the information. The field level validation occurs without having to click Save, Next, Previous or Close buttons.

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.

3.4.2 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.

3.4.3 Application Information (manually created applications)

Before a manually created application is saved for the first time, the Application Header is empty (this is the space below the green Navigation Bar).

At a minimum, the required information within the Eligibility and Borrower Information screens must be completed to activate and select the Save Application button.
Once the application is saved successfully, the system provides a “GUS Application ID” number and displays the entered “Borrower Name” of the primary borrower, as well as other relevant information. Information appears on the Application Header as it becomes available to the system.

**Application Header**

1. System generated GUS Application ID.
2. The “Borrower Name” reflects the entered primary borrower name. If the user changes the primary borrower’s name and saves the application, the Application Header displays the updated “Borrower Name”.
3. The “Borrower ID” is system generated, based on the primary borrower’s Social Security Number (SSN). If the SSN is changed, the system would generate a new “Borrower ID” and updates the Application Header accordingly.
4. When the “Lender Loan Number” field on the *Lender Loan Information* screen is populated and saved, the value appears in the Application Header. If the information is changed and saved, the Application Header updates to the most recent entered data.
5. “Most Recent Activity” such as: “Modified Application Data”.
6. “Activity Timestamp” shows the most recent activity’s date and time (in Central Time).
7. “User” who performed the most recent activity.
3.5 Navigation Icons and Buttons

Below is a screenshot showing the most common icons, fields, and buttons used in GUS.

Items and Description

1. **Expand/Collapse** (V is expanded, > is collapsed) – Click on the > facing arrow to expand/open the section.
2. **Information** (i within a dark circle) – Hover over the “i” to view more information about how to complete a field.
3. **Pull down or drop-down menu** (triangles) – Click to view a pre-set list of options.
4. **Required field** (marked with a red asterisk (*) – Users must enter data in these fields to successfully save an application. When clicking **Save**, if required fields are missing, the system will display an error message for each respective field. The user will be required to complete those fields to proceed.
5. **Website link** (blue text) – Click the blue hyperlink to open a website (e.g., Zip Code Lookup) in a new tab.

Certain field names are followed by (P) and (F), which indicates whether the field is required to request a Preliminary (P) submission or Final (F) submission.

Collapse/Expand All Icon
Click the icon located in the far right, to expand or collapse all the sections on the page.

Radio Buttons and Check Boxes

1. Radio buttons – Click to choose one (1) option.
2. Check boxes – Click to choose one or more options.

3.6 Enabled and Disabled Fields
Grayed-out fields are not enabled for input by the current user. Some of these fields become enabled based on selections in related fields, while others are always disabled, i.e., auto-calculated fields. Refer to the examples below that show the enabled/disabled field behavior. The images below are for illustration purposes only.

Logic Fields

- Enabled – The Mailing Address text entry fields appear enabled allowing the user to enter an address different than their Current Address.
- Disabled – After the user clicks the “Same as Current Address” checkbox, all the Mailing Address text entry fields become disabled.
Calculated Field(s)

- Automatically calculates amounts.
- It cannot be edited and remains grayed out.
- To fix the amount shown, users need to edit the related line item(s) within the section.

Conditional Fields (e.g., Assets section)

1. The gray fields are disabled because an “Account Owner” has not been selected.
2. Once an “Account Owner” is selected, the four fields become enabled.

3.7 Active and Inactive Buttons

Disabled or inactive buttons, shown in gray, indicate information is needed prior to the button becoming enabled. Once the information has been entered in the applicable fields, e.g., “Employer or Business Name,” the button becomes enabled/active and turns green. During Eligibility verification, users may also see enabled/disabled button behavior. In this case, the button is active until the user clicks it and the system completes the verification, rendering the button inactive.
1. **Inactive Button**

No information has been entered within the *Previous Employment* section and the *Add Previous Employment* button is gray and inactive.

2. **Active Button**

As soon as any information is entered in the “Employer or Business Name” field, the *Add Previous Employment* button turns green and is active.

### 3.8 “Add” and “Remove” Buttons

Throughout the loan application screens, there are various sections that contain *Add* and *Remove* buttons that correspond to the information that is being gathered while allowing the user to capture additional information under that particular section. This functionality is replicated across various sections and subsections within the loan application. Detailed information on how to perform the Add and Remove actions is explained here.
In general, first, enter the required information to save a given record and, if needed, click the Add button to capture additional information. The system adds an extra set of fields, and the Remove button becomes available. Continue by entering the required information within the new set of fields and if needed, click the Add button once again. When needed, click the Remove button to delete the desired set of fields and all information entered within those fields – this removal is final, and no confirmation pop-up window appears.

**Example of the “Add” and “Remove” buttons (single record)**

1. User clicks the Add Previous Employment button.
2. A set of fields and buttons appear. Choose to populate the single record.
3. Or click the Remove button.

As records are added, a Remove button appears to allow users to delete entries.

---

**Example of the “Add” and “Remove” buttons (multiple records)**

1. User clicks the Add Previous Employment button.
2. A set of fields and buttons appear. Choose to populate the single record.
3. Once the fields are populated, click the Add Previous Employment button to add a 2nd record.
5. If applicable, click the top **Remove** button to delete the 1st record.

6. Fill-out the 2nd previous employment record.

7. If applicable, click the 2nd **Remove** button.

8. Click the Add Previous Employment button. Shown as disabled as it is awaiting data entry for the new record.
3.9 Counter of Records within a Section
Starting on the Borrower Information screen, the system provides a count of how many records have been entered and saved within a section. If a record is added or removed within a section, the counter reflects the change. See screenshots below, showing the difference on the Previous Employment section.

Example

Top screenshot: the Borrower Information screen displays various sections with the counter set to zero (0).

Lower screenshot: Once a single record has been added to the Previous Employment / Self Employment and Income section, the section header counter reflects the addition as one (1).

3.10 Navigate Using the “More” Drop-down
There are six screen names displayed on the Application Navigation header bar, from the Eligibility screen to the Declarations / Military screen, followed by the “More” drop-down. The “More” drop-down contains the remaining screens. The user can also navigate to the remaining screens by clicking the footer’s Next button, which saves the entered data prior to proceeding to the applicable screen.

The screen name shown to the left of the “More” drop-down has a dynamic behavior. It reflects the screen the user is currently in. For example, in the first screenshot below, the user is updating the Declarations / Military screen, hence the screen name shown to the left of the “More” drop-down is “Declarations / Military”.

When the user navigates to the next screen, which is the Demographic Information screen, the screen name shown to the left of the “More” drop-down changes to read “Demographic information”; see second screenshot below. The user should keep this behavior in mind, as they use the “More” drop-down to navigate to subsequent parts of the loan application in GUS.

Navigate using the “More” drop-down.

1. Click the “More” drop-down.
2. Click the desired screen name from the drop-down list. E.g., Demographic Information screen.
3. The selected screen opens up and screen name is displayed to the left of more dropdown. E.g., the Demographic Information screen appears.

3.11 Validate 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/or 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.

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 below example OR presses the **Validate Application** button on an application that has all data saved, the system will validate the data entered.

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 a preliminary underwriting submission. The “FNL” column refers to errors which need to be fixed prior to final underwriting submission. The “Description of Error” column references the field where the error needs to be corrected for the respective screen.

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).
3.12 Application Withdrawal

If an application has been started, the user may choose to indicate they no longer wish to move forward with the application by clicking the **Withdraw Application** button. The button is located on the top right corner and accessible on any screen within an application. This option is available only while the application’s “Submission Status” is “Unknown” or “Preliminary”. Once the application withdrawal process is completed, the loan “Application Status” changes to “Withdrawn” and becomes “view” only. This is a permanent action. Withdrawn applications cannot be reinstated. If the lender wishes to continue with the loan application, a new application will need to be established in GUS. A new application can be created in GUS by utilizing the following options:

- If the user’s Loan Origination System has the capability to duplicate the application, utilize that functionality, then reimport. (NOTE: a new lender loan number will be assigned) OR

- Import an XML without a Lender Loan Number to create a new application in GUS, then navigate to the Lender Loan information page and manually enter the Lender Loan Number OR

- Manually complete the Eligibility and Borrower Information pages to create a new GUS Application, then enter the corresponding lender loan number on the Lender Loan information Page. Save the application, then import XML with the matching Lender Loan Number.

- If importing an XML from lender’s Loan Origination System to create a new GUS application is not possible, manual entry the data for of all screens can be completed. See section **4.3 Manually Creating a New Loan Application**
On an application with a “Submission Status” of “Final,” the Withdraw Application button is disabled. Similarly, if the Lender Agent/Broker has released the application back to the Lender user, the Withdraw Application button appears disabled for the Lender Agent/Broker.

Steps
1. Click the Withdraw Application button.
2. A pop-up window appears, click OK to proceed with the application’s withdrawal. Otherwise, click the Cancel button.

4 Creating a New Application
From the Home Page, users have the option to import XML files from their Loan Origination System to create new loan applications. The GUS system will accept Desktop Underwriter® (DU)Specification MISMO v3.4, Document Version 1.8.5. (Lenders may encounter unexpected behavior when importing if they utilize a Loan Origination System using a different version of the DU specification.) Users also have the option to manually enter loan application data to create a new application. See section 4.3 Manually Creating a New Loan Application
4.1 Import from Lender’s Loan Origination System

There are two methods available for selecting the XML file to be imported. Users may click the “Upload Files” button and navigate to the file’s location on their computer to select it, or the user can utilize the “drag and drop” method.

Steps

1. From the Home Tab, select “Import Application”. From the Request Import of New Application page, click the Upload Files button.
2. Search for and choose the XML file you wish to upload.
3. Click Open to begin importing the file.
4. Or the user can drag the file from your computer’s folder and drop it inside the dotted box that reads: “Or drop files” and proceed to step five.
5. 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.
4.2 Processing the XML File

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...”. 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. User will receive a message of successful file import or file import failed.
4.2.1 Successful Import-New GUS Application

In the event a match is not found, the system creates a new application. (An XML file imported without a Lender Loan Number will always create a new GUS application)

4.2.2 Successful Import- Update of Existing Application

In the event a matching Lender Loan Number is found, the Approved Lender will receive a message “update successful “and the existing application is updated with data from the imported XML. Some fields associated with USDA specific data will be retained since this data is not present in the file import. The application update via import functionality allows lenders to easily keep the loan application data synced with their Loan Origination System data.

4.2.3 Import Error Handling

There are several types of errors that can occur during an import. For a better understanding, see below descriptions and screen shots.

**Error when a Lender Loan Number already exists in GUS**

If the imported XML file contains a Lender Loan Number that already 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 letting the lender know the Lender Loan Number already exists in the System and is in a state that does not allow an update.

See below options for Approved Lenders and Lender Agents to resolve this error:
• **Approved Lenders**
For loans that need to be edited after being **Final Submitted** to the Agency, the loan can be recalled by the Approved Lender if the application status is **PENDING**. Please refer to the [7 Recall Final Submission](https://www.rd.usda.gov/page/usda-linc-training-resource-library) for detailed guidance on how to recall a loan. For loans final submitted to the agency, **In Process**: The Approved Lender can contact the applicable Production Team (based on the state the property is located) to release the loan back to the Approved Lender. Production 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](https://www.rd.usda.gov/page/usda-linc-training-resource-library)

• **Lender Agents/Approved Lenders**
Once a Lender Agent releases control of a GUS application to an approved lender, there are no options for reversing that step by either party. A request to the approved lender to withdraw the loan should be made. Then, a new application can be created in GUS by utilizing the following options:
- If the Loan Origination System has the capability to duplicate the application, utilize that functionality, then reimport. (NOTE: a new lender loan number will be assigned) OR
- Import an XML without a Lender Loan Number, then navigate to the Lender Loan information page and manually enter the Lender Loan Number OR
- Manually complete the Eligibility and Borrower Information pages, then enter the corresponding lender loan number on the Lender Loan information Page. Save the application, then import same XML.

• **File Import Service is Unavailable**: If the file is not uploaded successfully, the system displays an error message. Errors appear within a red banner. Users should attempt to upload the same file again as the failure could be caused by a temporary service outage. However, 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]). Below is an example.

![File Import Service Failed](image-url)
• **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 should update the file within their Loan Origination System and try import again. See below examples:

![Error Message Example 1](image1)

The import of the application was unsuccessful:
Mortgage Type Applied For must equal USDA-RD.
Correct errors and re-upload file

![Error Message Example 2](image2)

The import of the application was unsuccessful:
Unit Number associated with addresses cannot exceed 11 characters.
Correct errors and re-upload file

• **Schema validation error** - As part of the schema validation, the system ensures that only appropriate data comes through; this includes verifying minimum required fields, enumerations, data type and format. If the XML file fails schema validation, the user will be presented with an error message. (An example of erroneous data causing a schema error is when the Dependent’s Age entry in the lenders Loan Origination System contains more than two numeric characters)

![Error Message Example 3](image3)
• **Errors with Reference Numbers**

These error messages can occur for a variety of reasons such as when data in the XML exceeds an established character limit or data in the XML causes the specific data field to be out of range. Examples: street address exceeds 50 characters (any address in the XML, not just subject property) or the start date for job entered as 06-30-202. To resolve, the user must provide the reference number on the error message received to the Help Desk.

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4.2.4 **Contacting the Help Desk**

When users seek assistance from the Help Desk, they should provide as many details as possible. If making a request via email, at a minimum, please provide screen shots of all error messages appearing on the screen, the first and last name of the user logged into GUS when the error occurred and the approximate date and time of the import attempt. When leaving a voicemail, please provide a detailed description of the error received, the first and last name of the user logged into GUS when the error occurred the approximate date and time of the import attempt along with their direct phone number and/or email address. The email address for the Help Desk is RD.HD@usda.gov. The phone number is 1-800-457-3642 [choose option 2 at each menu prompt].

4.3 **Manually Creating a New Loan Application**

Users can create applications in GUS manually by navigating to the Home Screen and selecting “New Application”. Based upon the user’s role, the Home screen displays differently; see screenshot below for the Home page which displays for the Lender and Branch Representative users. The overall process is the same; however, the Lender Agent/Broker works on an application for a specific Lender as selected on the Home page. For additional screenshots, refer to section 2.4. Each screen within the GUS Application will need to be completed.
4.4 Eligibility

The Eligibility screen is where a lender can enter and confirm that a borrower’s adjusted household income and property are eligible for a USDA guaranteed loan before continuing to fill out the rest of the loan application.

The Eligibility screen has three sections:

1. Property Information
2. Household Member Information
3. Monthly Gross Income For All Household Members

To expand or collapse sections, refer to 3.2.1 “Expand/Collapse All Sections” Button. After entering the required information on each section of the Eligibility screen, navigate to the Borrower Information screen.

Steps

1. Complete Property Information fields. (TBD is allowed for street address)
2. Click Check Property Eligibility to check the property eligibility determination.
3. View property eligibility results in the white box.
4. If “Unknown”, click Display Property Map to locate the property. Edit property address as needed. If unable to resolve, Contact the RD Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt])

4.4.1 Property Information

Within the Eligibility screen, the Property Information section is where the lender can confirm the eligibility of a property.
Every field within the Property Information section is required to save the application except for the “Unit #”. The “City” field accepts these characters: spaces, apostrophe (‘), hyphen (-), ampersand (&), and period (.). Click the Zip Code Lookup hyperlink to access the USPS website and search for the nine-digit “Zip Code”.

The “County” drop-down menu list gets updated upon selecting the “State”. If no “State” has been selected, the “County” list only shows “Choose One”. Upon selection of the “County”, the “MSA” (Metropolitan Statistical Area) field auto populates unless there is more than one selection in this dropdown. If the “County” has not been selected when the user clicks the MSA field, it reads: “Choose One”. Changing the “State” clears out the “County” and “MSA” fields. After completing the Property Information, when the user presses Save, Next, Previous, Close or navigates to another screen in the application the system will attempt to call the Property Eligibility Service. When clicked, the Display Property Map button opens a new browser map that shows the location of the entered property address.

There are four possible results when checking the property eligibility:

- **“ELIGIBLE”** – The property is in an eligible area. If the property entered is declared Eligible, click the Household Member Information section header to expand the section.

- **“INELIGIBLE”** – The property is not located in an eligible area. If the property eligibility result is Ineligible and this result is questionable, users can contact the applicable Rural Development Production Team for assistance in making final determination. If the property is determined to be eligible, this recommendation can be overwritten during the approval process by Rural Development. Refer to the 2.6 Contact Us section. Users can also refer to the HB-1-3555 SFH Guaranteed Loan Program Technical Handbook for additional guidance. Until this issue is resolved, users can continue on with the application processing in GUS by clicking the Household Member Information section header to expand the section and continue with data entry. The HB-1-3555 SFH Guaranteed Loan Program Technical Handbook can be accessed via the following link: [https://www.rd.usda.gov/resources/directives/handbooks](https://www.rd.usda.gov/resources/directives/handbooks)

- **“UNABLE TO DETERMINE”** – The property could not be located. Users may click on the Display Property Map button and locate the property on the map. Users are encouraged to contact the applicable Rural Development Production Team when the property determination is are UNABLE TO DETERMINE for assistance in making final determination. If property is determined to be eligible, this recommendation can be overwritten during the approval process by Rural Development. Refer to the 2.6 Contact Us section. Users can proceed with the application even if this is the returned property eligibility status. Common causes include:
  - New Construction – Property Address(es) may not be mapped in the system yet.
  - Misspelling – “Street Address” or “City” is misspelled, and the system could not verify the address.

- **“UNKNOWN”** - If the Property Eligibility page shows “UNKNOWN”, users can verify the address by clicking the Display Property Map. A new browser map opens and displays the location of the entered property address. If needed the user can make edits to the previously entered property information. If the property address edits do not resolve the Property Eligibility “UNKNOWN” result or the user experiences any other technical difficulties, they should contact the RD Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]).
4.4.2. Household Member Information

The Household Member Information section prompts users to provide information about the people living in the household including the: “Number of people in the Household”, “Number of residents under 18 years old, Disabled or Full Time Students 18 years of age,” as well as, all corresponding medical, childcare, and disability expenses. See Steps below:

Steps

1. Enter the “Number of People in Household” and choose the radio button to answer the question. If applicable, enter “Annual Medical Expenses” for applicants over 62.
2. Complete the information about minor and disabled persons, including annual expenses.

The amount in the “Number of People in Household” defaults to “1” (i.e., the primary borrower) and is required to save the application. the “Number of residents under 18 years old, Disabled or Full Time Students 18 years of age” defaults to “0” (zero). The questions that contain radio buttons are defaulted to “No”. Certain fields dynamically display based on the answers to other fields in this section.

If the user selects the “Yes” radio button for the “Is Loan Applicant or Co-Applicant age 62 or older?” question, the “Annual Medical Expenses” field appears; the user may enter an amount, or the system will default the value to $0.

The amount entered in the “Number of People in Household” field must be greater than the amount in the “Number of residents under 18 years old, Disabled or Full Time Students 18 years of age” field.

If the number entered in the “Number of residents under 18 years old, Disabled or Full Time Students 18 years of age” field is more than “0” (zero), the user can complete the “Annual Childcare Expenses” fields. The user may enter an amount, or the system will default the value to $0.
If the user selects the “Yes” radio button for the “Are there any Disabled persons living in the household?” question, the “Annual Disability Expenses” field appears. The user may enter an amount, or the system will default the value to $0.

Values entered in expense fields are automatically converted into formatted dollar amounts (e.g., 5000 becomes $5,000.00). Use the period (.) to enter cents.

4.4.3 Monthly Gross Income For All Household Members

The Monthly Gross Income For All Household Members section is directly related to the number of adults in the household (who are not disabled nor full-time students) which was captured in the Household Member Information section. The sum of monthly gross income for all members cannot be $0.00.

The value the lender enters in the “Number of People in Household” fields within the Household Member Information section, determines the number of subsections visible in the Monthly Gross Income For All Household Members section. Two scenarios are presented, as an example, which may apply to a user filling out a loan application for a borrower(s) in which their household includes an adult or more. These are the scenarios:

A. The household is composed only of a primary borrower, and
B. The household is composed of two adults (a primary borrower and other household member).

The system displays a primary borrower subsection by default, and for each additional adult within the household, one Other Household Member subsection appears. If applicable, income information can be provided for the additional adult(s).

Steps for when the Household is composed only of a Primary Borrower

1. Enter the monthly gross income fields in the Primary Borrower section.
2. If applicable, complete the “All Other Monthly Income Received” field.
3. Click the Check Income Eligibility button to confirm the income is within the current USDA parameters.

View the eligibility results in the Eligibility box below the button. After selecting, the Check Income Eligibility button becomes disabled. Review the auto calculated values.
Steps when the household is composed of two adults (a primary borrower and other household member)

1. Complete fields in the Primary Borrower section. Also, enter the other household member’s income in the Other Household Member section.
2. If applicable, enter “All Other Monthly Income Received”.
3. Click Check Income Eligibility.
4. Review the auto calculated values.

Users should click the Check Income Eligibility button after editing any of previously entered information, as the eligibility result reverts to “UNKNOWN.” If not, the system will attempt to call the Income Eligibility service when the user presses Save, Next, Previous, Close or navigates to another screen in the application. If the system that checks the Income Eligibility service is unavailable or down, users may continue processing the application. Users may also contact RD Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]).

GUS will determine Income Eligibility at the time of submission.

There are two possible results when checking the income eligibility:

- **“ELIGIBLE”** – Based on the number of household members and property location, the household income is eligible.
- **“INELIGIBLE”** – Based on the number of household members and property location, the household income is ineligible, please refer to the HB-1-3555 SFH Guaranteed Loan Program Technical Handbook for more assistance or users may continue with the application process. The HB-1-3555 SFH Guaranteed Loan Program Technical Handbook can be accessed via the following link: https://www.rd.usda.gov/resources/directives/handbooks

**Special Note for Alaska “off road” designated areas:** There are no special entries required to be made by lenders in GUS for Alaska designated off road areas. Loans for properties in these designated areas can be
finalized to the agency with the ineligible finding. The agency can override the “ineligible” income eligibility determination during the agency review and approval process.

4.4.4 Address Notification

Upon saving or navigating away from the Eligibility screen, the “Address Notification” pop-up window appears. Confirm the address by selecting the Accept Recommended Address or the Keep Entered Address buttons. Select the Cancel option when corrections need to be made to the previously entered address, and to navigate back to the Eligibility screen.

Accepting the recommended address will replace the values entered on the Eligibility screen with the values listed under “Recommended Address;” keeping the entered address will retain the address as entered on the Eligibility screen.

4.5 Borrower Information

The Borrower Information screen gathers personal information on the loan applicant(s) including citizenship, marital status, employment history and other income sources (e.g., alimony, retirement, etc.).

The Borrower Information screen has four sections per applicant:

1. Personal Information
2. Current Employment / Self Employment and Income
3. Previous Employment / Self Employment and Income
4. Income from Other Sources

To expand or collapse sections, refer to 3.2.1 “Expand/Collapse All Sections” Button. The screen and its section(s) include Add and Remove buttons, this functionality is detailed in section 3.8 “Add” and “Remove” Buttons. After entering the required information on each section of the Borrower Information screen, navigate to the Assets and Liabilities screen.
4.5.1 Personal Information
Capture the borrower(s) information within the Personal Information section for the Primary Borrower on the application. As the Primary Borrower’s first name and last name are entered, the section heading displays these as the section’s header (e.g., Patrick Purchaser).

At a minimum, the Primary Borrower’s, and additional borrower(s) “First Name”, “Last Name”, “Social Security Number” (SSN), and Current Address “Country” are required to save the application.

Steps
1. Complete all the Personal Information fields.
2. Complete all the Current Address fields.
3. Under Mailing Address, click the checkbox if the entered Current Address is the same as the Mailing Address. Otherwise, complete all the Mailing Address fields.

Changes to the Social Security Number and the Application Confirmation window
Because the Social Security Number (SSN) determines the USDA RD assigned Borrower ID, changes to an already entered and saved SSN prompts the system to Confirm the request for a change in the SSN. Clicking Cancel reverts the Social Security Number field back to the previously entered and saved SSN. Changes to the Primary Borrower’s SSN will result in a new “Borrower ID” being displayed in the Application Header.

4.5.2 Housing History
This section allows the user to enter the former address(es) of applicants, if needed. The system requires at least twenty-four (24) months of occupancy history. If the borrower has lived in their Current Address for less than 24 months, the user is required to capture the former address(es) until 24 months of housing history are covered.

Steps – Current Address
1. Complete the Current Address information.
2. Enter “Years” and “Months” at Current Address.
3. Choose “Housing” type.
4. If “Housing” type is “Rent”, enter “Rent per Month” amount.
Steps – Former Address

If the borrower resided at the current address for less than 24 months, the system automatically adds a Former Address entry. If needed, the system continues adding Former Address records until the total of “Years” and/or “Months” entered in the Current and Former Address sections is at least 2 years.

5. Complete the Former Address section.
6. To clear entered information, click the Remove Former Address button.

4.5.3 Current Employment / Self Employment and Income

The Current Employment section is located below the Personal Information section. This section captures information about the applicants’ employment and income.

Enter the current employment information for each borrower. Users should start by entering the current employment information and, if applicable, continue by adding previous employment positions and history to cover a 24-month period of time. To get started on the Current Employment section, click the Add Employment button (see screenshot below). If the applicant currently holds a second job, click the Add Additional Employment button.
button to capture the other current employment information. “Employer or Business Name” is required to save a Current Employment record.

Steps shown below are for employed applicants. Refer to the next page for when the applicant is a business owner or is self-employed.

**Steps for Employed Applicants**
1. Click the **Add Employment** button.
2. Complete the employer/business information fields.
3. Enter “Years” and/or “Months” at work. If the user enters 12 or more in the “Months” field, the system calculates and populates the number of years in the “Years” field based upon the entered number of months.
4. Enter the **Gross Monthly Income** amounts.
The below guidance is for borrowers with 25 percent or more ownership share in a business. Users should refer to HB-1-3555 SFH Guaranteed Loan Program Technical Handbook for program guidance surrounding self employed borrowers. [https://www.rd.usda.gov/resources/directives/handbooks](https://www.rd.usda.gov/resources/directives/handbooks)

Steps
1. Click the Add Employment button
2. Complete the employer/business information fields.
3. Enter “Years” and/or “Months” at work.
4. Click the “Business Owner or Self Employed” checkbox.
5. Choose ownership radio button.
6. Enter the “Monthly Income (or Loss)” amount. Use minus (-) to indicate loss.

![Current Employment / Self Employment and Income](image)
4.5.4 Previous Employment / Self Employment and Income
When the duration of the current employment history for the borrower is less than 24 months and the borrower has previous employment history, the user should complete this section. Lenders are expected to include up to 24 months of employment history for those borrowers that have it. “Employer or Business Name” is required to save a Previous Employment record. See below for steps.

Steps
1. Click the Add Previous Employment button.
2. Enter the Previous Employment information

4.5.5 Income from Other Sources
This section allows users to add all non-employment income sources for the applicants.

Steps
1. Click Add Additional Income.
2. Choose an “Income Source” option.
3. When other is selected, populate the “If Other, please specify” field.
4. Enter “Monthly Income” amount
4.5.6 Adding and Removing Additional Borrowers

Starting in the Personal Information section, users can enter up to five Borrowers (the primary borrower and up to four additional borrowers) by clicking the Add Additional Borrower button.

In the example shown below, the Borrower Information sections are completely collapsed to show the primary borrower, named Patrick Purchaser. Followed by the addition of an additional borrower, called Betty Buyer. The same four sub-sections appear, allowing the user to capture the additional borrower’s personal and income information.

**Steps**

1. Click the Add Additional Borrower button.
2. The 4 sub-sections appear for the recently added additional borrower. The Personal Information sub-section displays expanded; the others collapsed. Complete all the associated sub-sections for the additional borrower.
4.6 Assets and Liabilities

Once the Borrower Information screen has been completed and the application has been saved, proceed to the Assets and Liabilities screen. This is where users enter information regarding the borrower’s assets (bank accounts, investments, etc.), liabilities (credit cards, leases, car, and student loans, etc.), and retrieve CAIVRS findings.

The Assets and Liabilities screen has five sections:

1. Assets – Banks Accounts, Retirement, and Other Accounts You Have
2. Other Assets You Have
3. Liabilities – Credit Cards, Other Debts, and Leases You Owe
4. Other Liabilities and Expenses
5. CAIVRS Information

To expand or collapse sections, refer to 3.2.1 “Expand/Collapse All Sections” Button. The screen and its section(s) include Add and Remove buttons, this functionality is detailed in section 3.8 “Add” and “Remove” Buttons. After entering the required information on each section of the Assets and Liabilities screen, navigate to the Real Estate screen.

4.6.1 Assets – Banks Accounts, Retirement and Other Accounts You Have

This section allows users to enter information about borrower assets that will be used to evaluate their loan eligibility. Verified assets could offset risks associated with the underwriting recommendation.

“Account Type,” “Account Owner/Borrower Name” and “Cash or Market Value” are required to save a record. “Financial Institution,” “Account Number” and “Cash or Market Value” are enabled when the “Account Type” value is other than “Choose One.” The system will not allow a pipe (“|”) to be saved for any free form text entry fields.

Steps

1. Click the Add Asset button.
2. Select “Account Owner / Borrower Name” from the list, with which the Asset is associated.
3. Select “Account Type” from list, then complete remaining fields.
The following “Account Type” options are available. Types not specified here may be available in Other Assets You Have section or can be manually entered in that section by selecting an “Asset Type” of “Other” and selecting a value from the “If Other, please specify” field.

- Bonds
- Bridge Loan Proceeds
- Cash Value of Life Insurance (used for the transaction)
- Certificate of Deposit
- Checking
- Individual Development Account
- Money Market
- Mutual Fund
- Retirement (e.g., 401k, IRA)
- Savings
- Stock Options
- Stocks
- Trust Account

4.6.2 Other Assets You Have

This section is completed by lenders for borrower(s) who have additional Assets not listed in the “Account Type” list under the previous section Assets - Bank Accounts, Retirement, and Other Accounts You Have. Assets listed within this section will be considered in qualifying for the loan.

Steps

1. Click the Add Other Assets button.
2. Choose “Account Owner / Borrower Name”.
3. Choose “Asset Type”.
4. As applicable, populate the “If Other, please specify” field.
5. Enter the “Cash or Market Value” amount.

“Account Owner/ Borrower Name” is required to save a record. “Cash or Market Value” is disabled as long as “Asset Type” is “Choose One,” and is required to save a record when enabled.
The following “Asset Type” values are available. If “Other” is selected, the user must complete the “If Other, please specify” field to save the record, select either “Other Liquid Asset” or “Other Non-Liquid Asset”.

- Cash on Hand
- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

4.6.3 Liabilities – Credit Cards, Other Debts, and Leases You Owe
In this section, the lender provides the borrower’s liabilities including details of all personal debt the borrower currently owes at the time of the application or will be owed before the mortgage loan closes. The liabilities include debts not listed on the borrower’s credit report, debts with payments that are currently deferred, non-purchasing spousal debts for community property states, and personal debts that will be paid off at or before closing, even if they will be paid off by this mortgage loan.
Steps

1. Click the **Add Liability** button.
2. Choose “Account Owner/Borrower Name”, which is required to save the record.
3. Choose “Account Type”. If “Other”, please specify.
4. Enter “Company Name” and “Account Number”.
5. Enter the required “Unpaid Balance” and “Monthly Payment” once “Account Type” is selected.
6. If applicable, select the appropriate checkbox(es) for “To be paid off at or before closing” and “Omit”. If “Omit”, please specify reason.

The following “Account Type” options are available. Types not specified here may be available in Other Liabilities and Expenses section or can be manually entered in either section by selecting “Other” and completing the “If Other, please specify” field.

- Collections Judgments and Liens
- Installment (e.g., car, student, personal loan)
- Lease (not real estate)
- Open 30-Day (balance paid monthly)

- Revolving (e.g., credit cards)
- Taxes
- Tax Lien
- Other
4.6.4 Other Liabilities and Expenses

This section is for entering liabilities not specified in the previous section. Ensure all liabilities that do not appear listed on the credit report are disclosed prior to final submission to GUS.

“Account Owner/Borrower Name” is required to save a record. A value must be entered for “Monthly Payment” if the “Liabilities or Expense Type” is not “Choose One.” “If Other, please specify” must be completed “Liabilities or Expense Type” is “Other.”

Steps

1. Click the Add Other Liability button.
2. Choose “Account Owner / Borrower Name”.
3. Choose “Liabilities or Expenses Type”.
4. If “Other” is selected, please specify.
5. Complete “Monthly Payment”.

![Asset and Liability section]

![Steps to add other liability]
The following “Liabilities or Expense Type” options are available. If “Other” is selected, complete “If Other, please specify” entry.

- Alimony
- Child Support
- Job Related Expenses
- Separate Maintenance
- Other

4.6.5 CAIVRS Information

This section captures the “CAIVRS Number” assigned to the borrower. The “CAIVRS Number” is auto populated by the U.S. Department of Housing and Urban Development Credit Alert System (CAIVRS) service upon entering a borrower’s social security number on the Borrower Information screen. Below is an example of when the CAIVRS number has successfully been automatically populated.

If there is an empty “CAIVRS Number” field, this is an indication the service did not successfully populate the CAIVRS number. See below steps and screen shot for initiating a service call to auto-populate the CAIVRS number for each borrower.

1. CAIVRS number is not populated
2. Initiate the CAIVRS service call to auto-populate the CAIVRS number for each borrower on the application using the Get CAIVRS number button. This action calls the CAIVRS service again to auto-populate the field.
3. Alternatively, click the Access CAIVRS Website hyperlink. From the CAIVRS website, retrieve the appropriate CAIVRS number, and manually enter it into the respective borrower “CAIVRS Number” field.
4.7 Real Estate

The Real Estate screen allows users to add owned properties and the associated mortgage loans. Start by adding a property then, if applicable, add a mortgage under it and if needed, users may include additional mortgages for that property. Once the information for the first property has been captured, users may add an additional property and corresponding mortgage(s).

The screen and its section(s) include Add and Remove buttons, this functionality is detailed in section 3.8 “Add” and “Remove” Buttons. After entering the required information on each section of the Real Estate screen, navigate to the Loan and Property Information screen.

4.7.1 Adding a Property

These instructions cover how to add a property record to an application. Which includes undeveloped land the borrower has an ownership interest in, timeshare if the borrower holds the title of the property, and/or if the borrower has a mortgage. “Account Owner/Borrower Name” and “Status” are required to save a property record.

Steps

1. Click the Add Property button to get started.
2. Choose “Account Owner / Borrower Name.”
3. If applicable, check the “Subject property of the loan” checkbox (i.e., refinance request).
4. Enter the property address.
5. Enter “Property Value”. Choose a “Status.” Enter the “Monthly Insurance, Taxes, Association Dues, etc.” If the value is “Retained,” the “Intended Occupancy” field becomes enabled.
6. If the “Intended Occupancy” is “Investment,” the For Investment Property Only section becomes enabled.
The following “Status” values are available:

- Sold
- Pending Sale
- Retained

The following “Intended Occupancy” values are available:

- Primary Residence
- Second Home
- Investment

4.7.2 Retained Investment Properties

This section covers additional processing for properties retained as an investment by loan applicants. If the “Intended Occupancy” is “Investment” and the “Status” is “Retained”, the system will enable extra fields in the For Investment Property Only section. Follow below steps to add an investment property.

Steps and Example

1. Enter the “Monthly Insurance, Taxes, Association Dues, etc.” (e.g., $250.00).
2. Enter the “Monthly Rental Income” (e.g., $2,250.00).
3. Review the “GUS Calculated Net Monthly Income” (e.g., $1,437.50) and, if applicable, enter the “For Lender to calculate: Net Monthly Rental Income” amount. (Reminder: Only rents received 24 months or more may be included in the repayment income. For positive rent with less than a 24-month receipt history, lenders should enter $0.00 in the For Lender Calculated Monthly Rental Income box. Additionally, positive rental income must be included in the Household Annual Income. Manual entry on the Eligibility Page is required. Please refer to HB-1-3555 Handbook for complete guidance regarding income from rents)
   https://www.rd.usda.gov/resources/directives/handbooks

The “GUS Calculated Net Monthly Income” ($1,437.50) field is determined by the “Monthly Rental Income” multiplied by 75% (i.e., $2,250.00 x 0.75 = $1,687.50) and deducting the “Monthly Insurance, Taxes, Association Dues, etc.” amount ($250.00). Values for “Monthly Mortgage Payments” on Mortgage records associated with the property not marked “Omit” or “To be paid off at or before closing” are also subtracted, if entered.

Negative net rental income is treated as a recurring liability in the debt ratios. Corresponding mortgage liabilities may be omitted from the debt ratios. Please refer to Chapter 9 of the 3555 Handbook for complete rental income guidance. https://www.rd.usda.gov/resources/directives/handbooks
4.7.3 Adding a Mortgage to a Property

Users can add one or more mortgages to each property entered in GUS. Users can complete the creditor information and mortgage fields for each mortgage loan. Mortgage(s) details are required for each property if the borrower is obligated on a mortgage, including properties the borrower owns by themselves, jointly with someone else, or even if they are not on the title to the property. Follow below steps to add a mortgage to a property.

Steps

1. Click the **Add Mortgage** button.
2. Complete the fields within the **Mortgage Loans on this Property** subsection. “Creditor Name” is required to save a mortgage record.
3. As needed, review the auto-calculated total amounts.

The **Add Additional Mortgage** button can be used to add second and subsequent mortgages associated with a property. And the **Remove Mortgage** button can be used to remove previously entered mortgage loans associated with the property.
The following loan “Types” are available:

- Conventional
- FHA
- USDA-RD
- VA
- Other

**4.7.4 Adding an Additional Property**

Once a property has been entered, users can add a second and subsequent properties with the Add Additional Property button. Follow these steps if the borrower owns more than one property.
Steps

1. Click the **Add Additional Property** button.
2. Complete the fields and information for the second property section which appears underneath the previously entered property information for the first property.

4.8 Loan and Property Information

The *Loan and Property Information* screen is where users enter the loan amount, purpose of the loan and other relevant information. Some information from this screen will carry over to *Loan and Lender Information*.

The *Loan and Property Information* screen has three sections:

1. Loan and Property Information
2. Other New Mortgage Loans on the Property You are Buying or Refinancing
3. Gifts or Grants You Have Been Given or Will Receive for This Loan

To expand or collapse sections, refer to 3.2.1 “Expand/Collapse All Sections” Button. The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section 3.8 “Add” and “Remove” Buttons. After
entering the required information on each section of the Loan and Property Information screen, navigate to the Declarations / Military screen.

4.8.1 Loan and Property Information

This section captures property address information and high-level loan details like “Loan Amount” and “Loan Purpose” in support of the loan the borrower is applying for. “Street Address,” “City,” “State”, “Zip Code” and “County” are required to save the application. **Please NOTE:** The loan amount, including the amount of the upfront Guarantee fee being financed is entered on this page. This amount is used by GUS to calculate the upfront GRH Fee and Annual Fee on the Lender Loan Information Page. The loan amount entered on this page must match the total loan amount on the Lender Loan Information Page, Qualifying the Borrower, Total Mortgage Loans- Section I. A Validation Error will occur if the loan amounts do not match.

**Steps**

1. Fill out the “Loan Amount” and “Loan Purpose” fields.
2. The “Property Address” populates from the Eligibility page. Enter the “Property Value.”
3. As applicable, complete the “Occupancy,” “Mixed-Use Property”. Select “Yes” for Mixed-Use Property if the property will also be used for a business.
4. Choose Applicable Construction Type
4.8.2 Other New Mortgage Loans on the Property You are Buying or Refinancing

If there are additional liens on the property for which the application is being submitted, this section will allow users to capture this information. If there are any other new mortgages or loans on the property being bought, they must be included in the application as part of the Other New Mortgage Loans on the Property You are Buying or Refinancing section.

Enter information in this section when the borrower is applying for more than one new mortgage loan to purchase or refinance the property. For example, the borrower is applying for a second mortgage at the same time as the first mortgage to get a line of credit for renovations.

“Creditor Name”, “Monthly Payment” and “Loan Amount/Amount to be Drawn” must be entered to save a record.

Steps

1. Click the Add Mortgage button.
2. Fill in the “Creditor Name,” “Lien Type”, “Monthly Payment” ($0.00 is an acceptable value) and “Loan Amount”/“Amount to be Drawn” fields.
3. Confirm the amounts displayed in the auto-calculated total fields.
4.8.3 Gifts or Grants You Have Been Given or Will Receive for This Loan

This section captures Gift Funds the borrowers have or will receive. “Asset Type” and “Cash or Market Value” are required to save a record. The “Deposited/Not Deposited” radio buttons become disabled when the selected “Asset Type” is “Gift of Equity” to comply with URLA form standards.

Steps

1. If applicable, click the Add Gift or Grant button.
2. Choose “Asset Type.”
3. Choose the appropriate “Deposited / Not Deposited” radio button. If “Deposited” is selected, confirm the corresponding asset account which contains the gift funds has been entered on the Assets and Liabilities Page.
4. Choose “Source”.
   If “Other”, please specify.
5. Enter “Cash or Market Value”.

“Asset Type” options are “Cash Gift,” “Gift of Equity” or “Grant.” The following “Source” options are available. “If Other, please specify” must be completed “Source” is “Other”:

- Community Nonprofit
- Employer
- Federal Agency
- Lender
- Local Agency
- Other

- Parent
- Relative
- Religious Nonprofit
- State Agency
- Unmarried Partner
- Unrelated Friend
4.9 Declarations / Military

The Declarations / Military screen is where users answer “Yes” or “No” questions about the property, how the property will be financed, the borrower’s financial history and military service. Some “Yes” or “No” responses may prompt the user for additional information. Answer the Declarations questions for each borrower within the loan application.

To expand or collapse sections, refer to 3.2.1 after entering the required information for each borrower on the Declarations / Military screen, navigate to the Demographic Information screen, refer to 3.10 Navigate Using the “More” Drop-down

Steps

Choose the “Yes” or “No” radio button for each question under the About this Property and Your Money for this Loan, About Your Finances and Military Service sections.

Complete the extra questions, if the answer is “Yes” for questions A, C, M, and/or Military Service.

If the answer is “Yes” for question A, a follow-up question appears. If the answer to that question is “Yes”, two additional questions appear. Choose the appropriate radio button(s) for those questions.
If the answer is “Yes” under the Military Service section, check the option(s) that applies. If the selection(s) includes “Currently serving on active duty with projected expiration date of service/tour”, provide the “Projected Expiration Date” by entering the date or clicking the calendar icon and choosing the appropriate date from the calendar that pops-up underneath the date field.

4.10 Demographic Information

The Demographic Information screen is where users enter information about each borrower’s demographics.

To expand or collapse sections to provide responses for each borrower on the loan application, refer to 3.2.1 “Expand/Collapse All Sections” Button. After entering the required information for each borrower on the Demographic Information screen, navigate to the Loan Originator Information.

Steps

1. Choose the Ethnicity option(s). If Ethnicity is “Other Hispanic or Latino”, enter “Origin”.
2. Choose the Race option(s). If Race is “American Indian or Alaskan Native”, enter the “Name of Enrolled or Principal Tribe”. If Race is “Other Asian” or “Other Pacific Islander,” enter specifying information.
3. Choose the Sex option(s).
4. Click the appropriate radio button.

If “Face-To-Face Interview” is selected, answer additional questions.
4.11 Loan Originator Information

The Loan Originator screen is where users enter information about the loan originator and the loan originator’s organization. After entering the required information on the Loan Originator Information screen, navigate to the Lender Loan Information screen, refer to 3.10 Navigate Using the “More” Drop-down

Steps

1. Fill in the fields within the Organization subsection.
2. Fill in the fields within the Originator subsection.

Users should enter “NA” for State License ID in the event the state does not issue State License Numbers.

The Lender Loan Information screen is where users enter the specific details about the property and loan. Data from other screens is used to populate portions of this screen.

The Lender Loan Information screen has five sections:

1. Property and Loan Information
2. Title Information
3. Mortgage Loan Information
4. Qualifying the Borrower – Minimum Required Funds or Cash Back
5. Other Credits

4.12 Lender Loan Information

To expand or collapse sections, refer to 3.2.1 “Expand/Collapse All Sections” Button. The screen and its section(s) include Add and Remove buttons, this functionality is detailed in section 3.8 “Add” and “Remove” Buttons. After entering the required information on each section of the Lender Loan Information screen, navigate to the Additional Data screen, refer to 3.10 Navigate Using the “More” Drop-down.

The Lender Loan Information screen is where users enter the specific details about the property and loan. Data from other screens is used to populate portions of this screen.

The Lender Loan Information screen has five sections:
1. **Property and Loan Information**
2. **Title Information**
3. **Mortgage Loan Information**
4. **Qualifying the Borrower – Minimum Required Funds or Cash Back**
5. **Other Credits**

To expand or collapse sections, refer to **3.2.1 “Expand/Collapse All Sections” Button**. The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section **3.8 “Add” and “Remove” Buttons**. After entering the required information on each section of the **Lender Loan Information** screen, navigate to the **Additional Data** screen, refer to **3.10 Navigate Using the “More” Drop-down**.

### 4.12.1 Property and Loan Information

This section captures information about the property and loan relevant to underwriting fitness.

**Steps**

1. Fill in the “Lender Loan Number”. Upon saving the application, the “Lender Loan Number” populates in the Application header.
2. Choose the applicable **Community Property State** checkbox(es).
3. Complete the **Transaction Detail** fields (screenshot shows field when the loan purpose is “Purchase”).
4. Under the **Energy Improvement** subsection, choose the applicable checkbox(es).
5. Complete the **Project Type** fields, as applicable. **Available Options: Condominium or Cooperative**

![Property and Loan Information](image)
If “Construction-Conversion/ Construction-to-Permanent” is selected, additional fields appear. Choose from the “Single-Closing” or “Two-Closing” radio buttons, enter values for “Construction/ Improvement Costs” and “Original Cost of Lot.”

The Transaction Detail shows different fields when the loan purpose is “Refinance.”
4.12.2 Title Information
This section captures information about property ownership and how the title for the property will be held as discussed by lender representative with the borrower.

Steps
1. Enter the “Name” in which the Property Title will be held.
2. Choose a value for the “Estate Will be Held In” radio button. Available options: Leasehold or Fee Simple. If “Leasehold”, enter the “Expiration Date.”
3. If applicable, choose an option from the “Indian Country Land Tenure” drop-down menu. Available Options are Fee Simple on a Reservation, Individual Trust Land (Allotted/Restricted), Tribal Trust Land on a Reservation, Tribal Trust Land off Reservation, Alaska Native Corporation Land

In the Title Information section, when the loan purpose is “Refinance”, the “For Refinance: Title to the Property is Currently Held in What Name(s)” field appears.

4.12.3 Mortgage Loan Information
This section collects details about Loan Features, Terms of Loan and calculates the Proposed Monthly Payment for Property and for which the loan is being applied. Grayed out fields are pre-populated or auto-calculated fields.

Steps
1. If applicable, click the “Temporary IR Buydown” checkbox. If clicked, enter the “Initial Buydown Rate” percentage.
2. Complete the Terms of the Loan fields. The loan amount entered on the Loan and Property Page is used in the auto-calculated fields. The system prepopulates the “Upfront Guarantee Fee/Annual Fee option” field if there is only
one option; otherwise, the user is prompted to select an option. **NOTE:** Temporary Interest Rate Buydowns must meet the following requirements:

a. Loan must be underwritten at the Note Rate
b. Initial Buydown Rate cannot exceed Note Rate
c. Initial Buydown Rate cannot be more than 2.0% below Note Rate

Lenders should review complete guidance regarding Temporary Interest Rate Buydowns in [HB-1-3555 SFH Guaranteed Loan Program Technical Handbook](https://www.rd.usda.gov/resources/directives/handbooks).

3. Complete the *Proposed Monthly Payment for Property* fields.

4. Review the system calculated “Total Proposed Monthly Payment”.

![Lender Loan Information Form](image-url)
Upon entering or changing the “Note Rate”, “Loan Amount”, and “Upfront Guarantee Fee” users may click the calculated “Annual Fee Amortization Schedule” hyperlink and the “Guaranteed Annual Fee Amortization Schedule” pop-up window appears.

1. Click **Print** to see results as a PDF.
2. And/or click **Close**.

4.12.4 Qualifying the Borrower – Minimum Required Funds or Cash Back

This section contains information from the Loan and Property Information screen and combines it with USDA guaranteed fees. It provides high-level calculations of the funds Due From Borrower(s), Total Mortgage Loans, and Total Credits. Disabled fields are conditionally enabled based on “Loan Purpose” or automatically calculated. Below example is when the Loan Purpose is a “Purchase Loan.”

**Steps**

1. Enter values in lines A through G under the Due From Borrower(s) fields, and review auto calculated total.
2. In section I. Total Mortgage Loans Enter the loan amount excluding the upfront Guarantee Fee and the amount of the upfront Guarantee Fee being financed fields, and review auto calculated total. As noted in the yellow information field, the resulting total loan amount in Item I must match the loan amount entered on the Loan and Property Page.
3. Enter information in the Total Credits fields, and review auto calculated total.
4. Review amounts under the Calculations subsection.
### 4.12.5 Other Credits

This section allows users to enter any additional money or equity which may impact the loan application.

**Steps**

1. Click the **Add Other Credit** button.
2. Click the “Other Credits” drop-down menu and select an option.
3. If “Other” is selected, choose the applicable option.
4. Fill in the “Amount” field.
The following values are available for “Credit Type.”

- Borrower Paid Outside of Closing
- Builder/Developer
- Earnest Money
- Employer Assistance
- Lender Credit
- Real Estate Agent
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity
- Other
- Real Estate Agent

If “Other” is selected, an entry is required for “If Other, please specify”. Please choose from the following values.

- Employer Affiliate
- Lender Affiliate
- Lot Equity
- Other Interested Party

4.13 Additional Data

The Additional Data screen captures information related to appraisal, dwelling information, special financing, and borrower information specific to Form RD 3555-21 (“Request for Single Family Housing Loan Guarantee”). After entering the required information on the Additional Data screen, navigate to the Credit Underwriting screen, refer to 3.10 Navigate Using the “More” Drop-down.

Grayed out information is conditionally enabled or pre-populated. The Requirement Checks’ fields are not enabled for “Refinance” loans but are conditionally enabled for “Purchase” loans.

Steps

1. Complete fields within the Additional Data section.
2. As applicable, answer the Requirement Checks question.
3. Complete the Additional Borrower Information question.
Clicking the Branch List button brings up the GUS Approving Lender Branch List window.

Choose the appropriate “USDA Assigned Branch Number” radio button.

1. Lender must confirm the branch chosen is one that is authorized to underwrite the loan.
2. Click Ok. The chosen branch and lender information is updated in Additional Data screen.

To exit out of the pop-up window, click the ‘X’ located top-right of the pop-up window or click Cancel.

4.13.1 Immigration/Naturalization Check
The automated Immigration/Naturalization verification is no longer available in GUS. Approved USDA lenders are required to secure/document a non-U.S. citizen’s legal residency, outside of the Guaranteed Underwriting System, and retain this documentation in their permanent casefile. This verification must occur prior to a final submission. Current information pertaining to acceptable citizenship or immigration status is available in Chapter 8 of HB-1-3555 SFH Guaranteed Loan Program Technical Handbook.
4.14 Credit Underwriting

The Credit Underwriting page is where users can reissue an existing credit report or request a new credit report for loan underwriting purposes. This page is also where users request GUS Preliminary or Final underwriting recommendations. Lender Agent users will have “Release Control of Application to the Lender” as an option in the drop-down menu. See below for a detailed description of each option.

4.14.1 Credit Reports and Preliminary Underwriting Recommendation Requests

- **“Request Credit Report”** Use this option to reissue an existing credit report or order a new credit report. After the desired credit report is retrieved successfully, the user will be directed to the View Findings where they can view or print the credit report. The credit report obtained will be utilized in all subsequent preliminary and final underwriting recommendation requests.

- **“Request Credit Report and Underwriting Only (Preliminary Underwriting for preapproval)”** Use this option to request a new or reissued credit report and initiate a preliminary GUS Underwriting Recommendation request simultaneously. (This option should only be utilized one time. Repeated use of this option may result in additional charges by credit vendor for each reissued credit report) Users should always select the third option “Request Underwriting Only (Preliminary Underwriting for pre-approval)” for subsequent Preliminary Underwriting requests after credit report is successfully re-issued into GUS. Additional fields appear when the request is “Request Credit Report” or “Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)”. For each borrower, indicate whether the credit report being requested is “Joint” and/or “New”. To re-issue an existing credit report enter the corresponding “Reference Number” from the credit report. Select the credit report “Service Provider,” from the drop-down list, then enter the “Account Number/User ID” and “Password” used for obtaining the credit report from the credit vendor. GUS utilizes the Fannie Mae Credit Interface Service to retrieve credit reports. Most errors received while attempting to pull in the credit report is the response from the lender’s credit vendor. These errors can be caused by incorrect user’s account/password, incorrect credit report reference number input, outdated credit report, borrower data entered in GUS that does not match data on file with the credit vendor, etc. If errors persist, first contact the credit vendor, and provide them with the error codes displayed. If they are unable to provide a resolution, contact the Help Desk at RD.HD@USDA.GOV.
• “Request Underwriting Only ("Preliminary Underwriting for pre-approval"): Use this option to request a preliminary GUS Underwriting Recommendation. Always use this option after a new or reissued credit report has been pulled into GUS for all borrowers. Any edits made to the application after a Preliminary Underwriting for pre-approval has been obtained invalidates the previous recommendation. The user will be required to return to the Credit Underwriting page to request another Preliminary Underwriting recommendation.

• “Release Control of Application to the Lender:” Users with Lender Agent/Broker security roles must choose to release the application to the Approved Lender when it is ready for review and final underwriting submission. Please see section 4.14.3 4.14.3 Lender Agent/Broker --Releasing Control of the Application to the Lender for additional details.

4.14.2 Final Underwriting Requests and Submission to Rural Development

• “Request Final Underwriting and Submission to Rural Development:” When the loan application is ready for final submission to USDA Rural Development the user will select this option. This option is available to a user who has been delegated the role of “Representative with Final Submit Authority” by the lender’s Security Administrator (SA). Note – Security Administrator roles have this permission as well. The Final Submission Requirements must be met to proceed along with all final validations. To run validations, please see section 3.11 Validate Application The Final Submission Requirements are listed below:

  o All borrowers must have a “Credit Report Status” of “Complete” on the Credit Underwriting screen following a successful credit report request.
  o The lender Branch ID associated with the application must be authorized to underwrite the loan. Lender branch ID’s can be updated on the Additional Data page if needed.
  o The system interfaces must be online (property and income eligibility, HUD TOTAL Scorecard, GLS and FICO) If any of these system interfaces are down, the user will be unable to do a final underwriting submission.
  o The application must receive a summary eligibility underwriting recommendation other than “INELIGIBLE” from Rural Development.
Steps

1. Select Request Final Underwriting and Submission to Rural Development from the drop-down menu.
2. Fill out the Contact Information.
3. Provide Conditional Commitments Recipients email addresses. If applicable, click the “Manually Downgrade Application” checkbox to downgrade the loan application and provide an explanation. Click the Submit button to process the request.

A successful final submission will lock down the application from further changes. The user will still have “view” capability of the application. If loan application data changes are required after final submission to Rural Development (e.g., loan amount increases, interest rate increases, etc.), user may recall the application if the ‘Recall Final Submission’ button is visible on the application by following these steps 7 Recall Final Submission, if the “Recall Final Submission” button is not visible then contact the USDA Rural Development office and request that the GUS application be released to the Lender. “Refer to the 2.6 Contact Us section. Preliminary and Final Submission selections will invoke the preliminary and final loan application validations, respectively, when the user presses Submit. These are the same validations that are invoked when the user selects the Validate Application button. See additional information on these validations in section 3.11 Validate Application. Any validation failures will end the underwriting attempt. The Validation Error Report will appear as a new web browser tab. If no validation errors are presented, when the request is complete, the user will be taken to the View Findings screen.
The system may encounter an error when submitting an underwriting request. These are displayed to the user in the top center of the screen and can be dismissed by pressing “X” in the top-right corner. Errors encountered during the underwriting process with an associated error code can be escalated to the USDA Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]) for triage. The user should provide a screen shot of the error.

being received and the GUS Application ID when emailing the Help Desk or provide a detailed description of the error and the GUS Application ID when leaving a voicemail.

4.14.3 Lender Agent/Broker --Releasing Control of the Application to the Lender

From the Credit Underwriting page, Lender Agents must release control of a loan application to the Approved Lender for further loan processing, underwriting and final submission by the approved lender. See steps below.

Once control is released to the approved lender, the application will become view only to Lender Agent/Broker. This is a permanent action. The application cannot be reinstated or released back to the Lender Agent. In the event the lender agent wants to move forward with the loan, please review section 3.12 Application Withdrawal for steps to start over on a loan that has been withdrawn.

Steps

1. Select Release Control of Application to the Lender from the “Select Request You Would Like to Submit” drop-down menu.
2. Click Submit.
3. Click OK to confirm the user releasing control to Approved Lender. This action cannot be reversed. Lender agents will only have the ability to view the application after control is released to approved lender. This is a permanent action. The application cannot be reinstated or released back to the Lender Agent.
4.15 View Findings

This page is where users go to view/print the GUS Findings Report after a successful Preliminary or Final Underwriting Recommendation request is received. This report is comprised of three sections:

- Underwriting Summary Report
- Underwriting Analysis Report
- Credit Report Summary Report

These sections are only populated following a successful underwriting submission. Once the View Findings screen is displayed, the user should scroll down the screen to view all information or use the sub-tab links to jump to the Underwriting Findings Report, Underwriting Analysis Report, or GUS Credit Report (see screenshot below).
Users are encouraged to always review the entire report carefully for a full understanding of the Underwriting Recommendation.

4.15.1 GUS Underwriting Findings Report

The GUS Underwriting Findings Report allows users to review entered application data and the Eligibility Findings and Required Conditions returned from Rural Development. This allows users to see the current underwriting recommendations and any actions required for successful underwriting submission. Users are encouraged to review all sections of this report. The lender must ensure the loan complies with the requirements stated in the report. Lenders must apply due diligence when reviewing the documentation in the loan file to determine if there is any potentially derogatory or contradictory information that is not part of the data analyzed by GUS. Lenders should also review the credit report to confirm the data GUS evaluated with respect to the borrower’s credit history was accurate and complete.

Within this report, the user is presented with Eligibility Findings and Conditional Commitment Required Conditions. Lenders can review these findings to discover any issues and know all requirements related to loan completion and submission. Lenders can quickly complete the documentation of their loan file by using the findings report messages appropriately. The message numbers associated with Findings and Required Conditions are returned from Rural Development’s application evaluation system.

Messages and recommendations delivered by GUS differ from that of other automated underwriting systems.

4.15.1.1 Underwriting Summary Section

The first section of the GUS Underwriting Findings Report is the Underwriting Summary. This report provides the underwriting recommendation for the mortgage loan request, a detailed list of findings, and the steps necessary to complete the processing of the loan file. Below is an example of the Underwriting Summary:

![GUS Underwriting Findings Report](image)

Users will note the Underwriting Recommendation is split into two parts. In this example the Underwriting Recommendation is “ACCEPT / ELIGIBLE.” The first part of this recommendation “Accept” means through analysis of the data entered in GUS, the mortgage loan application meets requirements of the credit risk assessment and is
eligible for USDA Rural Development. The credit risk assessment, which includes credit, capacity, and collateral, will arrive at one of the underwriting recommendations described below.

- **ACCEPT**: The data entered meets acceptable credit, capacity, and collateral requirements of GUS and is eligible for delivery to a Rural Development office with only three items, RD Form 3555-21, Appraisal, and FEMA Flood Certificate.

- **ACCEPT WITH FULL DOCUMENTATION**: The data entered meets acceptable credit, capacity, and collateral requirements of GUS, however, the application has been randomly selected for a data integrity review by the Agency. The lender is required to submit a fully documented file in support of the request. The lender should review Chapter 15 of [HB-1-3555 SFH Guaranteed Loan Program Technical Handbook](https://www.rd.usda.gov/resources/directives/handbooks) for a list of required documents.

- **REFER**: Loans that receive a REFER recommendation require a manual underwrite of the file prior to submitting a full documentation origination file to Rural Development. A REFER recommendation does not indicate the file is unacceptable. Underwriters may approve the loan file upon review and confirmation the loan application meets Rural Development guidelines. The *GUS Underwriting Findings Report* is a tremendous resource to the underwriter during file review to ensure all Agency requirements are met.

- **REFER WITH CAUTION**: Loans that receive a recommendation of REFER WITH CAUTION require a manual underwrite. These files indicate a combination of risk factors (i.e., total debt ratio, credit history, etc.) are present. A recommendation of REFER WITH CAUTION requires a manual underwrite of the origination file prior to submitting a full documentation file to Rural Development. Underwriters may approve the loan file upon review and confirmation that the file meets Rural Development guidelines including the submission of a full documentation file to Rural Development. The *GUS Underwriting Findings Report* is a tremendous resource to the underwriter during file review to ensure all Agency requirements are met.

- **INELIGIBLE**: When INELIGIBLE is in the first position of the Underwriting Recommendation, this indicates there is an issue with the credit risk assessment, which includes credit, capacity, and collateral. Lenders should determine the data being utilized in GUS is accurate and review the GUS Findings Report to determine the reason(s) for the Ineligible underwriting recommendation. Reasons for an ineligible recommendation may include but are not limited to:
  
  - SAM Exclusion: A party to the transaction is debarred from doing business with the federal government. The request is not eligible for loan guarantee.
  
  - PITI and/or TD ratios exceed the Authorized Agency Thresholds
  
  - Existing Dwelling Requirement Not Met: Existing dwelling does not/will not meet minimum property requirements of HUD Handbook 4000.1. The request is not eligible for loan guarantee.

The second portion of the Underwriting Recommendation **“Eligible”** is pertaining to whether the application meets Rural Development’s program requirements (property, income, loan, and borrower) for eligibility.
Below are the three possible determinations:

- **ELIGIBLE**: The loan meets all Rural Development Guarantee Loan Program guidelines. The lender must ensure the accuracy of all data used to render the GUS decision.
- **INELIGIBLE**: When INELIGIBLE is in the second position of the Underwriting Recommendation, this indicates an issue with Rural Development’s program requirements (property, income, loan, and/or borrower). Reasons for an ineligible recommendation may include but are not limited to:
  - Property is in an ineligible area.
  - The subject property will not be the primary residence of the borrower.
  - The household’s adjusted annual income exceeds the established limit.
- **UNABLE TO DETERMINE**: One or more of the property, income, loan, or borrower eligibility were unable to be determined. Typical reasons for this recommendation include but are not limited to:
  - Insufficient address information to determine the property is in an eligible area.
  - New Construction properties have a higher occurrence of “Unable to Determine” due to electronically unmapped areas.
  - The public property and/or income websites are offline.

Loans that receive a recommendation of “ACCEPT/INELIGIBLE” may still be eligible for USDA Rural Development with updates to application data. To achieve eligibility status, the lender must analyze the findings report and determine the reason(s) for the ineligibility. Next, the lender can determine if these issues can be resolved within the application in a manner complying with USDA Rural Development requirements.

Users are encouraged to contact the applicable Rural Development Production Team when property eligibility determinations are INELIGIBLE or UNABLE TO DETERMINE to obtain assistance in verifying eligibility. If determined to be eligible, both recommendations can be overwritten during the approval process by Rural Development. Refer to the 2.6 Contact Us section.
Other information in this section of the GUS Findings report includes:

- “Property Eligibility” confirms if the property submitted as collateral for the loan request falls within an eligible lending area.

- “Income Eligibility” confirms the adjusted household income from the Eligibility Page meets USDA Rural Development guidelines.

- “Loan Eligibility” confirms if the loan request meets USDA Rural Development criteria.

- “Loan Risk Evaluation” results of the evaluation based on USDA Rural Development’s credit risk and capacity assessment criteria.

- “Primary Borrower” is the first borrower on the application.

- “Submission Type” listed may be one of two types:
  - **Preliminary:** The Underwriting Recommendation is preliminary. The GUS application has not been submitted to Rural Development for Loan Note Guarantee consideration. The lender maintains full access and control of the GUS application. Rural Development may only view the data input by the lender.
  - **Final:** The lender has successfully submitted the GUS application to Rural Development and is requesting a conditional commitment for loan note guarantee prior to closing the loan. The lender is locked out of the GUS application, and no changes may be made to a final submission. USDA Rural Development can process the lender’s request for conditional commitment for loan note guarantee. USDA Rural Development may only view the GUS application pages completed by the lender and are unable to change any of the lender certified data.

- “Submission Sequence Nbr” identifies the total number of times the application has been submitted for preliminary and final underwriting, combined.

- “Submission Date/Time” reflects the last date the application was submitted to GUS.

- “Submitted By” identifies who performed the most recent submission.

- “Borrower Eligibility” will be listed separately for each borrower. Borrower eligibility confirms if each borrower meets USDA Rural Development criteria.

- “Borrower Risk Evaluation” is determined separately for each borrower. GUS will evaluate each borrower(s) based upon the data submitted and determine if each borrower satisfies the credit risk assessment criteria.
  - It is not uncommon to see the “Borrower Risk Evaluation” vary between applicants. One Borrower may be marked as “Accept” and one may be marked as “Refer.” GUS will consider these individual risk evaluations for the “Underwriting Recommendation.” Review Borrower Risk Findings for additional information.

- “Lender Name”
• “Lender Tax ID”
• “USDA Assigned Branch Number” will display based upon the information entered by the user.
• “Lender Loan Number” will be assigned by the lender prior to a final submission.
• “Application ID Number” is assigned by GUS.
• “Lender Agent Name” will be listed if the application was created by a Lender Agent/Broker.
• “Lender Agent Tax ID” will be listed if the application was created by a Lender Agent/Broker.

4.15.1.2 Mortgage Information
Information in this section includes:

• “LTV” (Loan to Value Ratio) is populated based upon the USDA loan amount and appraised value data input into GUS.
• “Monthly PITI” (Principal, Interest, Taxes, and Insurance) is calculated based on the loan request and includes the Annual Fee for the First Year.
• “Other Monthly Debt” is a sum of monthly payments owed by the borrowers.
• “Total Monthly Debt” is the sum of “Other Monthly Debt” and “Monthly PITI.”
• “PITI Ratio” is calculated based on loan request. The calculated PITI appears under “Monthly PITI.”
• “TD Ratio” (Total Debt) is calculated based upon loan amount and liabilities to be included in the underwriting recommendation. The total of all monthly debts (excluding PITI) is listed under “Other Monthly Debt.” The PITI and other monthly debts are combined to calculate the “Total Monthly Debt.” These figures can quickly assist lenders and underwriters to confirm calculations to ensure data is true, accurate, and complete.

• “Loan Amount”
• “Sales Contract Price” is listed if the “Loan Purpose” is “Purchase.”
• “Balance of Mortgage Loans to be Paid Off in the Transaction” is listed if the “Loan Purpose” is “Refinance.”
• “Property Value” is listed if the “Loan Purpose” is “Purchase.”
• “Note Rate”
• “Loan Term (months)” will default to “360.”
• “Amortization Type”
• Upfront Guarantee Fee/Annual Fee Option
• USDA Upfront Guarantee Fee
• “Loan Purpose”
• “USDA Refi Purpose” is listed if the “Loan Purpose” is “Refinance.”
• “Refinance Program” is listed if the “Loan Purpose” is “Refinance.”

Below is a sample of this section where the “Loan Purpose” is “Purchase.”

<table>
<thead>
<tr>
<th>Mortgage Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>LTV</td>
</tr>
<tr>
<td>Monthly PITI</td>
</tr>
<tr>
<td>Other Monthly Debt</td>
</tr>
<tr>
<td>Total Monthly Debt</td>
</tr>
<tr>
<td>PITI Ratio</td>
</tr>
<tr>
<td>TD Ratio</td>
</tr>
<tr>
<td>Loan Amount</td>
</tr>
<tr>
<td>Sales Contract Price</td>
</tr>
<tr>
<td>Property Value</td>
</tr>
<tr>
<td>Note Rate</td>
</tr>
<tr>
<td>Loan Term (months)</td>
</tr>
<tr>
<td>Amortization Type</td>
</tr>
<tr>
<td>Upfront Guarantee Fee/Annual Fee Option</td>
</tr>
<tr>
<td>USDA Upfront Guarantee Fee</td>
</tr>
<tr>
<td>Loan Purpose</td>
</tr>
</tbody>
</table>

4.15.1.3 Property Information

This section confirms the “Property Address” and “Property Eligibility Summary.” There are four possible summary messages:

• Subject property is in an **ELIGIBLE** area. System will indicate “Subject property is located in an eligible area.”

• Subject property is in an **INELIGIBLE** area. System will indicate “Subject property is located in an ineligible area.”

• System is **UNABLE TO DETERMINE** property eligibility based on current property information. System will indicate “System unable to determine property eligibility based on current property information.”
Subject property eligibility is **UNKNOWN**. System will indicate “Property Eligibility is unknown.”

The *Property Eligibility Finding(s)*, if any, will be returned from Rural Development in an ordered list. Lenders should review these for additional details. Users are encouraged to contact the applicable Rural Development Production Team when property determinations are INELIGIBLE or UNABLE TO DETERMINE to obtain assistance in verifying the property eligibility. If determined to be eligible, both recommendations can be overwritten during the approval process by Rural Development. Refer to the [2.6 Contact Us section](#).

<table>
<thead>
<tr>
<th>Property Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address</td>
</tr>
<tr>
<td>Property Eligibility Summary</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Property Eligibility Finding(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 4 - Ineligible Area: The subject property is not located within an eligible rural area. Limited circumstances permit the purchase of a property in an area where the designation has changed from rural to non-rural. Refer to HB 1-3555 Chapter 12.3C for details. Please contact your local USDA Rural Development office regarding property eligibility determinations.</td>
</tr>
</tbody>
</table>

### 4.15.1.4 Income Eligibility Information

This section confirms data entered on the *Eligibility* screen and returned from the income eligibility service, including:

- "County"
- "Metropolitan Area (MSA)"
- "Number of People in the Household"
- "Is Loan Applicant or Co-Applicant Age 62 or Older?" as "Yes" or No."
- "Annual Medical Expenses"
- "Elderly Household Deduction"
- "Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 years of age or greater"
- "Annual Child Care Expenses"
- "Annual Allowable Child Deduction"
- "Annual Disability Expenses"
- "Are there any Disabled Persons Living in the Household?" as "Yes" or No."
- "Total Household Income"
- "Allowable Adjustments"
- "Adjusted Household Income"
- "Maximum Allowable Adjusted Household Income"

At the bottom of the section are the income eligibility determination summary and findings. An income eligibility determination message will be listed at the top of the text box followed by findings returned by Rural Development, if applicable:
• If the application’s income eligibility determination is **ELIGIBLE**, the system displays “Applicant is eligible based on income criteria.”

• If the application’s income eligibility determination is **INELIGIBLE**, the system displays “Applicant is ineligible based on income criteria.”

• If the application’s income eligibility determination is **UNABLE TO DETERMINE**, the system displays “System unable to determine applicant income eligibility.”

• If the value is **UNKNOWN**, the system displays “Applicant income eligibility is unknown.”

Review the Income Eligibility Finding(s) for additional details.

![Income Eligibility Table](image)

### 4.15.1.5 Loan/Applicant Eligibility

The **Loan/Applicant Eligibility** section displays program eligibility findings specific to individual applicants and the loan parameters as a whole.
Lenders should review this section carefully as it may list specific eligibility factors identified by GUS that directly contributed to the “Underwriting Recommendation” message portion regarding eligibility (Eligible, Ineligible, or Unable to Determine). Results will vary per applicant. Review each finding.

The first text box in this section includes the Loan Eligibility Finding(s), if any, returned from Rural Development as well as the overall “Loan Eligibility Recommendation.” The system will display “Unknown,” “Eligible,” “Ineligible” or “Unable to Determine” for “Loan Eligibility Recommendation”. If no findings were issued, the system populates “There were no loan eligibility findings issued.”

Subsequent text boxes in this section include Borrower Eligibility Finding(s), if any, returned from Rural Development as well as the “CAIVRS Number” and “Borrower Eligibility Recommendation.”

The system will display “Borrower’s eligibility is:” followed by “Unknown,” “Eligible,” “Ineligible” or “Unable to Determine” for “Borrower Eligibility Recommendation.” If no findings were issued, the system populates “There is no eligibility finding for (Borrower’s Name)” instead of generating an ordered list.

These borrowers are listed in the order they are entered on the Borrower screen.

---

4.15.1.6 Loan/Applicant Risk

The “Loan/Applicant Risk” section of GUS will display program eligibility risk specific to individual applicants and the loan parameters as a whole.
Lenders should review this section carefully as it may list specific risk factors identified by GUS that directly contributed to the “Underwriting Recommendation.” Results will vary per applicant. Review each finding.

The first text box in this section includes the Loan Risk Finding(s), if any, returned from Rural Development. If no findings were issued, the system populates “There were no loan risk findings issued.”

Subsequent text boxes in this section include Borrower Risk Finding(s), if any, returned from Rural Development. If no findings were issued, the system populates “There is no risk finding for (Borrower’s Name).”

These borrowers are listed in the order they are entered on the Borrower screen.

<table>
<thead>
<tr>
<th>Loan/Applicant Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Risk Finding(s)</td>
</tr>
<tr>
<td>There were no loan risk findings issued.</td>
</tr>
<tr>
<td>Risk Finding(s) for Builder, Suzi</td>
</tr>
<tr>
<td>1. 30860 - Low Credit Score: A review of the mortgage loan application reveals the following: Builder, Suzi has the credit score 625. Lender must manually underwrite the loan and submit it to RD for review. Lender must record a credit exception listed in HB-1-3556 Chapter 10.8 on the underwriting analysis if any instances of adverse credit are present on the credit report. Applicant must provide documentation in support of an approved credit exception in the manual submission to RD if applicable.</td>
</tr>
<tr>
<td>Risk Finding(s) for Firstimer, Alice</td>
</tr>
<tr>
<td>There is no risk finding for Firstimer, Alice.</td>
</tr>
</tbody>
</table>

4.15.1.7 Lender’s Required Conditions
This section specifically states which steps the lender must take to complete the file prior to each of the following stages:

- Final Submission
- Conditional Commitment
- Closing
- Guarantee

The Lender’s Required Conditions encompass any items identified during the loan evaluation analysis performed by GUS, regarding the credit, capacity, and collateral of the loan application. Lenders should carefully review each finding requirement to ensure true, accurate, and complete data. Each condition should be addressed in the lender’s permanent loan file.

If there are no Lender Required Conditions Prior to a given stage, then the system displays “There are no Lender Required Conditions Prior to (Stage),” where (Stage) is “Final Submission,” “Conditional Commitment,” “Closing” or “Guarantee.”
4.15.1.8 Borrower/Co-Borrower GUS/GLS Data Comparison

When a borrower has an existing loan record in USDA’s internal Guaranteed Loan System (GLS), this section will be populated if any discrepancies are detected between borrower data entered on the application in GUS and data from existing applications in GLS. If no discrepancies exist between evaluated data elements, this section will not be displayed on the View Findings screen. If populated, Lender must review this section to ensure borrower data in GUS is accurate.

The section notes “Differences Between Specific Borrower/Attribute” in a table that includes the borrower’s name in the “Borrower” element, relevant application page in “GUS Page Association,” data element name in “Name of Attribute(s),” application value in “GUS Data” and GLS value in “GLS Data.”

The following data elements are included in the comparison:

- “Number of People in Household”
- “Are there any Disabled persons living in the household?”
- “First Name”
- “Middle Name”
- “Last Name”
- “Suffix”
- “Date of Birth”
• “Citizenship”
• “Marital Status”
• “Number of Dependents”
• “Did you (or your deceased spouse) ever serve, or are currently serving, in the United States Armed Forces?”
• “Street Address (Property Address)” for the subject property of the loan.
• “Unit # (Property Address)” for the subject property of the loan.
• “City (Property Address)” for the subject property of the loan.
• “State (Property Address)” for the subject property of the loan.
• “Zip Code (Property Address)” for the subject property of the loan.
• “M. Have you declared bankruptcy within the past 7 years?”
• “Bankruptcy Explanation” if the borrower has previously declared bankruptcy.
• Gender, Race and Ethnicity information from the Demographic Information page
• “System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government.”
• “Do you have a relationship with Any Rural Development employee?”
• “Qualification Status” for non-US citizens.

<table>
<thead>
<tr>
<th>Borrower/Co-Borrower GUS/GLS Data Comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td>Differences Between Specific Borrower/Attribute:</td>
</tr>
<tr>
<td>Borrower</td>
</tr>
<tr>
<td>Alice, First</td>
</tr>
<tr>
<td>Alice, First</td>
</tr>
<tr>
<td>Alice, First</td>
</tr>
<tr>
<td>Alice, First</td>
</tr>
<tr>
<td>Alice, First</td>
</tr>
<tr>
<td>Alice, First</td>
</tr>
</tbody>
</table>

### 4.15.1.9 Rural Development’s Required Conditions

This section specifically states the conditions which USDA Rural Development requires prior to each of the following stages:

- Final Submission
- Conditional Commitment
- Closing
- Guarantee

Lenders should carefully review each finding requirement to ensure true, accurate, and complete data. Each condition should be addressed in the lender’s permanent loan file.

If there are no Rural Development Required Conditions Prior to for a given stage, then the system displays “There are no USDA Required Conditions Prior to (Stage),” where (Stage) is “Final Submission,” “Conditional Commitment,” “Closing” or “Guarantee.”
This section concludes the **GUS Underwriting Findings Report**.

### 4.15.1.10 GUS Underwriting Analysis Report Section

The **GUS Underwriting Analysis Report** contains key information used in determining the recommendation including borrower, property, and loan information.

### 4.15.1.11 Property Information

This section is the first under the **GUS Underwriting Analysis Report** and reviews property-related data entered into the loan application. Information in this section includes:

- “Property Address”
- “Property Value”
- “Sales Contract Price” is listed if the “Loan Purpose” is “Purchase.”
- “Balance of Mortgage Loans to Be Paid Off in the Transaction” is listed if the “Loan Purpose” is “Refinance.”
- “Purchase is”
- “Const-Conv/Perm” is listed if the “Loan Purpose” is “Purchase.”
- “Single Closing/Two-Closing” is listed if the “Loan Purpose” is “Purchase” and “Const-Conv/Perm” is “Yes.”
- “Renovation” is listed if the “Loan Purpose” is “Purchase.”
- “Type of Construction”
- “Estate Will Be Held In”
- “New Construction Requirements Met” is listed if the “Loan Purpose” is “Purchase” and “Purchase is” is “New.”
- “Existing Construction Requirements Met” is listed if the “Loan Purpose” is “Purchase” and “Purchase is” is “Existing.”
- “Structure Type”
4.15.1.12 Repayment Income

Repayment Income details are listed by borrower and may vary from eligibility income. “Base”, “Overtime”, “Bonus”, “Commission”, “Military Entitlements”, “Other Income”, “Self-Employed Income (Monthly Income/Loss)” and “Income from Other Sources” are from the Borrower screen. “Net Rental Income” is the sum of positive rental income from Real Estate for a given borrower. The section provides a “Grand Total” at the bottom of the section, and a subtotal “Total Repayment Income” per borrower. Borrowers are listed in the order they are entered on the Borrower screen. Repayment income entered on the Borrower Information Page may differ from eligibility income entered on the Eligibility Page in GUS.
4.15.1.13 Monthly Expenses
This section outlines the total Housing Expenses – Proposed and Other Expenses. Each of these sections are sub-totaled at the end of the section.

The House Expenses – Proposed section is pulled from the Lender Loan Information section.

“Other Expenses” totals monthly payments from the Assets and Liabilities and Real Estate screens:

- “Credit Cards, Other Debts, and Leases that you owe” is the sum of “Monthly Payments” under “Liabilities – Credit Cards, Other debts and Leases that you owe” not marked “Omit” or “To be paid off at or before closing” on the Assets and Liabilities screen.

- “Other Liabilities and Expenses” is the sum of Monthly Payments under “Other Liabilities and Expenses” on the Assets and Liabilities screen.

- “Mortgage Loans” is the sum of “Monthly Mortgage Payments” not marked “Omit” or “To be paid off at or before closing” associated with properties on the Real Estate screen where the “Status” is “Pending Sale,” “Sold,” as well as “Retained” properties with an “Intended Occupancy” of “Primary Residence” or “Second Home”.

- “Negative Net Rental” is the sum, as a positive number, of the negative net rental income from properties on the Real Estate screen.

<table>
<thead>
<tr>
<th>Monthly Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Expenses – Proposed</td>
</tr>
<tr>
<td>First Mortgage (P&amp;I)</td>
</tr>
<tr>
<td>Subordinate Lien(s) (P&amp;I)</td>
</tr>
<tr>
<td>Homeowner's Insurance</td>
</tr>
<tr>
<td>Supplemental Property Insurance</td>
</tr>
<tr>
<td>Property Taxes</td>
</tr>
<tr>
<td>Mortgage Insurance (Annual Fee for First Year - Monthly)</td>
</tr>
<tr>
<td>Association/Project Dues (Condo, Co-Up, PUD)</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Total Housing Expenses</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Cards, Other Debts, and Leases that you owe</td>
</tr>
<tr>
<td>Other Liabilities and Expenses</td>
</tr>
<tr>
<td>Mortgage Loans</td>
</tr>
<tr>
<td>Negative Net Rental</td>
</tr>
<tr>
<td><strong>Total Other Expenses</strong></td>
</tr>
</tbody>
</table>
4.15.1.14 Funds to Close
This section will calculate the funds needed to close as well as the funds available.

- “Cash From the Borrower”/ “Cash To the Borrower” are pulled from Lender Loan Information. Only one of these two is displayed based on whether cash is required from or owed to the borrower at closing.
- “Mortgage Debt to be Paid by Closing” is calculated from the Real Estate section.
- “Total Funds Required” calculates the amount of funds needed at closing based upon the data entered on the loan application.
- “Funds Available” is the sum of eligible assets entered into the loan application.

<table>
<thead>
<tr>
<th>Funds to Close</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash To the Borrower</td>
</tr>
<tr>
<td>Mortgage Debt to be Paid by Closing</td>
</tr>
<tr>
<td>Total Funds Required (sum of Cash To/From Borrower and Mortgage Debt to be Paid by Closing)</td>
</tr>
<tr>
<td>Funds Available</td>
</tr>
</tbody>
</table>

4.15.1.15 Post Closing Cash Reserves
“Cash Reserves” represents the borrowers’ available cash after closing. “Months of Cash Reserves” is the amount of cash reserves available divided by the proposed PITI (including Annual Fee for the first year). Cash reserves can represent a strong compensating factor in the credit and risk evaluation by GUS.

<table>
<thead>
<tr>
<th>Post Closing Cash Reserves</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Reserves</td>
</tr>
<tr>
<td>Months of Cash Reserves</td>
</tr>
</tbody>
</table>

This section concludes the GUS Underwriting Analysis Report.

4.15.1.16 GUS Credit Report Section
The GUS Credit Report section is the third and final section and summarizes key statistics from the issued credit report.

4.15.1.17 Credit Report
This section provides a summary of and a link to each credit report that was returned for the request. This is the only section that will populate even if an application has not been submitted for underwriting.

- “Credit Report Status” lists the status of the credit report.
  - “Complete” indicates a complete credit report is associated with the loan application of the borrower(s).
• “Error” indicates an error occurred in the credit request; a description of the error is provided.
• “Out of Date” indicates the borrower information has been modified since the last underwriting request or it was issued prior to 120 days, thereby requiring a new credit request.
• “Updating” indicates that the application is still processing a borrower’s credit status.
• “Unknown” indicates that a borrower has not had a credit report requested.

• “Provider Name/Number of Request”

• “Credit Report Type” is broken into two parts: first the system indicates if the associated credit report is a “Joint” or “Individual” credit report, then if it is a “New” or “Reissued” credit report.

• “Reference Number” lists the credit file number associated with the request.
  o If the credit report is later reissued, the reference number of the initial credit report will be utilized to reissue the report.

• “Date Issued” lists the date of the credit report.

• “Date Last Updated” displays an updated date, if any changes had been made to the credit report.

• Click on Click to View/Print Credit Report hyperlink to access the retrieved credit report.

Below is a sample of this section for a loan application with two borrowers, each with an individual credit report.
Below is a sample of this section for a loan application with two borrowers for which a joint credit report was ordered.

Below is a sample of this section for a loan application with one borrower with an individual credit report.

4.15.1.18 Credit Report Summary
This section provides the “Credit Score(s)” utilized in the GUS recommendation and the associated “Credit Repository” for each borrower. These values are returned by the HUD service.

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Credit Score</th>
<th>Credit Repository</th>
</tr>
</thead>
<tbody>
<tr>
<td>Builder, Suzi</td>
<td>625</td>
<td>EXPERIAN</td>
</tr>
</tbody>
</table>

4.15.1.19 Printing View Findings
Use the Print Sections button to obtain a system generated PDF of the View Findings reports. The Print Sections button is located to the right side of the screen and shows a printer icon ( ). Alternatively, scroll to the bottom of the screen and click the Print button ( ) to generate the PDF.
5 Application Documents
During the loan application creation and submission, the user can upload required documents associated with the loan application. This may include an Appraisal Report, Underwriting or Request for Guarantee. See steps below:

Steps
1. Navigate to the Application Documents screen.
2. Review the borrower information.
3. Review the file upload instructions. Only use files that are NOT password protected and are in the following formats: Portable Document Format (PDF) or Tagged Image File Format (TIF or TIFF).
4. Select the “Type of Document”.
5. Click the Upload Files button to select a file from file explorer Or drag and drop the file into the “Or drop files” box and proceed from step 8.
6. Select the document to be uploaded.
7. Click Open to attach to the loan application. Wait for the upload to complete, as indicated in the “Upload Files” progress pop-up window. Click Done when complete. Only one document can be uploaded at a time.
8. Follow steps 4 to 7 to upload additional files. Multiple documents can be submitted at once. To submit the selected and uploaded document(s), click the Submit Document(s) button. Submitted documents appear in the Submitted Documents section. To view the document, click the Display Document button, icon ( ).

Users can continue to upload and submit documents even after final submission of the loan application, while the application status is pending. Users can only upload one file at a time on the Application Documents page.

The system allows for file upload up to 100 MB for most documents, with the exception of the immigration’s third check supporting documentation which is uploaded within the Additional Data screen and has a file size limit of 5 MB.

After uploading and submitting documents on the Application Documents screen, navigate to the Request Forms screen, refer to 3.10 Navigate Using the “More” Drop-down.
### File Upload Instructions
- Acceptable file formats are Adobe PDF and TIF (no password protected PDF files).
- Password protected documents are not permitted.
- Maximum file size is 100MB.
- User must make a selection for "Type of Document" prior to adding files using the Upload feature.
- Up to 10 individual documents can be uploaded at a time.
- Select "Submit Document(s)" to attach document(s) to application for submission to USDA.

<table>
<thead>
<tr>
<th>Type of Document</th>
<th>File Name</th>
<th>Submission Status</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>10002 Appraisal Report</td>
<td>Appraisal Report.pdf</td>
<td>Not Submitted</td>
<td></td>
</tr>
</tbody>
</table>

**Submitted Documents**

Note: It may take several minutes for individually indexed documents to process and be available for display.
- Click the "Display Document" button icon to display the document you wish to view.

<table>
<thead>
<tr>
<th>Type of Document</th>
<th>Document Description</th>
<th>Upload Date</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>10002</td>
<td>Appraisal Report</td>
<td>3/28/2020</td>
<td></td>
</tr>
<tr>
<td>10011</td>
<td>Request for Guarantee</td>
<td>3/28/2020</td>
<td></td>
</tr>
<tr>
<td>10006</td>
<td>Underwriting</td>
<td>3/28/2020</td>
<td></td>
</tr>
</tbody>
</table>
6 Request Forms

During the loan application creation and submission, the user may choose to generate and display Form 3555-21 Request for Single Family Housing Loan Guarantee. Up to five borrowers can be selected at a time as part of the requested form. The form saves and renders as a pop-up. If the form does not render on your screen, please check your browser pop-up settings, and ensure pop-ups are enabled for this site.

Generating the form begins by navigating to the Request Forms screen. See below steps:

Steps
1. Click the borrower(s) checkbox(es) to select the borrower(s) to be included on the Form 3555-21.
2. Click Display Form
7 Recall Final Submission

After final submission of the loan application to USDA Rural Development, a loan application in the Submission Status of **Pending** can be recalled by the approved lender. **NOTE: Only those users with “Final Submit” authority can Recall Loans from USDA.** Once the USDA Rural Development team begins processing the application, the loan can no longer be recalled by the lender. The Pending Loan Application can be recalled by following the below steps:

1. Navigate to the application. The 'Recall Final Submission' button is visible on all the application pages for users with final submit authority. Then, click on 'Recall Final Submission’ button. After lender clicks the 'Recall Final Submission' button, a popup box opens, and user needs to select 'Confirm Recall' or 'Cancel'.
2. After lender clicks on ‘Confirm Recall’ button, user will see the successful recall message: “The Final Submission has been successfully recalled” and the Recall Final Submission Button will no longer be visible. Lender then makes necessary edits/updates to the application.
8 Modifying Loan Applications After Submission

After final submission of the loan application to USDA Rural Development, if users wish to recall the application, they may recall the application by following these steps in section 7 Recall Final Submission. The loan application will no longer be editable if the USDA Rural Development team has started processing the loan; rather, it will be view only. If changes are required after final submission (e.g., loan amount increases, interest rate increases, etc.), contact the applicable USDA Rural Development Production Team and request that the GUS application be released.

Once the application is released, the loan application’s status will be set to “Pending” and the loan application’s submission status will be set to “Unknown.” The loan application fields will be opened back up for editing. Once all modifications are made, another final submission of the application can be initiated.

If users no longer wish to move forward with the application, they may withdraw the application after it is released by USDA Rural Development by following steps in section 3.12 Application Withdrawal.
Appendix A: Acronyms and Contacts

AASM .......... (USDA’s) Application Authorization Security Management
CAIVRS .......... Credit Alert Interactive Verification Reporting System (managed by HUD)
GLS .............. (USDA’s) Guaranteed Loan System
GUS ............. (USDA’s) Guaranteed Underwriting System
HUD .......... Department of Housing and Urban Development
LINC .......... Lender Interactive Network Connection
MISMO ........ Mortgage Industry Standards Maintenance Organization
MSA .......... Metropolitan Statistical Area
SAVE .......... Systematic Alien Verification for Entitlements (managed by DHS)
SFHGLP .......... Single Family Housing Guaranteed Loan Program
TPO .......... Third Party Originator
URLA .......... Uniform Residential Loan Application
USDA .......... U.S. Department of Agriculture

Contact US

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<thead>
<tr>
<th>Technical Issues: GUS/GLS</th>
<th><a href="mailto:RD.HD@usda.gov">RD.HD@usda.gov</a> or 800-457-3642 Option 2, Option 2</th>
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<td>Training &amp; Guides</td>
<td>USDA LINC Training &amp; Resource Library</td>
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