



# USDA GUS TRAINING

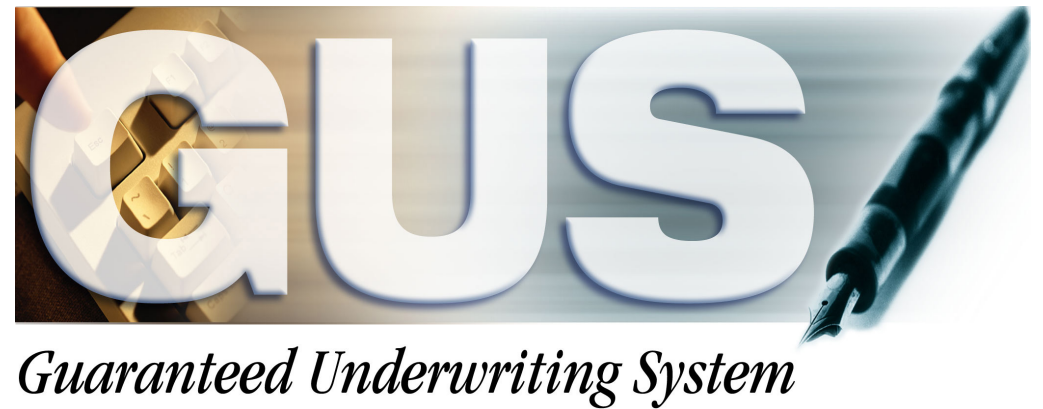
## GUS Basic Navigation and User Roles



Rural Development  
U.S. DEPARTMENT OF AGRICULTURE

## Training Objectives:

- Understanding GUS Lender user roles.
- Understanding the basic navigation within GUS.
- Understanding how to search for loans.
- Understanding application functionality within GUS.



*Guaranteed Underwriting System*





# GUS Lender and Branch User Roles

# GUS Lender and Branch User Roles Chart

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



# Overview of GUS Navigation and Functionality



# GUS – Home Page

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

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

**1** HOME | APPLICATIONS | CONTACT US

Useful Links: [Go To AASM](#)

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

**3** **What's New:**  
Test Lender Message  
☐ Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System.

**4** + NEW APPLICATION | 📁 IMPORT APPLICATION | ✎ EXISTING APPLICATION

**Home Page**

1. Main tabs on the Navigation Bar
2. Browser Recommendation
3. Welcome Message
4. Application Buttons

# GUS – Search for a Loan

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

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

HOME APPLICATIONS CONTACT US

Useful Links: [Go To AASM](#)

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

**When searching for an existing loan, select the “Applications” tab or “Existing Application” button.**

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

NEW APPLICATION IMPORT APPLICATION EXISTING APPLICATION

# GUS – Search for a Loan (continued)

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

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

HOME APPLICATIONS CONTACT US

## GUS Loan List / Loan Search

Lender you are currently associated with:

• Enter the desired search criteria below and press Find Loan button. Applications meeting the criteria will be displayed below.  
• Press Refresh Data button to refresh the search criteria.  
• For Begin-End Date Range, choose a default option from the dropdown or select Custom Date to specify both a Beginning Date and Ending Date. Custom Date searches are limited to a 365 consecutive day range (e.g., 05/01/2018 – 04/30/2019).

1 ☒ Date/Name Search ☐ Borrower Social Security Number ☐ Lender Loan Number ☐ GUS Application ID Number [Refresh Data](#)

\* Begin-End Date Range: Last 365 days, Today, Last 7 days, Last 14 days, Last 21 days, Last 30 days, Last 60 days, Last 180 days, Last 365 days, Custom Date

\* Submission Status: Preliminary Submissions

Enter Search Value Here: Firstimer

\* Property State: All States [Find Loan](#) 2

Last Modified Date Range 07/23/2020 to 08/12/2020

Last Modified	GUS App. ID	Lender Loan Number	Submission Status/Date	Underwriting Recommendation	App Status	Date Approved
Firstimer, Alice	07/23/2020	0000001754	53534534534	Preliminary - 07/23/2020	REFER	Pending
3 Firstimer, Alice	08/12/2020	0000002642	123456789	Preliminary - 08/12/2020	4 REFER	Pending

2 record(s) found. Displaying 1 to 2

First Previous 1 Next Last

## SEARCH FUNCTIONALITY

### ① Search Functionality:

There are 4 ways to search for an application in GUS:

- Date/Name Search
- Borrower Social Security Number
- Lender Loan Number
- GUS Application ID Number

② Select the radio button for the preferred search criteria, enter the criteria and select “Find Loan”.

When search results return, select the link next to the ③ Primary Borrower’s name OR

Select the ④ Underwriting Recommendation link (if applicable) to enter the loan.



# GUS - Basic Navigation

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

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

Level2, ULATest32

**1** HOME APPLICATIONS CONTACT US

**2** GUS Application ID: 0000000658

Borrower Name	Borrower ID	Lender Loan Number	Most Recent Activity	Activity Timestamp	User
John Homeowner	952374718	4444444444444	Updated	6/11/2020 09:11 AM CDT	ULATest32 Level2

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

\* Property Address: 26500 Johnson Rd  
\* City: Montgomery  
\* County: Montgomery County  
\* MSA: Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area  
\* Zip Code: 77356  
Unit #:   
\* State: TX

Check Property Eligibility

UNKNOWN

Display Property Map

> Household Member Information  
> Monthly Gross Income For All Household Members

LEGEND: (\*) Required (P) Preliminary (F) Final

Previous Next Save Close Cancel ?

**"More" section:**  
Expand the drop down to see the rest of the tabs of the application.

**1** Navigation Bar  
**2** Application Header  
**3** Tabs  
**4** Page  
**5** Sections

# GUS – Persistent Footer Functionality

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

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

Level2, ULATest32

HOME APPLICATIONS CONTACT US

**GUS** GUS Application ID: 0000000658  
Borrower Name: John Homeowner Borrower ID: 952374718 Lender Loan Number: 4444444444444444 Most Recent Activity: Updated Activity Timestamp: 6/11/2020 09:11 AM CDT User: ULATest32 Level2

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

**Borrower Information**

John Homeowner

Personal Information

\* First Name ① Middle Name ① \* Last Name ① Suffix ①

John

\* Social Security Number ① Date of Birth (P) ① Citizenship (P) ① Marital Status (F) ① Number of Dependents ①

999-40-5000 05/05/1995 ☒ US Citizen ☒ Married ☐ Permanent Resident Alien ☐ Separated ☐ Non-Permanent Resident Alien ☐ Unmarried

0

How Long at Current Address?

Years (F) ① Months (F) ① Housing (P)

5 0 ☒ Own ☐ Rent ☐ No Primary Housing Expense

① Previous ② Next ③ Save ④ Close ⑤ Cancel ⑥ ? (Help) ⑦ LEGEND: (\*) Required (P) Preliminary (F) Final

Each screen within GUS contains the following information in the persistent footer of the page:

- ① Previous
- ② Next
- ③ Save
- ④ Close
- ⑤ Cancel
- ⑥ ? (Help)
- ⑦ Legend

# GUS – Help (?) Icon

HOMEAPPLICATIONSCONTACT US

1

EligibilityBorrower InformationAssets and LiabilitiesReal EstateLoan and Property InformationDeclarations

Borrower Information

▼ Alice Firstimer

▼ Personal Information

\* First Name ⓘ

Alice

Middle Name ⓘ

\* Last Name ⓘ

Firstimer

\* Social Security Number ⓘ

991-91-9991

Date of Birth (P) ⓘ

04/01/1980

Citizenship (P) ⓘ

☒ US Citizen

☐ Permanent Resident Alien

☐ Non-Permanent Resident Alien

Marital Status ⓘ

☐ Married

☐ Separated

☒ Unmarried

Current Address

\* Country (F) ⓘ

Street Address (F) ⓘ

Unit # ⓘ

City (F) ⓘ

PreviousNext

LEGEND: (\*) Required (P) Preliminary (F) Final

SaveCloseCancel?

Technical Assistance

If you need GUS technical assistance, please contact the RD Help Desk at:  
**1-800-457-3642**  
Choose option 2, option 2  
  
Or, contact us via e-mail at:  
[rd.hd@usda.gov](mailto:rd.hd@usda.gov)  
  
For additional instruction please visit the Guaranteed Underwriting System section of our online [USDA LINC Training & Resource Library](https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library).  
<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>

OK



# GUS – Page Level Navigation

The screenshot displays the 'Eligibility' section of a web application. At the top, a navigation bar includes links for 'Eligibility', 'Borrower Information', 'Assets and Liabilities', 'Real Estate', 'Loan and Property Information', 'Declarations / Military', and 'More...'. On the right, there are two buttons: 'Validate Application' (green) and 'Withdraw Application' (blue). The 'Eligibility' section is expanded, showing 'Property Information'. This section contains several input fields: 'Property Address' (27000 Johnson Rd), 'City' (Montgomery), 'County' (Montgomery County), 'MSA' (Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area), and 'Zip Code' (77356). A 'Unit #' field is also present with a tooltip that says 'Enter the unit number of subject property if applicable.' A 'Check Property Eligibility' button is located next to the 'State' dropdown (TX). Below the input fields is a 'Display Property Map' button. A large box on the right displays the word 'ELIGIBLE'. At the bottom, there is a section for 'Household Member Information' and a link for 'Monthly Gross Income For All Household Members'. Below this link, there is a text prompt 'Enter the current monthly gross income of all adult household members required to determine annual household income eligibility' and a section for 'Primary Borrower (P)' with input fields for 'Base' (\$2,000.00), 'Commission' (\$500.00), and 'Overtime' (\$500.00). Numbered callouts (1-5) highlight specific UI elements: 1 points to a red asterisk on the 'Property Address' field; 2 points to a help icon on the 'Unit #' field; 3 points to a dropdown arrow on the 'State' field; 4 points to a 'Zip Code Lookup' link; and 5 points to an expand/collapse icon.

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

Validate Application Withdraw Application

Eligibility

▼ Property Information

1 \*Property Address ⓘ 27000 Johnson Rd

Unit # ⓘ 2

\*City ⓘ Montgomery

\*State ⓘ TX 3

\*County ⓘ Montgomery County

\*MSA ⓘ Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area

\*Zip Code ⓘ 77356 Zip Code Lookup 4

Check Property Eligibility

ELIGIBLE

Display Property Map

> Household Member Information

▼ [Monthly Gross Income For All Household Members](#)

Enter the current monthly gross income of all adult household members required to determine annual household income eligibility

Primary Borrower (P)

Base ⓘ \$2,000.00 Commission ⓘ \$500.00 Overtime ⓘ \$500.00

Pictured are the most common page level navigation buttons and icons:

- ① Required Field (denoted by red asterisk)
- ② Help Text
- ③ Pull Down Menu
- ④ Link to website
- ⑤ Expand/Collapse All

# GUS – Prominent Action Buttons

Eligibility

Borrower Information

Assets and Liabilities

Real Estate

Loan and Property Information

Declarations / Military

More...▼

1 Validate Application

2 Withdraw Application

Eligibility

▼ Property Information

\* Property Address ⓘ  
2700 Johnson Rd

Unit # ⓘ

\* City ⓘ  
Montgomery

\* State ⓘ  
TX

\* County ⓘ  
Montgomery County

\* MSA ⓘ  
Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area

\* Zip Code ⓘ  
77356

Zip Code Lookup

3 Check Property Eligibility

UNKNOWN

4 Display Property Map

> Household Member Information

▼ Monthly Gross Income For All Household Members

All Other Monthly Income Received by Adult Members of the Household ⓘ  
\$0.00

Total Household Income  
\$0.00

Allowable Adjustments  
\$0.00

Adjusted Household Income  
\$0.00

5 Check Income Eligibility

UNKNOWN

## PAGE FEATURES:

① **Validate Application** : When selected, the system will check the application to verify if all required fields (for preliminary and/or final validations) have been entered correctly. Results are displayed in a new web browser tab. This feature is available at all times within the application.

**NOTE:** See next page for more information.

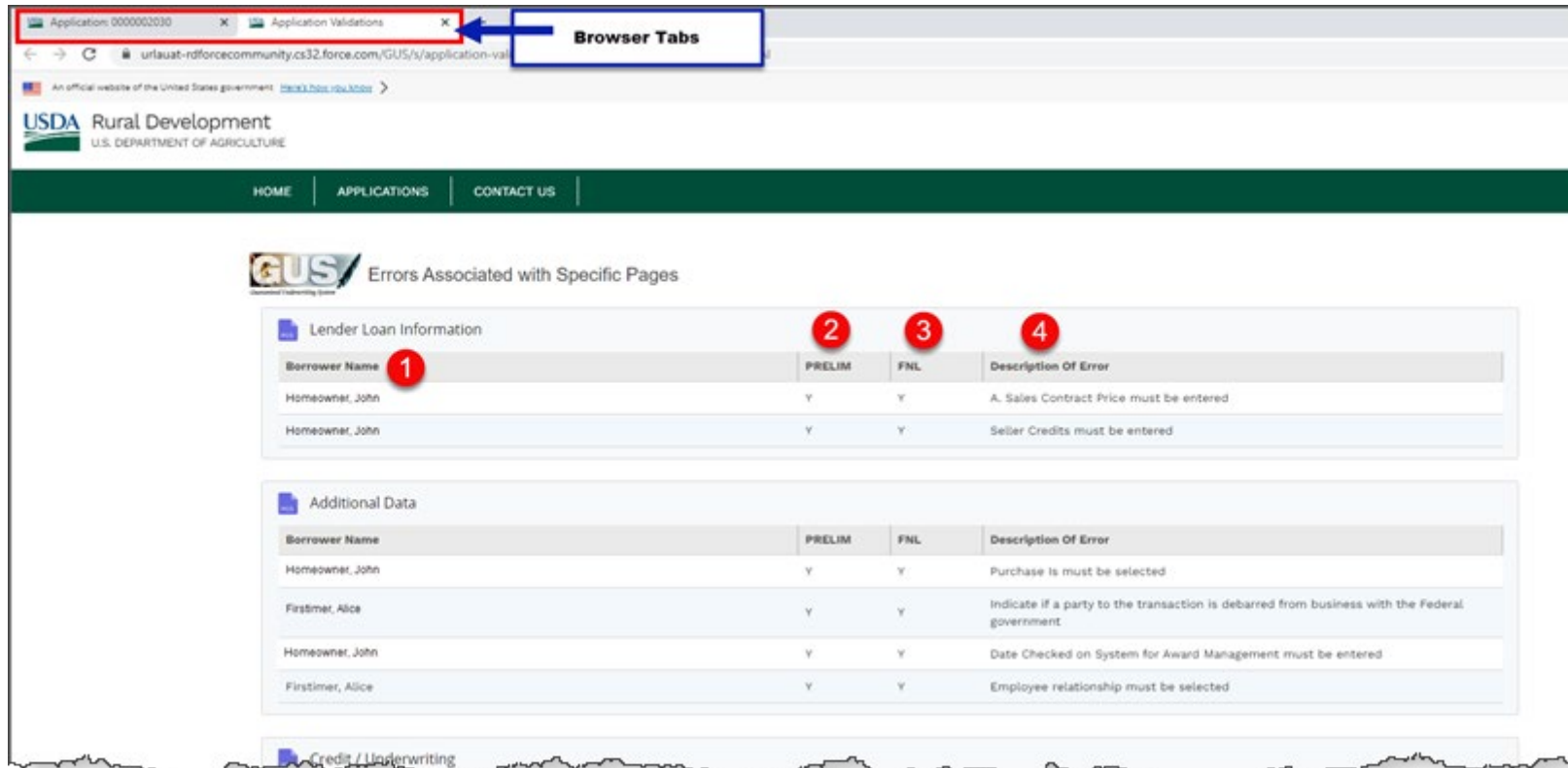
② **Withdraw Application**: The user may choose to indicate they no longer wish to move forward with the application by selecting **Withdraw Application**. This option is available only while the application's submission status is Unknown or Preliminary.

③ **Check Property Eligibility**: Select after entering property address on the Eligibility tab. Three results could come back: Eligible, Ineligible or Unable to Determine.

④ **Display Property Map**: The Display Property Map button opens a new Internet browser map that shows the location of the entered property address. If it is Unable to Determine, select **Display Property Map** and locate the property on the map. Common errors include: new construction (property address has not been mapped yet) and spelling errors.

⑤ **Check Income Eligibility**: Select after entering all required household income on the Eligibility tab to determine if Total Household Income meets USDA guidelines.

# GUS – Validate Application Button Functionality



## VALIDATE APPLICATION: RESULTS SCREEN

When selected, the system checks the application to verify if all required fields (for preliminary and final validations) have been entered correctly. Field validation errors are displayed in a **new web browser tab**.

The Results screen contains the following information:

- ① **Borrower Name:** Displays the name of the borrower for which the validation error is related.
- ② **PRELIM:** If “Y” is displayed, indicates the error must be corrected before preliminary submission is requested.
- ③ **FNL:** If “Y” is displayed, indicates the error must be corrected before final submission is requested.
- ④ **Description of Error:** Displays field information that must be completed or updated before preliminary or final submission.



# GUS – Field Level Validation


## Errors upon Saving:

Message appear at the top of the page if there are any application errors that need to be resolved prior to saving the page.

## Field Validation:


When a user moves in and out of a mandatory field (indicated by an \*) without entering information, field level validation is triggered.

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



GUS Application ID  
**0000002649**

<a href="#">Borrower Name</a>	<a href="#">Borrower ID</a>	<a href="#">Lender Loan Number</a>	<a href="#">Most Recent Activity</a>	<a href="#">Activity Timestamp</a>	<a href="#">User</a>
Alice Firstimer	652452717		Modified Application Data	08/13/2020 09:49 AM CDT	Level2, ULATest32

The Following Fields Need Your Attention

Personal Information - Last Name -  
Please enter Last Name

Personal Information - First Name -  
Please enter First Name

[Eligibility](#) | [Borrower Information](#) | [Assets and Liabilities](#) | [Real Estate](#) | [Loan and Property Information](#) | [Declarations / Military](#) | [More...](#)

[Validate Application](#)  
[Withdraw Application](#)

▼ Personal Information

\* First Name ⓘ  
  
Please enter First Name

Middle Name ⓘ

\* Last Name ⓘ  
  
Please enter Last Name

Suffix ⓘ

\* Social Security Number ⓘ

Date of Birth (P) ⓘ

Citizenship (P) ⓘ  
☒ US Citizen  
☐ Permanent Resident Alien  
☐ Non-Permanent Resident Alien

Marital Status (F) ⓘ  
☐ Married  
☐ Separated  
☒ Unmarried

Number of Dependents ⓘ

Current Address

\* Country (F) ⓘ

Street Address (F) ⓘ

Unit # ⓘ

City (F) ⓘ

# GUS – Contact Us tab

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

## Single Family Housing Guaranteed Loan Program (SFHGLP)

### Contacts & Resources

Topic	Contact
<b>File-Specific Questions</b> <b>Information to include in email:</b> <ul style="list-style-type: none"><li>• Identify the state the application is located; if applicable;</li><li>• Provide applicant's name and USDA borrower ID, if applicable;</li><li>• GUS loan number, if applicable</li><li>• Include contact information; and</li><li>• Indicate if you would like a call back (otherwise you will receive an email reply)</li></ul>	<b>Production Team One:</b> <a href="mailto:SFHGLPONE@usda.gov">SFHGLPONE@usda.gov</a> AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WY <b>Production Team Two:</b> <a href="mailto:SFHGLPTWO@usda.gov">SFHGLPTWO@usda.gov</a> AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK <b>Production Team Three:</b> <a href="mailto:SFHGLPTHREE@usda.gov">SFHGLPTHREE@usda.gov</a> CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV <b>Production Team Four:</b> <a href="mailto:SFHGLPFOUR@usda.gov">SFHGLPFOUR@usda.gov</a> FL, IN, OH, PA, PR, TN, VA, VI
<b>Lender Approval</b>	<a href="mailto:sfhgld.compliance@usda.gov">sfhgld.compliance@usda.gov</a>
<b>Lender Recertification</b>	<a href="mailto:sfhgld.compliance@usda.gov">sfhgld.compliance@usda.gov</a>
<b>Program Training</b>	<a href="mailto:sfhgld.lenderpartner@usda.gov">sfhgld.lenderpartner@usda.gov</a>
<b>Program Marketing &amp; Outreach</b>	<a href="mailto:sfhgld.lenderpartner@usda.gov">sfhgld.lenderpartner@usda.gov</a>
<b>General Loan Scenario Questions</b>	<a href="mailto:sfhgld.program@usda.gov">sfhgld.program@usda.gov</a>
<b>Loan Policy/Regulation/Handbook</b>	<a href="mailto:sfhgld.program@usda.gov">sfhgld.program@usda.gov</a>
<b>Technical Issues: e-Authentication</b>	<a href="mailto:eAuthHelpDesk@ftc.usda.gov">eAuthHelpDesk@ftc.usda.gov</a> 800-457-3642, option 1 (USDA e-Authentication Issues)



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