

USDA GUS TRAINING
GUS Updates



What's New for GUS?

Why was GUS updated?

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

- Compliance
- Security
- Stability
- Integration
- Efficiency

What's New for GUS? Compliance

Improvements to GUS include:

Compliance

- Fully complies with Mortgage Industry Standards Maintenance Organization (MISMO 3.4) and Uniform Residential Loan Application (URLA) industry standards for mortgage underwriting, as required by Fannie Mae, Freddie Mac, and Federal Government policy to support changes that have occurred in residential mortgage lending.
- Security
- Stability
- Integration
- Efficiency

What's New for GUS? Security

- Compliance
- 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
- Integration
- Efficiency

What's New for GUS? Stability

- Compliance
- Security
- Stability
 - Moving the system to a modern customizable platform improves stability and smooths the way for future upgrades, as needed.
- Integration
- Efficiency

What's New for GUS? Integration

Improvements to GUS include:

- Compliance
- Security
- Stability

Integration

- GUS will continue to integrate with other systems making it easier to retrieve credit reports, retrieve loans from Loan Origination Systems (LOS), get CAIVRS number (Credit Alert Verification Reporting Systems), verify eligibility of loans, and upload/import to USDA's Guaranteed Loan System (GLS).
- Efficiency

What's New for GUS? Efficiency

- Compliance
- Security
- Stability
- Integration
- Efficiency
 - A modernized GUS is streamlined and serves more customers in less time.
 - Usability for lenders and brokers is improved through a modernized GUS front-end intake process for loan applications.
 - Data collection accuracy as required for the new URLA specifications and for Rural Development (RD).



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