USDA GUS TRAINING

LOAN APPLICATION
Training Objectives

• GUS differences between an approved USDA Lender, a Lender Agent associated with only one USDA Approved Lender, and a Lender Agent associated with multiple USDA Approved Lenders

• How to create a new application

• How to import an application

• Edit/modify an existing application
Log in to GUS

• In order to access GUS, the user should select the Guaranteed Underwriting System (GUS) option on the USDA LINC home page.

• The e-Authentication log in page will display. Enter your e-Authentication User ID and password and select “Log in with Password”.
Upon a successful log in, the home page and menu options will vary depending on the user’s role and if the user is:

- An Approved USDA Lender
- A Lender Agent associated with only one USDA Approved Lender
- A Lender Agent associated with multiple USDA Approved Lenders
GUS Home Page for Approved Lenders

- This is the Home page for a USDA Approved Lender. Approved Lenders will be able to:
  1. Manually enter a New Application, Import an Application, access an Existing Application (use the Existing Application button or select the Applications tab).
  2. Utilize the Contact Us tab for assistance.
  3. Log out of the system.
GUS Home Page for a Lender Agent assigned to one lender

- The home page for a Lender Agent that is only associated with one USDA approved lender in GUS will show the following options:
  1. Manually enter a New Application, Import a New Application, access an Existing Application.
  2. Utilize the Contact Us tab for assistance.
  3. Logout of the system.
GUS Home Page for a Lender Agent assigned to multiple lenders
• If the Lender Agent selects **Existing Application** on the previous screen, they will be directed to the **Loan List / Loan Search** screen which will allow the user to search and access all loans they have started or submitted to the selected approved lender.
The GUS home page contains three action buttons:

1. New Application
2. Import Application
3. Existing Application
Welcome to Rural Development's Guaranteed Underwriting System (GUS)

- NEW APPLICATION
- IMPORT APPLICATION
- EXISTING APPLICATION
GUS New Application
GUS Home Page – Import Application (Lender Agent/Broker)
GUS Home Page – Import Application (Lender and Branch Representative)
Steps:

1. Select the **Upload Files** button, or
2. Select the **drop files** button
3. Select the file you want to upload or drag from your file system and select the **Open** button.
4. The file will begin to immediately upload. Once the file has completed uploading, a green check mark will appear, and the user can select the **Done** button.
GUS Home Page – Import Application, Successful Upload
**IMPORTANT:**

- If a Lender Loan Number already exists in GUS, the loan import will fail. The user must manually update the application within GUS.
- Imported files do not constitute a complete loan application.
- Please note, while most data elements of the lender’s XML file are imported into GUS, there are a few that are excluded.
- Review each GUS application page. Review all data fields. Ensure the entries are correct and supported with documentation in the permanent loan file.

- The credit report does not import with the loan file.
  - Users may reissue an existing report or order a new credit report from the “Credit/Underwriting” GUS application page.
  - A preliminary or final underwriting submission cannot occur without a valid credit report included in the GUS loan file.
GUS Home Page – Existing Application Button and Applications Tab
**SEARCH FUNCTIONALITY**

1. **Search Functionality:** There are 4 ways to search for an application in GUS:
   - Date/Name Search
   - Borrower SSN
   - Lender Loan Number
   - GUS Application ID Number

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

3. Select the column headers to sort by that header.

4. When search results return, select the link for the **Primary Borrower’s name**
   OR
   Select the **Underwriting Recommendation** link (if applicable) to enter the loan.

5. Search results page selection
GUS–Loan List/Loan Search – Date/Name Search

SEARCH FUNCTIONALITY

① Select the Date/Name Search radio button.

② Enter in search filters including Begin-End Date Range, Submission Status, Search Value and Property State.

③ Select the Find Loan button.

④ When search results return, select the link for the Primary Borrower’s name OR Select the Underwriting Recommendation link (if applicable) to enter the loan.
GUS–Loan List/Loan Search – Borrower Social Security Number

**SEARCH FUNCTIONALITY**

① Select the **Borrower Social Security Number** radio button.

② Enter **Borrower Social Security Number**.

③ Select the **Find Loan** button.

④ When search results return, select the link for the **Primary Borrower’s name**
   OR
   Select the **Underwriting Recommendation** link (if applicable) to enter the loan.
GUS–Loan List/Loan Search – Lender Loan Number

SEARCH FUNCTIONALITY

① Select the Lender Loan Number radio button.

② Enter Lender Loan Number.

③ Select the Find Loan button.

④ When search results return, select the link for the Primary Borrower’s name OR Select the Underwriting Recommendation link (if applicable) to enter the loan.
GUS–Loan List/Loan Search – GUS Application ID Number

SEARCH FUNCTIONALITY
① Select the GUS Application ID Number radio button.
② Enter GUS Application ID Number.
③ Select the Find Loan button.
④ When search results return, select the link for the Primary Borrower’s name OR Select the Underwriting Recommendation link (if applicable) to enter the loan.
### GUS – Search Results

**Loan List / Loan Search**

Lender you are currently associated with: [Redacted]

- 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).

#### Date/Name Search

- **Date/Name Search**

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Borrower Social Security Number</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Lender Loan Number</strong></td>
<td></td>
</tr>
<tr>
<td><strong>GUS Application ID Number</strong></td>
<td></td>
</tr>
</tbody>
</table>

#### Search Results and Criteria

You have 5 Loans Displayed. Last Modified Date Range 08/31/2020 to 08/31/2020

<table>
<thead>
<tr>
<th>Primary Borrower</th>
<th>Last Modified</th>
<th>GUS App. ID</th>
<th>Lender Loan Number</th>
<th>Submission Status/Date</th>
<th>Underwriting Recommendation</th>
<th>App Status</th>
<th>Date Approved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Builder, Suzi</td>
<td>08/31/2020</td>
<td>00000003515</td>
<td></td>
<td>Unknown</td>
<td></td>
<td>Pending</td>
<td></td>
</tr>
<tr>
<td>Builder, Suzi</td>
<td>08/31/2020</td>
<td>00000003579</td>
<td></td>
<td>Unknown</td>
<td></td>
<td>Pending</td>
<td></td>
</tr>
<tr>
<td>Builder, Suzi</td>
<td>08/31/2020</td>
<td>00000003580</td>
<td></td>
<td>Unknown</td>
<td></td>
<td>Pending</td>
<td></td>
</tr>
<tr>
<td>Builder, Suzi</td>
<td>08/31/2020</td>
<td>00000003581</td>
<td></td>
<td>Unknown</td>
<td></td>
<td>Pending</td>
<td></td>
</tr>
<tr>
<td>Firsttimer, Alice</td>
<td>08/31/2020</td>
<td>00000003370</td>
<td>9876543210</td>
<td>Unknown</td>
<td></td>
<td>Pending</td>
<td></td>
</tr>
</tbody>
</table>

5 record(s) found. Displaying 1 to 5

[Next] [Last]
USDA is an equal opportunity provider, employer, and lender.