



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

# **SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM JUNE 2025**

## **LOSS CLAIM ADMINISTRATION SERVICER USER GUIDE: INPUT OF THE LOSS CLAIM AND THE DOCUMENT UPLOAD PROCESS**

All Loss Claims must be submitted electronically through the USDA Lender Interactive Network Connection (LINC) system. In order to access USDA LINC, appropriate system access and security clearance is required. The following provides information on how to gain system access, access the USDA LINC system, input the different Loss Claim types, and how to upload documents.

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## **Gaining System Access & Security for the USDA LINC Website**

Please refer to the Training and Resource Library for System Access and Security Guide.

<https://www.rd.usda.gov/resources/usda-linc-training-resource-library>

Access SFHGLP System Access and Security Guide

<https://www.rd.usda.gov/sites/default/files/rd-sfh-systemaccessandsecurityguide.pdf>

## USDA LINC Website & Loss Claim Administration

The LINC system can be accessed by the following link:

<https://usdalinc.sc.egov.usda.gov/>

The System Requirements to utilize USDA LINC are as follows:

Internet Explorer 11 or higher, Chrome, Microsoft Edge or Mozilla Firefox

The Hours of Operation for the USDA LINC Website are as follows:

Monday – Saturday 6:00 am to 6:00pm CST/CDT and Sunday 8:00am to 4:00pm CST/CDT

From the Main Menu, select 'Rural Housing Service'.

USDA United States Department of Agriculture **USDA LINC** Lender Interactive Network Connection

USDA LINC Home FSA LINC Home ERS LINC Home RHS LINC Home RUS LINC Home Help Site Map Message Board

\*\*\*\*\*  
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If you are unable to complete your transaction(s) on USDA LINC, your pop-up blocker may be turned on. Please click on the following link for information on pop-up windows for each of the browsers.  
[Pop-up Information](#)  
To view the help documentation you must use [Adobe Acrobat](#)

[Farm Service Agency](#) [Rural Housing Service](#) [Relending Programs](#)

[Rural Business Service](#) [Rural Utilities Service](#)

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All activities on this system and network may be monitored, intercepted, recorded, read, copied, or captured in any manner and disclosed in any manner, by authorized personnel. THERE IS NO RIGHT OF PRIVACY IN THIS SYSTEM. System personnel may give to law enforcement officials any potential evidence of crime found on USDA computer systems. USE OF THIS SYSTEM BY ANY USER, AUTHORIZED OR UNAUTHORIZED, CONSTITUTES CONSENT TO THIS MONITORING, INTERCEPTION, RECORDING, READING, COPYING OR CAPTURING AND DISCLOSURE. REPORT UNAUTHORIZED USE TO AN INFORMATION SYSTEMS SECURITY OFFICER. Visit the [Policies and Links](#) page for additional information.

Last Updated: 06/14/2020  
USDA LINC - is available for use Monday through Saturday from 6am to 7pm Central Daylight Time and Sunday from 8am to 4pm  
Warning: Using the "Back" browser button causes unpredictable results.



From the 'Single Family Guaranteed Rural Housing' menu, select 'Loss Claim Administration'.



USDA United States Department of Agriculture **USDA LINC** Lender Interactive Network Connection

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**Single Family Guaranteed Rural Housing**

- [Electronic Status Reporting \(ESR\)](#)
- [Electronic Status Reporting Corrections](#)
- [Guaranteed Annual Fee](#)
- [Loss Claim Administration](#)
- [Guaranteed Underwriting System \(GUS\)](#)
- [Lender Loan Closing/Administration](#)
- [ID Cross Reference](#)
- [Application Authorization](#)
- [Lender PAD Account Maintenance](#)
- [Training and Resource Library](#)

**TURBOCHARGE** Your Guaranteed Loan Processing!

From the 'Loss Claim Update' list, select 'Add/Update Loss Claim'.



USDA United States Department of Agriculture **GLS Lender Loss Claim Administration**

[RHS LINC Home](#) | [Lender Profile](#) | [Help](#) | [Logoff](#)

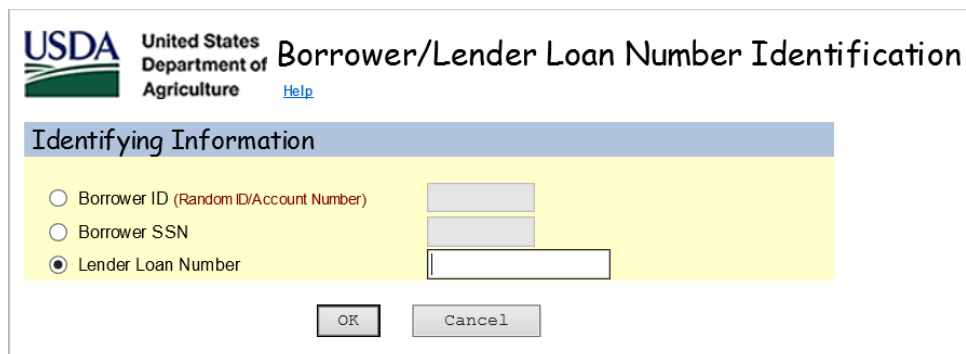
**Loss Claim Update**

- [Add/Update Property Disposition Summary](#)
- [Add/Update Loss Claim](#)
- [Add Recovery Calculator](#)
- [Update Recovery Calculator](#)

**Loss Claim Inquiry**

- [View Property Disposition Summary](#)
- [View Submitted Loss Claim](#)
- [Claim Status List](#)
- [Threshold Edit Code List](#)
- [Lender Display Document](#)

There are three ways to access the Borrower's loan: Borrower ID, Borrower SSN, or Lender Loan Number. Input accordingly and select 'OK'.



USDA United States Department of Agriculture **Borrower/Lender Loan Number Identification** [Help](#)

**Identifying Information**

☐ Borrower ID (Random ID/Account Number)

☐ Borrower SSN

☒ Lender Loan Number

The Liquidation Method will have to be selected from the drop-down menu; the method you select is referred to as the claim type. Below is a list of all possible claim types.



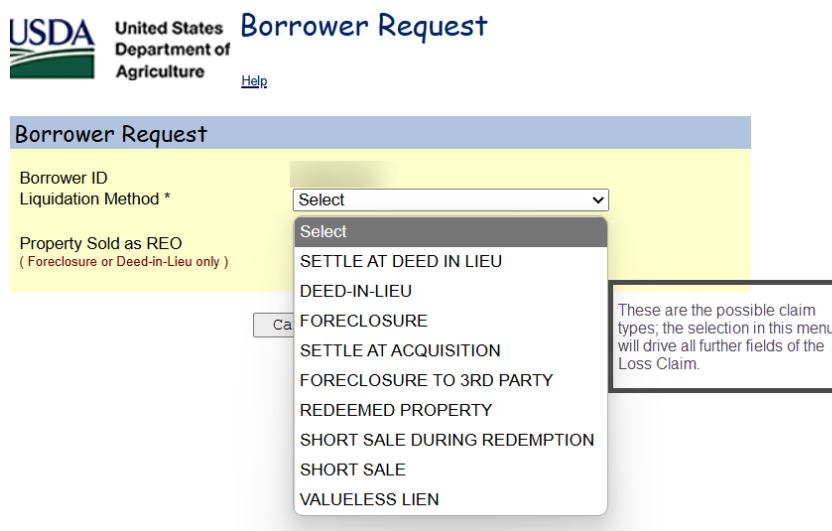
USDA United States Department of Agriculture **Borrower Request** [Help](#)

**Borrower Request**

Borrower ID

Liquidation Method \*

Property Sold as REO (Foreclosure or Deed-in-Lieu only) ☐ Yes ☐ No



USDA United States Department of Agriculture **Borrower Request** [Help](#)

**Borrower Request**

Borrower ID

Liquidation Method \*

Property Sold as REO (Foreclosure or Deed-in-Lieu only) ☐ Yes ☐ No

**Liquidation Method \* dropdown menu:**

- Select
- SETTLE AT DEED IN LIEU
- DEED-IN-LIEU
- FORECLOSURE
- SETTLE AT ACQUISITION
- FORECLOSURE TO 3RD PARTY
- REDEEMED PROPERTY
- SHORT SALE DURING REDEMPTION
- SHORT SALE
- VALUELESS LIEN

**Tooltip:** These are the possible claim types; the selection in this menu will drive all further fields of the Loss Claim.

### Settle at Acquisition/ Settle at Deed-in-Lieu (DIL)

There are minimal screen differences while navigating a Settle at Acquisition claim type and Settle at Deed-in-Lieu (DIL) claim type. The Liquidation Method will have to be selected accordingly (see below), and you will proceed into the 'General Information' section of the Loss Claim.

Select 'Settle at Acquisition' from the drop-down menu and select 'Continue'. Neither of the radio buttons should be selected next to 'Property Sold as REO'.

The screenshot shows the 'Borrower Request' form for the 'Settle at Acquisition' option. The 'Liquidation Method \*' dropdown is set to 'SETTLE AT ACQUISITION'. The 'Property Sold as REO' section, which is noted as '(Foreclosure or Deed-in-Lieu only)', has two radio buttons: 'Yes' and 'No'. A red arrow points to these buttons, and a text box explains that neither should be selected. The 'Cancel' and 'Continue' buttons are at the bottom.

USDA United States Department of Agriculture **Borrower Request** [Help](#)

**Borrower Request**

Borrower ID [redacted]  
Liquidation Method \* **SETTLE AT ACQUISITION** ▼

Property Sold as REO  
(Foreclosure or Deed-in-Lieu only) ☐ Yes ☐ No

Neither of the radio buttons should be selected next to 'Property Sold as REO'. They should be left blank.

Select 'Settle at Deed in Lieu' from the drop-down menu and select 'Continue'. Neither of the radio buttons should be selected next to 'Property Sold as REO'.

The screenshot shows the 'Borrower Request' form for the 'Settle at Deed in Lieu' option. The 'Liquidation Method \*' dropdown is set to 'SETTLE AT DEED IN LIEU'. The 'Property Sold as REO' section, noted as '(Foreclosure or Deed-in-Lieu only)', has 'Yes' and 'No' radio buttons. A red arrow points to these buttons, and a text box explains that neither should be selected. The 'Cancel' and 'Continue' buttons are at the bottom.

USDA United States Department of Agriculture **Borrower Request** [Help](#)

**Borrower Request**

Borrower ID [redacted]  
Liquidation Method \* **SETTLE AT DEED IN LIEU** ▼

Property Sold as REO  
(Foreclosure or Deed-in-Lieu only) ☐ Yes ☐ No

Neither of the radio buttons should be selected next to 'Property Sold as REO'. They should be left blank.

From here the 'General Information' screen will display; see below.

**USDA** United States Department of Agriculture *General Information*

**Claim Information**

Date of Claim 04/21/2025

**Borrower Information**

**Borrower**

Borrower ID  
Name  
Borrower Address  
Phone Number \*  
Property Address \*  
☐ Same as borrower  
Unit  
City \*  
State \* GEORGIA Zip Code \* 12345 - 6789  
Last Known Mailing Address \*  
☐ Same as borrower  
Unit  
City \* SPRINGFIELD  
State \* GEORGIA Zip Code \* 12345 - 6789

Most of the borrower's information will auto-populate in these fields.

**Lender Information**

Claim Contact Name \*  
Claim Contact Phone \*  
Claim E-mail Address \*

Originating Lender  
Lender ID 362950169  
USDA Assigned Branch Number 001  
Name COLE TAYLOR BANK

Servicing Lender  
Lender ID 941347393  
USDA Assigned Branch Number 001  
Name WELLS FARGO BANK N.A.

REO Contact Name  
Last  
First  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address  
Lender Loan Number \*

Holding Lender  
Lender ID \*  
USDA Assigned Branch Number \*  
Name WELLS FARGO BANK N.A.  
REO Contact Name  
Last  
First  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address

Payee \*  
Servicing Lender ☐ Holding Lender ☒

A Payee address will auto-populate based on the selection of Servicing Lender or Holding Lender.

Complete all required fields and select 'Continue'.

Back Add Co Borrower Continue

Complete the 'Loan Information' section.



## Loan Information

Original Loan Amount *	<input type="text"/>
Modified Loan Amount (if applicable)	<input type="text"/>
Unpaid Principal Balance *	<input type="text"/>
Note Interest Rate (eg 8.2550) *	<input type="text"/>
Due Date of Last Payment Made (Date interest paid through) *	<input type="text"/> <a href="#">select</a>
Escrow Balance as of Last Payment Made *	<input type="text"/>
Buy Down Balance Remaining in Escrow	<input type="text"/>
Number of Bankruptcies Filed after Last Payment Made *	<input type="text" value="0"/>
Due Date of Last Payment Made at Bankruptcy Filing	<input type="text"/> <a href="#">select</a>
Credit Score at Origination	633
Monthly PITI Payment at Origination	\$993.00
Monthly PITI Ratio at Origination	30.68%
Debt Ratio at Origination	42.20%

[Back](#)

[Continue](#)

### Helpful Hints:

- If the loan has been modified, the executed modification agreement must be submitted **prior** to entering the Loss Claim in LINC. If the system will not accept the Modified Loan Amount, this means the modification has not been added to the system. In this case, the Servicing Office (SO) should be notified to assist in adding the Loan Modification to the system. They can be reached toll free at 866-550-5887 or via e-mail [RDLossMitExceptions@usda.gov](mailto:RDLossMitExceptions@usda.gov).
- The Unpaid Principal Balance should be the balance at the time the borrower made the last payment.
- The Escrow Balance as of Last Payment Made should be the escrow balance at the time the borrower's last payment posted. It does not matter if this balance is positive or negative; but should be the balance from the last payment posted.
- If there is a Bankruptcy that falls within the parameters of the Loss Claim, it must be indicated on this screen in order for the appropriate fields to open on the following screens for specific Bankruptcy information to be input.

Once all fields are completed, select 'Continue'.

Complete the 'Liquidation Information' section.

**USDA** United States Department of Agriculture **Liquidation Information** [Help](#)

**Liquidation Information (Settle At Acquisition)**

First Attempted Contact Date After Missed Payment *	<input type="text"/>	<a href="#">select</a>
First Property Inspection Date after Missed Payment *	<input type="text"/>	<a href="#">select</a>
Property First Found Vacant Date	<input type="text"/>	<a href="#">select</a>
Property Condition *	<input type="text"/>	
Did the property sustain insurable damages? *	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Emergency Repairs Amount	<input type="text"/>	
Referred to Attorney Date *	<input type="text"/>	<a href="#">select</a>
Lender Attempted All Loss Mitigation Options? *	<input checked="" type="radio"/> Yes <input type="radio"/> No	
Date of Foreclosure Initiation *	<input type="text"/>	<a href="#">select</a>
Date of Foreclosure Sale *	<input type="text"/>	<a href="#">select</a>
Initial Foreclosure Bid Price *	<input type="text"/>	
Final Foreclosure Bid Price *	<input type="text"/>	
Acquisition Date	<input type="text"/>	
Due Date of Last Payment Made at Bankruptcy Filing	<input type="text"/>	
Total Number of Bankruptcies Filed	0	
Date Eviction Started	<input type="text"/>	<a href="#">select</a>
Date Eviction Completed	<input type="text"/>	<a href="#">select</a>
Number of Bankruptcy Days	0	
Number of Delinquency Days	0	
Number of Referral Days	0	
Number of Foreclosure Days	0	
Total Liquidation Days	0	
Disallowed Interest Days	0	

(Value will be protected after the Continue button is clicked)  
(Value will be protected after the Continue button is clicked)

If this was a Settle at Deed in Lieu claim type, a field would display to input the Date the Deed in Lieu Recorded. This date is the date Deed in Lieu was filed/recorded

Date Deed in Lieu Recorded \*

#### Helpful Hints:

- The First Attempted Contact Date is relevant to the Missed Payment; not the Due Date of Last Payment Made. i.e. If the Due Date of Last Payment Made was 08/01/19; that means the missed payment would be the 09/01/19 payment. Contact should be made within 25 days of the 09/01/19 payment to avoid penalty on the Loss Claim.
- The same applies to the First Property Inspection; however, the timeframe is different. The inspection should be completed within 65 days of the Missed Payment.
- If the property sustained damages that resulted in hazard claim proceeds being received, the radio button next to 'Did the property sustain insurable damages?' should indicate 'Yes'. This will ensure that the appropriate documents are requested on the Loss Claim Confirmation Page.

Once all fields are completed, select 'Continue'.

Complete the 'Acquisition Information' section.



### Acquisition Information (Settle At Acquisition)

Appraisal Date *	<input type="text"/>	<a href="#">select</a>
"As Is" Appraised Value *	<input type="text"/>	
Estimated Property Sale Amount	\$0.00	
Acquisition Management Resale Factor	0.00%	
Appraised Value Factor	\$0.00	

Calculate

Back

Continue

The Appraisal Date and As-is Appraised Value should reflect the full, interior Market Value Appraisal obtained to submit the Loss Claim. There are times when the Appraisal used to bid at the Foreclosure Sale can be used to submit the Loss Claim. Appraisal requirements can be found in Chapter 19 of the HB – 3555 SFH Guaranteed Loan Program Technical Handbook.

Once all fields are completed, select 'Continue'.

Complete the 'Protective Advances' section.



### Protective Advances

Enter tax and insurance advances and other expenses paid after Due Date of Last Payment Made and prior to the later of Foreclosure Sale Date or Acquisition Date.

Type	Date of Advance	Effective Date	Advance Amount	Excluded Amount	Total Amount	Interest
Select						
Select						
Select						
Select						
Select						
Select						
Select						
Select						

Select

Cumulative Real Estate Tax Amount

Cumulative Insurance Amount

Cumulative Other Advance Amount

Total Itemized Protective Advances

Escrow Balance as Of Last Payment Made

Total Advances

Cumulative Interest

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

Calculate

Back

Save

Continue

The Protective Advances are disbursements made from the Escrow account; this includes Real Estate Taxes, Insurance, and Forceplaced Insurance. In order to be able to claim the advances, they must fall within the claimable timeframe. On this claim type, Protective Advances are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Foreclosure Sale/Acquisition Date (whichever is later). Protective advances made before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Once all fields are completed, select 'Save' and then 'Continue'.



Complete the 'Lender's Liquidation Costs' section.



Lender's Liquidation Costs (Settle At Acquisition)

Foreclosure Attorney/Trustee Fee	
Foreclosure Attorney/Trustee Cost	
Eviction Expenses	
Cash for Keys	
Property Inspections	
Utility Expenses	
Property Preservation	
Property Maintenance	
Pre-Authorized Repairs	
Appraisal or BPO Expense	
Others	
<b>Total Expense</b>	<b>\$0.00</b>

The expenses placed in these fields should be expense incurred within the claimable timeframe. On this claim type, expenses are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Foreclosure Sale/Acquisition Date (whichever is later). Expenses incurred before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Chapter 18 of the HB – 3555 SFH Guaranteed Loan Program Technical Handbook provides information on the Acceptable State Liquidation Costs and Fees, as well as Maximum Property Preservation Allowances.

Once all fields are completed, select 'Continue'.

Complete the 'Recoveries' section.



Recoveries		
Funds in Escrow Account		\$0.00
Buy Down Balance Remaining in Escrow		\$0.00
Estimated Insurance Refund		\$0.00
Other Recovery	<input type="text"/>	
Cost of Recovery Collection (external costs)	<input type="text"/>	
Net Recovery		\$0.00

The 'Other Recovery' field should be utilized to report any additional funds that have been received on the loan. This includes but is not limited to tax credits, insurance refunds, unapplied funds, hazard claim proceeds, and interest on escrow.

Once all fields are completed, select 'Continue'.

The 'Payment Information' section is an overview of the Estimated Loss Amount to be paid to the Lender. This screen is only for review, there are no fields to input or alter.



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## Payment Information

[Help](#)

### Payment Information

Unpaid Principal Balance	\$141,433.74
Accrued Interest Owed	\$4,373.79
Additional Interest	\$760.17
Principal Balance Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$146,567.70</b>
Estimated Proceeds from Settle at Foreclosure Acquisition	\$0.00
<b>Loss Amount</b>	<b>\$146,567.70</b>
Net Recovery	\$500.00
<b>Net Loss Amount</b>	<b>\$146,067.70</b>
Loss Up to 35% of Loan Amount	\$53,535.65
Amount of Loss in Excess of 35% of Loan Amount	\$92,532.05
85% Loss Greater Than 35% of Loan Amount	\$78,652.24
<b>Computed Loss</b>	<b>\$132,187.89</b>
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expense)	\$137,663.10
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$132,187.89</b>

Back

Continue

Once reviewed, select 'Continue'.


Input comments in the 'Comment Section'.

The image shows a large, empty text input area. It is a rectangular box with a thin grey border and a yellow background. On the right side of the box, there is a vertical scrollbar with a grey track and a white slider. Below the box, there are two buttons: "Back" and "Continue".

The comment section is a great tool to inform the Servicing Office of additional information relevant to the processing of the Loss Claim. The comment section should be utilized to provide details on any extenuating circumstances regarding delays in the liquidation timeframe, expenses incurred that were over the allowable threshold, other recovery details, etc.

Once comments are input, select 'Continue'.

The 'Review Loss Claim' section is a complete overview of the Loss Claim. This screen is only for review, there are no fields to input or alter; it provides a view of the Loss Claim information entered on all the prior Loss Claim pages and gives the user an opportunity to verify accuracy of inputs before submitting claim for payment.



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Review Loss Claim

Claim Information (Settle At Acquisition)

Date of Claim04/23/2025

Borrower Information

Borrower

Borrower ID  
Name  
Phone Number  
Borrower Address  
Property Address  
Last Known Mailing Address

Lender Information

Claim Contact Name  
Claim Contact Phone  
Claim Contact Email Address  
Originating Lender

Lender ID  
USDA Assigned Branch Number  
Name  
Servicing Lender

Lender ID  
USDA Assigned Branch Number  
Name  
REO Contact Name  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address  
Lender Loan Number  
Holding Lender

Lender ID  
USDA Assigned Branch Number  
Name  
REO Contact Name  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address  
Payee

Address

Loan Information

Original Loan Amount  
Modified Loan Amount  
Unpaid Principal Balance  
Note Interest Rate  
Due Date of Last Payment Made  
Due Date of Last Payment Made at Bankruptcy Filing  
Credit Score at Origination  
PITI Payment at Origination  
PITI Ratio at Origination  
Debt Ratio at Origination

\$100,000.00  
\$0.00  
\$71,728.13  
3.750%  
07/01/2022  
07/01/2022  
668  
\$615.42  
21.27%  
34.72%

Liquidation Information

Liquidation Method  
First Attempted Contact Date after Missed Payment  
First Property Inspection Date after Missed Payment  
Property First Found Vacant Date  
Property Condition  
Emergency Repairs Amount  
Referred to Attorney Date  
Lender attempted all loss mitigation options?  
Date of Foreclosure Initiation  
Date of Foreclosure Sale  
Initial Foreclosure Bid Price  
Final Foreclosure Bid Price  
Acquisition Date  
Total Number of Bankruptcies Filed after Last Payment Made  
Date Eviction Started  
Date Eviction Completed  
Number of Bankruptcy Days  
Number of Delinquency Days  
Number of Referral Days  
Number of Foreclosure Days  
Total Liquidation Days  
Disallowed Interest Days

Settle At Acquisition  
08/05/2022  
07/21/2022  
Good  
\$0.00  
11/12/2024  
Yes  
12/12/2024  
01/07/2025  
\$184,860.00  
\$160,000.00  
0  
0  
0  
30  
26  
920  
684

Acquisition Information		
Appraisal Date	11/24/2024	
"As Is" Appraised Value	\$237,000.00	
Estimated Property Sale Amount	\$178,236.83	
Acquisition Management Resale Factor	15.95%	
Appraised Value Factor	\$28,428.77	

Protective Advances		
Cumulative Real Estate Tax Amount	\$0.00	
Cumulative Insurance Amount	\$0.00	
Cumulative Other Advance Amount	\$0.00	
<b>Total Itemized Protective Advances</b>	<b>\$0.00</b>	
Escrow Balance as of Last Payment Made	\$1,822.67	
<b>Total Advances</b>	<b>\$0.00</b>	

Lender's Liquidation Costs		
Foreclosure Attorney/Trustee Fee	\$0.00	
Foreclosure Attorney/Trustee Cost	\$0.00	
Eviction Expenses	\$0.00	
Cash for Keys	\$0.00	
Bankruptcy Fees	\$0.00	
Bankruptcy Costs	\$0.00	
Property Inspections	\$0.00	
Utility Expenses	\$0.00	
Property Preservation	\$0.00	
Property Maintenance	\$0.00	
Pre-Authorized Repairs	\$0.00	
Appraisal or BPO Expense	\$0.00	
Others	\$0.00	
<b>Total Expense</b>	<b>\$0.00</b>	

Recoveries		
Funds in Escrow Account	\$1,822.67	
Buy Down Balance Remaining in Escrow	\$0.00	
Other Recovery	\$0.00	
Estimated Insurance Refund	\$0.00	
Cost of Recovery Collection	\$0.00	

Payment Information		
Unpaid Principal Balance	\$71,728.13	
Accrued Interest Owed	\$1,739.16	
Additional Interest	\$0.00	
Principal Owed on Protective Advances	\$0.00	
Accrued Interest on Protective Advances	\$0.00	
<b>Total P &amp; I</b>	<b>\$73,467.29</b>	
MRA Remaining Balance	\$0.00	
Estimated Proceeds from Settle at Acquisition	\$149,808.06	
<b>Loss Amount</b>	<b>(\$76,340.77)</b>	
Net Recovery	\$1,822.67	
<b>Net Loss Amount</b>	<b>(\$78,163.44)</b>	
Loss Up to 35% of Loan Amount	\$0.00	
Amount of Loss in Excess of 35% of Loan Amount	\$0.00	
85% of Loss Greater Than 35% of Loan Amount	\$0.00	
<b>Computed Loss</b>	<b>\$0.00</b>	
MRA Non Recoverable Expense	\$0.00	
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expenses)	\$90,000.00	
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$0.00</b>	

If there are any items that need to be changed/adjusted, select 'Back' until the appropriate section is displayed. From here, you can make changes/adjustments to the necessary section and continue on through the Loss Claim screens.

If all of the information displayed is accurate, select 'Submit'.

A pop-up box will display with a disclaimer and asking, 'Are you sure you want to Submit the package?' select 'OK' to proceed.

**sfhloss.test.sc.egov.usda.gov says**

I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

The Loss Claim Confirmation Page (displayed below) will indicate that 'The Loss Claim has been transmitted'; this confirms the input process is complete in LINC. **A copy of this page should be retained for records and is critical in the document upload process.** If the below page does not display, please refer to 'Loss Claim Input Errors & Frequently Asked Questions' on pages 92-101 of this guide on how to troubleshoot system compatibility.

Loss Claim has been transmitted.	
Date of Transmission	4/23/2025
Borrower ID	
Borrower Name	
Servicing Lender Loan Number	
Date of Claim	4/23/2025
<i>Please print this page as a receipt of submission of transmission. For questions contact CSC toll free at 1-866-550-5887.</i>	
Documentation for the following should be forwarded to CSC with this sheet: ML99005T Submit serv. history/notes and attys chronology to support liquid. time frame ML99076T Submit serv. notes and attys chronology to support date referred to attorney. ML99083T Verifying default reporting. No lender documentation required. ML99087T Submit National Disaster documentation. ML99096T Submit Market Value Appraisal	
<input type="button" value="Print"/>	<input type="button" value="View/Update Loss Claim"/>
<input type="button" value="Main Menu"/>	

[Lender Upload Document](#)

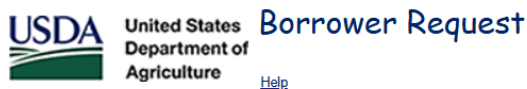
### **Submit Confirmation**

Please refer to 'Uploading Documentation for a Loss Claim' on pages 82-87 of this guide for how to complete the document upload process and submit the Loss Claim to the Servicing Office.



## Foreclosure 3<sup>rd</sup> Party

Select 'Foreclosure to 3<sup>rd</sup> Party' from the drop-down menu and select 'Continue'. Neither of the radio buttons should be selected next to 'Property Sold as REO'.



### Borrower Request

Borrower ID [Redacted]  
Liquidation Method \* **FORECLOSURE TO 3RD PARTY**  
Property Sold as REO  
( Foreclosure or Deed-in-Lieu only ) ☐ Yes ☐ No

Neither of the radio buttons should be selected next to 'Property Sold as REO'. They should be left blank.

From here the 'General Information' screen will display; see below.



**Claim Information**  
Date of Claim 04/23/2025

**Borrower Information**  
Borrower  
Borrower ID [Redacted]  
Name [Redacted]  
Borrower Address [Redacted]  
Phone Number \* [Redacted]  
Property Address \* [Redacted]  
Unit [Redacted]  
City \* [Redacted]  
State \* VIRGINIA Zip Code \* 12345 - 6789  
Last Known Mailing Address \* [Redacted]  
Unit [Redacted]  
City \* [Redacted]  
State \* VIRGINIA Zip Code \* 12345 - 6789

**Lender Information**  
Claim Contact Name \* Last [Redacted] First [Redacted]  
Claim Contact Phone \* [Redacted] Extension [Redacted]  
Claim E-mail Address \* [Redacted]  
Originating Lender  
Lender ID [Redacted]  
USDA Assigned Branch Number [Redacted]  
Name [Redacted]  
Servicing Lender  
Lender ID [Redacted]  
USDA Assigned Branch Number [Redacted]  
Name [Redacted]  
REO Contact Name Last [Redacted] First [Redacted]  
REO Contact Phone [Redacted] Extension [Redacted]  
REO Contact Fax [Redacted]  
REO Contact E-mail Address [Redacted]  
Lender Loan Number \* [Redacted]  
Holding Lender  
Lender ID \* [Redacted]  
USDA Assigned Branch Number \* 001 List [Redacted]  
Name [Redacted]  
REO Contact Name Last [Redacted] First [Redacted]  
REO Contact Phone [Redacted] Extension [Redacted]  
REO Contact Fax [Redacted]  
REO Contact E-mail Address [Redacted]  
Payee \* [Redacted]  
Servicing Lender ☐ Holding Lender ☐

Most of the borrower's information will auto-populate in these fields.

A Payee address will auto-populate based on the selection of Servicing Lender or Holding Lender.

Complete all required fields and select 'Continue'.

Complete the 'Loan Information' section.

**USDA** United States Department of Agriculture **Loan Information** [Help](#)

**Loan Information**

Original Loan Amount *	<input type="text"/>
Modified Loan Amount (if applicable)	<input type="text"/>
Unpaid Principal Balance *	<input type="text"/>
Note Interest Rate (eg 8.2550) *	<input type="text"/>
Due Date of Last Payment Made (Date interest paid through) *	<input type="text"/> <a href="#">select</a>
Escrow Balance as of Last Payment Made *	<input type="text"/>
Buy Down Balance Remaining in Escrow	<input type="text"/>
Number of Bankruptcies Filed after Last Payment Made *	<input type="text" value="0"/> <a href="#">select</a>
Due Date of Last Payment Made at Bankruptcy Filing	<input type="text"/>
Credit Score at Origination	672
Monthly PITI Payment at Origination	\$553.58
Monthly PITI Ratio at Origination	22.33%
Debt Ratio at Origination	36.56%


[Back](#) [Continue](#)

#### Helpful Hints:

- If the loan has been modified, the executed modification agreement must be submitted **prior** to entering the Loss Claim in LINC. If the system will not accept the Modified Loan Amount, this means the modification has not been added to the system. In this case, the Servicing Office (SO) should be notified to assist in adding the Loan Modification to the system. They can be reached toll free at 866-550-5887 or via e-mail [RDLossMitExceptions@usda.gov](mailto:RDLossMitExceptions@usda.gov).
- The Unpaid Principal Balance should be the balance at the time the borrower made the last payment.
- The Escrow Balance as of Last Payment Made should be the escrow balance at the time the borrower's last payment posted. It does not matter if this balance is positive or negative; but should be the balance from the last payment posted.
- If there is a Bankruptcy that falls within the parameters of the Loss Claim, it must be indicated on this screen in order for the appropriate fields to open on the following screens for specific Bankruptcy information to be input.

Once all fields are completed, select 'Continue'.

Complete the 'Liquidation Information' section.



United States  
Department of  
Agriculture

Liquidation Information

Liquidation Information (Foreclosure To 3rd Party)

First Attempted Contact Date After Missed Payment *	<input type="text"/>	<a href="#">select</a>	
First Property Inspection Date after Missed Payment *	<input type="text"/>	<a href="#">select</a>	
Property First Found Vacant Date	<input type="text"/>	<a href="#">select</a>	
Property Condition *	<input type="text"/>	<a href="#">select</a>	
Did the property sustain insurable damages? *	<input type="radio"/> Yes <input type="radio"/> No		
Emergency Repairs Amount	<input type="text"/>		
Referred to Attorney Date *	<input type="text"/>	<a href="#">select</a>	
Lender Attempted All Loss Mitigation Options? *	<input type="radio"/> Yes <input type="radio"/> No		
Date of Foreclosure Initiation *	<input type="text"/>	<a href="#">select</a>	(Value will be protected after the Continue button is clicked)
Date of Foreclosure Sale *	<input type="text"/>	<a href="#">select</a>	(Value will be protected after the Continue button is clicked)
Initial Foreclosure Bid Price *	<input type="text"/>		
Final Foreclosure Bid Price *	<input type="text"/>		
Marketable Title Date *	<input type="text"/>		
Due Date of Last Payment Made at Bankruptcy Filing	<input type="text"/>		
Total Number of Bankruptcies Filed	0		
Appraisal Date *	<input type="text"/>	<a href="#">select</a>	
"As Is" Appraised Value *	<input type="text"/>		
Date Proceeds Received by Lender *	<input type="text"/>	<a href="#">select</a>	
3rd Party Gross Proceeds *	<input type="text"/>		
Number of Bankruptcy Days	0		
Number of Delinquency Days	0		
Number of Referral Days	0		
Number of Foreclosure Days	0		
Total Liquidation Days	0		
Disallowed Interest Days	0		

### Helpful Hints:

- The First Attempted Contact Date is relevant to the Missed Payment; not the Due Date of Last Payment Made. i.e. If the Due Date of Last Payment Made was 08/01/19; that means the missed payment would be the 09/01/19 payment. Contact should be made within 25 days of the 09/01/19 payment to avoid penalty on the Loss Claim.
- The same applies to the First Property Inspection; however, the timeframe is different. The inspection should be completed within 65 days of the Missed Payment.
- If the property sustained damages that resulted in hazard claim proceeds being received, the radio button next to 'Did the property sustain insurable damages?' should indicate 'Yes'. This will ensure that the appropriate documents are requested on the Loss Claim Confirmation Page.

Once all fields are completed, select 'Continue'.

Complete the 'Protective Advances' section.



## Protective Advances

Enter tax and insurance advances and other expenses paid after Due Date of Last Payment Made and prior to Foreclosure Sale Date.

Type	Date of Advance	Effective Date	Advance Amount	Excluded Amount	Total Amount	Interest
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						


Cumulative Real Estate Tax Amount	\$0.00
Cumulative Insurance Amount	\$0.00
Cumulative Other Advance Amount	\$0.00
Total Itemized Protective Advances	\$0.00
Escrow Balance as Of Last Payment Made	\$797.25
Total Advances	\$0.00
Cumulative Interest	\$0.00

Calculate Back Save Continue

The Protective Advances are disbursements made from the Escrow account; this includes Real Estate Taxes, Insurance, and Forceplaced Insurance. In order to be able to claim the advances, they must fall within the claimable timeframe. On this claim type, Protective Advances are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Foreclosure Sale Date. Protective advances made before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Once all fields are completed, select 'Save' and then 'Continue'.

Complete the 'Lender's Liquidation Costs' section.



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Agriculture

Lender's Liquidation Costs

Lender's Liquidation Costs (Foreclosure To 3rd Party)

Foreclosure Attorney/Trustee Fee	
Foreclosure Attorney/Trustee Cost	
Eviction Expenses	
Cash for Keys	
Property Inspections	
Utility Expenses	
Property Preservation	
Property Maintenance	
Pre-Authorized Repairs	
Appraisal or BPO Expense	
Others	
Total Expense	\$0.00

Calculate

Back


Continue

The expenses placed in these fields should be expense incurred within the claimable timeframe. On this claim type, expenses are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Foreclosure Sale Date. Expenses incurred before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Chapter 18 of the HB – 3555 SFH Guaranteed Loan Program Technical Handbook provides information on the Acceptable State Liquidation Costs and Fees, as well as Maximum Property Preservation Allowances.

Once all fields are completed, select 'Continue'.

Complete the 'Recoveries' section.



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Agriculture

Recoveries

[Help](#)

Recoveries

Funds in Escrow Account	\$797.25
Buy Down Balance Remaining in Escrow	\$0.00
Estimated Insurance Refund	\$0.00
Other Recovery	<input type="text"/>
Cost of Recovery Collection (external costs)	<input type="text"/>
Net Recovery	\$797.25

Calculate

Back

Continue

The 'Other Recovery' field should be utilized to report any additional funds that have been received on the loan. This includes but is not limited to tax credits, insurance refunds, unapplied funds, hazard claim proceeds, and interest on escrow.

Once all fields are completed, select 'Continue'.

The 'Payment Information' section is an overview of the Estimated Loss Amount to be paid to the Lender. This screen is only for review, there are no fields to input or alter.



## Payment Information

Unpaid Principal Balance	\$68,263.57
Accrued Interest Owed	\$2,527.62
Additional Interest	\$0.00
Principal Balance Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$70,791.19</b>
MRA Remaining Balance	\$0.00
Net Proceeds from Foreclosure to Third Party	\$90,000.00
<b>Loss Amount</b>	<b>(\$19,208.81)</b>
Net Recovery	\$797.25
<b>Net Loss Amount</b>	<b>(\$20,006.06)</b>
Loss Up to 35% of Loan Amount	\$0.00
Amount of Loss in Excess of 35% of Loan Amount	\$0.00
85% Loss Greater Than 35% of Loan Amount	\$0.00
<b>Computed Loss</b>	<b>\$0.00</b>
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expense)	\$73,468.80
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$0.00</b>

Back

Continue

Once reviewed, select 'Continue'.



United States  
Department of  
Agriculture

## Payment Information

[Help](#)

### Payment Information

Unpaid Principal Balance	\$141,433.74
Accrued Interest Owed	\$4,373.79
Additional Interest	\$68.28
Principal Balance Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$145,875.81</b>
Net Proceeds from Foreclosure to Third Party	\$128,525.00
<b>Loss Amount</b>	<b>\$17,350.81</b>
Net Recovery	\$250.00
<b>Net Loss Amount</b>	<b>\$17,100.81</b>
Loss Up to 35% of Loan Amount	\$17,100.81
Amount of Loss in Excess of 35% of Loan Amount	\$0.00
85% Loss Greater Than 35% of Loan Amount	\$0.00
<b>Computed Loss</b>	<b>\$17,100.81</b>
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expense)	\$137,663.10
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$17,100.81</b>

Back

Continue

Once reviewed, select 'Continue'.



Input comments in the 'Comment Section'.

The image shows a large, empty text input area. It is a rectangular box with a thin black border and a light gray background. The box is surrounded by a thick yellow border. On the right side of the box, there are two small, gray, triangular arrows pointing up and down, indicating that the text area can be scrolled. Below the text area are two buttons: 'Back' and 'Continue'. The 'Back' button is on the left and the 'Continue' button is on the right. Both buttons are gray with black text.

The comment section is a great tool to inform the Servicing Office of additional information relevant to the processing of the Loss Claim. The comment section should be utilized to provide details on any extenuating circumstances regarding delays in the liquidation timeframe, expenses incurred that were over the allowable threshold, other recovery details, etc.

Once comments are input, select 'Continue'.

The 'Review Loss Claim' section is a complete overview of the Loss Claim. This screen is only for review, there are no fields to input or alter; it provides a view of the Loss Claim information entered on all the prior Loss Claim pages and gives the user an opportunity to verify accuracy of inputs before submitting claim for payment.



United States  
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Agriculture

Review Loss Claim

Claim Information (Foreclosure To 3rd Party)

Date of Claim04/23/2025

Borrower Information

Borrower

Borrower ID  
Name  
Phone Number  
Borrower Address  
  
Property Address  
  
Last Known Mailing Address

Lender Information

Claim Contact Name  
Claim Contact Phone  
Claim Contact Email Address  
Originating Lender  
Lender ID  
USDA Assigned Branch Number  
Name  
Servicing Lender  
Lender ID  
USDA Assigned Branch Number  
Name  
REO Contact Name  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address  
Lender Loan Number  
Holding Lender  
Lender ID  
USDA Assigned Branch Number  
Name  
REO Contact Name  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address  
Payee  
Address

Servicing Lender

Holding Lender

Loan Information

Original Loan Amount  
Modified Loan Amount  
Unpaid Principal Balance  
Note Interest Rate  
Due Date of Last Payment Made  
Due Date of Last Payment Made at Bankruptcy Filing  
Credit Score at Origination  
PITI Payment at Origination  
PITI Ratio at Origination  
Debt Ratio at Origination

\$81,632.00  
\$0.00  
\$68,263.57  
4.250%  
08/01/2022  
672  
\$553.58  
22.33%  
36.56%

Liquidation Information

Liquidation Method  
First Attempted Contact Date after Missed Payment  
First Property Inspection Date after Missed Payment  
Property First Found Vacant Date  
Property Condition  
Did the property sustain insurable damages?  
Emergency Repairs Amount  
Referred to Attorney Date  
Lender attempted all loss mitigation options?  
Date of Foreclosure Initiation  
Date of Foreclosure Sale  
Initial Foreclosure Bid Price  
Final Foreclosure Bid Price  
Marketable Title Date  
Total Number of Bankruptcies Filed after Last Payment Made  
Appraisal Date  
"As Is" Appraised Value  
Date Proceeds Received by Lender  
Third Party Gross Proceeds  
Number of Bankruptcy Days  
Number of Delinquency Days  
Number of Referral Days  
Number of Foreclosure Days  
Total Liquidation Days  
Disallowed Interest Days

Foreclosure To 3rd Party  
08/02/2022  
08/18/2022  
09/28/2023  
Good  
No  
\$0.00  
01/20/2023  
Yes  
10/18/2024  
12/13/2024  
\$105,860.00  
\$90,000.00  
0  
11/05/2024  
\$134,000.00  
02/03/2025  
\$90,000.00  
0  
172  
636  
56  
864  
546

Protective Advances	
Cumulative Real Estate Tax Amount	\$0.00
Cumulative Insurance Amount	\$0.00
Cumulative Other Advance Amount	\$0.00
<b>Total Itemized Protective Advances</b>	<b>\$0.00</b>
Escrow Balance as of Last Payment Made	\$797.25
<b>Total Advances</b>	<b>\$0.00</b>

Lender's Liquidation Costs	
Foreclosure Attorney/Trustee Fee	\$0.00
Foreclosure Attorney/Trustee Cost	\$0.00
Eviction Expenses	\$0.00
Cash for Keys	\$0.00
Bankruptcy Fees	\$0.00
Bankruptcy Costs	\$0.00
Property Inspections	\$0.00
Utility Expenses	\$0.00
Property Preservation	\$0.00
Property Maintenance	\$0.00
Pre-Authorized Repairs	\$0.00
Appraisal or BPO Expense	\$0.00
Others	\$0.00
<b>Total Expense</b>	<b>\$0.00</b>

Recoveries	
Funds in Escrow Account	\$797.25
Buy Down Balance Remaining in Escrow	\$0.00
Other Recovery	\$0.00
Estimated Insurance Refund	\$0.00
Cost of Recovery Collection	\$0.00

Payment Information	
Unpaid Principal Balance	\$68,263.57
Accrued Interest Owed	\$2,527.62
Additional Interest	\$0.00
Principal Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$70,791.19</b>
MRA Remaining Balance	\$0.00
Net Proceeds Foreclosure to Third Party	\$90,000.00
<b>Loss Amount</b>	<b>(\$19,208.81)</b>
Net Recovery	\$797.25
<b>Net Loss Amount</b>	<b>(\$20,006.06)</b>
Loss Up to 35% of Loan Amount	\$0.00
Amount of Loss in Excess of 35% of Loan Amount	\$0.00
85% of Loss Greater Than 35% of Loan Amount	\$0.00
<b>Computed Loss</b>	<b>\$0.00</b>
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expenses)	\$73,468.80
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$0.00</b>

If there are any items that need to be changed/adjusted, select 'Back' until the appropriate section is displayed. From here, you can make changes/adjustments to the necessary section and continue on through the Loss Claim screens.

If all of the information displayed is accurate, select 'Submit'.

A pop-up box will display with a disclaimer and asking, 'Are you sure you want to Submit the package?' select 'OK' to proceed.

**sfhloss.test.sc.egov.usda.gov says**  
I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.  
  
My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)  
  
Are you sure you want to Submit the package?  
  

OKCancel

The Loss Claim Confirmation Page (displayed below) will indicate that 'The Loss Claim has been transmitted'; this confirms the input process is complete in LINC. **A copy of this page should be retained for records and is critical in the document upload process.** If the below page does not display, please refer to 'Loss Claim Input Errors & Frequently Asked Questions' on pages 92-101 of this guide on how to troubleshoot system compatibility.



United States  
Department of  
Agriculture

Confirmation  
[Back to LINC Home](#) | [Help](#) | [Logout](#)

Submit Confirmation

Loss Claim has been transmitted.

Date of Transmission	4/23/2025
Borrower ID	
Borrower Name	
Servicing Lender Loan Number	
Date of Claim	4/23/2025

*Please print this page as a receipt of submission of transmission.  
For questions contact CSC toll free at 1-866-550-5887.*

Documentation for the following should be forwarded to CSC with this sheet:  
ML99005T Submit serv. history/notes and attys chronology to support liquid. time frame  
ML99073T Submit legal/court document and copy of check to support 3rd Party Proceeds.  
ML99079T Submit Foreclosure Bidding Instructions to support Foreclosure Bid Price.  
ML99083T Verifying default reporting. No lender documentation required.  
ML99089T Submit serv. notes, legal doc & attys chronology to support fci initiation date.

PrintView/Update Loss ClaimMain Menu

Please refer to 'Uploading Documentation for a Loss Claim' on pages 82-87 of this guide for how to complete the document upload process and submit the Loss Claim to the Servicing Office.

## Short Sale

Select 'Short Sale' from the drop-down menu and select 'Continue'. Neither of the radio buttons should be selected next to 'Property Sold as REO'.

Borrower Request

Borrower ID

Liquidation Method \*

Property Sold as REO  
( Foreclosure or Deed-in-Lieu only )

☐ Yes
☐ No

Cancel

Continue

SHORT SALE

Neither of the radio buttons should be selected next to 'Property Sold as REO'. They should be left blank.

From here the 'General Information' screen will display; see below.

USDA

United States  
Department of  
Agriculture

General Information

Claim Information

Date of Claim (from the 1990-20) \*

select

Borrower Information

Borrower

Borrower ID

Name

Borrower Address

Phone Number \*

Property Address \*

Unit

City \*

State \*

Last Known Mailing Address \*

Unit

City \*

State \*

123 MAIN STREET

SPRINGFIELD, VA 12345-6789

(555) 555-5555

☒ Same as borrower

123 MAIN STREET

SPRINGFIELD

VIRGINIA

12345 - 6789

☒ Same as borrower

123 MAIN STREET

SPRINGFIELD

VIRGINIA

12345 - 6789

Lender Information

Claim Contact Name \*

Claim Contact Phone \*

Claim E-mail Address \*

Originating Lender

Servicing Lender

Holding Lender

Payee \*

Last

First

Extension

001

List

WELLS FARGO BANK N.A.

Last

First

Extension

☐ Servicing Lender
☐ Holding Lender

A Payee address will auto populate based on the selection of Servicing Lender or Holding Lender.


Complete all required fields and select 'Continue'.

Back

Add Co\_Borrower

Continue

Complete the 'Loan Information' section.

 United States Department of Agriculture **Loan Information** [Help](#)

**Loan Information**

Original Loan Amount *	<input type="text"/>
Modified Loan Amount (if applicable)	<input type="text"/>
Unpaid Principal Balance *	<input type="text"/>
Note Interest Rate (eg 0.2550) *	<input type="text"/>
Due Date of Last Payment Made (Date interest paid through) *	<input type="text"/> <a href="#">select</a>
Escrow Balance as of Last Payment Made *	<input type="text"/>
Buy Down Balance Remaining in Escrow	<input type="text"/>
Number of Bankruptcies Filed after Last Payment Made *	<input type="text" value="0"/>
Due Date of Last Payment Made at Bankruptcy Filing	<input type="text"/> <a href="#">select</a>
Credit Score at Origination	672
Monthly PITI Payment at Origination	\$553.58
Monthly PITI Ratio at Origination	22.33%
Debt Ratio at Origination	36.56%

[Back](#) [Continue](#)

#### Helpful Hints:

- If the loan has been modified, the executed modification agreement must be submitted **prior** to entering the Loss Claim in LINC. If the system will not accept the Modified Loan Amount, this means the modification has not been added to the system. In this case, the Servicing Office (SO) should be notified to assist in adding the Loan Modification to the system. They can be reached toll free at 866-550-5887 or via e-mail [RDLossMitExceptions@usda.gov](mailto:RDLossMitExceptions@usda.gov).
- The Unpaid Principal Balance should be the balance at the time the borrower made the last payment.
- The Escrow Balance as of Last Payment Made should be the escrow balance at the time the borrower's last payment posted. It does not matter if this balance is positive or negative; but should be the balance from the last payment posted.
- If there is a Bankruptcy that falls within the parameters of the Loss Claim, it must be indicated on this screen in order for the appropriate fields to open on the following screens for specific Bankruptcy information to be input.

Once all fields are completed, select 'Continue'.

Complete the 'Liquidation Information' section.



Liquidation Information (Short Sale)		
First Attempted Contact Date After Missed Payment *	<input type="text"/>	<a href="#">select</a>
First Property Inspection Date after Missed Payment *	<input type="text"/>	<a href="#">select</a>
Property First Found Vacant Date	<input type="text"/>	<a href="#">select</a>
Property Condition *	Select ▼	
Did the property sustain insurable damages? *	<input type="radio"/> Yes <input type="radio"/> No	
Emergency Repairs Amount	<input type="text"/>	
Referred to Attorney Date	<input type="text"/>	<a href="#">select</a>
Lender Attempted All Loss Mitigation Options? *	<input type="radio"/> Yes <input type="radio"/> No	
Date of Foreclosure Initiation (if applicable)	<input type="text"/>	<a href="#">select</a> (Value will be protected after the Continue button is clicked)
Due Date of Last Payment Made at Bankruptcy Filing		
Total Number of Bankruptcies Filed	0	
Appraisal Date *	<input type="text"/>	<a href="#">select</a> (Value pre-fills from Disposition Plan if available)
"As Is" Appraised Value *	<input type="text"/>	<a href="#">select</a> (Value pre-fills from Disposition Plan if available)
Original List Date *	<input type="text"/>	<a href="#">select</a>
Original List Price *	<input type="text"/>	
Final List Date *	<input type="text"/>	<a href="#">select</a>
Final List Price *	<input type="text"/>	
Closing Date *	<input type="text"/>	<a href="#">select</a>
Contract Sales Price *	<input type="text"/>	
Number of Bankruptcy Days	0	
Number of Delinquency Days	0	
Number of Referral Days	0	
Number of Foreclosure Days	0	
Total Liquidation Days	0	
Disallowed Interest Days	0	
Sales Price Percent	0.000%	

#### Helpful Hints:

- The First Attempted Contact Date is relevant to the Missed Payment; not the Due Date of Last Payment Made. i.e. If the Due Date of Last Payment Made was 08/01/19; that means the missed payment would be the 09/01/19 payment. Contact should be made within 25 days of the 09/01/19 payment to avoid penalty on the Loss Claim.
- The same applies to the First Property Inspection; however, the timeframe is different. The inspection should be completed within 65 days of the Missed Payment.
- If the property sustained damages that resulted in hazard claim proceeds being received, the radio button next to 'Did the property sustain insurable damages?' should indicate 'Yes'. This will ensure that the appropriate documents are requested on the Loss Claim Confirmation Page.

Once all fields are completed, select 'Continue'.

Complete the 'Protective Advances' section.



### Protective Advances

Enter tax and insurance advances and other expenses paid after Due Date of Last Payment Made and prior to Date of Closing.

Type	Date of Advance	Effective Date	Advance Amount	Excluded Amount	Total Amount	Interest
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						

Cumulative Real Estate Tax Amount		\$0.00
Cumulative Insurance Amount		\$0.00
Cumulative Other Advance Amount		\$0.00
<b>Total Itemized Protective Advances</b>		<b>\$0.00</b>

Escrow Balance as Of Last Payment Made		\$500.00
<b>Total Advances</b>		<b>\$0.00</b>

Cumulative Interest		\$0.00
---------------------	--	--------

Calculate
Back
Save
Continue

The Protective Advances are disbursements made from the Escrow account; this includes Real Estate Taxes, Insurance, and Forceplaced Insurance. In order to be able to claim the advances, they must fall within the claimable timeframe. On this claim type, Protective Advances are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Short Sale Closing Date. Protective advances made before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Once all fields are completed, select 'Save' and then 'Continue'.



Complete the 'Lender's Liquidation Costs' section.



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## Lender's Liquidation Costs

[Help](#)

### Lender's Liquidation Costs (Short Sale)

Foreclosure Attorney/Trustee Fee	<input type="text"/>
Foreclosure Attorney/Trustee Cost	<input type="text"/>
Eviction Expenses	<input type="text"/>
Cash for Keys	<input type="text"/>
Property Inspections	<input type="text"/>
Utility Expenses	<input type="text"/>
Property Preservation	<input type="text"/>
Property Maintenance	<input type="text"/>
Pre-Authorized Repairs	<input type="text"/>
Short Sale Closing Costs	<input type="text"/>
Appraisal or BPO Expense	<input type="text"/>
Others	<input type="text"/>
<b>Total Expense</b>	<b>\$0.00</b>
Broker Commission Percent	<input type="text"/> \$0.00

Calculate

Back

Continue

The expenses placed in these fields should be expense incurred within the claimable timeframe. On this claim type, expenses are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Short Sale Closing Date. Expenses incurred before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Chapter 18 of the HB – 3555 SFH Guaranteed Loan Program Technical Handbook provides information on the Acceptable State Liquidation Costs and Fees, as well as Maximum Property Preservation Allowances.

Once all fields are completed, select 'Continue'.

Complete the 'Recoveries' section.



Recoveries		
Funds in Escrow Account		\$0.00
Buy Down Balance Remaining in Escrow		\$0.00
Estimated Insurance Refund		\$0.00
Other Recovery	<input type="text"/>	
Cost of Recovery Collection (external costs)	<input type="text"/>	
Net Recovery		\$0.00

The 'Other Recovery' field should be utilized to report any additional funds that have been received on the loan. This includes but is not limited to tax credits, insurance refunds, unapplied funds, hazard claim proceeds, and interest on escrow.

Once all fields are completed, select 'Continue'.

The 'Payment Information' section is an overview of the Estimated Loss Amount to be paid to the Lender. This screen is only for review, there are no fields to input or alter.

### Payment Information

Unpaid Principal Balance	\$228,391.07
Accrued Interest Owed	\$15,877.87
Additional Interest	\$289.90
Principal Balance Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$244,558.84</b>
Net Proceeds from Short Sale	\$163,525.00
<b>Loss Amount</b>	<b>\$81,033.84</b>
Net Recovery	\$0.00
<b>Net Loss Amount</b>	<b>\$81,033.84</b>
Loss Up to 35% of Loan Amount	\$63,374.85
Amount of Loss in Excess of 35% of Loan Amount	\$17,658.99
85% Loss Greater Than 35% of Loan Amount	\$15,010.14
<b>Computed Loss</b>	<b>\$78,384.99</b>
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expense)	\$162,963.90
Loss Mitigation Incentive	\$1,000.00
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$79,384.99</b>

Back

Continue

Once reviewed, select 'Continue'.


Input comments in the 'Comment Section'.

The image shows a large, empty text input area for comments. The area is framed by a yellow border. Below the input area are two buttons: 'Back' and 'Continue'. The 'Back' button is on the left and the 'Continue' button is on the right. Both buttons are rectangular with a light gray background and a thin black border.

The comment section is a great tool to inform the Servicing Office of additional information relevant to the processing of the Loss Claim. The comment section should be utilized to provide details on any extenuating circumstances regarding delays in the liquidation timeframe, expenses incurred that were over the allowable threshold, other recovery details, etc.

Once comments are input, select 'Continue'.

The 'Review Loss Claim' section is a complete overview of the Loss Claim. This screen is only for review, there are no fields to input or alter; it provides a view of the Loss Claim information entered on all the prior Loss Claim pages and gives the user an opportunity to verify accuracy of inputs before submitting claim for payment.



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Review Loss Claim

Claim Information (Short Sale)

Date of Claim
05/05/2025

Borrower Information

Borrower
Borrower ID
Name
Phone Number
Borrower Address
Property Address
Last Known Mailing Address

Lender Information

Claim Contact Name
Claim Contact Phone
Claim Contact Email Address

Originating Lender
Lender ID
USDA Assigned Branch Number
Name

Servicing Lender
Lender ID
USDA Assigned Branch Number
Name
REO Contact Name
REO Contact Phone
REO Contact Fax
REO Contact E-mail Address
Lender Loan Number

Holding Lender
Lender ID
USDA Assigned Branch Number
Name
REO Contact Name
REO Contact Phone
REO Contact Fax
REO Contact E-mail Address

Payee
Address

Loan Information

Original Loan Amount
Modified Loan Amount
Unpaid Principal Balance
Note Interest Rate
Due Date of Last Payment Made
Due Date of Last Payment Made at Bankruptcy Filing
Credit Score at Origination
PITI Payment at Origination
PITI Ratio at Origination
Debt Ratio at Origination

\$81,632.00
\$0.00
\$68,263.37
4.250%
08/01/2022
08/01/2022
472
\$553.58
22.33%
36.56%

### Liquidation Information

Liquidation Method	Short Sale
First Attempted Contact Date after Missed Payment	08/02/2022
First Property Inspection Date after Missed Payment	08/18/2022
Property First Found Vacant Date	09/28/2023
Property Condition	Good
Did the property sustain insurable damages?	No
Emergency Repairs Amount	\$0.00
Referred to Attorney Date	05/20/2023
Lender attempted all loss mitigation options?	Yes
Date of Foreclosure Initiation	10/18/2024
Total Number of Bankruptcies Filed after Last Payment Made	0
Appraisal Date	11/03/2024
"As Is" Appraised Value	\$134,000.00
Original List Price	12/01/2024
Original List Price	\$134,000.00
Final List Date	04/01/2025
Final List Price	\$134,000.00
Closing Date	02/01/2025
Contract Sales Price	\$130,000.00
Number of Bankruptcy Days	0
Number of Delinquency Days	172
Number of Referral Days	416
Number of Foreclosure Days	106
Total Liquidation Days	914
Disallowed Interest Days	546

### Protective Advances

Cumulative Real Estate Tax Amount	\$0.00
Cumulative Insurance Amount	\$0.00
Cumulative Other Advance Amount	\$0.00
Total Remedial Protective Advances	\$0.00
Escrow Balance as of Last Payment Made	\$797.25
Total Advances	\$0.00

### Lender's Liquidation Costs

Foreclosure Attorney/Trustee Fee	\$0.00
Foreclosure Attorney/Trustee Cost	\$0.00
Eviction Expenses	\$0.00
Cash for Keys	\$0.00
Bankruptcy Fees	\$0.00
Bankruptcy Costs	\$0.00
Property Inspections	\$0.00
Utility Expenses	\$0.00
Property Preservation	\$0.00
Property Maintenance	\$0.00
Pre-Authorized Repairs	\$0.00
Short Sale Closing Costs	\$0.00
Appraisal or BPO Expense	\$0.00
Others	\$0.00
Total Expense	\$0.00
Broker Commission	0.00% \$0.00

### Recoveries

Funds in Escrow Account	\$797.25
Buy Down Balance Remaining in Escrow	\$0.00
Other Recovery	\$0.00
Estimated Insurance Refund	\$0.00
Cost of Recovery Collection	\$0.00

### Payment Information

Unpaid Principal Balance	\$68,263.57
Accrued Interest Owed	\$2,925.05
Additional Interest	\$0.00
Principal Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
Total P & I	\$71,188.62
MRA Remaining Balance	\$0.00
Net Proceeds From Short Sale	\$130,000.00
Loss Amount	(\$48,811.38)
Net Recovery	\$797.25
Net Loss Amount	(\$49,018.63)
Loss Up to 35% of Loan Amount	\$0.00
Amount of Loss in Excess of 35% of Loan Amount	\$0.00
85% of Loss Greater Than 35% of Loan Amount	\$0.00
Computed Loss	\$0.00
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 96% of Loss Amount - MRA Non Recoverable Expense)	\$73,468.80
Loss Mitigation Incentive	\$1,000.00
Estimated Loss Amount to be Paid Lender	\$1,000.00

PRINT

BACK

SUBMIT

If there are any items that need to be changed/adjusted, select 'Back' until the appropriate section is displayed. From here, you can make changes/adjustments to the necessary section and continue on through the Loss Claim screens.

If all of the information displayed is accurate, select 'Submit'.

A pop-up box will display with a disclaimer and asking, 'Are you sure you want to Submit the package?' select 'Yes' to proceed.

**sfhloss.test.sc.egov.usda.gov says**

I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

OK

Cancel

The Loss Claim Confirmation Page (displayed below) will indicate that 'The Loss Claim has been transmitted'; this confirms the input process is complete in LINC. **A copy of this page should be retained for records and is critical in the document upload process.** If the below page does not display, please refer to 'Loss Claim Input Errors & Frequently Asked Questions' on pages 92-101 of this guide on how to troubleshoot system compatibility.

**Submit Confirmation**

**Loss Claim has been transmitted.**

Date of Transmission	5/5/2025
Borrower ID	
Borrower Name	
Servicing Lender Loan Number	
Date of Claim	5/5/2025

*Please print this page as a receipt of submission of transmission.  
For questions contact CSC toll free at 1-866-550-5887.*

Documentation for the following should be forwarded to CSC with this sheet:

- ML99005T Submit serv. history/notes and attys chronology to support liquid. time frame
- ML99080T Original List Price documentation required.
- ML99083T Verifying default reporting. No lender documentation required.
- ML99089T Submit serv. notes, legal doc & attys chronology to support fcl initiation date.
- ML99092T Submit HUD-1, all addendums and invoices to support Contract/SS Sales Price.

Print

View/Update Loss Claim

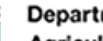
Main Menu

Please refer to 'Uploading Documentation for a Loss Claim' on pages 82-87 of this guide for how to complete the document upload process and submit the Loss Claim to the Servicing Office.



## Redeemed Property

Select 'Redeemed Property' from the drop-down menu and select 'Continue'. Neither of the radio buttons should be selected next to 'Property Sold as REO'.



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[Help](#)

## Borrower Request

Borrower ID

Liquidation Method \*

REDEEMED PROPERTY

Property Sold as REO  
(Foreclosure or Deed-in-Lieu only)


☐ Yes ☐ No

Cancel

Continue

Neither of the radio buttons should be selected next to 'Property Sold as REO'. They should be left blank.

From here the 'General Information' screen will display; see below.



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[Home](#)

## General Information

---

### Claim Information

Date of Claim 05/13/2025

---

### Borrower Information

**Borrower**  
Borrower ID  
Name  
Borrower Address  
  
Phone Number \*  
Property Address \*

☒ Same as borrower

Unit  
City \*  
State \* VIRGINIA Zip Code \* 12345 - 6789

Last Known Mailing Address \*

☒ Same as borrower

Unit  
City \* SPRINGFIELD  
State \* VIRGINIA Zip Code \* 12345 - 6789

Most of the borrower's information will auto-populate in these fields

---

### Lender Information

Claim Contact Name \*  
Claim Contact Phone \*  
Claim E-mail Address \*

Last  
First  
Extension

**Originating Lender**  
Lender ID  
USDA Assigned Branch Number  
Name

**Servicing Lender**  
Lender ID  
USDA Assigned Branch Number  
Name  
REO Contact Name  
  
REO Contact Phone  
REO Contact E-mail Address  
Lender Loan Number \*

Last  
First  
Extension

**Holding Lender**  
Lender ID \*  
USDA Assigned Branch Number \*  
Name  
REO Contact Name  
  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address

001 List  
WELLS FARGO BANK N.A.  
Last  
First  
Extension

Payee \*

Servicing Lender ☐ Holding Lender ☐

Complete all required fields and select 'Continue'.

Back Add Co-Borrower Continue

Complete the 'Loan Information' section.



## Loan Information

Original Loan Amount *	<input type="text"/>
Modified Loan Amount (if applicable)	<input type="text"/>
Unpaid Principal Balance *	<input type="text"/>
Note Interest Rate (eg 8.2550) *	<input type="text"/>
Due Date of Last Payment Made (Date interest paid through) *	<input type="text"/> <a href="#">select</a>
Escrow Balance as of Last Payment Made *	<input type="text"/>
Buy Down Balance Remaining in Escrow	<input type="text"/>
Number of Bankruptcies Filed after Last Payment Made *	<input type="text" value="0"/>
Due Date of Last Payment Made at Bankruptcy Filing	<input type="text"/> <a href="#">select</a>
Credit Score at Origination	633
Monthly PITI Payment at Origination	\$993.00
Monthly PITI Ratio at Origination	30.68%
Debt Ratio at Origination	42.20%

Back

Continue

### Helpful Hints:

- If the loan has been modified, the executed modification agreement must be submitted **prior** to entering the Loss Claim in LINC. If the system will not accept the Modified Loan Amount, this means the modification has not been added to the system. In this case, the Servicing Office (SO) should be notified to assist in adding the Loan Modification to the system. They can be reached toll free at 866-550-5887 or via e-mail [RDLossMitExceptions@usda.gov](mailto:RDLossMitExceptions@usda.gov).
- The Unpaid Principal Balance should be the balance at the time the borrower made the last payment.
- The Escrow Balance as of Last Payment Made should be the escrow balance at the time the borrower's last payment posted. It does not matter if this balance is positive or negative; but should be the balance from the last payment posted.
- If there is a Bankruptcy that falls within the parameters of the Loss Claim, it must be indicated on this screen in order for the appropriate fields to open on the following screens for specific Bankruptcy information to be input.

Once all fields are completed, select 'Continue'.

Complete the 'Liquidation Information' section.



**Liquidation Information (Redeemed Property)**

First Attempted Contact Date After Missed Payment *	<input type="text"/>	<a href="#">select</a>	
First Property Inspection Date after Missed Payment *	<input type="text"/>	<a href="#">select</a>	
Property First Found Vacant Date	<input type="text"/>	<a href="#">select</a>	
Property Condition *	Select ▼		
Did the property sustain insurable damages? *	<input type="radio"/> Yes <input type="radio"/> No		
Emergency Repairs Amount	<input type="text"/>		
Referred to Attorney Date	<input type="text"/>	<a href="#">select</a>	
Lender Attempted All Loss Mitigation Options? *	<input type="radio"/> Yes <input type="radio"/> No		
Date of Foreclosure Initiation *	<input type="text"/>	<a href="#">select</a>	(Value will be protected after the Continue button is clicked)
Date of Foreclosure Sale *	<input type="text"/>	<a href="#">select</a>	(Value will be protected after the Continue button is clicked)
Initial Foreclosure Bid Price *	<input type="text"/>		
Final Foreclosure Bid Price *	<input type="text"/>		
Marketable Title Date *	<input type="text"/>	<a href="#">select</a>	(If not applicable, input Foreclosure Sale Date from above)
Due Date of Last Payment Made at Bankruptcy Filing			
Total Number of Bankruptcies Filed	0		
Appraisal Date *	<input type="text"/>	<a href="#">select</a>	
"As Is" Appraised Value *	<input type="text"/>		
Date Redeemed *	<input type="text"/>	<a href="#">select</a>	
Redeemed Amount *	<input type="text"/>		
Number of Bankruptcy Days	0		
Number of Delinquency Days	0		
Number of Referral Days	0		
Number of Foreclosure Days	0		
Total Liquidation Days	0		
Disallowed Interest Days	0		

#### Helpful Hints:

- The First Attempted Contact Date is relevant to the Missed Payment; not the Due Date of Last Payment Made. i.e. If the Due Date of Last Payment Made was 08/01/19; that means the missed payment would be the 09/01/19 payment. Contact should be made within 25 days of the 09/01/19 payment to avoid penalty on the Loss Claim.
- The same applies to the First Property Inspection; however, the timeframe is different. The inspection should be completed within 65 days of the Missed Payment.
- If the property sustained damages that resulted in hazard claim proceeds being received, the radio button next to 'Did the property sustain insurable damages?' should indicate 'Yes'. This will ensure that the appropriate documents are requested on the Loss Claim Confirmation Page.

Once all fields are completed, select 'Continue'.

Complete the 'Protective Advances' section.



Type	Date of Advance	Effective Date	Advance Amount	Excluded Amount	Total Amount	Interest
Select						
Select						
Select						
Select						
Select						
Select						
Cumulative Real Estate Tax Amount \$0.00						
Cumulative Insurance Amount \$0.00						
Cumulative Other Advance Amount \$0.00						
Total Itemized Protective Advances \$0.00						
Escrow Balance as Of Last Payment Made \$500.00						
Total Advances \$0.00						
Cumulative Interest \$0.00						

Calculate

Back

Save

Continue

The Protective Advances are disbursements made from the Escrow account; this includes Real Estate Taxes, Insurance, and Forceplaced Insurance. In order to be able to claim the advances, they must fall within the claimable timeframe. On this claim type, Protective Advances are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Marketable Title Date or the Date Redeemed (whichever is earlier). Protective advances made before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Once all fields are completed, select 'Save' and then 'Continue'.

Complete the 'Lender's Liquidation Costs' section.



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## Lender's Liquidation Costs

[Help](#)

### Lender's Liquidation Costs (Redeemed Property)

Foreclosure Attorney/Trustee Fee	<input type="text"/>
Foreclosure Attorney/Trustee Cost	<input type="text"/>
Property Inspections	<input type="text"/>
Utility Expenses	<input type="text"/>
Property Preservation	<input type="text"/>
Property Maintenance	<input type="text"/>
Pre-Authorized Repairs	<input type="text"/>
Appraisal or BPO Expense	<input type="text"/>
Others	<input type="text"/>
<b>Total Expense</b>	<b>\$0.00</b>

Calculate

Back

Continue

The expenses placed in these fields should be expense incurred within the claimable timeframe. On this claim type, expenses are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Marketable Title Date or the Date Redeemed (whichever is earlier). Expenses incurred before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Chapter 18 of the HB – 3555 SFH Guaranteed Loan Program Technical Handbook provides information on the Acceptable State Liquidation Costs and Fees, as well as Maximum Property Preservation Allowances.

Once all fields are completed, select 'Continue'.

Complete the 'Recoveries' section.



## Recoveries

Funds in Escrow Account		\$797.25
Buy Down Balance Remaining in Escrow		\$0.00
Estimated Insurance Refund		\$0.00
Other Recovery	<input type="text"/>	
Redemption Interest Earned	<input type="text"/>	
Cost of Recovery Collection (external costs)	<input type="text"/>	
Net Recovery		\$797.25

Calculate

Back

Continue

The 'Other Recovery' field should be utilized to report any additional funds that have been received on the loan. This includes but is not limited to tax credits, insurance refunds, unapplied funds, hazard claim proceeds, and interest on escrow.

This claim type also has a separate field for Redemption Interest Earned; interest paid as part of the final Redemption Amount, should be reflected in this field.

Once all fields are completed, select 'Continue'.

The 'Payment Information' section is an overview of the Estimated Loss Amount to be paid to the Lender. This screen is only for review, there are no fields to input or alter.



## Payment Information

Unpaid Principal Balance	\$87,110.63
Accrued Interest Owed	\$3,232.64
Additional Interest	\$0.00
Principal Balance Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$90,343.27</b>
Net Proceeds from Redeemed Property	\$93,713.89
<b>Loss Amount</b>	<b>(\$3,370.62)</b>
Net Recovery	\$0.00
<b>Net Loss Amount</b>	<b>(\$3,370.62)</b>
Loss Up to 35% of Loan Amount	\$0.00
Amount of Loss in Excess of 35% of Loan Amount	\$0.00
85% Loss Greater Than 35% of Loan Amount	\$0.00
<b>Computed Loss</b>	<b>\$0.00</b>
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expense)	\$90,106.16
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$0.00</b>

Back

Continue

Once reviewed, select 'Continue'.

Input comments in the 'Comment Section'.

The image shows a large, empty text input area. It is a rectangular box with a thin black border and a light gray background. The box is surrounded by a thick yellow border. On the right side of the box, there are vertical scrollbars with up and down arrows, indicating that the text area can be scrolled. Below the text area, there are two buttons: 'Back' and 'Continue'. The 'Back' button is on the left and the 'Continue' button is on the right. Both buttons are gray with black text.

The comment section is a great tool to inform the Servicing Office of additional information relevant to the processing of the Loss Claim. The comment section should be utilized to provide details on any extenuating circumstances regarding delays in the liquidation timeframe, expenses incurred that were over the allowable threshold, other recovery details, etc.

Once comments are input, select 'Continue'.



The 'Review Loss Claim' section is a complete overview of the Loss Claim. This screen is only for review, there are no fields to input or alter; it provides a view of the Loss Claim information entered on all the prior Loss Claim pages and gives the user an opportunity to verify accuracy of inputs before submitting claim for payment.



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Claim Information (Redeemed Property)

Date of Claim05/13/2025

Borrower Information

Borrower

Borrower ID

Name

Phone Number

Borrower Address

Property Address

Last Known Mailing Address

Lender Information

Claim Contact Name

Claim Contact Phone

Claim Contact Email Address

Originating Lender

Lender ID

USDA Assigned Branch Number

Name

Servicing Lender

Lender ID

USDA Assigned Branch Number

Name

REO Contact Name

REO Contact Phone

REO Contact Fax

REO Contact E-mail Address

Lender Loan Number

Holding Lender

Lender ID

USDA Assigned Branch Number

Name

REO Contact Name

REO Contact Phone

REO Contact Fax

REO Contact E-mail Address

Payee

Address

Servicing Lender

☒

Holding Lender

☐

### Recoveries

Funds in Escrow Account	\$797.25
Buy Down Balance Remaining in Escrow	\$0.00
Other Recovery	\$0.00
Estimated Insurance Refund	\$0.00
Redemption Interest Earned	\$0.00
Cost of Recovery Collection	\$0.00

### Payment Information

Unpaid Principal Balance	\$68,263.57
Accrued Interest Owed	\$2,940.94
Additional Interest	\$0.00
Principal Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$71,204.51</b>
MRA Remaining Balance	\$0.00
Net Proceeds from Redeemed Property	\$105,000.00
<b>Loss Amount</b>	<b>(\$33,795.49)</b>
Net Recovery	\$797.25
<b>Net Loss Amount</b>	<b>(\$34,592.74)</b>
Loss Up to 35% of Loan Amount	\$0.00
Amount of Loss in Excess of 35% of Loan Amount	\$0.00
85% of Loss Greater Than 35% of Loan Amount	\$0.00
<b>Computed Loss</b>	<b>\$0.00</b>
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expenses)	\$73,468.80
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$0.00</b>

[Print](#)[Back](#)[Submit](#)

### Loan Information

Original Loan Amount	\$81,632.00
Modified Loan Amount	\$0.00
Unpaid Principal Balance	\$68,263.57
Note Interest Rate	4.250%
Due Date of Last Payment Made	08/01/2022
Due Date of Last Payment Made at Bankruptcy Filing	
Credit Score at Origination	672
PITI Payment at Origination	\$553.58
PITI Ratio at Origination	22.33%
Debt Ratio at Origination	36.56%

### Liquidation Information

Liquidation Method	Redeemed Property
First Attempted Contact Date after Missed Payment	08/02/2022
First Property Inspection Date after Missed Payment	08/18/2022
Property First Found Vacant Date	09/28/2023
Property Condition	Good
Emergency Repairs Amount	\$0.00
Referred to Attorney Date	01/20/2023
Lender attempted all loss mitigation options?	Yes
Date of Foreclosure Initiation	10/18/2024
Date of Foreclosure Sale	12/13/2024
Initial Foreclosure Bid Price	\$105,860.00
Final Foreclosure Bid Price	\$90,000.00
Marketable Title Date	
Total Number of Bankruptcies Filed after Last Payment Made	0
Redeemed Amount	\$105,000.00
Date Redeemed	02/03/2025
Number of Bankruptcy Days	0
Number of Delinquency Days	172
Number of Referral Days	636
Number of Foreclosure Days	56
Total Liquidation Days	864
Disallowed Interest Days	546

### Protective Advances

Cumulative Real Estate Tax Amount	\$0.00
Cumulative Insurance Amount	\$0.00
Cumulative Other Advance Amount	\$0.00
<b>Total Itemized Protective Advances</b>	<b>\$0.00</b>
Escrow Balance as of Last Payment Made	\$797.25
<b>Total Advances</b>	<b>\$0.00</b>

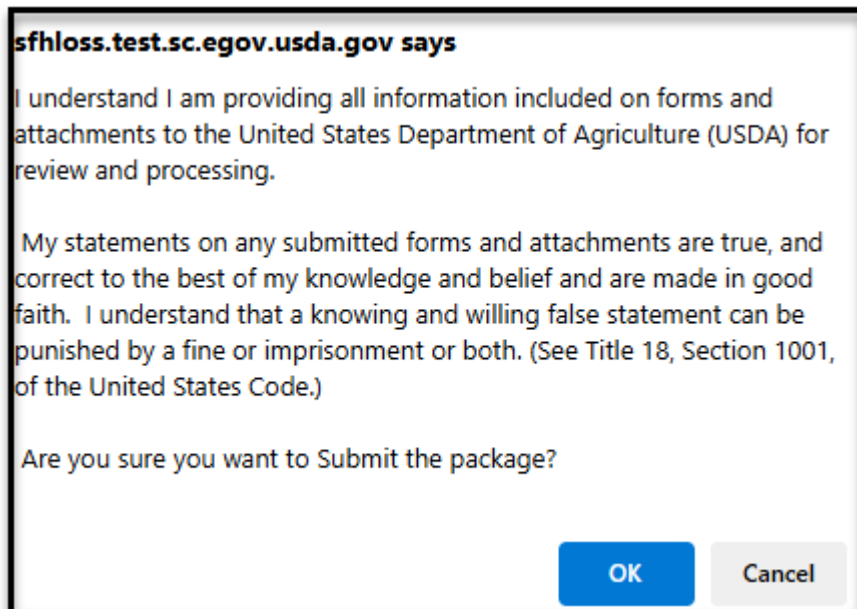
### Lender's Liquidation Costs

Foreclosure Attorney/Trustee Fee	\$0.00
Foreclosure Attorney/Trustee Cost	\$0.00
Bankruptcy Fees	\$0.00
Bankruptcy Costs	\$0.00
Property Inspections	\$0.00
Utility Expenses	\$0.00
Property Preservation	\$0.00
Property Maintenance	\$0.00
Pre-Authorized Repairs	\$0.00
Appraisal or BPO Expense	\$0.00
Others	\$0.00
<b>Total Expense</b>	<b>\$0.00</b>

If there are any items that need to be changed/adjusted, select 'Back' until the appropriate section is displayed. From here, you can make changes/adjustments to the necessary section and continue on through the Loss Claim screens.

If all of the information displayed is accurate, select 'Submit'.

A pop-up box will display with a disclaimer and asking, 'Are you sure you want to Submit the package?' select 'OK' to proceed.



**sfhloss.test.sc.egov.usda.gov says**

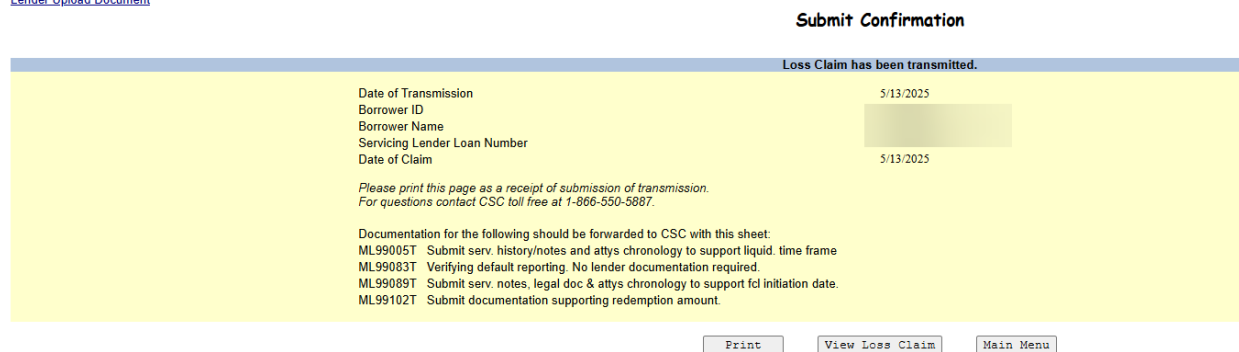
I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

OK Cancel

The Loss Claim Confirmation Page (displayed below) will indicate that 'The Loss Claim has been transmitted'; this confirms the input process is complete in LINC. **A copy of this page should be retained for records and is critical in the document upload process.** If the below page does not display, please refer to 'Loss Claim Input Errors & Frequently Asked Questions' on pages 92-101 of this guide on how to troubleshoot system compatibility.



**Submit Confirmation**

**Loss Claim has been transmitted.**

Date of Transmission	5/13/2025
Borrower ID	
Borrower Name	
Servicing Lender Loan Number	
Date of Claim	5/13/2025

Please print this page as a receipt of submission of transmission.  
For questions contact CSC toll free at 1-866-550-5887.

Documentation for the following should be forwarded to CSC with this sheet:  
ML99005T Submit serv. history/notes and attys chronology to support liquid. time frame  
ML99083T Verifying default reporting. No lender documentation required.  
ML99089T Submit serv. notes, legal doc & attys chronology to support fcl initiation date.  
ML99102T Submit documentation supporting redemption amount.

Print View Loss Claim Main Menu

Please refer to 'Uploading Documentation for a Loss Claim' on pages 82-87 of this guide for how to complete the document upload process and submit the Loss Claim to the Servicing Office.

Select 'Short Sale During Redemption' from the drop-down menu and select 'Continue'. Neither of the radio buttons should be selected next to 'Property Sold as REO'.

From here the 'General Information' screen will display; see below.

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Complete the 'Loan Information' section.

 **United States Department of Agriculture** [Help](#) **Loan Information**

**Loan Information**

Original Loan Amount *	<input type="text"/>
Modified Loan Amount (if applicable)	<input type="text"/>
Unpaid Principal Balance *	<input type="text"/>
Note Interest Rate (eg 8.2550) *	<input type="text"/>
Due Date of Last Payment Made (Date interest paid through) *	<input type="text"/> <a href="#">select</a>
Escrow Balance as of Last Payment Made *	<input type="text"/>
Buy Down Balance Remaining in Escrow	<input type="text"/>
Number of Bankruptcies Filed after Last Payment Made *	<input type="text" value="0"/>
Due Date of Last Payment Made at Bankruptcy Filing	<input type="text"/> <a href="#">select</a>
Credit Score at Origination	672
Monthly PITI Payment at Origination	\$553.58
Monthly PITI Ratio at Origination	22.33%
Debt Ratio at Origination	36.56%


[Back](#) [Continue](#)

#### Helpful Hints:

- If the loan has been modified, the executed modification agreement must be submitted **prior** to entering the Loss Claim in LINC. If the system will not accept the Modified Loan Amount, this means the modification has not been added to the system. In this case, the Servicing Office (SO) should be notified to assist in adding the Loan Modification to the system. They can be reached toll free at 866-550-5887 or via e-mail [RDLossMitExceptions@usda.gov](mailto:RDLossMitExceptions@usda.gov).
- The Unpaid Principal Balance should be the balance at the time the borrower made the last payment.
- The Escrow Balance as of Last Payment Made should be the escrow balance at the time the borrower's last payment posted. It does not matter if this balance is positive or negative; but should be the balance from the last payment posted.
- If there is a Bankruptcy that falls within the parameters of the Loss Claim, it must be indicated on this screen in order for the appropriate fields to open on the following screens for specific Bankruptcy information to be input.

Once all fields are completed, select 'Continue'.

Complete the 'Liquidation Information' section.



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Department of  
Agriculture

Liquidation Information

Liquidation Information (Short Sale During Redemption)

First Attempted Contact Date After Missed Payment *	<input type="text"/>	select	
First Property Inspection Date after Missed Payment *	<input type="text"/>	select	
Property First Found Vacant Date	<input type="text"/>	select	
Property Condition *	Select ▾		
Did the property sustain insurable damages? *	<input type="radio"/> Yes <input type="radio"/> No		
Emergency Repairs Amount	<input type="text"/>		
Referred to Attorney Date	<input type="text"/>	select	
Lender Attempted All Loss Mitigation Options? *	<input type="radio"/> Yes <input type="radio"/> No		
Date of Foreclosure Initiation *	<input type="text"/>	select	(Value will be protected after the Continue button is clicked)
Date of Foreclosure Sale *	<input type="text"/>	select	(Value will be protected after the Continue button is clicked)
Initial Foreclosure Bid Price *	<input type="text"/>		
Final Foreclosure Bid Price *	<input type="text"/>		
Marketable Title Date *	<input type="text"/>		
Due Date of Last Payment Made at Bankruptcy Filing	<input type="text"/>		
Total Number of Bankruptcies Filed	0		
Appraisal Date *	<input type="text"/>	select	
"As Is" Appraised Value *	<input type="text"/>		
Closing Date *	<input type="text"/>	select	
Contract Sales Price *	<input type="text"/>		
Number of Bankruptcy Days	0		
Number of Delinquency Days	0		
Number of Referral Days	0		
Number of Foreclosure Days	0		
Total Liquidation Days	0		
Disallowed Interest Days	0		
Sales Price Percent	0.000%		

Calculate
Back
Continue

### Helpful Hints:

- The First Attempted Contact Date is relevant to the Missed Payment; not the Due Date of Last Payment Made. i.e. If the Due Date of Last Payment Made was 08/01/19; that means the missed payment would be the 09/01/19 payment. Contact should be made within 25 days of the 09/01/19 payment to avoid penalty on the Loss Claim.
- The same applies to the First Property Inspection; however, the timeframe is different. The inspection should be completed within 65 days of the Missed Payment.
- If the property sustained damages that resulted in hazard claim proceeds being received, the radio button next to 'Did the property sustain insurable damages?' should indicate 'Yes'. This will ensure that the appropriate documents are requested on the Loss Claim Confirmation Page.

Once all fields are completed, select 'Continue'.

Complete the 'Protective Advances' section.



### Protective Advances

Enter tax and insurance advances and other expenses paid after Due Date of Last Payment Made and prior to Date of Closing.

Type	Date of Advance	Effective Date	Advance Amount	Excluded Amount	Total Amount	Interest
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						

Cumulative Real Estate Tax Amount

Cumulative Insurance Amount

Cumulative Other Advance Amount

**Total Itemized Protective Advances**

Escrow Balance as Of Last Payment Made

**Total Advances**

Cumulative Interest

\$0.00

\$0.00

\$0.00

**\$0.00**

\$0.00

**\$0.00**

\$0.00

Calculate

Back

Save

Continue

The Protective Advances are disbursements made from the Escrow account; this includes Real Estate Taxes, Insurance, and Forceplaced Insurance. In order to be able to claim the advances, they must fall within the claimable timeframe. On this claim type, Protective Advances are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Short Sale Closing Date. Protective advances made before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Once all fields are completed, select 'Save' and then 'Continue'.



Complete the 'Lender's Liquidation Costs' section.



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Agriculture

## Lender's Liquidation Costs

[Help](#)

### Lender's Liquidation Costs (Short Sale During Redemption)

Foreclosure Attorney/Trustee Fee	<input type="text"/>
Foreclosure Attorney/Trustee Cost	<input type="text"/>
Property Inspections	<input type="text"/>
Utility Expenses	<input type="text"/>
Property Preservation	<input type="text"/>
Property Maintenance	<input type="text"/>
Pre-Authorized Repairs	<input type="text"/>
Short Sale Closing Costs	<input type="text"/>
Appraisal or BPO Expense	<input type="text"/>
Others	<input type="text"/>
<b>Total Expense</b>	<b>\$0.00</b>
Broker Commission Percent	<input type="text"/> \$0.00

Calculate

Back

Continue

The expenses placed in these fields should be expense incurred within the claimable timeframe. On this claim type, expenses are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Short Sale Closing Date. Expenses incurred before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Chapter 18 of the HB – 3555 SFH Guaranteed Loan Program Technical Handbook provides information on the Acceptable State Liquidation Costs and Fees, as well as Maximum Property Preservation Allowances.

Once all fields are completed, select 'Continue'.

Complete the 'Recoveries' section.



Recoveries		
Funds in Escrow Account		\$0.00
Buy Down Balance Remaining in Escrow		\$0.00
Estimated Insurance Refund		\$0.00
Other Recovery	<input type="text"/>	
Cost of Recovery Collection (external costs)	<input type="text"/>	
Net Recovery		\$0.00

The 'Other Recovery' field should be utilized to report any additional funds that have been received on the loan. This includes but is not limited to tax credits, insurance refunds, unapplied funds, hazard claim proceeds, and interest on escrow.

Once all fields are completed, select 'Continue'.

The 'Payment Information' section is an overview of the Estimated Loss Amount to be paid to the Lender. This screen is only for review, there are no fields to input or alter.

### Payment Information

Unpaid Principal Balance	\$123,756.89
Accrued Interest Owed	\$3,089.68
Additional Interest	\$139.42
Principal Balance Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$126,985.99</b>
Net Proceeds from Short Sale during Redemption	\$93,600.00
<b>Loss Amount</b>	<b>\$33,385.99</b>
Net Recovery	\$0.00
<b>Net Loss Amount</b>	<b>\$33,385.99</b>
Loss Up to 35% of Loan Amount	\$33,385.99
Amount of Loss in Excess of 35% of Loan Amount	\$0.00
85% Loss Greater Than 35% of Loan Amount	\$0.00
<b>Computed Loss</b>	<b>\$33,385.99</b>
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expense)	\$110,979.90
Loss Mitigation Incentive	\$1,000.00
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$34,385.99</b>

Back

Continue

Once reviewed, select 'Continue'.

Input comments in the 'Comment Section'.

The image shows a large, empty text input area. It is a rectangular box with a thin black border and a light gray background. The box is surrounded by a thick yellow border. On the right side of the box, there is a vertical scrollbar with a small upward-pointing arrow at the top and a small downward-pointing arrow at the bottom. Below the text input area, there are two buttons: 'Back' and 'Continue'. The 'Back' button is on the left and the 'Continue' button is on the right. Both buttons are gray with black text.

The comment section is a great tool to inform the Servicing Office of additional information relevant to the processing of the Loss Claim. The comment section should be utilized to provide details on any extenuating circumstances regarding delays in the liquidation timeframe, expenses incurred that were over the allowable threshold, other recovery details, etc.

Once comments are input, select 'Continue'.

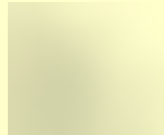
The 'Review Loss Claim' section is a complete overview of the Loss Claim. This screen is only for review, there are no fields to input or alter; it provides a view of the Loss Claim information entered on all the prior Loss Claim pages and gives the user an opportunity to verify accuracy of inputs before submitting claim for payment.

#### Claim Information (Short Sale During Redemption)

Date of Claim 05/14/2025

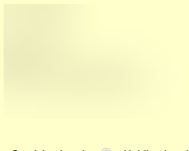
#### Borrower Information

**Borrower**  
Borrower ID  
Name  
Phone Number  
Borrower Address  
Property Address  
Last Known Mailing Address



#### Lender Information

Claim Contact Name  
Claim Contact Phone  
Claim Contact Email Address  
**Originating Lender**  
Lender ID  
USDA Assigned Branch Number  
Name  
**Servicing Lender**  
Lender ID  
USDA Assigned Branch Number  
Name  
REO Contact Name  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address  
Lender Loan Number  
**Holding Lender**  
Lender ID  
USDA Assigned Branch Number  
Name  
REO Contact Name  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address  
**Payee**  
Address



Servicing Lender ☒ Holding Lender ☐

Loan Information		
Original Loan Amount	\$81,632.00	
Modified Loan Amount	\$0.00	
Unpaid Principal Balance	\$68,263.57	
Note Interest Rate	4.250%	
Due Date of Last Payment Made	08/01/2022	
Due Date of Last Payment Made at Bankruptcy Filing		
Credit Score at Origination	672	
PITI Payment at Origination	\$553.58	
PITI Ratio at Origination	22.33%	
Debt Ratio at Origination	36.56%	
Liquidation Information		
Liquidation Method	Short Sale During Redemption	
First Attempted Contact Date after Missed Payment	08/02/2022	
First Property Inspection Date after Missed Payment	08/18/2022	
Property First Found Vacant Date	09/28/2023	
Property Condition	Good	
Emergency Repairs Amount	\$0.00	
Referred to Attorney Date	01/20/2023	
Lender attempted all loss mitigation options?	Yes	
Date of Foreclosure Initiation	10/18/2024	
Date of Foreclosure Sale	12/13/2024	
Initial Foreclosure Bid Price	\$105,860.00	
Final Foreclosure Bid Price	\$90,000.00	
Marketable Title Date		
Total Number of Bankruptcies Filed after Last Payment Made	0	
Closing Date	02/03/2025	
Contract Sales Price	\$90,000.00	
Number of Bankruptcy Days	0	
Number of Delinquency Days	172	
Number of Referral Days	636	
Number of Foreclosure Days	56	
Total Liquidation Days	864	
Disallowed Interest Days	546	
Protective Advances		
Cumulative Real Estate Tax Amount	\$0.00	
Cumulative Insurance Amount	\$0.00	
Cumulative Other Advance Amount	\$0.00	
<b>Total Itemized Protective Advances</b>	<b>\$0.00</b>	
Escrow Balance as of Last Payment Made	\$797.00	
<b>Total Advances</b>	<b>\$0.00</b>	
Lender's Liquidation Costs		
Foreclosure Attorney/Trustee Fee	\$0.00	
Foreclosure Attorney/Trustee Cost	\$0.00	
Bankruptcy Fees	\$0.00	
Bankruptcy Costs	\$0.00	
Property Inspections	\$0.00	
Utility Expenses	\$0.00	
Property Preservation	\$0.00	
Property Maintenance	\$0.00	
Pre-Authorized Repairs	\$0.00	
Short Sale Closing Costs	\$0.00	
Appraisal or BPO Expense	\$0.00	
Others	\$0.00	
<b>Total Expense</b>	<b>\$0.00</b>	
Broker Commission	0.00%	\$0.00
Recoveries		
Funds in Escrow Account	\$797.00	
Buy Down Balance Remaining in Escrow	\$0.00	
Other Recovery	\$0.00	
Estimated Insurance Refund	\$0.00	
Cost of Recovery Collection	\$0.00	
Payment Information		
Unpaid Principal Balance	\$68,263.57	
Accrued Interest Owed	\$2,940.94	
Additional Interest	\$0.00	
Principal Owed on Protective Advances	\$0.00	
Accrued Interest on Protective Advances	\$0.00	
<b>Total P &amp; I</b>	<b>\$71,204.51</b>	
MRA Remaining Balance	\$0.00	
Net Proceeds from Short Sale during Redemption	\$90,000.00	
<b>Loss Amount</b>	<b>(\$18,795.49)</b>	
Net Recovery	\$797.00	
<b>Net Loss Amount</b>	<b>(\$19,592.49)</b>	
Loss Up to 35% of Loan Amount	\$0.00	
Amount of Loss in Excess of 35% of Loan Amount	\$0.00	
85% of Loss Greater Than 35% of Loan Amount	\$0.00	
<b>Computed Loss</b>	<b>\$0.00</b>	
MRA Non Recoverable Expense	\$0.00	
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expenses)	\$73,468.80	
Loss Mitigation Incentive	\$1,000.00	
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$1,000.00</b>	

Print

Back

Submit

If there are any items that need to be changed/adjusted, select 'Back' until the appropriate section is displayed. From here, you can make changes/adjustments to the necessary section and continue on through the Loss Claim screens.


If all of the information displayed is accurate, select 'Submit'.

A pop-up box will display with a disclaimer and asking, 'Are you sure you want to Submit the package?' select 'OK' to proceed.

**sfhloss.test.sc.egov.usda.gov says**  
I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.  
  
My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)  
  
Are you sure you want to Submit the package?  
  

OKCancel

The Loss Claim Confirmation Page (displayed below) will indicate that 'The Loss Claim has been transmitted'; this confirms the input process is complete in LINC. **A copy of this page should be retained for records and is critical in the document upload process.** If the below page does not display, please refer to 'Loss Claim Input Errors & Frequently Asked Questions' on pages 92-101 of this guide on how to troubleshoot system compatibility.



United States  
Department of  
Agriculture

Confirmation  
[RHS LINC Home](#) | [Lender Profile](#) | [Help](#) | [Logout](#)

[Lender Upload Document](#)

Submit Confirmation

Loss Claim has been transmitted.

Date of Transmission	5/14/2025
Borrower ID	
Borrower Name	
Servicing Lender Loan Number	
Date of Claim	5/14/2025

*Please print this page as a receipt of submission of transmission.  
For questions contact CSC toll free at 1-866-550-5867.*

Documentation for the following should be forwarded to CSC with this sheet:  
ML99005T Submit serv. history/notes and attys chronology to support liquid. time frame  
ML99083T Verifying default reporting. No lender documentation required.  
ML99089T Submit serv. notes, legal doc & attys chronology to support fcl initiation date.

PrintView Loss ClaimMain Menu


Please refer to 'Uploading Documentation for a Loss Claim' on pages 82-87 of this guide for how to complete the document upload process and submit the Loss Claim to the Servicing Office.



## Valueless Lien

Select 'Valueless Lien' from the drop-down menu and select 'Continue'. Neither of the radio buttons should be selected next to 'Property Sold as REO'.

**\*\*All Valueless Liens must be reviewed and authorized by the Servicing Office.\*\***

 **United States Department of Agriculture** [Help](#)

### Borrower Request

Borrower ID

Liquidation Method \*

Property Sold as REO  
(Foreclosure or Deed-in-Lieu only) ☐ Yes ☐ No

Neither of the radio buttons should be selected next to 'Property Sold as REO'. They should be left blank.

From here the 'General Information' screen will display; see below.

**Claim Information**

Date of Claim 05/14/2025

**Borrower Information**

Borrower  
Borrower ID  
Name  
Borrower Address  
Phone Number \*  
Property Address \*  
Unit  
City \*  
State \*  
Last Known Mailing Address \*  
Unit  
City \*  
State \*

☐ Same as borrower

☐ Same as borrower

Zip Code \* 12345 - 6789

Zip Code \* 12345 - 6789

**Lender Information**

Claim Contact Name \*  
Claim Contact Phone \*  
Claim E-mail Address \*

Originating Lender  
Lender ID  
USDA Assigned Branch Number  
Name

Servicing Lender  
Lender ID  
USDA Assigned Branch Number  
Name  
REO Contact Name  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address  
Lender Loan Number \*

Holding Lender  
Lender ID \*  
USDA Assigned Branch Number \*  
Name  
REO Contact Name  
REO Contact Phone  
REO Contact Fax  
REO Contact E-mail Address

Payee \*

Service Lender ☐ Holding Lender ☐

**Most of the borrower's information will auto-populate in these fields.**

**A Payee address will auto-populate based on the selection of Servicing Lender or Holding Lender.**

**Complete all required fields and select 'Continue'.**

Complete the 'Loan Information' section.



### Loan Information

Original Loan Amount *	<input type="text"/>
Modified Loan Amount (if applicable)	<input type="text"/>
Unpaid Principal Balance *	<input type="text"/>
Note Interest Rate (eg 8.2550) *	<input type="text"/>
Due Date of Last Payment Made (Date interest paid through) *	<input type="text"/> <a href="#">select</a>
Escrow Balance as of Last Payment Made *	<input type="text"/>
Buy Down Balance Remaining in Escrow	<input type="text"/>
Number of Bankruptcies Filed after Last Payment Made *	<input type="text" value="0"/>
Due Date of Last Payment Made at Bankruptcy Filing	<input type="text"/> <a href="#">select</a>
Credit Score at Origination	633
Monthly PITI Payment at Origination	\$993.00
Monthly PITI Ratio at Origination	30.68%
Debt Ratio at Origination	42.20%

Back

Continue

#### Helpful Hints:

- If the loan has been modified, the executed modification agreement must be submitted **prior** to entering the Loss Claim in LINC. If the system will not accept the Modified Loan Amount, this means the modification has not been added to the system. In this case, the Servicing Office (SO) should be notified to assist in adding the Loan Modification to the system. They can be reached toll free at 866-550-5887 or via e-mail [RDLossMitExceptions@usda.gov](mailto:RDLossMitExceptions@usda.gov).
- The Unpaid Principal Balance should be the balance at the time the borrower made the last payment.
- The Escrow Balance as of Last Payment Made should be the escrow balance at the time the borrower's last payment posted. It does not matter if this balance is positive or negative; but should be the balance from the last payment posted.
- If there is a Bankruptcy that falls within the parameters of the Loss Claim, it must be indicated on this screen in order for the appropriate fields to open on the following screens for specific Bankruptcy information to be input.

Once all fields are completed, select 'Continue'.

Complete the 'Liquidation Information' section.



### Liquidation Information (Valueless Lien)

First Attempted Contact Date After Missed Payment *	<input type="text"/>	<a href="#">select</a>
First Property Inspection Date after Missed Payment *	<input type="text"/>	<a href="#">select</a>
Property First Found Vacant Date	<input type="text"/>	<a href="#">select</a>
Property Condition *	<input type="text" value="Select"/>	
Did the property sustain insurable damages? *	<input type="radio"/> Yes <input type="radio"/> No	
Emergency Repairs Amount	<input type="text"/>	
Referred to Attorney Date	<input type="text"/>	<a href="#">select</a>
Lender Attempted All Loss Mitigation Options? *	<input type="radio"/> Yes <input type="radio"/> No	
Date of Foreclosure Initiation (if applicable)	<input type="text"/>	<a href="#">select</a> (Value will be protected after the Continue button is clicked)
Due Date of Last Payment Made at Bankruptcy Filing	<input type="text" value="0"/>	
Total Number of Bankruptcies Filed	<input type="text" value="0"/>	
Appraisal Date *	<input type="text"/>	<a href="#">select</a>
"As Is" Appraised Value *	<input type="text"/>	
Date Valueless Lien Recorded *	<input type="text"/>	<a href="#">select</a>
Valueless Lien Amount *	<input type="text" value="\$1.00"/>	
Number of Bankruptcy Days	<input type="text" value="0"/>	
Number of Delinquency Days	<input type="text" value="0"/>	
Number of Referral Days	<input type="text" value="0"/>	
Number of Foreclosure Days	<input type="text" value="0"/>	
Total Liquidation Days	<input type="text" value="0"/>	
Disallowed Interest Days	<input type="text" value="0"/>	

Calculate

Back

Continue

#### Helpful Hints:

- The First Attempted Contact Date is relevant to the Missed Payment; not the Due Date of Last Payment Made. i.e. If the Due Date of Last Payment Made was 08/01/19; that means the missed payment would be the 09/01/19 payment. Contact should be made within 25 days of the 09/01/19 payment to avoid penalty on the Loss Claim.
- The same applies to the First Property Inspection; however, the timeframe is different. The inspection should be completed within 65 days of the Missed Payment.
- If the property sustained damages that resulted in hazard claim proceeds being received, the radio button next to 'Did the property sustain insurable damages?' should indicate 'Yes'. This will ensure that the appropriate documents are requested on the Loss Claim Confirmation Page.

Once all fields are completed, select 'Continue'.

Complete the 'Protective Advances' section.



### Protective Advances

Enter tax and insurance advances and other expenses paid after Due Date of Last Payment Made and prior to the Date Valueless Lien Recorded.

Type	Date of Advance	Effective Date	Advance Amount	Excluded Amount	Total Amount	Interest
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						
Select ▼						

Cumulative Real Estate Tax Amount

Cumulative Insurance Amount

Cumulative Other Advance Amount

**Total Itemized Protective Advances**

Escrow Balance as Of Last Payment Made

**Total Advances**

Cumulative Interest

\$0.00

\$0.00

\$0.00

**\$0.00**

\$0.00

**\$0.00**

\$0.00

Calculate

Back

Save

Continue

The Protective Advances are disbursements made from the Escrow account; this includes Real Estate Taxes, Insurance, and Forceplaced Insurance. In order to be able to claim the advances, they must fall within the claimable timeframe. On this claim type, Protective Advances are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Valueless Lien Recorded Date. Protective advances made before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Once all fields are completed, select 'Save' and then 'Continue'.

Complete the 'Lender's Liquidation Costs' section.



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## Lender's Liquidation Costs

[Help](#)

### Lender's Liquidation Costs (Valueless Lien)

Foreclosure Attorney/Trustee Fee	<input type="text"/>
Foreclosure Attorney/Trustee Cost	<input type="text"/>
Property Inspections	<input type="text"/>
Utility Expenses	<input type="text"/>
Property Preservation	<input type="text"/>
Property Maintenance	<input type="text"/>
Pre-Authorized Repairs	<input type="text"/>
Appraisal or BPO Expense	<input type="text"/>
Others	<input type="text"/>
<b>Total Expense</b>	<b>\$0.00</b>

Calculate

Back

Continue

The expenses placed in these fields should be expense incurred within the claimable timeframe. On this claim type, expenses are claimable if incurred between the Due Date of Last Payment Made and the date prior to the Valueless Lien Recorded Date. Expenses incurred before or after the claimable period are not eligible for reimbursement on the Loss Claim.

Chapter 18 of the HB – 3555 SFH Guaranteed Loan Program Technical Handbook provides information on the Acceptable State Liquidation Costs and Fees, as well as Maximum Property Preservation Allowances.

Once all fields are completed, select 'Continue'.

Complete the 'Recoveries' section.



Recoveries		
Funds in Escrow Account		\$0.00
Buy Down Balance Remaining in Escrow		\$0.00
Estimated Insurance Refund		\$0.00
Other Recovery	<input type="text"/>	
Cost of Recovery Collection (external costs)	<input type="text"/>	
Net Recovery		\$0.00

The 'Other Recovery' field should be utilized to report any additional funds that have been received on the loan. This includes but is not limited to tax credits, insurance refunds, unapplied funds, hazard claim proceeds, and interest on escrow.

Once all fields are completed, select 'Continue'.

The 'Payment Information' section is an overview of the Estimated Loss Amount to be paid to the Lender. This screen is only for review, there are no fields to input or alter.



## Payment Information

Unpaid Principal Balance	\$77,199.61
Accrued Interest Owed	\$2,582.49
Additional Interest	\$523.47
Principal Balance Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$80,305.57</b>
Net Proceeds from Valueless Lien	\$1.00
<b>Loss Amount</b>	<b>\$80,304.57</b>
Net Recovery	\$0.00
<b>Net Loss Amount</b>	<b>\$80,304.57</b>
Loss Up to 35% of Loan Amount	\$30,589.30
Amount of Loss in Excess of 35% of Loan Amount	\$49,715.27
85% Loss Greater Than 35% of Loan Amount	\$42,257.98
<b>Computed Loss</b>	<b>\$72,847.28</b>
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expense)	\$78,658.20
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$72,847.28</b>

Back

Continue

Once reviewed, select 'Continue'.





Input comments in the 'Comment Section'.

The image shows a large, empty text input area for comments. The input area is a large rectangle with a thin grey border, set against a white background. It is surrounded by a thick yellow border. On the right side of the input area, there is a vertical scrollbar with a grey track and a white handle. Below the input area, there are two buttons: 'Back' and 'Continue'. Both buttons are rectangular with a grey border and a light grey background. The text on the buttons is in a small, black, sans-serif font.

The comment section is a great tool to inform the Servicing Office of additional information relevant to the processing of the Loss Claim. The comment section should be utilized to provide details on any extenuating circumstances regarding delays in the liquidation timeframe, expenses incurred that were over the allowable threshold, other recovery details, etc.

Once comments are input, select 'Continue'.

The 'Review Loss Claim' section is a complete overview of the Loss Claim. This screen is only for review, there are no fields to input or alter; it provides a view of the Loss Claim information entered on all the prior Loss Claim pages and gives the user an opportunity to verify accuracy of inputs before submitting claim for payment.

<b>Borrower</b> Borrower ID Name Phone Number Borrower Address  Property Address  Last Known Mailing Address	
<b>Lender Information</b>	
Claim Contact Name Claim Contact Phone Claim Contact Email Address <b>Originating Lender</b> Lender ID USDA Assigned Branch Number Name <b>Servicing Lender</b> Lender ID USDA Assigned Branch Number Name REO Contact Name REO Contact Phone REO Contact Fax REO Contact E-mail Address Lender Loan Number <b>Holding Lender</b> Lender ID USDA Assigned Branch Number Name REO Contact Name REO Contact Phone REO Contact Fax REO Contact E-mail Address  <b>Payee</b> Address	 <div>Servicing Lender <input checked="" type="radio"/> Holding Lender <input type="radio"/></div>

### Loan Information

Original Loan Amount	\$81,632.00
Modified Loan Amount	\$0.00
Unpaid Principal Balance	\$68,263.57
Note Interest Rate	4.250%
Due Date of Last Payment Made	08/01/2022
Due Date of Last Payment Made at Bankruptcy Filing	
Credit Score at Origination	672
PITI Payment at Origination	\$553.58
PITI Ratio at Origination	22.33%
Debt Ratio at Origination	36.56%

### Liquidation Information

Liquidation Method	Valueless Lien
First Attempted Contact Date after Missed Payment	08/02/2022
First Property Inspection Date after Missed Payment	08/18/2022
Property First Found Vacant Date	09/28/2023
Property Condition	Good
Emergency Repairs Amount	\$0.00
Referred to Attorney Date	01/20/2023
Lender attempted all loss mitigation options?	Yes
Date of Foreclosure Initiation	10/18/2024
Total Number of Bankruptcies Filed after Last Payment Made	0
Valueless Lien Amount	\$1.00
Date Valueless Lien Recorded	11/15/2024
Number of Bankruptcy Days	0
Number of Delinquency Days	172
Number of Referral Days	636
Number of Foreclosure Days	28
Total Liquidation Days	836
Disallowed Interest Days	546

### Protective Advances

Cumulative Real Estate Tax Amount	\$0.00
Cumulative Insurance Amount	\$0.00
Cumulative Other Advance Amount	\$0.00
<b>Total Itemized Protective Advances</b>	<b>\$0.00</b>
Escrow Balance as of Last Payment Made	\$797.00
<b>Total Advances</b>	<b>\$0.00</b>

### Lender's Liquidation Costs

Foreclosure Attorney/Trustee Fee	\$0.00
Foreclosure Attorney/Trustee Cost	\$0.00
Bankruptcy Fees	\$0.00
Bankruptcy Costs	\$0.00
Property Inspections	\$0.00
Utility Expenses	\$0.00
Property Preservation	\$0.00
Property Maintenance	\$0.00
Pre-Authorized Repairs	\$0.00
Appraisal or BPO Expense	\$0.00
Others	\$0.00
<b>Total Expense</b>	<b>\$0.00</b>

### Recoveries

Funds in Escrow Account	\$797.00
Buy Down Balance Remaining in Escrow	\$0.00
Other Recovery	\$0.00
Estimated Insurance Refund	\$0.00
Cost of Recovery Collection	\$0.00

### Payment Information

Unpaid Principal Balance	\$68,263.57
Accrued Interest Owed	\$2,305.06
Additional Interest	\$353.50
Principal Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$70,922.13</b>
MRA Remaining Balance	\$0.00
Net Proceeds from Valueless Lien	\$1.00
<b>Loss Amount</b>	<b>\$70,921.13</b>
Net Recovery	\$797.00
<b>Net Loss Amount</b>	<b>\$70,124.13</b>
Loss Up to 35% of Loan Amount	\$28,571.20
Amount of Loss in Excess of 35% of Loan Amount	\$41,552.93
85% of Loss Greater Than 35% of Loan Amount	\$35,319.99
<b>Computed Loss</b>	<b>\$63,891.19</b>
MRA Non Recoverable Expense	\$0.00
Maximum Loss Payable (up to 90% of Loan Amount - MRA Non Recoverable Expenses)	\$73,468.80
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$63,891.19</b>

[Print](#)[Back](#)[Submit](#)

If there are any items that need to be changed/adjusted, select 'Back' until the appropriate section is displayed. From here, you can make changes/adjustments to the necessary section and continue on through the Loss Claim screens.


If all of the information displayed is accurate, select 'Submit'.

A pop-up box will display with a disclaimer and asking, 'Are you sure you want to Submit the package?' select 'Yes' to proceed.

**sfhloss.test.sc.egov.usda.gov says**  
I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.  
  
My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)  
  
Are you sure you want to Submit the package?  
  

OKCancel

The Loss Claim Confirmation Page (displayed below) will indicate that 'The Loss Claim has been transmitted'; this confirms the input process is complete in LINC. **A copy of this page should be retained for records and is critical in the document upload process.** If the below page does not display, please refer to 'Loss Claim Input Errors & Frequently Asked Questions' on pages 92-101 of this guide on how to troubleshoot system compatibility.

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Agriculture

Confirmation  
[RHELINC Home](#) | [Help](#) | [Logout](#)

**Submit Confirmation**  
**Loss Claim has been transmitted.**

Date of Transmission	5/16/2025
Borrower ID	
Borrower Name	
Servicing Lender Loan Number	
Date of Claim	5/16/2025

*Please print this page as a receipt of submission of transmission.  
For questions contact CSC toll free at 1-866-550-5867.*

Documentation for the following should be forwarded to CSC with this sheet:  
ML99005T Submit serv. history/notes and attys chronology to support liquid. time frame  
ML99006T Submit entire interior appraisal, detailed inspection reports, & servicing notes  
ML99083T Verifying default reporting. No lender documentation required  
ML99089T Submit serv. notes, legal doc & attys chronology to support fci initiation date.

PrintView/Update Loss ClaimMain Menu

Please refer to 'Uploading Documentation for a Loss Claim' on pages 82-87 of this guide for how to complete the document upload process and submit the Loss Claim to the Servicing Office.

## Uploading Documentation for a Loss Claim

All Loss Claims must be submitted electronically through the USDA Lender Interactive Network Connection (LINC) system.

Once the Loss Claim has been successfully input and a Loss Claim Confirmation Page has been generated; documentation will have to be uploaded through the LINC system. The document upload process is how the Servicing Office (SO) receives a transaction for Loss Claim processing.

Chapter 19 of the HB – 3555 SFH Guaranteed Loan Program Technical Handbook provides information on the allowable timeframe to submit each claim type.

The user can begin the upload process from the Loss Claim Confirmation Page at the time of input or from the View/Update Loss Claim.

From the Loss Claim Confirmation Page, select the hyperlink 'Lender Upload Document' from the upper left-hand corner of the confirmation page.



### Submit Confirmation

Loss Claim has been transmitted.	
Date of Transmission	8/24/2020
Borrower ID	[REDACTED]
Borrower Name	[REDACTED]
Servicing Lender Loan Number	[REDACTED]
Date of Claim	8/24/2020
<i>Please print this page as a receipt of submission of transmission. For questions contact CSC toll free at 1-866-550-5887.</i>	
Documentation for the following should be forwarded to CSC with this sheet:	
ML99009T Verifying entered Unpaid Principal Balance; no documentation required.	
ML99083T Verifying default reporting. No lender documentation required.	
ML99100T Submit Originating Lender documentation.	

Print

View Loss Claim

Main Menu

From the View/Update Loss Claim screen, select the hyperlink 'Lender Upload Document' from the upper left-hand corner of the page.

	Lender	New
Date of Claim	05/16/2025	
Servicing Office	54 029	
Agency Loan Number	50	
Fiscal Year of Obligation	2014	
Created Claim E-auth User ID		
Created Claim Date	05/14/2025	
Last Update E-auth User ID		
Last Update Date	05/16/2025	
Submitting Organization Lender ID		
Submitting Organization Branch Number		
Submitting Organization Name		
Submitting Organization Type		
Threshold Edit Referral		PROGRAM
CSC Indicator	<input type="checkbox"/>	

If user has logged out of LINC, the Loss Claim Confirmation Page can be accessed on the Lender Loss Claim Administration screen; under the heading 'Reports' the user can select 'Loss Claim Confirmation'. The user will be prompted to input the Borrower ID, Borrower SSN, or Lender Loan Number and select 'OK'. The Loss Claim Confirmation Page will display, and the steps above can be followed.

**Reports**

- [Property Disposition Confirmation](#)
- [Advice of Payment](#)
- [Loss Claim Confirmation](#)

**Identifying Information**

☒ Borrower ID (Random ID/A account Number)   
☐ Borrower SSN   
☐ Lender Loan Number

OK Cancel

The Lender Upload Document screen will display.



#### Borrower Information

Borrower ID/Name  
Address

Password protected PDF files will not be accepted. Individual documents may be added to the image repository by entering information into the Add and Index Individual Documents(s) section. File size is limited to no more than 30 MB per document or file.

#### Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name
Select	Choose File No file chosen
Select	Choose File No file chosen
Select	Choose File No file chosen

Insert more Documents

Submit Document(s) Reset Upload Documents Completed Cancel

The user will have to select the 'Type of Document' from the drop-down menu and select 'Browse' to attach the file they wish to upload for the document type selected. The 11056-Loss Claim Confirmation Page should be the first document uploaded; this document is required to properly open the transaction for the Servicing Office to process the Loss Claim.

#### Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name
Select	Choose File No file chosen
Select	Choose File No file chosen
Select	Choose File No file chosen

Insert more Documents

Submit Document(s) Reset Upload Documents Completed Cancel



Below is a list of the document types that will display from the 'Type of Document' drop-down menu.

### Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload documents.

Type of Document	File Name
Select	Choose File No file chosen

11015 Closing Disclosure

11016 Property Tax Correspondence

11017 Property Insurance Correspondence

11018 Bankruptcy Correspondence

11019 Attorney Correspondence

11020 Invoices and Expenses

11021 System Lender Notes

11026 Sale Documents

11028 Future Recovery

11030 Foreclosure Bidding Instructions

11038 Foreclosure Deed

11039 Additional Loss

11043 Lender Financial History

11044 Listing Agreement

11051 Compliance Review

11052 Origination Documents Recd CSC

11056 Loss Claim Confirmation Page

11062 Detailed Inspection Reports

Once the 'Type of Document' is selected and a file has been attached, select 'Submit Document(s)'.

### Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload documents.

Type of Document	File Name
11056 Loss Claim Confirmat	Choose File Update.pdf
Select	Choose File No file chosen
Select	Choose File No file chosen

Insert more Documents

Submit Document(s) ~~Reset~~ ~~Upload~~ Documents Completed Cancel

The user will receive the pop-up message below confirming they want to upload the document. If correct document is attached the user can select 'OK'; if the user wishes to change the document they can select 'Cancel'.

**guarloan.test.sc.egov.usda.gov says**  
I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.  
  
My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith.  
  
I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)  
  

OK

Cancel

The screen will display that the document upload was successful. The user can continue to the next line, select another document type, and continue uploading documentation for the Loss Claim. The Loss Claim Confirmation Page provides a list of the documents that are required for that specific Loss Claim.

**Only upload the required documentation listed on the Loss Claim Confirmation Page; ensure the appropriate 'Type of Document' is selected from the drop-down menu to identify the document being uploaded. The documents should support the costs and activities from the Due Date of Last Payment Made to the day prior to the Settlement Date.**

**Add and Index Individual Document(s) into the Image Repository**

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name	Upload Status
11056	.pdf	Successful
Select	Choose File No file chosen	
Select	Choose File No file chosen	
Select	Choose File No file chosen	

Insert more Documents

Submit Document(s)

Reset

Upload Documents Completed

Cancel

When all of the documents have been uploaded, user can select 'Upload Documents Complete' and will be returned to the Lender Loss Claim Administration screen.

To view the complete set of documents uploaded through the system, select 'Lender Display Document' from the Loss Claim Inquiry menu.



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## GLS Lender Loss Claim Administration

[RHS LINC Home](#) | [Lender Profile](#) | [Help](#) | [Logoff](#)

### Loss Claim Update

[Add/Update Property Disposition Summary](#)

[Add/Update Loss Claim](#)

[Add Recovery Calculator](#)

[Update Recovery Calculator](#)

### Loss Claim Inquiry

[View Property Disposition Summary](#)

[View Submitted Loss Claim](#)

[Claim Status List](#)

[Threshold Edit Code List](#)

[Lender Display Document](#)

The user will be prompted to input the Borrower ID, Borrower SSN, or Lender Loan Number and select 'OK'. The 'Lender Display Document' screen will display and show all of the documents that were uploaded. The hyperlink of the document can be selected to view the associated document.



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## Lender Display Documents

[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Help](#)

### Borrower Information

Borrower ID/Name  
Address

Document Class \*

It may take several minutes for individually indexed documents to process and be available for display. It may take one to two hours for batch file documents to process and be available for display. Please be patient!

Click Document Description hyperlink to display the document you wish to view.


Document Type	Document Description	Upload Date
11056	<a href="#">Loss Claim Confirmation Page</a>	5/16/2025

Cancel

## Uploading Documentation for a Supplemental Claim

Once the Loss Claim has been paid; the Lender has 6 months from the date of claim payment to make a request for a Supplemental Claim. The request should be submitted electronically through the USDA LINC system. The user can begin the upload process from the Loss Claim Confirmation Page or from the View/Update Loss Claim screen. The previous pages show how to access the 'Lender Upload Document' hyperlink from the respective pages.

Once the hyperlink for 'Lender Upload Document' is selected, the Lender Upload Document screen will display.



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## Lender Upload Document(s)

[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Help](#)

### Borrower Information

Borrower ID/Name	
Address	

Password protected PDF files will not be accepted. Individual documents may be added to the image repository by entering information into the Add and Index Individual Documents(s) section. File size is limited to no more than 30 MB per document or file.

### Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name
Select ▼	<input type="button" value="Choose File"/> No file chosen
Select ▼	<input type="button" value="Choose File"/> No file chosen
Select ▼	<input type="button" value="Choose File"/> No file chosen

The user will have to select the 'Type of Document' from the drop-down menu and select 'Browse' to attach the file they wish to upload for the document type selected. The 11039-Additional Loss should be the first document uploaded; this document is required to properly open a transaction for Supplemental Claim processing for the Servicing Office.

#### Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name
Select	Choose File No file chosen

Select

11008 Executed Loan Mod Agreement

11009 Loss Claim Worksheet Checklist

11012 Single Family GRH Automated Loss Claim Worksheet

11013 Appraisal (Short Sale, FCL Bid and REO/DIL Listing)

11014 RHS Property Disposition Plan

11015 Closing Disclosure

11016 Property Tax Correspondence

11017 Property Insurance Correspondence

11018 Bankruptcy Correspondence

11019 Attorney Correspondence

11020 Invoices and Expenses

11021 System Lender Notes

11026 Sale Documents

11028 Future Recovery

11030 Foreclosure Bidding Instructions

11038 Foreclosure Deed

**11039 Additional Loss**

11040 Foreclosure Worksheet

Once the 'Type of Document' is selected and a file has been attached, select 'Submit Document(s)'.

#### Add and Index Individual Document(s) into the Image Repository

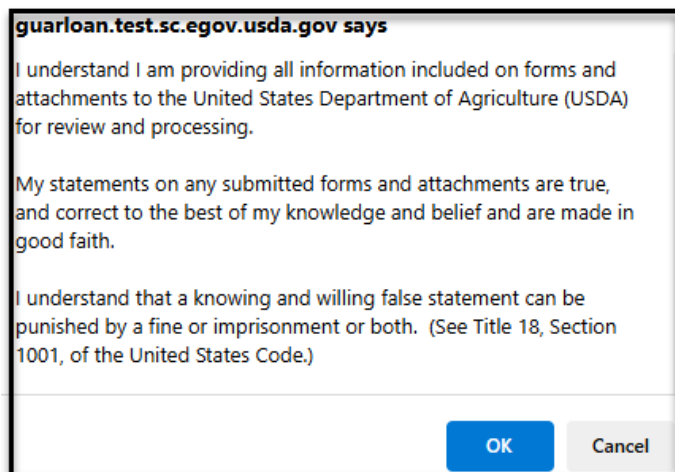
User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name
11039 Additional Loss	Choose File Update.pdf
Select	Choose File No file chosen
Select	Choose File No file chosen

Insert more Documents

Submit Document(s) **Reset** Upload Documents Completed Cancel

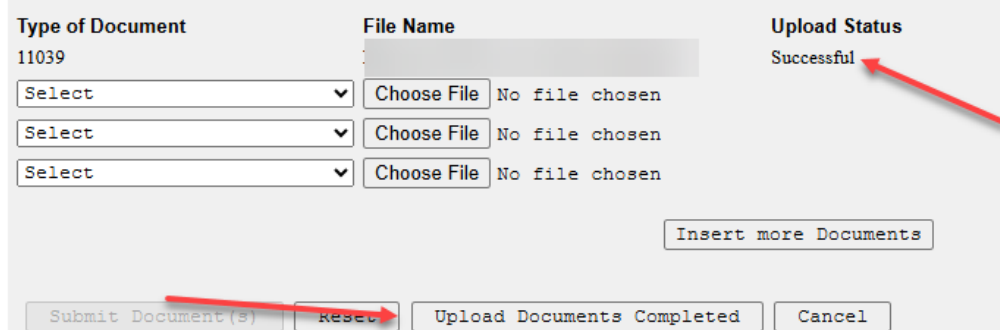
The user will receive the pop-up message below confirming they want to upload the document. If correct document is attached the user can select 'OK'; if the user wishes to change the document they can select 'Cancel'.



The screen will display that the document upload was successful. The user can continue to the next line, select another document type, and continue uploading documentation for the Supplemental Claim. The 11039-Additional Loss should be a document to simply indicate what the user is requesting be reviewed as part of the Supplemental Claim. From there, supporting documents should be uploaded according to what the user is requesting as part of the Supplemental Claim. (i.e. invoices to support the request).

#### Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.



When all of the documents have been uploaded, user can select 'Upload Documents Complete' and will be returned to the Lender Loss Claim Administration screen.

To view the complete set of documents uploaded through the system, select 'Lender Display Document' from the Loss Claim Inquiry menu.

### Loss Claim Update

[Add/Update Property Disposition Summary](#)

[Add/Update Loss Claim](#)

[Add Recovery Calculator](#)

[Update Recovery Calculator](#)

### Loss Claim Inquiry

[View Property Disposition Summary](#)

[View Submitted Loss Claim](#)

[Claim Status List](#)

[Threshold Edit Code List](#)

[Lender Display Document](#)

### Reports

[Property Disposition Confirmation](#)

[Advice of Payment](#)

[Loss Claim Confirmation](#)

The user will be prompted to input the Borrower ID, Borrower SSN, or Lender Loan Number and select 'OK'. The 'Lender Display Document' screen will display and show all of the documents that were uploaded. The hyperlink of the document can be selected to view the associated document.

### Borrower Information

Borrower ID/Name  
Address

Document Class \*

It may take several minutes for individually indexed documents to process and be available for display. It may take one to two hours for batch file documents to process and be available for display. Please be patient!

Click Document Description hyperlink to display the document you wish to view.

Document Type	Document Description	Upload Date
11039	<a href="#">Additional Loss</a>	5/16/2025
11056	<a href="#">Loss Claim Confirmation Page</a>	5/16/2025

Cancel

## **Loss Claim Input Errors & Frequently Asked Questions**

**Q: The Loss Claim has been input into USDA LINC; however, the Loss Claim Confirmation Page did not generate when 'Submit' was selected. How can this be corrected?**

**A:** This is a basic compatibility issue. If using Internet Explorer (IE), the USDA must be authorized on the computer used to input the Loss Claim; see Attachment 1 below. Complete the steps in the attachment, the user will have to access the Loss Claim again and select 'Submit' again. The Loss Claim Confirmation Page will generate, and the Loss Claim will show in SUSPENDED status. The Loss Claim can also be input using different browsers such as Chrome, Microsoft Edge or Mozilla Firefox.

**Q: The Loss Claim is showing in INITIATED status; what does this mean?**

**A:** This means the Loss Claim has not been fully submitted in USDA LINC. If the 'Submit' button was selected and the Loss Claim Confirmation Page did not generate, this is a basic compatibility issue; see Attachment 1 below. Complete the steps in the attachment, the user will have to access the Loss Claim again and select 'Submit' again. The Loss Claim Confirmation Page will generate, and the Loss Claim will show in SUSPENDED status.

**Q: The Loss Claim is showing in SUSPENDED status; when will the Loss Claim be paid? Are additional documents required?**

**A:** The Agency works to process Loss Claims within 60 days from the date of receipt; the date of receipt is the date the Loss Claim Confirmation Page and supporting documents were uploaded through USDA LINC. The Loss Claim will remain in SUSPENDED status until it is paid in which case it will change to SUSPENDED/PAID. Once the Loss Claim is assigned to a Specialist for review, if additional information is needed, he/she will be in contact to obtain what is needed to process the Loss Claim.

**Q: I am trying to input a claim and receive a pop-up message stating the 'Borrower does not have an active RH Loan'; what do I do?**

**A:** Our Lender Reporting and Guarantee Annual Fee (GAF) team can assist with re-activating the loan for Loss Claim purposes. They can be contacted via email at [RD.SO.HSB@usda.gov](mailto:RD.SO.HSB@usda.gov) or via phone 877-636-3789.

**Q: I am trying to input a claim and receive a pop-up message stating the 'Annual Fees must be terminated', how do we terminate these fees?**

**A:** Our Lender Reporting and Guarantee Annual Fee (GAF) team can assist with terminating Annual Fees for Loss Claim purposes. They can be contacted via email at [RD.SO.HSB@usda.gov](mailto:RD.SO.HSB@usda.gov) or via phone 877-636-3789.



## IE11 **Compatibility View** mode


To overcome potential compatibility issues, the **Compatibility View** button allows users to display troublesome pages in Internet Explorer 11 standards mode.


There are two ways to enable **Compatibility View**.

1. The first way is to simply click on the **Compatibility View** button in the Address bar.

When displayed, the **Compatibility View** button appears to the left of the **Refresh** button and contains an image of a broken piece of paper

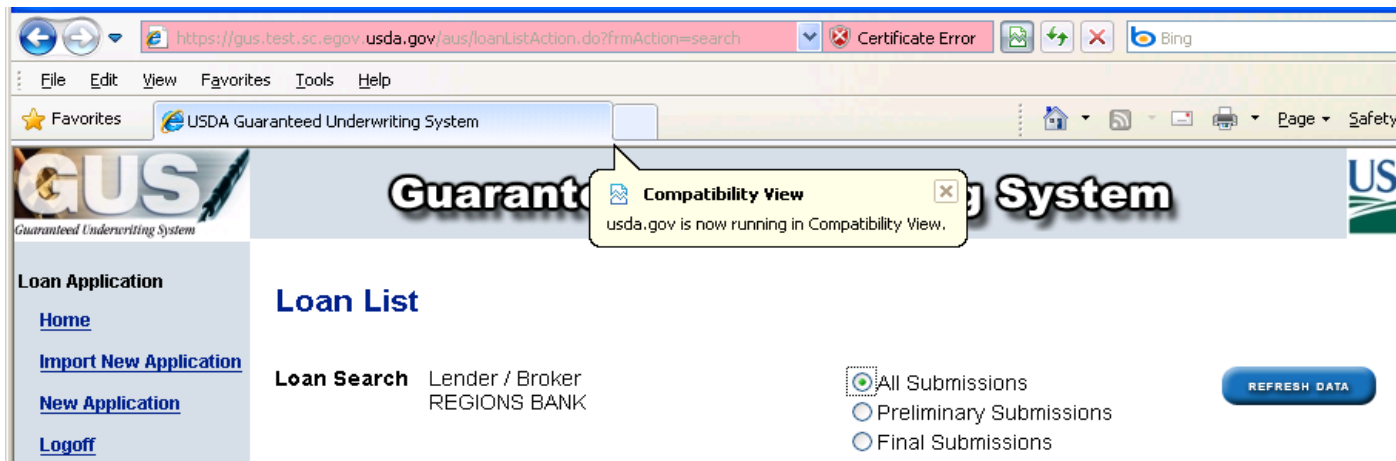


- Clicking this button enables **Compatibility View** mode for all documents in the domain of the Web site being viewed.
- This is what the **Compatibility View** button looks like when **Compatibility View** mode is **ON**  
 (Notice that the button is slightly shaded when it is **ON**.)

- This is what the **Compatibility View** button looks like when **Compatibility View** mode is **OFF**  

- When you move the cursor over the **Compatibility View** button a message is displayed (the same message is displayed when **ON** and when **OFF**).

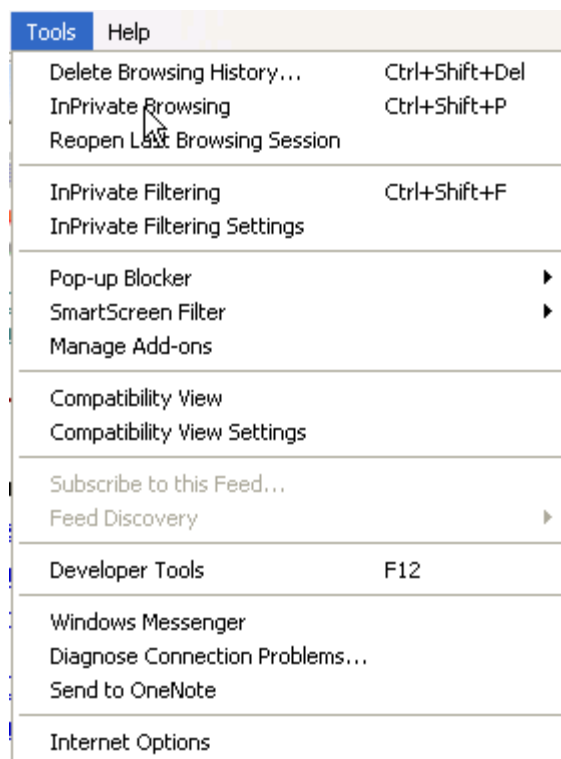


- *Each time you click the **Compatibility View** button the **Compatibility View** mode toggles **ON** or **OFF**.*
- After you click the **Compatibility View** button **ON** a message is displayed for a few seconds showing you that the web page is now running in **Compatibility View** mode.

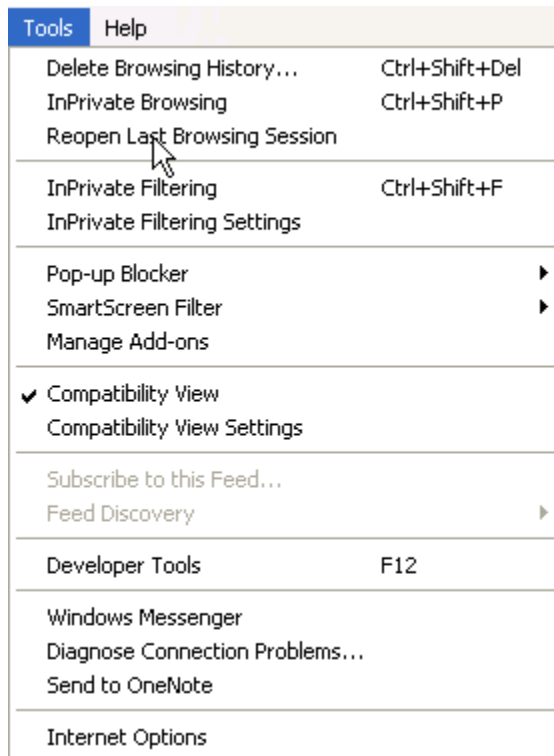


2. The second way enables the "Display all websites in Compatibility Mode setting" in the **Compatibility View Settings**. This will add the **usda.gov** website to a list of Web sites that are automatically displayed in **Compatibility View** mode.

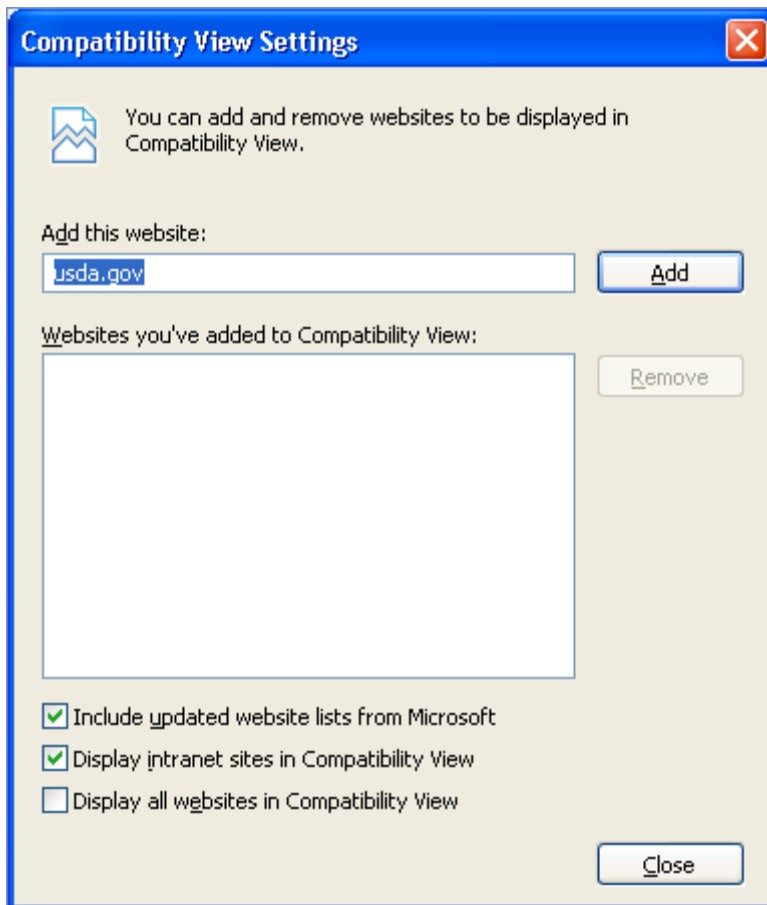
- From any of the **USDALINC** pages, and with the Compatibility View mode **ON**, click **Tools Menu/Compatibility View Settings**.
  - Below is the Tools menu showing **Compatibility View** toggled **OFF** (This is incorrect. It should be **ON**. If this is how yours is displayed follow the instructions below this example).



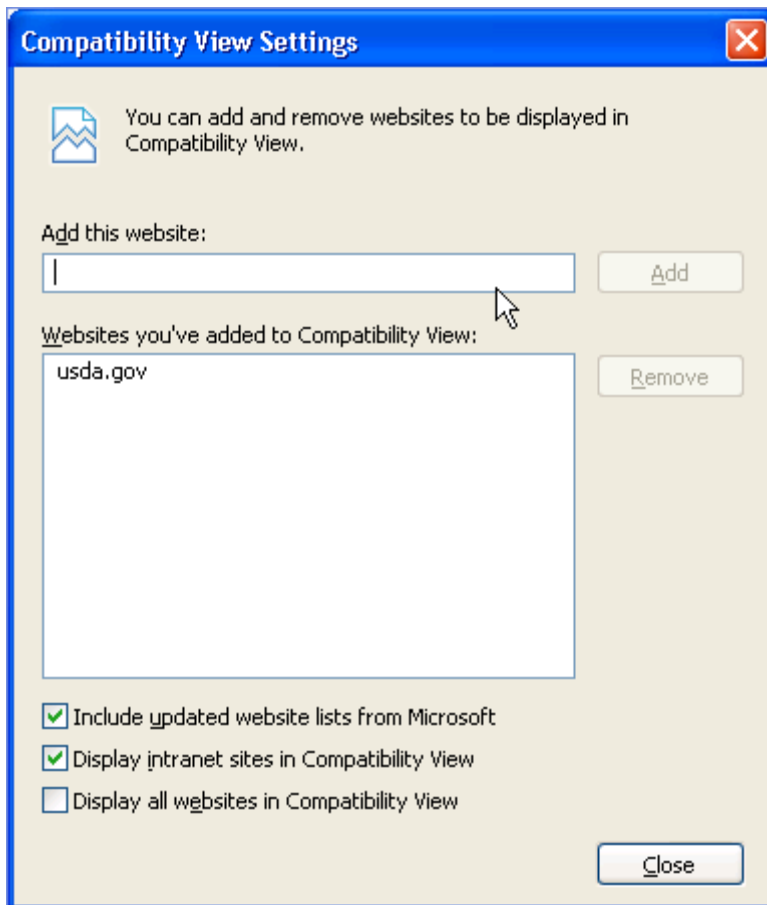
- With the Tools menu showing **Compatibility View** toggled **ON** (note that you may should click **Compatibility View** item on if it does not have a check mark), then click the **Compatibility View Settings** option immediately below the **Compatibility View** menu item.



- The **Compatibility View Settings** dialog is displayed. Notice that the **Add this website:** field already contains **usda.gov**.



- Click the **Add** button to add the **usda.gov** (GUS) website to the **Compatibility View Settings**.
- Once you add the **usda.gov** website to the **Compatibility View Settings** whenever you access GUS the IE11 will already be set at the **Compatibility View** mode.
- When you return to the **Compatibility View Settings** dialog it will now display the usda.gov website like this:



Below is the GUS **Credit / Underwriting** page displayed when IE11 is **NOT** in **Compatibility View** mode: You may or may not have an error at the bottom of the page; for example "Error on page – Object required ...". Or if you submit a request nothing happens!

To obtain a Credit Report or Underwriting, you must change your IE11 settings to the **Compatibility View** mode.

Guaranteed Underwriting System | Request Credit / Underwriting - Windows Internet Explorer

https://gus.test.sc.egov.usda.gov/aus/viewFindings.do#TopOfPage

File Edit View Favorites Tools Help

Compatibility View: websites designed for older browsers will often look better, and problems such as out-of-place menus, images, or text will be corrected.

Guaranteed Underwriting System | Request Credit / U...

**GUS** **USDA**

Guaranteed Underwriting System

Eligibility  
Loan Terms  
Borrower  
Employment  
Income and Expenses  
Assets and Liabilities  
Transaction Details  
Additional Data  
Validate Application  
Credit / Underwriting  
View Findings  
Request Forms  
Loan List  
Data Modified  
GUS User Guide

Borrower Name Lender Loan Number Application ID Number  
America, Andy TC-G05 - VA 30F 20067

\* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission

**Request Credit / Underwriting**

1 warning exist. Data was saved. Please correct before submitting application.

**Select Request You Would Like to Submit:**  
Select One

**Complete items Below Before Submitting the Request for Credit Report**  
☐ Check to auto populate the liabilities from the credit report.  
To order new credit, select "New". To reissue credit, enter the reference number.

Joint	Borrower	New	Reference Number	Credit Status
<input type="checkbox"/>	America, Andy	<input type="checkbox"/>		Complete
<input type="checkbox"/>	America, Amy	<input type="checkbox"/>		Complete

Service Provider \* Test Credit Agency (200)

Account Number \* Password \*

**Submit**

**Contact Information**

Lender Contact Name (F) Kloxin, Ron

Lender Contact Phone Number (F) (314)335-8494 ext

Lender Contact Fax Number (F)

Lender Contact Fax must be entered.

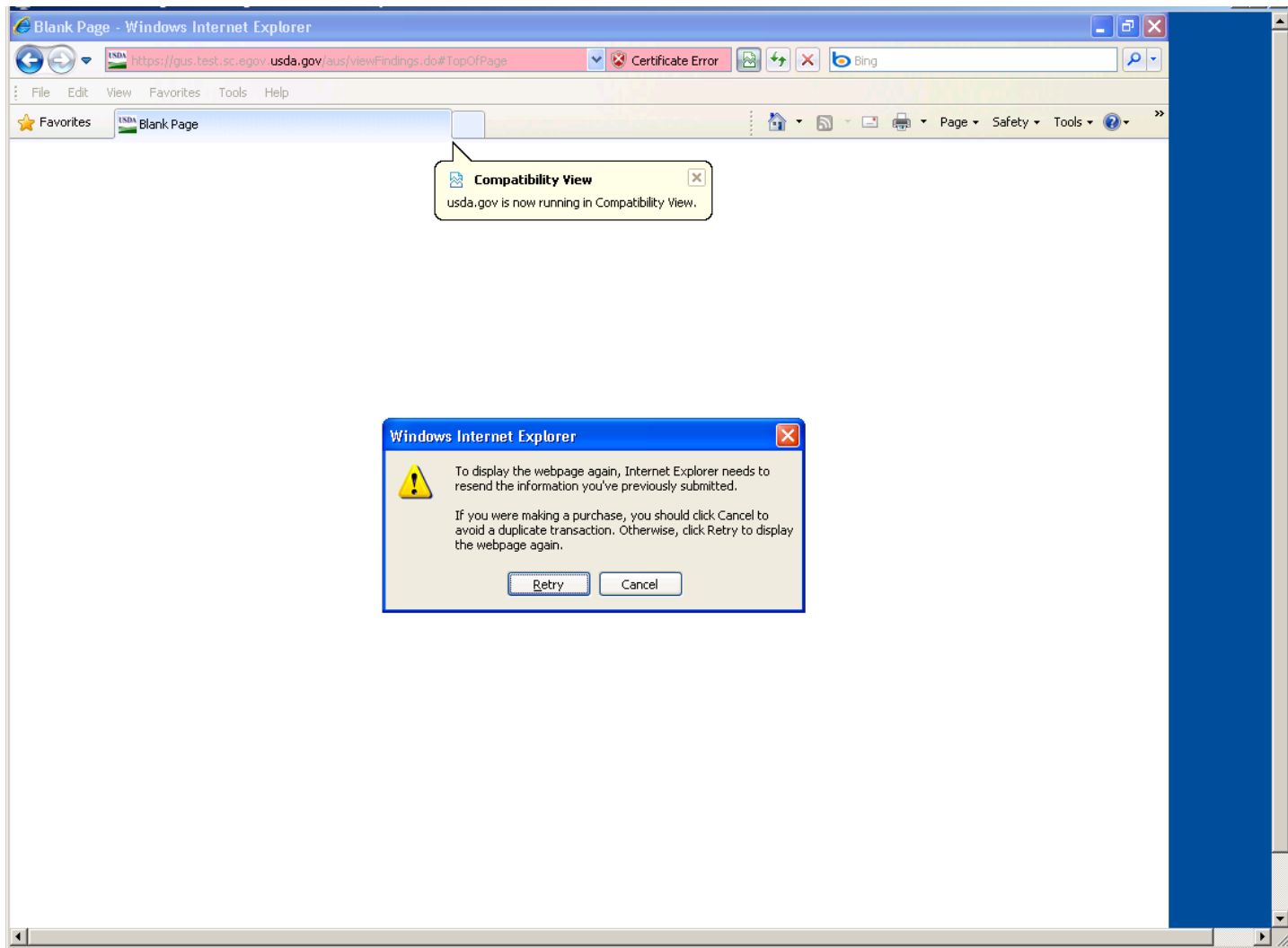
Lender Contact E-mail Address (F) ronald.kloxin@stl.usda.gov

Lender Contact Lender ID 620859006

Lender Contact USDA Assigned Branch No.

**Previous Next Save Close Cancel**

Clicking the Compatibility View mode button displays the following:



Click the **Retry** button on the Windows Internet Explorer pop-up message:

Below is an example of the **Credit / Underwriting** page when it is re-displayed in the IE11 in **Compatibility View** mode (notice that the Compatibility View button is slightly darker now):

Also note that the GUS Credit /Underwriting page looks different. At this point you should choose the type of request in the "**Select Request You Would Like to Submit**" dropdown box and complete the required information.

In IE11 **Compatibility View** mode you will now be able to request a Credit Report or Underwriting.

Guaranteed Underwriting System | Request Credit / Underwriting - Windows Internet Explorer

https://gus.test.sc.egov.usda.gov/aus/viewFindings.do#TopOfPage

File Edit View Favorites Tools Help

Guaranteed Underwriting System | Request Credit / U...

Borrower Name	Lender Loan Number	Application ID Number
America, Andy	TC-G05 - VA 30F	20067

USDA Rural Development

Contact Information

\* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission

### Request Credit / Underwriting

1 warning exist. Data was saved. Please correct before submitting application.

**Select Request You Would Like to Submit:**

Select One

SUBMIT

### Contact Information

Lender Contact Name (F) Kloxin,Ron

Lender Contact Phone Number (F) (314)335-8494 ext

Lender Contact Fax Number (F)

Lender Contact Fax must be entered.

Lender Contact E-mail Address (F) ronald.kloxin@stl.usda.gov

Lender Contact Lender ID 620859006

Lender Contact USDA Assigned Branch No. 125

PREVIOUS NEXT SAVE CLOSE CANCEL

There is a 3<sup>rd</sup> way to get Compatibility View mode but the GUS users cannot do that.

Below I have included some **Compatibility View** information I got for the Microsoft web site:

IE11 Compatibility View mode.

3. Enabling the Compatibility View List, which defines a list of Web sites that are automatically displayed in Compatibility View.

Additional info from: [http://msdn.microsoft.com/en-us/library/dd567845\(VS.85\).aspx](http://msdn.microsoft.com/en-us/library/dd567845(VS.85).aspx)



## Understanding Compatibility View

Before displaying a standards-mode Web page, Internet Explorer 11 checks to see if the domain name of the Web site appears in the Compatibility View List. If so, the site is displayed using Compatibility View. If not, and the page contains no other direction, Internet Explorer 11 displays the page in Internet Explorer 11 Standards mode.

When a standards-based Web page is displayed in Compatibility View, the following changes occur.

- ☐ Pages are displayed in IE8 mode rather than IE11 mode.
- ☐ In the user-agent string, the browser identifies itself as MSIE 8.0 instead of MSIE 11.0.
- ☐ Conditional comments and version vectors recognize the browser as Internet Explorer 8, rather than Internet Explorer 11.

These changes help ensure that users can still use Web sites that do not fully support the features of Internet Explorer 11.

Please note that the [X-UA-COMPATIBLE header](#) has greater precedence than Compatibility View. If a Web site is on the Compatibility View List and a page on that site includes an [X-UA-COMPATIBLE header](#) telling Internet Explorer 8 to display a page in IE11 mode, the page is displayed in Internet Explorer 11 Standards mode. This allows Web developers to support Internet Explorer 11 Standards mode on an incremental basis. For more information, see [Defining Document Compatibility](#).