

Manual File Submission Process

To be used for loan types not supported by GUS

The following guidance provides a process for manual file submissions that will assist Rural Development in expediting loan application requests, while also protecting applicants' personal information.

Manual file submissions take a significant amount of Agency time to process. As a result, we feel it is important to collaborate with lenders to ensure applications are reviewed, and Conditional Commitments issued, as quickly as possible. While we encourage lenders to submit files via the Guaranteed Underwriting System (GUS), manual file submissions are necessary for loan types not supported in GUS, such as the Streamlined Assist Refinance product and certain Pilot programs.

What Do I Need to Do?

To expedite manual file submissions, please follow the 2-step instructions below to upload documents directly into GUS, even though the file will **not** be a final submission in GUS.

STEP 1: Required GUS Entries

In GUS, the lender will enter, at a minimum, the following items:

- a. **"Eligibility" Page** - Enter the following data points:
 - Subject Property Address (Street)
 - Subject Property Address (City)
 - Subject Property Address (State)
 - Subject Property Address (County)
 - Subject Property Address (MSA)
 - Subject Property Address (Zip Code)
 - Household Income
- b. **"Borrower" Page** - Enter the following data points for at least one applicant:
 - Borrower First Name
 - Borrower Last Name
 - Borrower Social Security Number
- c. **"Application Documents" Page** - Upload all required documents as indicated on Attachment 15-A (<https://www.rd.usda.gov/sites/default/files/rd-sfh-attachment15achecklist.pdf>):
 - Additional guidance on uploading documents is found in the GUS user guide, located in the USDA Linc Training & Resource Library (<https://www.rd.usda.gov/resources/usda-linc-training-resource-library>).
- d. Lenders should **not** order or reissue credit reports in GUS or run SAVE for manual file submissions using this process.

STEP 2: E-mail the Appropriate Production Team

Once the lender has uploaded all required documents into GUS, the lender will need to email the appropriate Production Team (see below) with notification that the application has been uploaded. This email must include the following information:

- GUS Application ID Number
- Applicant’s Name
- Property Address
- Loan Submission Type (examples: Native American Rehabilitation Pilot, Native American Property Valuation Pilot, Streamlined-Assist Refinance, Existing Manufactured Pilot, etc.).

A return email from the Production Team, confirming submission of required documentation, will constitute the date of file submission.

<u>Production Teams</u>	<u>States</u>
Production Team One SFHGLPONE@usda.gov	AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WY
Production Team Two SFHGLPTWO@usda.gov	AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK
Production Team Three SFHGLPTHREE@usda.gov	CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV
Production Team Four SFHGLPFOUR@usda.gov	FL, IN, OH, PA, PR, TN, VA, VI