



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

GUARANTEED ANNUAL FEE (GAF) USER GUIDE

OCTOBER, 2021



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1 About the System

1.1 Introduction

In fiscal year 2011 the Rural Development Single Family Housing Guaranteed Loan Program began assessing an annual fee against newly closed guaranteed loans. The annual fee is charged annually for the life of the guaranteed loan. To support collection of the annual fee, SFH GLP introduced the Guaranteed Annual Fee (GAF) system. This Guide will provide step-by-step instructions for establishing a lender pre-authorized debit account (PAD) for electronic payment of the annual fee, authorizing PAD payments, reviewing annual fee advance notices and billing files, and reviewing reconciliation details for SFH guaranteed loans serviced. The guaranteed annual fee is submitted through a secure government collection portal that is used by the federal government to collect non-tax revenue called “pay.gov”.

Annual fees are based on the total loan amount (including any upfront guarantee fee financed in the loan). The initial fee for the first year of the loan will be determined and calculated based on the average yearly scheduled Unpaid Principal Balance (UPB) for the first year. Remaining years of the loan will also be calculated and charged on the average yearly scheduled UPB, not the actual UPB. An Annual Fee Calculator is available for public use to assist in calculating the annual fee. The **Guaranteed Annual Fee Calculation Methodology** and **Guaranteed Annual Fee Calculator** documents are located in the USDA Linc Training and Resource Library in the Loan Servicing Section under the Guaranteed Annual Fee Billing and Payment Documentation and Resources heading. <https://www.rd.usda.gov/resources/usda-linc-training-resource-library>

Only lenders, who have an approved Form RD 3555-16, “*Agreement for Participation in Single Family Housing Guaranteed/Insured Loan Programs of the United States Government*”, an approved **Trading Partner Agreement (TPA)** and an approved **User Agreement for Single Family Housing Guaranteed Annual Fee** are eligible to utilize GAF. See the **SFHGLP System Access and Security Guide** at the Training and Resource Library <https://www.rd.usda.gov/resources/usda-linc-training-resource-library> for further guidance on creating an eAuthentication ID, managing ID’s, and the Application Authorization Security Management (AASM) system.

2 Establishing a PAD for pay.gov

2.1 Set-Up Pre-Authorized Debit Account (PAD) – Exclusive to Pre-Authorized Debit Account (PAD) Administrators

The GAF User Agreement executed by the lender designates one or more SFHGPAD Security Administrators. All SFHGPAD administrators must have verified identity in e-Authentication. See the **SFHGLP System Access and Security Guide** at the Training and Resource Library <https://www.rd.usda.gov/resources/usda-linc-training-resource-library> for further guidance on creating an eAuthentication ID, managing ID’s, and the AASM system.

A Security Administrator may be a Lender Security Administrator or a Branch Security Administrator, who may perform the following functions:

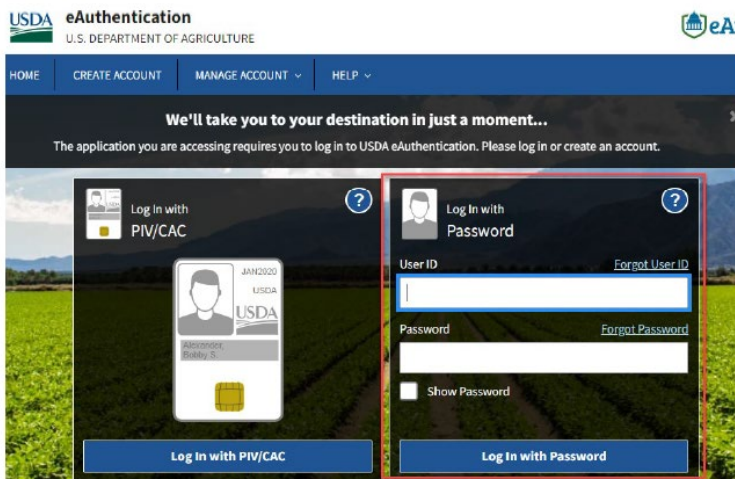
User Type	Security Role	User is allowed to....
Lender	Lender Administrator	Allows user to add and modify Pre-Authorized Debit account information for any of the lender’s branches.
Branch	Branch Administrator	Allows user to add and modify Pre-Authorized Debit account information for only the branch with which the user is associated.

2.2 Logging into PAD

- Visit <https://usdalinc.sc.egov.usda.gov/RHShome.do> and Click on **Lender Pad Account Maintenance**



- Enter e-Authentication user ID and password.



If the user does not have a SFHGPAD Administrator role, a screen will appear stating **“You are not authorized...”**

Contact RD.SO.HSB@USDA.GOV .

The purpose of the lender Pre-Authorized Debit page is to allow the SFHGPAD security administrator to:

- Add a new Pre-Authorized Debit Account
- Maintain an existing Pre-Authorized Debit Account (including threshold amount)
- Delete an existing Pre-Authorized Debit Account


 United States Department of Agriculture
 Lender Profile
[LINC Home](#) |
 [FSA LINC Home](#) |
 [RBS LINC Home](#) |
 [RHS LINC Home](#) |
 [RUS LINC Home](#) |
 [Lender Profile](#) |
 [Help](#)

Select	System	Role	Lender ID	Branch	Program Area
<input type="radio"/>	SFHGPAD	Lender Administrator		001	RH
<input type="radio"/>	SFHGPAD	Lender Administrator		001	RH

To add an account, select “**Add Account**” on the bottom of the Lender Pre-Authorized Debit page. To maintain/delete an existing pre-authorized debit account, click on the **Account ID link** on the Lender Pre-Authorized Debit page.


United States Department of Agriculture
Lender Pre-Authorized Debit
[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Lender Profile](#) | [Help](#) | [Logout](#)

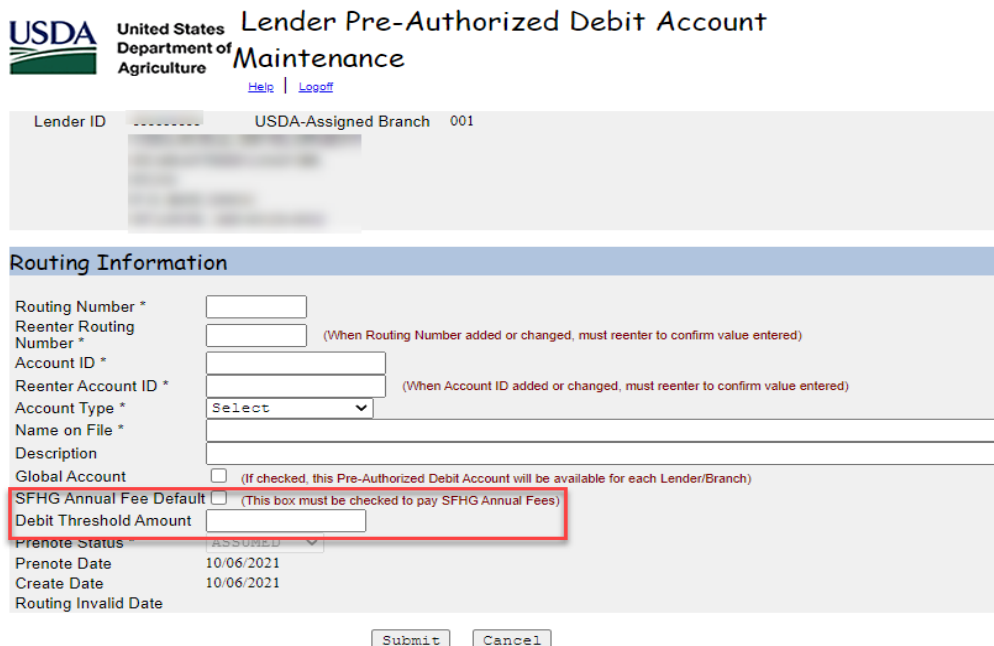
0120010, 0120010, 0120010, 0120010

Routing Number	Account ID	Type	Global Account	SFHG Annual Fee Default	Account Description	Routing Invalid Date
087901567	*****	Savings	Yes	No	Test account	
087901567	*****3	Checking	No	Yes	Testing	

Cancel

Enter or edit data and click **Submit**. Fields with * are required.

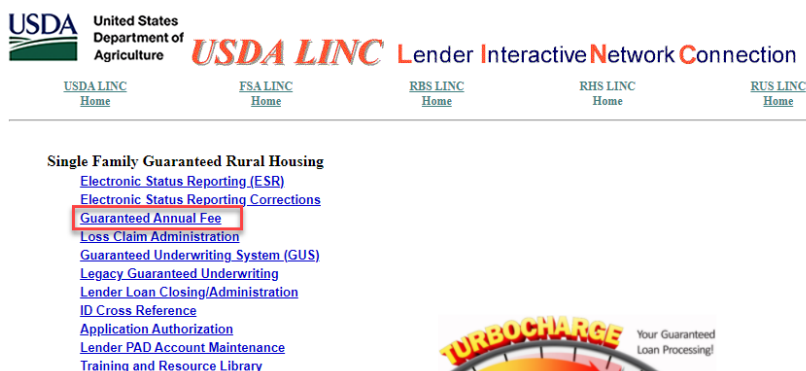
- Check the SFHG Annual Fee Default box to make the PAD account the default account for annual fee payments. Pay.gov will withdraw payments from this account.
- Debit Threshold Amount is required when SFHG Annual Fee Default box is checked.



3 Logging in to Guaranteed Annual Fee (GAF)

NOTE: All users must have a valid eAuthentication ID and password with proper access granted by the financial organization's appointed Security Administrator (SA) to access GAF. "Verified identity" is not required except for PAD and SA's. See the **SFHGLP System Access and Security Guide** at the Training and Resource Library <https://www.rd.usda.gov/resources/usda-linc-training-resource-library> for further guidance on creating an eAuthentication ID, managing ID's, and the AASM system.

Visit <https://usdalinc.sc.egov.usda.gov/RHShome.do> . Click on Guaranteed Annual Fee. Enter e-Authentication user ID and password.



If the user does not have an assigned GAF role, a screen will appear stating "You are not authorized..."

Contact user's financial organization's Security Administrator who can grant access to GAF



If a user is assigned to more than one lender, select the appropriate lender ID.

USDA United States Department of Agriculture

Guaranteed Annual Fee

GAF Home | Help | Contact Us

You are here: Lender Profile You are logged in as [Name] Logout

Lender Profile For Annual Fee Processing

- Make a selection before using Guaranteed Annual Fee website

▶ Lender Administrator TaxId: [Field] Branch Nbr:001 Lender Name: [Field]

▶ Lender Administrator TaxId: [Field] Branch Nbr:001 Lender Name: [Field]

Select the radio button for the branch that houses the loans being serviced. Click Select.

USDA United States Department of Agriculture

Guaranteed Annual Fee

GAF Home | Help | Contact Us

Lender Name: USDA RURAL DEVELOPMENT ID Branch: 001

You are here: Lender Profile You are logged in as [Name] Logout

Lender Profile For Annual Fee Processing

▼ Lender Administrator TaxId: [Field] Branch Nbr:001 Lender Name: [Field]

Select	Role	Lender ID	Branch Number	Lender Name
<input checked="" type="radio"/>	Lender Administrator	[Field]	001	[Field]
<input type="radio"/>	Lender Administrator	[Field]	002	[Field]
<input type="radio"/>	Lender Administrator	[Field]	003	[Field]
<input type="radio"/>	Lender Administrator	[Field]	004	[Field]
<input type="radio"/>	Lender Administrator	[Field]	005	[Field]

▶ Lender Administrator TaxId: [Field] Branch Nbr:001 Lender Name: [Field]

Select Cancel

The user will be taken to the Guaranteed Annual Fee Home Page.

4 Guaranteed Annual Fee Page

Guaranteed Annual Fee Page is available to Single Family Housing Guarantee (SFHG) approved lenders who have a valid User Agreement to utilize GAF. The Home page contains a left-hand navigation menu with a description of the pages included.

From the GAF home page, a lender has the ability to:

- Retrieve payment files and advance notices
- Submit web payments
- Submit batch payments and batch annual fee terminations
- View payment history
- Terminate annual fees
- Reinstate annual fees
- Maintain lender contact information

NOTE: For batch file submission of annual fee payments and annual fee terminations, please refer to the **Guaranteed Annual Fee Implementation Guide** located in the Training and Resource Library <https://www.rd.usda.gov/resources/usda-linc-training-resource-library> Loan Servicing, Guaranteed Annual Fee Billing and Payment Documentation and Resources.

4.1 Retrieve File (Billing File/Advance Notice)

Log into RHS LINC Home <https://usdalinc.sc.egov.usda.gov/RHShome.do> and select Guaranteed Annual Fee

If a user is assigned to more than one lender, click on the appropriate lender ID.

Select **Retrieve File** on the left side navigation menu

Purpose of the Retrieve File Page is to display a list of available Advance Notice File(s), display a list of available Billing File(s), and allow the user to select an Advance Notice or Billing File.

NOTE: The Guaranteed Annual Fee Billing File runs the night of the 3rd business day after the 15th of the month. The file, which shows all annual fees and late fees due for the selected billing file month/year, can be viewed and payment made the next business day.

You are here: [Home](#) » [Retrieve File](#) You are logged in as

Retrieve File

Borrower SSN: (optional)

USDA Borrower ID: (optional)

Sort by:

☐ Borrower Name
 ☐ Lender Loan Number
 ☐ USDA Borrower ID

Advanced Notices	Billing File
<input type="radio"/> 03/2019	<input type="radio"/> 04/2019
<input type="radio"/> 02/2019	<input type="radio"/> 03/2019
<input type="radio"/> 01/2019	<input type="radio"/> 02/2019
	<input type="radio"/> 01/2019

☒ View Online
 ☐ Download File



Two types of files are available through the Retrieve File page:

- Advance Notices
- Billing File

A file can be retrieved for a specific borrower/loan by utilizing the optional **Borrower SSN** or **USDA Borrower ID** (not both) fields at the top of the page. When Borrower SSN is entered, an asterisk will mask over the number to protect sensitive data.

Or

A complete file may be selected by a list of dates. These dates represent the month the file was created. To select a file, click the Radio Button next to the desired file. The month selected represents all borrowers due at that time. The Lender can view the last 13 months of files if needed.

The selected file can be viewed online or downloaded.

- If **View Online** is selected, the user will be taken to either the Advance Notices or the Billing File page depending on the selected file type.
 - The **Sort by** feature is only available for **View Online** documents. User can select one of the following:
 - **Borrower Name**
 - **Lender Loan Number**
 - **USDA Borrower ID**
 - If **Download File** is selected, the user will be presented the File Download pop-up. The file download will either be the Advanced Notices File or the Billing File depending on the selected file type.

4.1.1 Purpose of Advance Notice Page

Allows the lender to view their Advance Notices. Data includes borrower name, last four of borrower ssn, lender loan number, annual fee due date, accrual start, annual fee, notice type, USDA borrower ID and USDA loan number.

The notice types are as follows:

- C = Change: Issued when a change is made that impacts the loan's annual fee. The servicing lender is notified of the change to the annual fee on the next Advance Notice. (example: fee is reinstated)
- E = Service Change: Issued when the loan's servicing lender is changed. The new servicing lender is notified of the loan's annual fee on the next Advance notice.
- D = Anniversary: Issued annually as courtesy notification of annual fee needing to be escrowed during the coming year. This amount will be the billed amount for the next year.
- Z = Annual Fee is \$0.00: Issued when the loan's servicing lender is no longer responsible for the annual fee on loan.

You are here: [Home](#) » [Retrieve File](#) » Advance Notices You are logged in as

Advance Notices								
Advance Notice File - 03/2021								
Notice Types: C = Change, E = Servicer Change, D = Anniversary, Z = Annual Fee is \$0, P = Pending Payoff								
Borrower Name	Borrower SSN	Lender Loan No.	Annual Fee Due Date	Accrual Start	Annual Fee	Notice Type	USDA Borrower ID	USDA Loan No.
	***		06/01/2022	06/2021	\$426.48	D		50
	***		06/01/2022	06/2021	\$598.32	D		50
	***		06/01/2022	06/2021	\$293.12	D		50
	***		03/31/2021	08/2020	\$0.00	Z		50
	***		06/01/2022	06/2021	\$553.65	D		50
	***		06/01/2022	06/2021	\$628.48	D		50

4.1.2 Purpose of Billing File Page

Allows the lender to view their Billing Files. Data includes borrower name, last four digits of borrower SSN, lender loan number, current annual fee, past due annual fee, billed late charge, total amount due, USDA borrower ID and USDA loan number.

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D

Guaranteed Annual Fee

GAF Home | Help | Contact Us

Lender Name: ID: Branch: 001

You are here: Home » Retrieve File » Billing File You are logged in as IN Logout

Billing File

Billing File - 05/2021

Click on Total Amount Due to view the Billing Details. [Print](#)

Borrower Name	Borrower SSN	Lender Loan No.	Current Annual Fee	Past Due Annual Fee	Billed Late Charge	Total Amount Due	USDA Borrower ID	USDA Loan No.
	****		\$439.82	\$0.00	\$0.00	\$439.82		50
	****		\$616.62	\$0.00	\$0.00	\$616.62		50
	****		\$302.09	\$0.00	\$0.00	\$302.09		50
	****		\$568.03	\$0.00	\$0.00	\$568.03		50
	****		\$644.24	\$0.00	\$0.00	\$644.24		50
	****		\$333.88	\$0.00	\$0.00	\$333.88		50
	****		\$526.45	\$0.00	\$0.00	\$526.45		50
	****		\$860.97	\$0.00	\$0.00	\$860.97		50
	****		\$500.82	\$0.00	\$0.00	\$500.82		50
	****		\$225.41	\$0.00	\$0.00	\$225.41		50
	****		\$945.31	\$0.00	\$0.00	\$945.31		50
	****		\$393.79	\$0.00	\$0.00	\$393.79		50
	****		\$220.86	\$0.00	\$0.00	\$220.86		50
	****		\$200.91	\$0.00	\$0.00	\$200.91		50
	****		\$496.72	\$0.00	\$0.00	\$496.72		50
	****		\$591.79	\$0.00	\$0.00	\$591.79		50
	****		\$433.29	\$0.00	\$0.00	\$433.29		50
	****		\$488.05	\$0.00	\$0.00	\$488.05		50

5,700 items found, displaying 1 to 100. [First/Prev] 1, 2, 3, 4, 5, 6, 7, 8 [Next/Last]

Total Annual Fee Billed: \$2,630,681.22 Total Late Charge Billed: \$97.76 Number of Loans Billed: 5700

The lender can view the billing detail for each loan by clicking the hyperlink in the Total Amount Due column.

Billing File

Billing File - 05/2021

Click on Total Amount Due to view the Billing Details. [Print](#)

Borrower Name	Borrower SSN	Lender Loan No.	Current Annual Fee	Past Due Annual Fee	Billed Late Charge	Total Amount Due	USDA Borrower ID	USDA Loan No.
	****		\$439.82	\$0.00	\$0.00	\$439.82		50
	****		\$616.62	\$0.00	\$0.00	\$616.62		50

You are here: Home » Retrieve File » Billing File » Billing Detail You are logged in as

Billing Detail

Bill Date: 05/2021

Lender ID: USDA Branch Number: 001
 USDA Borrower ID: Borrower Name:
 Borrower SSN: Lender Loan Number:

Charge Due Date	Charge Type	Amount
06/01/2021	ANNUAL FEE	\$439.82

Total Annual Fee Billed: \$439.82 Total Late Charge Billed: \$0.00 Total Billed: \$439.82

4.2 Web Payments

The purpose of the Web Payment Global Criteria Page is to allow users to set global default options.

The Web Payment Global Criteria page details format options to be chosen for the following:

- Select loans for payment – all loans selected, no loans selected, or maintain previous selection
- Set amount to pay – set amount to be billed, set to \$0.00, or maintain previous selection
- Select sort order – borrower name, USDA borrower ID, or lender loan number and then ascending or descending

Log into RHS LINC Home <https://usdalinc.sc.egov.usda.gov/RHShome.do> and select Guaranteed Annual Fee

If a user is assigned to more than one lender, click on the appropriate lender ID.

Select **Web Payments** on the left side navigation menu

The lender will select their preferred option and select Submit at the bottom of the page.

Select Loans for payment (selection can be edited on next screen):

All loans – Each borrower will be checked on the next screen

No loans – Lender will select individual loans

Maintain previous – last web payment settings used by Lender

Set amount to pay:

Amount billed – **Amount to Pay field** will show the billed amount beside each borrower

Set to \$0.00 – Amount to Pay field will show \$0 beside each borrower

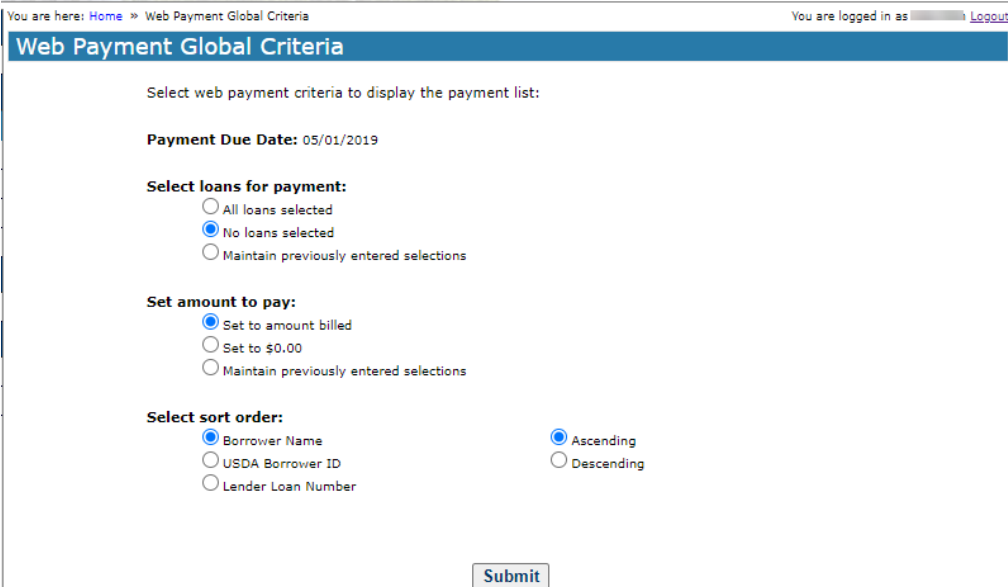
Maintain previous – last web payment settings used by Lender

Select Sort Order (selection cannot be altered on the next screen):

Borrower Name – Ascending or Descending

USDA Borrower ID

Lender Loan Number



You are here: [Home](#) » Web Payment Global Criteria

You are logged in as [username] [Logout](#)

Web Payment Global Criteria

Select web payment criteria to display the payment list:

Payment Due Date: 05/01/2019

Select loans for payment:

☐ All loans selected

☒ No loans selected

☐ Maintain previously entered selections

Set amount to pay:

☒ Set to amount billed

☐ Set to \$0.00

☐ Maintain previously entered selections

Select sort order:

☒ Borrower Name

☐ USDA Borrower ID

☐ Lender Loan Number

☒ Ascending

☐ Descending

A pop-up box shows a warning that the selection made will overlay any previously entered selections.

Select “OK” to proceed or “Cancel” to return to the previous page where the lender may change the option to “Maintain previously entered Selections”.

gaf.test.sc.egov.usda.gov says

WARNING - The global option selected will overlay any previously entered data.

Do you wish to continue?

Click OK to proceed or Cancel to return to the previous page

OK

Cancel

4.2.1 Web Payment List Page

The Web Payment List presents a list of loans with payments due for annual fees or late charges based on the latest month billing for the lender. The Web Payment List allows the user to view, update and submit payment for annual fees and late charges. The data presented includes borrower name, last four of borrower SSN, lender loan number, amount billed, amount to pay, USDA borrower ID, USDA loan number, total payment amount and total loans selected.

There are three fields in the Web Payment List that can be edited by the lender:

- Select
- Lender Loan Number
- Amount to Pay

The **Select** box indicates if a payment for this loan is to be included in the payment submission.

- If the **Select** box is not displayed, the annual fee(s) and late charge(s) have been paid-in-full. No further payments for that loan are due at this time.
- If the **Select** box is checked, the **Amount to Pay** for the loan will be included in the payment. **Total Payment Amount** and **Total Loans** will display at the bottom of the Web Payment List.
- If the **Select** box is not checked, no payment for this loan will be included in the payment submission.

Lender Loan Number is a 16-character field that contains a loan identifier provided by the lender. The Lender Loan number USDA has on record is initially displayed on the Web Payment List. The lender may change the Lender Loan Number if desired. When the payment is processed, USDA’s records will be updated with the newly provided Lender Loan Number.

Amount to Pay is the amount of the annual fee(s) / late charge(s) the user wants to pay with this payment submission. If the loan is selected for payment, an amount must be entered in **Amount to Pay**.

Note: Any payment amount can be entered in the **Amount to Pay**, including amounts that exceed the Amount Billed. However, USDA will only withdraw the amount that is due. Partial payments for an amount less than the amount due are accepted and applied.

You are here: [Home](#) » [Web Payment Global Criteria](#) » [Web Payment List](#) You are logged in as [Logout](#)

Web Payment List

Payment Due Date: 05/01/2019 Sorted by: Borrower Name - Ascending [Print](#)

Select	Borrower Name	Borrower SSN	Lender Loan Number (optional)	Amount Billed	Amount to Pay	USDA Borrower ID	USDA Loan No.
<input type="checkbox"/>	W...	T ****		\$1,060.36	\$1,060.36		50
	AE	****		\$277.87	\$0.00		50
	AE	****		\$337.58	\$0.00		50
<input type="checkbox"/>	AE A.	****	T	\$1,010.97	\$1,010.97		50
<input type="checkbox"/>	AE	****		\$899.26	\$899.26		50
	AE	****		\$122.90	\$0.00		50
<input type="checkbox"/>	AE	****		\$541.05	\$541.05		50
<input type="checkbox"/>	AE W.	****		\$278.60	\$278.60		50
<input type="checkbox"/>	AC	Z ****		\$1,719.65	\$1,719.65		50
<input type="checkbox"/>	AC	****		\$368.56	\$368.56		50
<input type="checkbox"/>	ACKERMANN, KURT J	****		\$430.94	\$430.94		50

7,680 items found, displaying 1 to 100. [First/Prev] 1, 2, 3, 4, 5, 6, 7, 8 [Next/Last]

Total Payment Amount: \$0.00 Total Loans Selected: 0

[Save](#) [Add Loan](#) [Submit](#) [Cancel](#)

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG
FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

4.2.2 Save

This feature allows the user to **Save** the data, exit and return to the list to continue entry.

4.2.3 Adding a Loan to the Web Payment List

The **Add Loan** button is used when the lender knows a loan they service has an annual fee due, but it does not appear on the Web Payment List page. When a payment is applied, the GAF system automatically updates the USDA's servicing lender to the lender making the annual fee / late charge payment.

The **Add Loan to Payment List** page allows the user to select from a dropdown menu which ID Type to enter (Social Security Number or USDA Borrower ID). After an ID type has been selected, the fields will open to allow the user to enter the SSN/USDA Borrower ID based on selected preference. Re-enter the information to confirm. Select Submit.

You are here: [Home](#) » [Web Payment Global Criteria](#) » [Web Payment List](#) » [Add Loan to Payment List](#) You are logi...

Add Loan to Payment List

Enter the Social Security Number or USDA Assigned ID of the Borrower on the loan to be added to the payment List:

ID Type*: Select One

SSN/USDA Borrower ID*:

Re-enter SSN/USDA Borrower ID*:

[Submit](#) [Cancel](#)

4.2.4 Submitting Payment from the Web Payment List

After the lender has selected the loans to pay, made any changes to the loan numbers for the loans selected, and verified the amount(s) to pay, the lender may select **Submit**.

After the annual fees have been submitted for payment, the user will receive a pop-up. Select "OK" to continue.

gaf.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.)

gaf.test.sc.egov.usda.gov says

A Pre-Authorized Debit transaction will be processed for the fee amount of \$486.64. Please confirm.

- Payment file number
- Submission date

You are here: [Home](#) » [Web Payments](#) » [Web Payment List](#) » [Annual Fee Submission Response](#) You are logged in as [Logout](#)

Annual Fee Submission Response

Annual Fee Payment file WEB- on 10/07/2021.

The submission contains records for 1 loans totaling \$486.64.
Please print this page as a receipt of submitted transmission.

Progress of this submission can be tracked on the Payment History page. Please note that some of the submitted payment records may not be accepted when the payment group is processed. Notification of rejected payment records and payment reconciliation information availability is sent via email to the business contacts on record in GAF

Payment will be credited one or two business days after the submission. The time of the day the payment is submitted as well as the size of the payment file will influence the amount of time needed to process and credit the payment.

If the payment is rejected by pay.gov, the lender is notified of the failure by a FAILED PAD TRANSACTION – SFH ANNUAL FEE E-mail. Refer to the email for further guidance or contact rd.so.hsb@usda.gov.

4.3 Terminate Annual Fee

The Annual Fee Termination and Payment Page:

- Allows the lender to terminate an annual fee when:
 - The loan is paid in full
 - A loss is expected on the loan
- Allows the lender to provide the Annual Fee End Date. Based on the date entered, GAF will calculate whether:
 - A final payment is due for outstanding annual fees/late charges. If a payment is due, the lender may select to:
 - Submit the payment now
 - Be billed the final payment
 - A refund is due to the lender

Log into RHS LINC Home <https://usdalinc.sc.egov.usda.gov/RHShome.do> and select Guaranteed Annual Fee

If a user is assigned to more than one lender, click on the appropriate lender ID.

Select **Terminate Annual Fee** on the left side navigation menu

Enter the required information listed below to calculate your borrower's annual fee:

- **ID Type** – identifies the type of borrower ID that will be entered on the page – Social Security Number or USDA Borrower ID
- **SSN / USDA Borrower ID** – based on the option selected in ID Type. If the ID Type selected is Social Security Number, as each digit is entered, it will be replaced by an asterisk to protect sensitive data
- **Re-enter SSN / USDA Borrower ID** – must match data entered above
- **Please select a loan settlement type** – Paid-in-Full or Expected Loss. If Paid-in-Full is selected, a pop-up is presented indicating the loan has been paid off and asks if the user wants to proceed.
- **Annual Fee End Date** – date the loan was paid in full, or date of loss. The format is MM/DD/YYYY (user may click on calendar icon to select date). The date cannot be a future date. Enter a date on or before current date.

Annual Fee Termination and Payment


This page is used to calculate and remit the annual fee payment due on a loan that has been paid in full or has otherwise been terminated. An annual fee payment or prorated payment is due at the time a loan is terminated or expected loss is reported.


ID Type:*

SSN/USDA Borrower ID:*

Re-enter SSN/USDA Borrower ID:*

Please select a loan settlement type:*

Annual Fee End Date:* 

 This is the date the loan terminates. For Paid-in-Full, enter the loan payoff date. For Expected Loss, enter the date the homeowner no longer owns the property.

[Calculate Annual Fee](#)

After the criteria has been entered, click the **Calculate Annual Fee** button.

Note: If the borrower has more than one active loan in the USDA system, the user will receive the below error message:

Annual Fee Termination and Payment

- No active Rural Housing loans were found

Annual Fee Termination and Payment

- No active Rural Housing loans were found

This page is used to calculate and remit the annual fee payment due on a loan that has been paid in full or has otherwise been terminated. Payment or prorated payment is due at the time a loan is terminated or expected loss is reported.

ID Type:*

SSN/USDA Borrower ID:*

Re-enter SSN/USDA Borrower ID:*

Please select a loan settlement type:*

Annual Fee End Date:*

! This is the date the loan terminates. For Paid-in-Full, enter the loan payoff date. For Expected Loss, enter the date the homeowner no longer owns the property.

Loan Amount:*

Closing Date:*

Calculate Annual Fee

If an **Amount Due** to USDA is calculated for outstanding annual fees / late charges on the loan based on the Annual Fee End Date entered, the following buttons are presented:

- Submit Payment** – the payment for the amount due is submitted for immediate payment. The annual fee will be terminated based on the **Annual Fee End Date**. Select **Ok** to authorize payment and withdrawal of funds from the PAD account or **Cancel** to return you to the previous screen. Select OK confirming submission.

gaf.test.sc.egov.usda.gov says

By selecting the Paid-in-Full settlement type, you have indicated the loan has been paid off.

Do you want to proceed?

OK

Cancel

Message from webpage



Termination request has been submitted for processing.

Press OK to return to the Guaranteed Annual Fee home page.

OK



- **Submit and be Billed** – the payment for the amount due will be billed to the lender in the next scheduled billing cycle. The annual fee will be terminated based on the **Annual Fee End Date**. Select **Submit and be Billed**. Select **OK** confirming submission

Note: when choosing Submit and be Billed, the lender will not be able to submit payment for the amount due until the next billing cycle runs and the billing file is available. If the Loan Settlement Type is Expected Loss, the lender should select the Submit Payment option to avoid issues with loss claim deadlines

- **Cancel** – returns the user to the Annual Fee Termination and Payment page for further processing.

Annual Fee Termination and Payment

This page is used to calculate and remit the annual fee payment due on a loan that has been paid in full or has otherwise been terminated. An annual fee payment or prorated payment is due at the time a loan is terminated or expected loss is reported.

ID Type:*

SSN/USDA Borrower ID:*

Re-enter SSN/USDA Borrower ID:*

Please select a loan settlement type:*

Annual Fee End Date:*

ⓘ This is the date the loan terminates. For Paid-in-Full, enter the loan payoff date.
For Expected Loss, enter the date the homeowner no longer owns the property.

Calculate Annual Fee

Borrower Name:

Loan Amount: \$107,070.00

Amount Due: \$247.36

If a refund is calculated for any annual fee that has already been paid based on the Annual Fee End Date entered, the page will display two options:

- **Submit** - terminates the annual fee based on the **Annual Fee End Date**.
- **Cancel** - returns the user to the Annual Fee Termination and Payment page for further processing.

Annual Fee Termination and Payment

This page is used to calculate and remit the annual fee payment due on a loan that has been paid in full or has otherwise been terminated. An annual fee payment or prorated payment is due at the time a loan is terminated or expected loss is reported.

ID Type:*

SSN/USDA Borrower ID:*

Re-enter SSN/USDA Borrower ID:*

Please select a loan settlement type:*

Annual Fee End Date:*

ⓘ This is the date the loan terminates. For Paid-in-Full, enter the loan payoff date.
For Expected Loss, enter the date the homeowner no longer owns the property.

Calculate Annual Fee

Borrower Name:

Loan Amount: \$116,836.00

Refund Due: \$219.85

4.4 Reinstall Annual Fee

Reinstall Annual Fee processing allows the lender to restore an annual fee if they had previously terminated the annual fee in error. GAF determines whether or not any outstanding payments are due. If any catch-up payments are due, the lender will be billed for the outstanding amount.

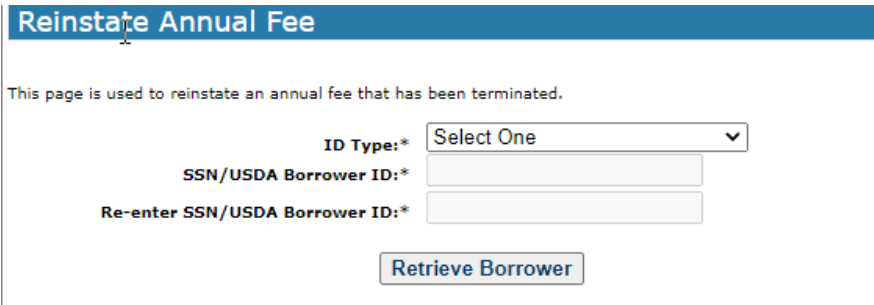
Log into RHS LINC Home <https://usdalinc.sc.egov.usda.gov/RHSHome.do> and select Guaranteed Annual Fee

If a user is assigned to more than one lender, click on the appropriate lender ID.

Select **Reinstall Annual Fee** on the left side navigation menu

Enter the required information described below:

- **ID Type** – identifies type of borrower ID that will be entered on the page – Social Security Number or USDA Borrower ID
- **SSN / USDA Borrower ID** - based on the option selected in ID Type. If ID Type selected is Social Security Number, as each digit is entered, it will be replaced by an asterisk to protect sensitive data
- **Re-enter SSN / USDA Borrower ID** - must match data entered above



Select **Retrieve Borrower**

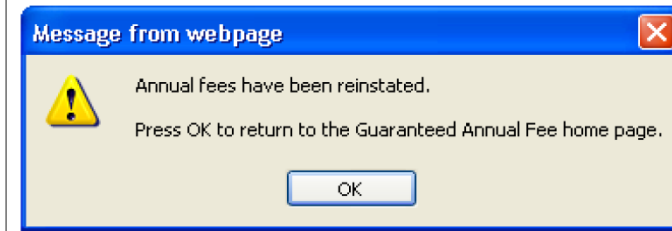
Data presented is Borrower Name and Loan Amount.

Lender has two options:

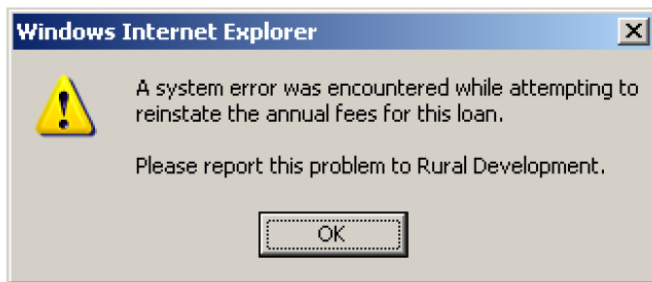
- **Reinstall Annual Fee** – submits the reinstall annual fee request.
- **Cancel** – asks the user to confirm Cancel and returns to the GAF Home page without reinstalling the annual fee.



If the Reinstate Annual Fee is successful, click OK to return to the GAF Home page.



If there was a system error during the reinstate processing, click OK to return to the GAF Home page and contact RD at rd.so.hsb@usda.gov.



4.5 *Payment History*

Allows the lender to view their payment history within the date range entered. The payments may originate by:

- Submitting a payment from the Web Payment List page
- Submitting a payment in a batch file via:
 - Batch Payment page
 - FTP or Web Service
- Submitting a payment on the Terminate Annual Fee page
- Submitting payments with annual fee termination requests in a batch file via:
 - Batch Payment page
 - FTP or Web Service

Allows the lender to navigate to the Payment Reconciliation List page by selecting the Payment Batch Status hyperlink of a selected payment. Payment history is viewable if the Payment Batch Status is equal to:

- Payment Accepted
- Zero Payment Applied
- Payment Rejected

Allows the lender to track the progress of their payment submissions.

Log into RHS LINC Home <https://usdalinc.sc.egov.usda.gov/RHShome.do> and select Guaranteed Annual Fee

If a user is assigned to more than one lender, click on the appropriate lender ID.

Select **Payment History** on the left side navigation menu

Enter the desired Date Range and select Search. Payment submissions received within this date range will be presented.

Payment History

Enter the date range in which payments were received and click Search

Payment Received Date from* 06/01/2021 to* 10/07/2021 Search


i If payment Batch Status has hyperlink, click to view the Payment Reconciliation List for the file

File Name	Amount Submitted	Total Loans	USDA Tracking Id	Pay.gov Tracking Id	File Received Date	Payment Batch Status
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Payment History

Enter the date range in which payments were received and click Search

Payment Received Date from* to*

 If payment Batch Status has hyperlink, click to view the Payment Reconciliation List for the file

File Name	Amount Submitted	Total Loans	USDA Tracking Id	Pay.gov Tracking Id	File Received Date	Payment Batch Status
[REDACTED]	\$516.72	1	[REDACTED]	[REDACTED]	06/01/2018 09:18:00AM	PAYMENT ACCEPTED
[REDACTED] 6	\$421.38	1	[REDACTED]	[REDACTED]	06/01/2018 09:18:25AM	PAYMENT ACCEPTED
[REDACTED]	\$244.98	1	[REDACTED]	[REDACTED]	06/01/2018 09:18:54AM	PAYMENT ACCEPTED
[REDACTED] 4	\$341.91	1	[REDACTED]	[REDACTED]	06/01/2018 09:19:19AM	PAYMENT ACCEPTED
[REDACTED] 09	\$244.48	1	[REDACTED]	[REDACTED]	06/01/2018 09:19:43AM	PAYMENT ACCEPTED
[REDACTED]	\$324.64	1	[REDACTED]	[REDACTED]	06/01/2018 09:20:04AM	PAYMENT ACCEPTED
[REDACTED] 1	\$152.53	1	[REDACTED]	[REDACTED]	06/01/2018 09:20:29AM	PAYMENT ACCEPTED
[REDACTED]	\$410.62	1	[REDACTED]	[REDACTED]	06/01/2018	PAYMENT

3,777 records found, displaying 1 to 100-[First/Prev] 1, 2, 3, 4, 5, 6, 7, 8 [Next/Last]

- **File Format Failed** – payment file format has an error – no payments were processed
- **Invalid Data Submitted** – payment file contained invalid data and could not be processed – no payments were processed
- **Processing** – payment file processing has begun but has not completed
- **Payment Pending** – all payment records have processed by GAF payment process and are waiting to be processed through pay.gov
- **\$0 Applied** – all payments have been processed but no money was applied to any annual fee/late charge
- **Payment Accepted** – the payments were accepted and applied to annual fees/late charges
- **Payment Rejected** – the payments were rejected by pay.gov. No money was applied to any annual fee/late charges
- **Reversed** – an issue has been found with a previously processed payment and the payment has been reversed.

4.5.1 Payment Reconciliation List

Allows the lender to:

- View payments related to the submission selected on the Payment History page. Data includes:
 - Submitted Payment Amount
 - Applied Payment Amount
 - Unaccepted Amount
 - Payment Status
- Search the payment reconciliation list for a specific borrower and/or a specific payment status.
- Download the payment reconciliation file
- Print the payment detail displayed on the page

The lender can access the Payment Reconciliation List by clicking the **Payment Batch Status** hyperlink on the Payment History results.

Payment History

Enter the date range in which payments were received and click Search

Payment Received Date from* 06/01/2018 to* 10/07/2018 Search

If payment Batch Status has hyperlink, click to view the Payment Reconciliation List for the file

T	\$133.05	1	06/07/2018	09:05:56AM	PAYMENT ACCEPTED
N	\$102.52	1	06/07/2018	12:37:01PM	PAYMENT ACCEPTED
V	\$4,372,268.94	8522	06/07/2018	01:47:55PM	PAYMENT ACCEPTED
T	\$80.70	1	06/08/2018	11:25:46AM	PAYMENT ACCEPTED

The Payment Reconciliation List page allows the lender to search by:

- Borrower ID/Borrower SSN
- Status – (See Payment Status List on previous page for descriptions)

The Payment Reconciliation List details include borrower name, borrower ID, lender loan number, amount submitted, applied payment amount, unaccepted amount and payment batch status.

Example of SSN selection

Payment Reconciliation List

File:

Received Date: 06/07/2018

Download


Enter criteria to further narrow results(optional):


Borrower SSN:

Status:

Search

Clear

 Click on Payment Status to view the Rejected Payment Details

 Click on Applied Payment Amount to view the Payment Application Details

Print

Borrower Name	Borrower SSN	Lender Loan No.	Amount Submitted	Applied Payment Amount	Unaccepted Amount	Payment Batch Status
	*****		\$476.86	\$476.86	\$0.00	ACCEPTED
	*****		\$667.83	\$667.83	\$0.00	ACCEPTED
	*****		\$327.18	\$327.18	\$0.00	ACCEPTED
	*****		\$299.95	\$299.95	\$0.00	ACCEPTED
	*****		\$600.57	\$600.57	\$0.00	ACCEPTED
	*****		\$681.75	\$681.75	\$0.00	ACCEPTED
	*****		\$797.68	\$797.68	\$0.00	ACCEPTED
	*****		\$608.10	\$608.10	\$0.00	ACCEPTED
	*****		\$258.82	\$258.82	\$0.00	ACCEPTED
	*****		\$687.47	\$687.47	\$0.00	ACCEPTED
	*****		\$362.48	\$362.48	\$0.00	ACCEPTED
	*****		\$563.14	\$563.14	\$0.00	ACCEPTED
	*****		\$542.29	\$542.29	\$0.00	ACCEPTED

8,522 records found, displaying 1 to 100.[First/Prev] 1, 2, 3, 4, 5, 6, 7, 8 [Next/Last]

Total Submitted Payment: \$4,372,268.94

Total Applied Payment: \$4,372,268.94

Total Unaccepted Payment: \$0.00

4.5.1.1 Payment Application Detail Page

Allows the lender to view the breakdown of the applied payment amount that is listed.

Click the **Applied Payment Amount** hyperlink for the desired payment.

Payment Reconciliation List

File: WEB-292241dd-f3f3-4c8c-8386-181aed722266 Received Date: 06/07/2018 [Download](#)

Enter criteria to further narrow results(optional):
Borrower SSN: Status: Select One [Search](#) [Clear](#)

[Click on Payment Status to view the Rejected Payment Details](#)
[Click on Applied Payment Amount to view the Payment Application Details](#)

Borrower Name	Borrower SSN	Lender Loan No.	Amount Submitted	Applied Payment Amount	Unaccepted Amount	Payment Batch Status
	****		\$476.86	\$476.86	\$0.00	ACCEPTED
	****		\$667.83	\$667.83	\$0.00	ACCEPTED
	****		\$327.18	\$327.18	\$0.00	ACCEPTED
	****		\$299.95	\$299.95	\$0.00	ACCEPTED

The Applied Payment Details include:

- Fee Due Date
- Fee Type – Annual Fee or Late Fee
- Amount

The Applied Payment Total Details include:

- Amount Applied to Annual Fee
- Amount Applied to Late Charge
- Total Amount Applied

Payment Application Detail

Lender ID: USDA Branch Number: 001
USDA Borrower ID: Borrower Name:
Received Date: 6/7/18 Borrower SSN:
Lender Loan Number: Payment Filename: WEB-292241dd-f3f3-4c8c-8386-181aed722266

Fee Due Date	Fee Type	Amount
06/01/2018	Annual Fee	\$667.83

Amount Applied to Annual Fee: \$667.83 Amount Applied to Late Charge: \$0.00 Total Amount Applied: \$667.83

[Back](#)

Allows the lender to view the reason(s) the payment selected on the Payment Reconciliation List page was rejected.

Click **Payment Batch Status** hyperlink for the desired rejected payment.

Payment Reconciliation List

File: USDA_RHS_Transmission_e93c9615-b974-4341... Received Date: 10/01/2021 [Download](#)

Enter criteria to further narrow results(optional):
Borrower SSN: Status: REJECTED [Search](#) [Clear](#)

[Click on Payment Status to view the Rejected Payment Details](#)
[Click on Applied Payment Amount to view the Payment Application Details](#)

Borrower Name	Borrower SSN	Lender Loan No.	Amount Submitted	Applied Payment Amount	Unaccepted Amount	Payment Batch Status
	****		\$787.39	\$0.00	\$787.39	REJECTED
	****		\$426.94	\$0.00	\$426.94	REJECTED
	****		\$501.24	\$0.00	\$501.24	REJECTED
	****		\$779.88	\$0.00	\$779.88	REJECTED

Identifying information on the Payment Application Detail page includes lender ID, USDA branch number, USDA borrower ID, borrower name, received date, borrower SSN, lender loan number, and payment filename.

The Rejected Payment Details include:

- Error Sequence Number
- Error Message Code
- Error Message

The Reject Reasons displayed are described below:

- **Borrower Not Found** – the SSN/USDA Borrower ID provided cannot be found.
- **No Active Rural Housing Loans were Found** – No active Rural Housing loans were found for the SSN/USDA borrower ID entered.
- **Loan has no unpaid amount due** – loan has no outstanding annual fee balance
- **Multiple Active RH Loans Found** – Multiple active RH loans were found for the SSN/USDA borrower ID entered.
- **Multiple Borrower have specified ID** – Multiple active RH loans were found for the SSN/USDA borrower ID entered.
- **Active RH loan is not subject to annual fees** – the loan related to the SSN/USDA borrower ID entered does not have an annual fee associated with it.
- **Payment amount must be greater than 0** – the payment for the SSN/USDA borrower ID entered is zero

Rejected Payment Detail

Lender ID: USDA Branch Number: 001
 USDA Borrower ID: Borrower Name:
 Received Date: 10/1/21 Borrower SSN:
 Lender Loan Number: Payment Filename:

Error Seq Number	Error Message Code	Error Message
1	MA11209E	Multiple Active RH Loans Found

[Back](#)

4.6 Maintain Contact Info

Displays a list of contacts associated with the financial organization and provides the ability to add/maintain contact information for authorized users.

Log into RHS LINC Home <https://usdalinc.sc.egov.usda.gov/RHShome.do> and select Guaranteed Annual Fee

If a user is assigned to more than one lender, click on the appropriate lender ID.

Select **Maintain Contact Info** on the left side navigation menu

The Lender's Identifying Information consists of:

- Lender ID
- USDA Assigned Branch
- Lender's Complete Branch Address
- Automated Batch Enabled (Indicator)
 - Yes – Financial Organization selected FTP or Web Service to transfer annual fee files to USDA for GAF processing and the Integration Set-up has been completed.
 - No – Financial Organization has not selected FTP or Web Service to transfer annual fee files to USDA for GAF processing and the Integration Set-up has not been completed
- Suppress SSN (Indicator)
 - Yes – Financial organization selects to have the Social Security Number Suppressed:
 - Social Security Number will not appear in any XML files created from GAF
 - Social Security Number will appear on some GAF online pages with a *****9999 mask
 - No – Financial organization does not select to have the Social Security Number suppressed:
 - Social Security Number will appear in any XML files created from GAF
 - Social Security Number will appear on some GAF online pages with a *****9999 mask

The header row with the name of the data presented in the column appears as the first row. Subsequent rows present contact information for each of the user's contacts on record. Columns are:

- **Name** – name of the contact
- **E-mail** – e-mail address for the contact
- **Contact Type** – each contact must be identified as either a Business, Business/Technical or Technical contact type. E-mails notifying the user of the business and/or technical issues are sent to the contact based on the contact type assigned.

Contact Types

Business: Financial Organization's contact(s) for business issues. Any business notification for the Financial Organization is sent to the business contact(s).

Technical: Financial Organization's contact for the technical issues. Any technical notification for the Financial Organization is sent to the technical contact(s).

Business/Technical: Combination of the Business and Technical contact types. Both business and technical notifications are sent to the business/technical contact(s).

From this list you can click the **Name** hyperlink to modify the current contact or select **Add Contact**

Contact List

Lender ID USDA Assigned Branch 1

Automated Batch Enabled No

Suppress SSN No

Click on Name to view/ maintain the Contact Information of the person selected.

Name	Email Address	Contact Type
SMITH, JANE	Jane.Smith@lender.com	BUSINESS/TECHNICAL
SMITH, JOHN	JohnSmith@lender.com	BUSINESS
STOOGES, MOE	3StoogesRule@stooge.com	TECHNICAL

3 items found, displaying all items.

Add Contact

4.6.1 Maintain Contact Info

The **Maintain Contact Information** Page displays information for a selected contact. Allows an authorized user to modify the information for an existing contact, add the information for a new contact, or delete an existing contact.

When the **Contact List** is displayed, select **Add Contact** to add a new contact, or select a hyperlink associated with the name of an existing contact to view, maintain, or delete the selected contact

Maintain Contact Information

Lender ID USDA Assigned Branch 1

Last Name*
 First Name*
 Middle Name
 E-mail*
 Re-enter E-mail*
 Alternate E-mail
 Re-enter Alternate E-mail
 Phone* Extension
 Alternate Phone Extension
 Time Zone
 Contact Type*

Save Cancel

Enter or edit information for each field and select **Save** to save the contact in the Contact List. Select **Delete** to remove the contact. Select **Cancel** to return to the Contact List page.

USDA Rural Development
United States Department of Agriculture
Guaranteed Annual Fee

Lender Name: USDA RURAL DEVELOPMENT ID: Branch: 001

You are here: [Home](#) » [Contact List](#) » Maintain Contact Information

You are logged in as [\[User Name\]](#) [Logout](#)

Maintain Contact Information

Lender ID: [Field] USDA Assigned Branch: 1

Last Name* [Field]
First Name* [Field]
Middle Name [Field]
E-mail* [Field]
Re-enter E-mail* [Field]
Alternate E-mail [Field]
Re-enter Alternate E-mail [Field]
Phone* [Field] Extension [Field]
Alternate Phone [Field] Extension [Field]
Time Zone: ALASKA TIME ZONE [Dropdown]
Contact Type*: TECHNICAL [Dropdown]

[Save](#) [Delete](#) [Cancel](#)

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FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

4.7 Select New Lender

If the user has an AASM role for more than one financial organization, the user can change lenders without logging out of the system. Select **New Lender** from the left-hand navigation menu.

The Lender Profile for Annual Fee Processing page is presented with a summary for each Lender ID/Branch Number for which the user has an assigned role.

The expand/collapse symbol appears as the first item in each row. Clicking on the symbol will expand a summary line or collapse the Lender ID/Branch number detailed information associate with each row. Select radio button next to the desired Lender ID/Branch number and click Select. User will return to the Annual Fee home page.

Lender Profile For Annual Fee Processing

▼ Lender Administrator TaxId: Branch Nbr:001 Lender Name:

Select	Role	Lender ID	Branch Number	Lender Name
<input type="radio"/>	Lender Administrator		001	
<input type="radio"/>	Lender Administrator		002	
<input type="radio"/>	Lender Administrator		003	
<input type="radio"/>	Lender Administrator		004	
<input type="radio"/>	Lender Administrator		005	

► Lender Administrator TaxId: Branch Nbr:001 Lender Name:

[Select](#) [Cancel](#)

4.8 File Schedule

Provides the schedule for Guaranteed Annual Fee files. Availability for the following files is included:

- Billing File
- Advance Notice File
- Payment Reconciliation File

Note: Also provides schedule of business days and federal holidays.

Log into RHS LINC Home <https://usdalinc.sc.egov.usda.gov/RHShome.do> and select Guaranteed Annual Fee

If a user is assigned to more than one lender, click on the appropriate lender ID.

Select **File Schedule** on the left side navigation menu

Example of the File Schedule:

Billing File:

Billing file is available each month on the 3rd business day following the 15th of the month

Advance Notice File:

Advance Notice File is available 1st business day of each month

Payment Reconciliation File:

External users may submit a payment anytime during the month.

Payment processing will occur once the payment is submitted and a Payment Reconciliation File is available 2-3 business days after the payment is submitted.

Business Days and Federal Holidays:

Business Day is Monday –Friday except Government Federal holidays

List of all federal holidays:

New Year's Day
Birthday of Martin Luther King, Jr.
Washington's Birthday
Memorial Day
Independence Day
Labor Day
Columbus Day
Veterans Day
Thanksgiving Day
Christmas Day

*If a federal holiday falls on a Saturday, the federal holiday is observed the previous Friday

*If a federal holiday falls on a Sunday, the federal holiday is observed the following Monday



5 Contact US

Technical Issues: GUS/GLS	RD.HD@usda.gov or 800-457-3642 Option 2, Option 2
Technical Issues: e-Authentication	https://www.eauth.usda.gov/eauth/b/usda/contactus https://www.eauth.usda.gov/eauth/b/usda/faq
Training & Guides	https://www.rd.usda.gov/resources/usda-linc-training-resource-library