



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

GAINING ACCESS TO GUS

FINAL VERSION 2.0

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1 Gaining Access to GUS

1.1 Introduction

The Guaranteed Underwriting System (GUS), is USDA's automated underwriting system for submitting and processing Rural Development Single Family Housing Guaranteed Loans. GUS allows lenders to electronically process loan applications and submit those applications to the Agency.

1.2 Who can use GUS?

Lenders that have an approved Form RD 3555-16, "Agreement for Participation in Single Family Housing Guaranteed/Insured Loan Programs of the United States Government" and lender agents (brokers) are eligible to utilize GUS. See HB-1-3555 Chapter 3: Lender Approval (7 CFR 3555.51) for further guidance on becoming an approved lender <https://www.rd.usda.gov/resources/directives/handbooks>

1.3 How does an Approved Lender get access to GUS?

- Maintain Approved Lender status
- Complete GUS required training
- Activate an e-Authentication ID and password for Security Administrators
- Complete GUS User Agreement
- Receive Approval from USDA

1.4 How does a Lender Agent get access to GUS?

Lender Agents can be provided a security role by an approved lender to access GUS on the Approved Lender's behalf. Please review the Lender Agent Access to GUS guide which can be found under **Guaranteed Underwriting System (GUS)** in the **Training and Resource Library** (<https://www.rd.usda.gov/resources/usda-linc-training-resource-library>) .

1.5 What training is required for GUS?

GUS training must be completed by all required parties who will be accessing GUS and can be found within **RHS LINC** <https://www.rd.usda.gov/resources/usda-linc-training-resource-library> under the **Training and Resource Library** link. Navigate to **Guaranteed Underwriting System (GUS)**. Each user should complete the self-training PowerPoints under **Training**.

1.6 Setting up a login.gov/e-Authentication account

To log in to the GUS system, users must have an Unverified Identity (fka Level 1) or Verified Identity (fka Level 2) USDA eAuthentication (eAuth)/login.gov account. To create a new or update an existing eAuth/login.gov account, please follow the step by step directions found in the **SFHGLP System Access and Security Guide**. This guide is available under **Guaranteed Underwriting System (GUS)** in the **Training and Resource Library** (<https://www.rd.usda.gov/resources/usda-linc-training-resource-library>) .

1.7 How does an Approved Lender request access to GUS?

The Approved Lender must complete the **GUS User Agreement and Training Certificate** located under **Guaranteed Underwriting System (GUS), Documentation & Resources** in the **Training and Resource Library** and remit it accordingly.

1.8 How will we know when we have GUS Access?

Once the GUS User Agreement has been approved the Security Administrators listed will receive an auto-generated email notification certifying they have access. The Security Administrators will set up the remaining users and lender agents accordingly. For further instructions see the **SFHGLP System Access and Security Guide** available under **Guaranteed Underwriting System (GUS)** in the **Training and Resource Library**.