



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

LENDER AGENT ACCESS TO GUS

FEBRUARY 2025

1 Lender Agent 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. The Lender Agent security role allows a user to enter GUS applications on behalf of an approved Lender and perform preliminary underwriting submissions. When the Lender Agent user has completed their portion of the application process, the user will release control of the application to the approved Lender for final underwriting and submission to USDA.

1.2 How can I use GUS as a lender agent (broker)?

"Lender Agent" users must complete a series of steps prior to gaining access to GUS as a "Lender Agent" of an approved USDA lender.

- Complete GUS training
- Create an unverified Login.gov ID if you don't already have a login.gov ID
- Find an approved USDA lender who works with broker/correspondents
- A GUS Security Administrator for an approved USDA lender must add "Lender Agent" access

1.3 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://usdalinc.sc.egov.usda.gov/RHShome.do> under the **Training and Resource Library** link. Navigate to **Guaranteed Underwriting System (GUS)**. Each user should complete the self-training modules under **Training**.

1.4 EAUTHENTICATION/LOGIN.GOV

To conduct official business transactions online (remitting fees, forms, completing applications, etc.) all users must create a Login.gov account or have an existing Login.gov account and link to eAuthentication. Login.gov accounts provide a two-factor user authentication for secure, convenient access to multiple USDA applications, websites, and programs. An eAuth/Login.gov account provides secure, convenient access to multiple USDA applications, websites, and programs.

- eAuthentication (eAuth) ID – Existing users of the system currently have a linked eAuth ID with login.gov. If you are an existing user and have not linked to Login.gov, the user must create a Login.gov ID and link their existing eAuth ID to the Login.gov ID before accessing the system.
- Login.gov ID - New users will be required to create a Login.gov account or use an existing Login.gov account to gain access to USDA systems.

Users must have an "Unverified eAuth/Login.gov ID" or "Verified eAuth/Login.gov ID". To create a Login.gov ID or link an existing eAuth ID, please follow the instructions in the **SFHGLP System Access and Security Guide** on the USDA LINC Training & Resource Library via <https://www.rd.usda.gov/resources/usda-linc-training-resource-library>. Each GUS user must set up at a minimum an unverified eAuth/Login.gov ID user ID. **NOTE:** Sharing eAuth/Login.gov ID credentials is **not** permitted.

1.5 What do I provide to the USDA approved Lender?

Users must provide the eAuth/Login.gov ID (your email address only, passwords should never be shared) to an approved USDA lender along with the broker/correspondent Federal Tax ID Number and request access to GUS. The approved USDA lender's GUS Security Administrator will then add the user and assign the Lender Agent Role in the system. **NOTE:** "Lender Agent" users can only be associated with one lender agent organization (e.g., Mortgage Brokers ABC) however they can be associated with multiple approved lenders (e.g., Bank ABC, Bank XYZ, etc.). If

you already have existing roles in the system which are tied to an older ID. That eAuth ID must be given to the lender or you will have to remove all access and readd with your email address used with Login.gov.

1.6 What if Lender Agent information is not in the USDA system?

If the Lender Agent's Tax ID does not exist in USDA's system, the approved lender's GUS Security Administrator will receive an error prompting them to contact the RD Help Desk to establish the Lender Agent Tax ID in the system. A broker/correspondent or an approved lender can email the following information to rd.hd@usda.gov to get broker/correspondent lender added:

CONTACT INFORMATION FOR SUBMITTER:

1. Name:
2. Email address:
3. Phone Number:

LENDER AGENT INFORMATION REQUIRED:

4. Agent ID (Organization's 9-Digit Federal Tax ID Number):
5. Organization's Legal Name:
6. Full Mailing Address:
7. Phone Number:
8. Lender Type (must be one of the following options): Commercial Bank, Mortgage Loan Company, Credit Union, Savings Bank, Broker

1.7 How will we know when we have GUS Access as a Lender Agent?

When the user is successfully added to the system as a "Lender Agent" by an approved USDA lender the user will receive an autogenerated email notification confirming they have GUS access.

1.8 What are my roles as a Lender Agent?

- Users can have a "Lender Agent" security role with multiple GUS approved lenders. In this instance, the user is prompted to choose which approved lender they will be associated with when signing into GUS. The lender association can be changed at any time during the GUS session by selecting "Home" in the top navigation menu.
- User can order/re-issue credit reports and request preliminary underwriting recommendations (final underwriting recommendation and document upload/display document features are not available to lender agents).
- Approved lenders have view-only capability of applications that are controlled by an authorized lender agent in GUS. Once the lender agent is ready to hand the application over to the approved lender, for underwriting and final submission to USDA, they must release control of the application to the lender at the GUS Credit / Underwriting page. Lender agent user will have view-only capability of the application after releasing control to the approved lender.
- An application cannot be released back to the lender agent once the approved lender has been given control. Any changes to GUS application data will be the responsibility of the approved lender.
- USDA approved lenders can act as a lender agent if they are working as a loan correspondent for another approved lender (i.e. the "Lender Agent" security role is not restricted to non-USDA approved lenders).
NOTE: Users that are associated to an approved GUS lender, with any security role that is not equal to "Lender Agent," are not eligible to be setup with a role of "Lender Agent" under the same eAuth/Login.gov ID credential. In this scenario the user will need two different eAuth/Login.gov ID

credentials (i.e., one credential associated with an approved GUS lender and one associated with a lender agent organization).

- Applications established in GUS by a lender agent cannot be transferred to multiple approved lenders. To change lenders, users must start a new file under the desired approved lender.

1.9 What if I am the USDA approved Lender and I need security role help?

A GUS Security Administrator for an approved USDA lender must add “Lender Agent” access for mortgage brokers/loan correspondents. For step-by-step directions refer to the **SFHGLP System Access and Security Guide** available in the **Training and Resource Library** (<https://www.rd.usda.gov/resources/usda-linc-training-resource-library>)

1.10 Contact US

Technical Issues: GUS/GLS	RD.HD@usda.gov or 800-457-3642 Option 2, Option 2
Technical Issues: Login.gov ID	https://www.login.gov/help/
Technical Issues: eAuthentication Public FAQ's	https://www.eauth.usda.gov/eauth/b/usda/faq
Training & Guides	USDA LINC Training & Resource Library
USDA Single Family Housing Guaranteed Loan Contacts	https://www.rd.usda.gov/page/sfh-guaranteed-lender