# Table of Contents

1. About the System ................................................................................................................................................. 3  
   1.1 Introduction .................................................................................................................................................. 3  

2. Establishing a PAD for pay.gov ............................................................................................................................. 3  
   2.1 Set-Up Pre-Authorized Debit Account (PAD) –Exclusive to Lender/Branch Appointed Security Administrators ........................................................................................................................................ 3
   2.2 Logging into PAD ........................................................................................................................................... 3
   2.3 Adding A Pre-Authorized Debit Account/Maintenance ............................................................................... 4

3. Logging in to Lender Loan Closing (LLC) ............................................................................................................... 5

4. Single Family Housing Lender Administration List................................................................................................ 6  
   4.1 Submitting a Lender Loan Closing ................................................................................................................. 7
   4.2 Uploading Documents ................................................................................................................................ 13
   4.3 Lender Display Documents/Viewing the Loan Note Guarantee (LNG) ........................................................ 15
   4.4 Lender Loan Closing Confirmation .............................................................................................................. 16
   4.5 Payment History ......................................................................................................................................... 16
   4.6 ID Cross Reference ...................................................................................................................................... 17
   4.7 View Loan .................................................................................................................................................... 18

5. Contact US .......................................................................................................................................................... 19
1  About the System

1.1  Introduction
Rural Development requires lenders to submit guaranteed loan closing transactions to the Agency via Lender Loan Closing (LLC) application. This Guide is to provide step-by-step instructions for establishing a lender pre-authorized debit account (PAD) for electronic payment of the upfront fee, provide guidance on completing the loan closing transaction, uploading critical documents, viewing documents and obtaining a status of the pending LNG request. The upfront guarantee fee is submitted through a secure government collection portal that is used by the federal government to collect non-tax revenue called “pay.gov”.

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” and an approved User Agreement for Single Family Housing Guarantee Lender Loan Closing are eligible to utilize LLC. 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.

2  Establishing a PAD for pay.gov

2.1  Set-Up Pre-Authorized Debit Account (PAD) — Exclusive to Lender/Branch Appointed Security Administrators
The LLC User Agreement executed by lender designated one or more Security Administrators. A Security Administrator may be a Lender Security Administrator or a Branch Security Administrator, who may perform the following functions:

<table>
<thead>
<tr>
<th>User Type</th>
<th>Security Role</th>
<th>User is allowed to….</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lender</td>
<td>Lender Administrator</td>
<td>Allows user to add and modify Pre-Authorized Debit account information for any of the lender’s branches.</td>
</tr>
<tr>
<td>Branch</td>
<td>Branch Administrator</td>
<td>Allows user to add and modify Pre-Authorized Debit account information for only the branch with which the user is associated.</td>
</tr>
</tbody>
</table>

All administrators must have verified identity in e-Authentication. See the SFHGLP System Access and Security Guide for further guidance.

2.2  Logging into PAD
- Visit https://usdalinc.sc.egov.usda.gov/RHShome.do and Click on Lender PAD Maintenance Account
• Enter e-Authentication user id and password.

If the user does not have a PAD Administrator role, a screen will appear stating “You are not authorized....” Contact RD.NFAOC.HSB@USDA.GOV if the user needs a PAD AASM administrator role.

2.3 Adding A Pre-Authorized Debit Account (PAD)/Maintenance

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

- Add a new Pre-Authorized Debit Account
- Maintain an existing Pre-Authorized Debit Account
- Delete an existing Pre-Authorized Debit Account

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

To add account, select “Add Account” on the Lender Pre-Authorized Debit. To maintain/delete an existing pre-authorized debit account, click the Account ID link on the Lender Pre-Authorized Debit page.
Enter or edit data and click **Submit**. Only the fields with * are required.

*Note-if the Global Account is checked and needs to be modified; the user must delete the existing PAD and add a PAD account back with the changes needed.

### 3 Logging in to Lender Loan Closing (LLC)

NOTE: All users must have a valid Level 2 eAuthentication ID and password with proper access granted by the financial organization’s appointed Security Administrator (SA) to access LLC.

Visit [https://usdalinc.sc.egov.usda.gov/RHShome.do](https://usdalinc.sc.egov.usda.gov/RHShome.do). Click on Lender Loan Closing/Administration. Enter e-Authentication user id and password.

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

Contact users financial organization’s Security Administrator who can grant access to the LLC.
4 Single Family Housing Lender Administration List

Single Family Housing Lender Administration List is a web page available to Single Family Housing Guarantee (SFHG) approved lenders who have a valid User Agreement to utilize the LLC. The lender ID field is pre-populated based on user sign-on and role assigned in the security management system.

From here a lender can submit a lender loan closing, cross reference a borrowers Tax ID/SSN, view documents and view payment histories. The Single Family Housing Lender Administration List allows the user to search for borrowers by:

- **USDA Borrower ID** (default selection). The USDA Borrower ID is the randomly issued Rural Development ID appearing on the Conditional Commitment for Single Family Housing Loan Note Guarantee.
- **Borrower SSN**
- **Borrower Name and/or State**
- **Lender Loan Number**, if populated by the lender when utilizing Rural Development’s Guaranteed Underwriting System (GUS).

Note: If the user has been assigned an LLC security role with access to all branches, the Branch search field will be editable. If the user LLC security role indicates they may only access a specific branch the Branch search field will be auto-populated and protected.
4.1 Submitting a Lender Loan Closing

Log into USDA LINC, choose RHS LINC Home and Lender Loan Closing/Administration

Lender Profile:
- If user is assigned to more than one lender, user will need to choose the lender with the select button and the SFH Lender Administration List will open.
- If user is not assigned to more than one lender the SFH Lender Administration List will automatically open.

The branch will automatically populate if user is only assigned to one branch, if user is assigned to multiple branches user can edit the field.
- Search by USDA Borrower ID, SSN, Name or Lender Loan Number – Input data
- Lender Type: Originating
- Request Type: Obligation
- Submit

Information regarding the obligated loan displays. The Status of the loan will indicate Obligated.

Action Dropdown: Add/Update Closing

Select Action and press Borrower ID hyperlink
The **GLS Add/Update Loan Closing** web page is partially completed with information submitted by the lender when requesting a *Conditional Commitment for Single Family Housing Loan Note Guarantee*. The **GLS Add Loan Closing** screen appears for an initial request. The editable fields of this page will be completed by the lender. A field is editable if not “grayed” out.

**Borrower Information** and **Application Information** is pre-populated based upon information input from the lender’s application.

**Lender Information**
- **Originating Lender** represents the financial organization who received the *Conditional Commitment for Single Family Housing Loan Note Guarantee*.
- **Servicing Lender** will be pre-populated with **Originating Lender** information. Edit this field if the **Servicing Lender** is different from the originating lender.
  - Enter the tax identification number in the **Servicing Lender ID** field.
  - Users may select the List button to select the correct branch for the servicing lender.
**Holding Lender** will be pre-populated with **Originating Lender** information.  
- Edit this field if the **Holding Lender** is different from the **Originating Lender**.  
  - Enter the tax identification number in the **Holding Lender ID** field.  
  - Users may select the **List** button to select the correct branch for the servicing lender.  
  - Loans that are part of a Ginnie Mae pool do not require data modification in this field.

The **Pre-Authorized Debit Accounts** will display previously established accounts.  

The lender may modify the PAD information by selecting the **Add Account** hyperlink. The lender will be taken to the **Lender Pre-Authorized Debit Account Maintenance** page. The lender may modify/update information at this page.  

**Loan Information** displays information regarding the obligated loan.  
- Enter or modify the **Lender Loan Number**  
- **Obligation Amount** represents the amount of Conditional Commitment request. This field is protected.
• Enter the **Promissory Note Amount** as is appears on the Promissory Note. (If the amount is less than displayed, the lender will be prompted with a pop-up to confirm the change requested when submitting the Lender Loan Closing. Once accepted, the Loan Amount of record will be modified to the lower amount entered by the lender. The original loan amount or a higher amount is not allowed to be entered.)

• Complete the **Closing Date**. The Closing Date represents the Date of Settlement in Section I on the HUD-1 Settlement Statement.

• Complete the **Maturity Date**, as it appears on the Promissory Note.

• The **Interest Rate Basis** defaults to 365 days. It can be changed to 360 days by selecting the drop-down box.

• Enter the **Guar Interest Rate** from the Promissory Note. The interest rate may be less than the Conditional Commitment but not more.

• Complete/modify the **Contact Phone Number**.

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The **Fee** section is pre-populated based upon the Loan Amount established for the **Upfront Guarantee Fee** and the current **Technology Fee** amount.

If the Loan Amount decreases, the Upfront Guarantee fee amount is modified when the page is submitted by the lender.

The **Deposit Date** will remain blank until the fees have been transferred from the lenders PAD account.

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**IMPORTANT NOTE:**

An increase in the **Promissory Note Amount** or **Interest Rate** will require the loan be re-underwritten and supportive documentation submitted to Rural Development **PRIOR** to the lender submitting the loan for closing. For processing, this request will be treated as a new loan request. Ratios exceeding those already approved by the agency may result in denial of the Loan Note Guarantee request.
• The Lender may obtain an **Annual Fee Amortization Schedule** by selecting the hyperlink. If the **Promissory Note** amount differs from the **Loan Amount** the amortization schedule will not be updated until the lender has submitted the closing. At that time, the lender may revisit the **Add/Update Loan Closing** page to retrieve an updated amortization schedule.

• The Lender may view previously uploaded documents by selecting the **Lender Display Document(s)** hyperlink.

• The lender can upload documents by selecting the **Lender Upload Documents** hyperlink. The Promissory Note and The Closing Disclosure must be uploaded before user can **Submit** the closing. See section **4.2 Uploading Documents** for additional guidance.

• In the **Lender Loan Comments** section, insert any comments or clarifications regarding the loan.

• **Click Submit**

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**Additional Closing information**

Annual Fee for First Year: [475.75]

**Loan Securitized into a Ginnie Mae Pool?**

*Loan Note Guarantee Email Recipients:

[Email Field]

**Lender Loan Comments**

[Comment Field]

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**Confirm Lender Submission**

**Click OK**

**Cancel** will take user back to the **Single Family Housing Add Loan Closing page** so user can edit the data.
Confirm Lender Loan Closing popup

Click OK

If applicable, Confirm Reduced Loan Amount

Click OK

Confirm Pre-authorized Debit

Click OK

Note: If a reduced loan amount is confirmed the Upfront Guarantee fee will automatically be reduced.

Message

Loan Closing has been successfully submitted to USDA for processing

Click OK

Note: User can update closing information the same day as submission, but user cannot change the information once the pad has been processed for payment. An error will trigger if fees have been settled

GLS Lender Loan Closing Confirmation

Review of the information submitted. User can choose Print or Cancel – Cancel will return user to the Single Family Housing Update Loan Closing page

To enter a new loan closing click on SFH Lender Administration List

Note: Cancel will take user back to the Single Family Housing Add Loan Closing page so user can edit the data.
4.2 Uploading Documents
Documents for Lender Loan Closing may be uploaded from the Single Family Housing Lender Administration List or the Single Family Housing Add Loan Closing screens.

To access the Lender Upload Document(s) page from the Single Family Housing Lender Administration List page.

- Search by USDA Borrower ID, SSN, Name or Lender Loan Number – Input data
- Lender Type: Originating
- Request Type: Obligation

Click Submit

Information regarding the obligated loan displays. The Status of the loan will indicate Obligated.

Action Dropdown: Upload Documents

Click Borrower ID hyperlink

To access the Lender Upload Document(s) page from the Single Family Housing Add Loan Closing page.

- Select Lender Upload Document(s) from the Additional Closing Information section.
The Lender Upload Document(s) page is separated into Individual Document(s) or documents contained within a File.

For Lender Loan Closing Add and Index Individual Documents into the Image Repository is to be used.

At a minimum, the Promissory Note and Closing Disclosure are required to be uploaded as individual documents. Other documents may be uploaded in this section as requested by the Conditional Commitment.

- Select Type of Document
- Choose File

3 fields are given but more can be added by clicking Insert More Documents

- Click Submit Documents

The user will receive a confirmation message regarding submission of the documents.

- Click OK to forms message

Once documents have uploaded the file name will appear beside the document choice.

- Click Upload Documents Completed

User will return to the screen in which user chose to upload documents from.

Note: Documents cannot be uploaded after Loan Note Guarantee has been issued by the agency.
4.3 Lender Display Documents/Viewing the Loan Note Guarantee (LNG)

Uploaded documents and the LNG for Lender Loan Closing may be viewed from the Single Family Housing Lender Administration List or the Single Family Housing Add Loan Closing screens.

To access the Display Document(s) page from the Single Family Housing Lender Administration List page:

- Search by USDA Borrower ID, SSN, Name or Lender Loan Number – Input data
- **Lender Type**: Originating
- **Request Type**: Obligation or Loans (if the LNG has been issued)

Click **Submit**

Information regarding the Request Type displays.

**Action Dropdown**: Display Documents

Click **Borrower ID hyperlink**

To access the Lender Display Document(s) page from the Single Family Housing Add Loan Closing page:

- Select **Lender Display Document(s)** from the Additional Closing Information section.
4.4 **Lender Loan Closing Confirmation**

The lender receives a **Lender Loan Closing Confirmation** once the loan is successfully submitted to the agency. The confirmation flows from the GLS Update Loan Closing page however this page can be viewed at any time before the Loan Note Guarantee is issued by the agency.

To access **Lender Loan Closing Confirmation** page from the Single Family Housing Lender Administration List page.

- Search by USDA Borrower ID, SSN, Name or Lender Loan Number – Input data
- **Lender Type**: Originating
- **Request Type**: Obligation

Click **Submit**

Information regarding the **Request Type** displays.

**Action Dropdown**: Lender Loan Closing Confirmation

Click **Borrower ID hyperlink**

**GLS Lender Loan Closing Confirmation** will display. Choose **Print** or **Cancel**. Cancel returns the user to the Single Family Housing Lender Administration List page.

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### 4.5 Payment History

The **Lender Payment History** web page allows the user (originating lender) to view the guaranteed fee payments made during a specified date range. Only payments made using Pre-Authorized Debit (PAD) are shown on this page. The user enters a beginning and ending date and all guaranteed fee payments made during that period are returned. The requested date range can start and end on any valid date but is limited to a maximum span of 3 months.
Select the **Payment History** tab from the **Single Family Housing Lender Administration List**.

The following selection criteria can be used to filter the list of payments returned by the search:

- Lender Branch
- Borrower SSN
- Borrower ID
- Lender Loan Number
- Date Range

Click Submit.

Borrower Information is displayed.

Click Cancel to return to the **Single Family Housing Lender Administration List**

Note - The Lender Branch criteria is only available when the user has a lender level assigned security role.

### 4.6 **ID Cross Reference**

The **ID Cross Reference** button allows the user to search for an unknown USDA **Borrower ID** when a Social Security number is known.

Select the **ID Cross Reference** tab from the **Single Family Housing Lender Administration List**.

- The **ID Cross Reference** web page displays.
- Select the **Tax ID/SSN** button. Input borrower’s SSN.
- Select **Submit**.

Results of search returned. Select **ID Number** hyperlink to populate the **borrower ID** on the **RH Lender Administration List** web page.
4.7 **View Loan**

The **Single Family Housing Lender Administration List** allows the user to search the loan by status and view loan information. This feature is only available to the holding lender.

To access the **Display Document(s)** page from the **Single Family Housing Lender Administration List** page:

- Search by USDA Borrower ID, SSN, Name or Lender Loan Number – Input data
- **Lender Type**: Originating
- **Request Type**: Loans
- **Loan Status**: All Statuses (Default)

Click **Submit**

Information regarding the **Request Type** displays.

**Action: View Loan** – Allows the lender to view the GLS View Loan page in GLS.

Click **Borrower ID hyperlink**

The **GLS Loan View** displays.

View **Annual Fee Amortization Schedule**, **Lender Display Document(s)**, from the **Additional Loan Information** section.

View **Annual Fee Due Date**, **Fee Amount** and (**Payments/Refunds**) from the **SFH Annual Fees** section.

The **Lender Loan Closing/Admin List** links at the top of the page returns the user to the **Single Family Housing Lender Administration List** page.
## 5 Contact US

<table>
<thead>
<tr>
<th>Technical Issues: GUS/GLS</th>
<th><a href="mailto:RD.HD@usda.gov">RD.HD@usda.gov</a> or 800-457-3642 Option 2, Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="https://www.eauth.usda.gov/eauth/b/usda/faq">https://www.eauth.usda.gov/eauth/b/usda/faq</a></td>
</tr>
<tr>
<td>Training &amp; Guides</td>
<td>USDA LINC Training &amp; Resource Library</td>
</tr>
</tbody>
</table>