



Creating Efficiency with New GUS

Presented by: Trish Cousins, Finance and Loan Analyst, Lender and Partner Activities Branch

Today's Topics



Using New GUS and why we updated it

Submitting successful loan files

Common error messages and how to address them

Question and Answer at the end

Why We Needed It



MODERNIZATION



COMPLIANCE



SECURITY



STABILITY



INTEGRATION



EFFICIENCY

How We Made It Better



Compliance

Comply with MISMO 3.4 and URLA industry standards



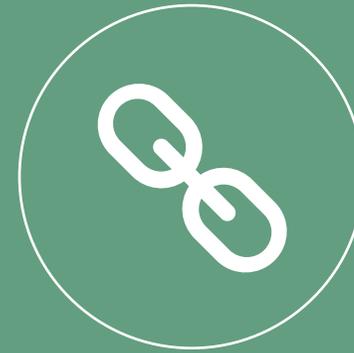
Security

Follow FISMA guidelines



Stability

Create a modern platform



Integration

Integrate with other systems



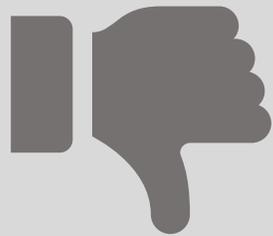
Efficiency

Serve more customers in less time



BOOKMARK
THIS!

<https://usdalinc.sc.egov.usda.gov/RHShome.do>



NOT THIS!

https://rdforcera-usda.lightning.force.com/lightning/n/RD_URLA_WelcomeTab



United States
Department of
Agriculture

USDA LINC Lender Interactive Network Connection

[USDA LINC Home](#)

[FSA LINC Home](#)

[RBS LINC Home](#)

[RHS LINC Home](#)

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Single Family Guaranteed Rural Housing

[Electronic Status Reporting \(ESR\)](#)

[Electronic Status Reporting Corrections](#)

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Multi-Family Housing

[Lender Loan Closing/Administration](#)

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[Application Authorization](#)

[Lender Status Report List](#)

[Lender PAD Account Maintenance](#)

Community Facilities

[Lender Loan Closing/Administration](#)

[ID Cross Reference](#)

[Application Authorization](#)

[Lender Status Report List](#)

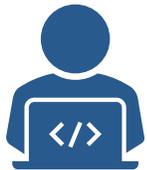
[Lender PAD Account Maintenance](#)



Lender Submission Process

INPUT

Lender (or their agent) inputs application into the GUS.



SUBMIT

Lender's underwriter requests the "Final" submission in the GUS once all information and documentation has been reviewed and verified.



AGENCY REVIEW

Rural Development reviews request to ensure Regulation and Handbook requirements have been met.



UPLOAD

Lender uploads required documentation based on their GUS Underwriting Findings Report.

NOTIFICATION

The GUS notifies Rural Development that there is a new application to review for Conditional Commitment.

LOAN DECISION ISSUED

Conditional Commitment or loan denial letter issued to Lender. Lender may close loan once Conditional Commitment is issued.

****Important note, you have 30 days from Loan Closing to submit your request for your LNG.****

GUS User Roles

Lender's Security Administrator

- Imports applications
- Manually enters application information
- Performs preliminary and final submission
- GUS contact for organization and administers access for staff
- Lenders should have 2 Security Administrators

Representative with Final Submit Authority

- Imports Applications
- Manually enter application information
- Certifies the loan has been underwritten by the lender
- Confirms data is accurate and consistent with lender's loan file
- Performs preliminary and final submission

Can be at lender or branch level

Representative

- Imports applications
- Manually enters application information
- Performs preliminary submission

Can be at lender or branch level

Lender Agent/Broker

- Manually enters loan application information on behalf of a lender through the Lender Agent affiliation
- Performs preliminary submission
- Must release control of application back to the lender user for final submission

Submitting a Successful Loan Application

1 COMPLETENESS

Follow the Checklist



3 TIMELINESS

Upload documents prior to
“Final” submission



2 ACCURACY

Double check your documentation and entries into GUS



4 COMMUNICATION

Notify the agency when documentation are uploaded for
incomplete files



Time Saving Tips and common submission errors in GUS



Intelligent Replacement – Another Enhancement to GUS

How does GUS know?

- **GUS Compares the Lender loan number to existing applications – in doing so it knows if it's a new application or an existing file in GUS**
- If the file meets permitted conditions for update, then it will be updated.
- *If there is more than one application in GUS with the same Lender Loan Number, meeting the conditions that permits an update, then the update file import request will be rejected because GUS does not know which application to update. To facilitate an update, the lender can withdraw unwanted/duplicate applications in GUS so that only one application exists.*

Application Status:

- The file cannot be in Final Submission status
- The file is not in a withdrawn application status
- Control of the application has not been released by the approved lender
- If the application was originally created in GUS by a lender agent user, then the Lender Agent must have released control of the application

Intelligent Replacement – Another Enhancement to GUS

Manual Updates

- Yes, you can always do a manual update in GUS, but Intelligent Replacement is option to update your files.

Changes to Borrower information?

- If data that was originally used to generate a credit report, eligibility finding, etc. changes with an update application import, then the original response from the service will be deleted and the user will need to recall the service from within the GUS application. For example, a GUS application is originally established for John & Mary Homeowner and a joint credit report is issued in GUS. If the update application import file contains a change to John's Social Security Number, then GUS assumes the borrower has changed. In this instance, the existing joint credit report for John & Mary Homeowner is removed from GUS and the user will need to order/re-issue a credit report with the updated Social Security Number for John.
- If data originally used to generate a credit report, eligibility finding, etc. does not change with an update application import then the original response from the service will be retained in GUS following the import.

What if the number of assets changes from the original application?

- GUS will reflect information contained in the update application import file. Essentially, GUS deletes the original asset accounts associated with the existing GUS application and inserts asset accounts as represented in the update application import file.

OLD GUS

= Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission

Additional Data

Sales Price

Property Appraised Value ^(F)

Dwelling Type ^(F)

Monthly Mortgage Credit Certificate(MCC)

Project Type

Structure Type ^(F)

Purchase is ^(F) ←

Is a Repair Escrow Account Established? ^(F) Yes No ←

Type of Repairs Escrowed ^(F) ←

Escrow Repairs Completed By ^(F)

Property is less than 12 months old and never occupied

Additional Data

Sales Price

Property Appraised Value ^(F)

Dwelling Type ^(F)

Monthly Mortgage Credit Certificate(MCC)

Project Type

Structure Type ^(F)

Purchase is ^(F) ←

Is a Repair Escrow Account Established? ^(F) Yes No ←

Type of Repairs Escrowed ^(F) ←

Escrow Repairs Completed By ^(F)

Property is less than 12 months old and never occupied

Common Error in Legacy GUS

New Construction coded as Repair

NEW GUS

New GUS
Limited Input = fewer Errors

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information Declarations / Military **Additional Data** More... ▾

Additional Data

Purchase is (P)
New ▾

Will a repair escrow account be established for repairs to be completed post-issuance of Loan Note Guarantee? (F)
 Yes
 No

System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government. (P)
 Yes
 No

Date Checked on [System for Award Management \(SAM\)](#) (P)
05/03/2021

Lender Name
PRIORITY BANK

USDA Assigned Branch Number
001

Requirement Checks

New Construction Dwellings: USDA new construction requirements and documentation are met. (P)
By Closing ▾

Existing Dwellings: Current minimum property requirements (MPR) of HUD Handbook 4000.1 are met. (P)
Choose One ▾

GUS
"Eligibility"
Annual
Income

Eligibility

> Property Information



> Household Member Information

Monthly Gross Income For All Household Members

Enter the current monthly gross income of all adult household members required to determine annual household income eligibility

Primary Borrower (P)

Base ⓘ

Commission ⓘ

Overtime ⓘ

Military Entitlements ⓘ

Bonus ⓘ

Other ⓘ

All Other Monthly Income Received by Adult Members of the Household ⓘ

Check Income Eligibility

Total Household Income

Allowable Adjustments

Adjusted Household Income

UNKNOWN

Eligibility

> Property Information



> Household Member Information

Monthly Gross Income For All Household Members

Enter the current monthly gross income of all adult household members required to determine annual household income eligibility

Primary Borrower (P)

Base ⓘ

\$3,000.00

Commission ⓘ

\$0.00

Overtime ⓘ

\$0.00

Military Entitlements ⓘ

\$0.00

Bonus ⓘ

\$0.00

Other ⓘ

\$0.00

All Other Monthly Income Received by Adult Members of the Household ⓘ

\$0.00

Check Income Eligibility

Total Household Income

\$36,000.00

Allowable Adjustments

\$0.00

Adjusted Household Income

\$36,000.00

ELIGIBLE

GUS
"Eligibility"

Adjusted
Annual
Income

Borrower Information

Withdraw Ap

▼ Alice Firstimer

▼ Current Employment / Self Employment and Income (1)

Remove

* Employer or Business Name (P) ⓘ

Phone (F) ⓘ

.

XXX-XXX-XXXX

Street Address (F) ⓘ

City (F) ⓘ

State (F) ⓘ

Zip Code (F) ⓘ

Choose One

XXXXX-XXXX

[Zip Code Lookup](#)

Position or Title (F) ⓘ

Start Date (P) ⓘ

MM/DD/YYYY



Use the Calendar Icon to pull up a calendar to help select dates

1

How long in this line of work?

Years (F) ⓘ

Months (F) ⓘ

3

Check if you are the Business Owner or Self Employed ⓘ

Gross Monthly Income

Base (P) ⓘ

\$0.00 / month

Overtime (P) ⓘ

\$0.00 / month

Bonus (P) ⓘ

\$0.00 / month

Commission (P) ⓘ

\$0.00 / month

Military Entitlements (P) ⓘ

\$0.00 / month

Other (P) ⓘ

\$0.00 / month

Total

\$0.00 / month

Add Additional Employment

GUS "Borrower Information"

Repayment Income

Uploading Documents into GUS



Loan documents are uploaded into GUS at time of loan submission.

Admin View Lender View **Documents** View Findings Underwriting Summary Credit Report Submission History/Comparison Activity History

Application Documents

Borrower Information

Borrower ID / Name	Borrower Address
[REDACTED]	[REDACTED]

Upload Documents
Add and Index Individual Document(s) into Image Repository

File Upload Instructions

- Acceptable file formats are Adobe PDF and TIF (no password protected PDF files)
- Password protected documents are not permitted.
- Maximum File Size Is **100MB**.
- User must make a selection for "**Type of Document**" prior to adding files using the Upload feature.
- Up to **10** individual documents can be uploaded at a time.
- Select "**Submit Document(s)**" to attach document(s) to application for submission to USDA.

Type of Document	File Name	Submission Status	Actions
<input type="text" value="Choose One"/>			

Submitted Documents

Uploading Documents into GUS



Uploaded documents, including agency issued forms may be retrieved at the Display Document tab.

Submitted Documents

Note: It may take several minutes for individually indexed documents to process and be available for display.

• Click the "Display Document"  button Icon to display the document you wish to view.

Type of Document	Document Description	Upload Date	Actions
10009	Conditional Commitment	3/8/2021	
10002	Appraisal Report	3/3/2021	
10006	Underwriting	3/3/2021	

Uploading Documents into GUS



We'll get through this one super fast!

Type of Document	Document Description	Upload Date	Actions
10009	Conditional Commitment	4/23/2021	
10002	Appraisal Report	4/20/2021	
10006	Underwriting	4/20/2021	

The New URLA



Updated to support the Revised automated underwriting system.



Required June 1!



Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Lender should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification. If the Lender's automated underwriting system requires other liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Lender is relying on the security property located in a community property state as a basis for repayment of the loan.



I. TYPE OF MORTGAGE AND TERM OF LOAN

Mortgage Applied for: VA Conventional Other: _____ Lender Case Number _____
Amount: \$ _____ Interest Rate: % _____ No. of Months: _____ Amortization: _____ Fixed Rate Other (explain): _____
Type: Fixed ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & zip code): _____ No. of Units: _____
Legal Description of Subject Property (attach description if necessary): _____ Year Built: _____
Purpose of Loan: Purchase Construction Other (explain): _____ Property will be: Primary Residence Secondary Residence Investment
 Refinance Construction-Permanent

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of lot	(b) Cost of Improvements	Total (a + b)
	\$ _____	\$ _____	_____	_____	_____

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	At
	\$ _____	\$ _____

To be completed by the Lender: Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. You are applying for this loan with other _____ each additional Borrower must provide information as directed by your Lender.



Section 1: Borrower Information

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) _____ Social Security Number _____
(or Individual Taxpayer Identification Number) _____
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____
Date of Birth (mm/dd/yyyy) _____ Citizenship U.S. Citizen Permanent Resident Alien Non-Permanent Resident Alien

Type of Credit I am applying for individual credit. I am applying for joint credit. Total Number of Borrowers: _____
Each Borrower intends to apply for joint credit. Your initials: _____
List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) _____

Marital Status Married Separated Unmarried
Dependents (not listed by another Borrower) Number _____ Ages _____
Contact Information Home Phone (____) ____-____ Cell Phone (____) ____-____ Work Phone (____) ____-____ Ext. _____ Email _____
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Current Address Street _____ City _____ State _____ ZIP _____ Country _____ Unit # _____
How Long at Current Address? _____ Years _____ Months Housing No primary housing expense Own Rent (\$ _____/month)

Current Address for LESS than 2 years, list former Address _____



It's Simple, but Important!

Include RD Form 3555-21, "Request for Single Family Housing Loan Guarantee" with all loan submissions.



Put a Signature on It

Completed by lender, signed by lender and applicants - Electronic signatures are acceptable.

Approved Lender:	Approved Lender Tax ID No.:
Contact for this File:	Contact E-Mail:
Contact Phone Number:	
Third Party Originator (TPO):	TPO Tax ID No.:

Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:

Applicant Information (Please complete appropriate)		Co-Applicant Information (Please complete as appropriate)	
Name: _____	Name: _____	Name: _____	Name: _____
The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee. Explain:	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee. Explain:	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee. Explain:	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee. Explain:
Co-Applicant Information (Please complete as appropriate)		Co-Applicant Information (Please complete as appropriate)	
Name: _____	Name: _____	Name: _____	Name: _____
The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee. Explain:	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee. Explain:	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee. Explain:	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee. Explain:
GSA/SAM Exclusion: (Check "Yes" if any party is excluded, otherwise check "No") <i>Only applicable to non-GUS submissions.</i> Yes <input type="checkbox"/> No <input type="checkbox"/> Date GSA/SAM Checked: _____			

1. Is this a refinance loan? Yes No If yes, is the refinanced loan a RD Single Family Guaranteed Loan Direct Loan
If yes, Non-Streamline Streamline Streamline Assist

2a. Number of persons in the household: _____ 2b. Number of dependents under the age of 18 or full-time students: _____

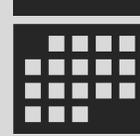
3a. Current annual income in the household is: _____ 3b. Current adjusted income for the household is: _____

4. The applicant understands that Rural Development approval of guarantee is required and is subject to the availability of funds.

5. Loan funds will be used for the following purpose(s): *Only applicable to non-GUS submissions.*

Purchase/Refinance Amount:	_____	_____
Financed Loan Closing Costs:	_____	_____
Repairs/ Other:	_____	_____
Guarantee Fee:	_____	_____
Total Request:	_____	_____

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0179. The time required to complete this information collection is estimated to average 25 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.



Revision Dates Matter

All 4 pages must have the current revision date. Don't save old forms. Bookmark the link instead!

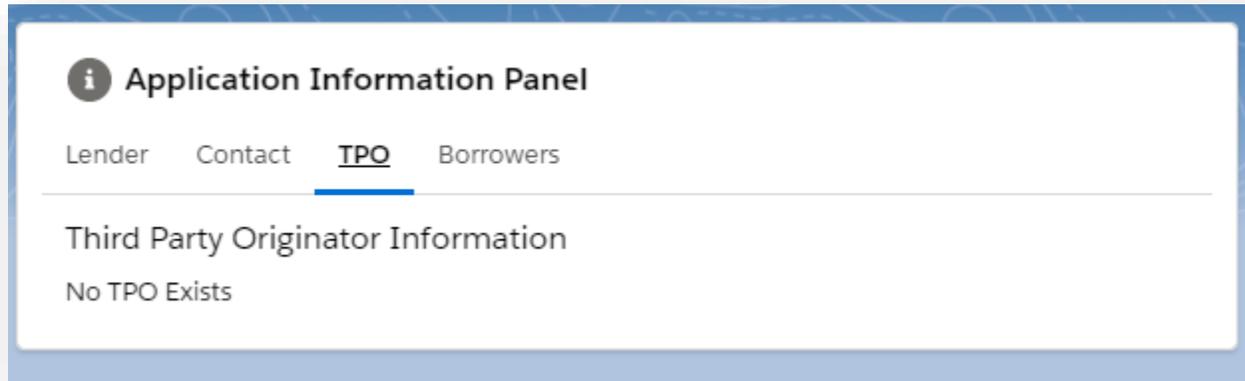


Double Check Those #s

All information entered on the form must match data input into GUS.

Common TPO Errors

GUS says no TPO exists. The TPO on the 3555-21 is listed as the same as the submitting lender, BUT, the Tax ID Numbers are different.

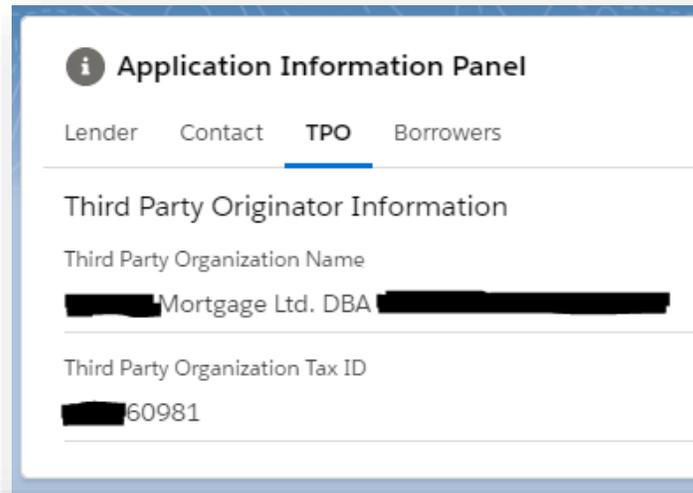


The screenshot shows a web interface titled "Application Information Panel" with an information icon. Below the title are four tabs: "Lender", "Contact", "TPO", and "Borrowers". The "TPO" tab is selected and underlined. Underneath, the text reads "Third Party Originator Information" followed by "No TPO Exists".

Approved Lender: ██████████ LENDING, LLC	Approved Lender Tax ID No.: ██████████ 7466
Contact: ██████████	Approved Lender E-Mail: ██████████
Phone Number: ██████████ 6060	
Third Party Originator (TPO): ██████████ Lending LLC	TPO Tax ID No: ██████████ 08000

Common TPO Errors

GUS has a TPO name that matches the approved lender, but the tax ID numbers don't match. The TPO on the 3555-21 is listed as the same as the submitting lender, and the Tax ID Numbers are different.



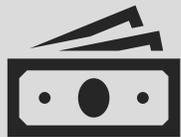
The screenshot shows a web interface titled "Application Information Panel" with tabs for "Lender", "Contact", "TPO", and "Borrowers". The "TPO" tab is selected. Under "Third Party Originator Information", the "Third Party Organization Name" is "Mortgage Ltd. DBA" and the "Third Party Organization Tax ID" is "60981".

Approved Lender: Mortgage, LTD.	Approved Lender Tax ID No.: 16270
Contact:	Approved Lender E-Mail:
Phone Number:	
Third Party Originator (TPO): Mortgage Ltd. DBA	TPO Tax ID No: 60981



Document Your Calculations

Attachment 9-B is now optional, but calculations must still be documented!



Remember Your 3 Income Types

Lender must document annual, adjusted annual, and repayment income.

OPTIONAL Form

Applicant: _____

WORKSHEET FOR DOCUMENTING ELIGIBLE HOUSEHOLD AND REPAYMENT INCOME

Lender Instructions: Determine eligible household income for the Single-Family Housing Guaranteed Loan Program (SFHGLP) by documenting all sources/types of income for all household members. Qualify the loan by documenting all sources/type of income that is stable and dependable utilized to repay the loan.

Identify all Household Members	Age	Full-time Student Y/N?	Disabled Y/N?	Receive Income Y/N?	Source of Income
		No [v]	No [v]	Yes [v]	
		No [v]	No [v]	Yes [v]	
		Yes [v]	No [v]	No [v]	
		Yes [v]	No [v]	Yes [v]	
		No [v]	No [v]	No [v]	
		No [v]	No [v]	No [v]	
		No [v]	No [v]	No [v]	
		No [v]	No [v]	No [v]	

ANNUAL INCOME CALCULATION (Consider anticipated income for the next 12 months for all adult household members as described in 7 CFR 3555.152(b) and HB-1-3555 Chapter 9. Website for instructions/administrative notices: <https://www.rd.usda.gov/publications/regulations-guidelines>)

- Applicant (Wages, salary, self-employed, commission, overtime, bonus, tips, alimony, child support, pension/retirement, social security, disability, trust income, etc.). Calculate and record how the calculation of each income source/type was determined in the space below.

- Co-Applicant (Wages, salary, self-employed, commission, overtime, bonus, tips, alimony, child support, pension/retirement, social security, disability, trust income, etc.) Calculate and record how the calculation of each income source/type was determined in the space below.

- Additional Income to Primary Income (Automobile Allowance, Mortgage Differential, Military, Secondary Employment, Seasonal Employment, Unemployment.) Calculate and record how the calculation of each income source/type was determined in the space below.

- Additional Adult Household Member (s) who are not a Party to the Note (Primary Employment from Wages, Salary, Self-Employed, Additional Income to Primary Employment, Other Income). Calculate and record how the calculation of each income source/type was determined in the space below.

- Income from Assets (Income from household assets as described in HB-1-3555, Chapter 9). Calculate and record how the calculation of each income source/type was determined in the space below.

6. Annual Household Income (Total 1 through 5) **\$ 0.00**



Know When to Upload

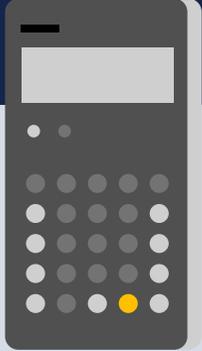
Upload your calculation documentation for GUS “Full Documentation”, “Refer”, “Refer with Caution”, and Manual files.



Double Check Those #s

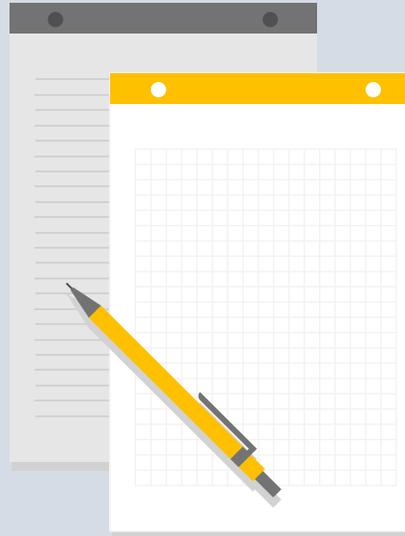
All information entered on the form must match data input into GUS.

Show your math



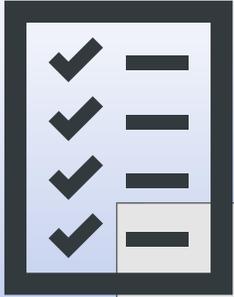
NO!

Annual Income based on Hrly Rate at 40hr/wk + YTD OT Avg



YES!

**Annual Income: $\$32.50 \times 40 \text{ hrs} = \$1,300 \times 52 = \$67,500$
YTD OT $7500/5.4 \text{ mos} = \$1,388.88 \times 12 = \$16,666.67 + \text{hrly } \$67,500 = \$84,166.67$**



- GUS “Accept”
 - Purchase
 - Non-Streamlined Refinance
 - Streamlined Refinance

ATTACHMENT 15-A

Guaranteed Rural Housing



Loan Origination Checklist

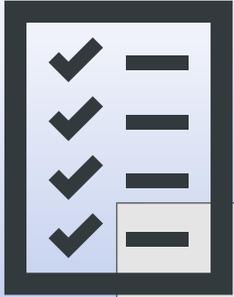
Lender Instructions: Submit the identified documents for the applicable loan type. To expedite loan review, please submit only the identified documents. Documents must not exceed the maximum allowable age set forth in the 7 CFR 3555 and Handbook 1-3555. Rural Development will consider all documents submitted as the certified and true copies of the original documents retained in the lender's permanent file. Electronic delivery to Rural Development is the preferred method. See electronic delivery information in the SFHGLP Lending Partner Webpage: <https://www.rd.usda.gov/page/sfh-guaranteed-lender>. In the subject line include the following: Loan Origination: Borrower Last Name, First Name

General Information		
Applicant(s):	Lender:	Date:

Loan Origination Checklist
Guaranteed Underwriting System (GUS)- Purchase and Non-Streamlined and Streamlined Refinance Transactions
Underwriting Recommendation: ACCEPT

When submitting documents in GUS, the appraisal report must be uploaded separately.

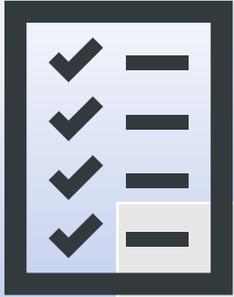
<input type="checkbox"/>	Form RD 3555-21, Request for Single Family Housing Loan Guarantee Include all pages from the current published version Executed by applicant(s) and lender
<input type="checkbox"/>	FEMA Form 086-0-32, Standard Flood Determination Form New construction properties located in 100-year flood plains require additional documentation, including confirmation the base flood elevation (BFE) is below lowest habitable floor
<input type="checkbox"/>	Mortgage Payoff Statement: If refinance transaction
<input type="checkbox"/>	Evidence of qualified alien: If applicant(s) is not a U.S. Citizen For Non-Streamlined and Streamlined Refinance transactions evidence is required when adding a new borrower who is not a U.S. Citizen.
<input type="checkbox"/>	Credit Report for Non-Purchasing Spouse (as applicable) Applies to applicant or property located in a community property state: AZ, CA, ID, LA, NV, NM, TX, WA, WI
<input type="checkbox"/>	Uniform Residential Appraisal Report (URAR) FNMA 1004/FHLMC 70 or applicable report as determined by appraiser (not required for most streamlined refinances)



Page 2

- GUS “Refer” and “Refer with Caution”
- GUS “Accept” with “Full Documentation” Message
- Loans Underwritten Without the Assistance of the GUS
- Manufactured Housing Pilot Loans

Loan Origination Checklist Manual Underwriting, GUS Refer/Refer with Caution Underwriting Recommendation, or GUS Accept with Full Documentation Message on GUS Underwriting Findings and Analysis Report	
When submitting documents in GUS, the appraisal report must be uploaded separately.	
<input type="checkbox"/>	Form RD 3555-21, Request for Single Family Housing Loan Guarantee Include all pages from current published version Executed by applicant(s) and lender
<input type="checkbox"/>	Underwriting Analysis: FNMA 1008/FHLMC 1077, or similar form Executed by the approved lender's underwriter Documentation of annual and repayment income calculations Credit waiver explanations, debt ratio waiver compensating factors, and overall loan file comments may be documented on this form
<input type="checkbox"/>	Uniform Residential Loan Application: FNMA 1003/FHLMC 65 Not required to be signed by applicant(s) or lender Loan amount is not required to match the loan request in GUS or on Form RD 3555-21
<input type="checkbox"/>	Income Verification Documentation: Applicable methods Streamlined: Non self-employed: Written/Electronic VOE + 1 earning statement with YTD figures Full Documentation: Non self-employed: 2 years W-2s + 4 weeks of earning statements with YTD figures Self-Employed: 2 years personal and business filed income tax returns or IRS transcripts with all schedules + YTD profit and loss statement Additional Income Types: SSI, VA Benefits, Pension, Retirement, etc. Refer to Chapter 9 for acceptable verification documents
<input type="checkbox"/>	Asset Documentation: Documentation for all applicable household members per 3555.152(d) VOD's, bank or investment statements, gift letters, etc. Refer to Chapter 9 for acceptable verification documents.
<input type="checkbox"/>	Credit Report: (as applicable) Credit Report: For loans submitted outside of GUS. GUS loans will have the credit report uploaded. Non-Traditional credit tradelines, as applicable Credit supplements, if utilized to support data adjusted from credit report
<input type="checkbox"/>	Credit Report for Non-Purchasing Spouse (as applicable) Applies to applicant or property located in a community property state: AZ, CA, ID, LA, NV, NM, TX, WA, WI
<input type="checkbox"/>	Verification of Rent: NOT APPLICABLE FOR GUS ACCEPT FULL DOCUMENTATION May be applicable for manually underwritten loans with credit scores less than 680
<input type="checkbox"/>	Mortgage Payoff Statement: If refinance transaction
<input type="checkbox"/>	FEMA Form 086-0-32, Standard Flood Determination Form: New construction properties located in 100 year flood plains require additional documentation, including confirmation base flood elevation (BFE) is below lowest habitable floor
<input type="checkbox"/>	Evidence of qualified alien: If applicant(s) is not a U.S. Citizen For Non-Streamlined and Streamlined Refinance transactions evidence is required when adding a new borrower who is not a U.S. Citizen.
<input type="checkbox"/>	Uniform Residential Appraisal Report (URAR) NOT APPLICABLE TO MOST STREAMLINED OR STREAMLINED-ASSIST REFINANCES FNMA 1004/FHLMC 70 or applicable report as determined by appraiser



Page 3

- Streamlined-Assist Refinance
 - Enter application into GUS
 - Upload documents into GUS
 - Email Production Team notifying them application is ready

Loan Origination Checklist Streamlined Assist Refinance Manual Underwrite Review	
<input type="checkbox"/>	Form RD 3555-21, Request for Single Family Housing Loan Guarantee Include all pages from current published version Executed by applicant(s) and lender
<input type="checkbox"/>	Underwriting Analysis: FNMA 1008/FHLMC 1077, or similar form Executed by the approved lender's underwriter Documentation of annual and repayment income calculations
<input type="checkbox"/>	Uniform Residential Loan Application: FNMA 1003/FHLMC 65 Not required to be signed by applicant(s) or lender Loan amount is not required to match the loan amount on Form RD 3555-21
<input type="checkbox"/>	Income Verification Documentation: Required for Annual Income Calculations Streamlined Documentation: Non self-employed: Written/Electronic VOE + 1 earning statement with YTD figures Full Documentation: Non self-employed: 2 years W-2's + 4 weeks of earning statements with YTD figures Self-Employed: 2 years personal and business filed income tax returns or IRS transcripts with all schedules + YTD profit and loss statement Additional Income Types: SSI, VA Benefits, Pension, Retirement, etc. Refer to Chapter 9 for acceptable verification documents
<input type="checkbox"/>	Asset Documentation: Annual Income Calculations Documentation for all applicable household members per 3555.152(d) VOD's, bank or investment statements, gift letters, etc. Refer to Chapter 9 for acceptable verification documents.
<input type="checkbox"/>	Mortgage Payment History for previous 12 month period Credit Report or Verification of Mortgage
<input type="checkbox"/>	Mortgage Payoff Statement
<input type="checkbox"/>	Evidence of qualified alien status is required when adding a new borrower who is not a U.S. Citizen.
<input type="checkbox"/>	Uniform Residential Appraisal Report (URAR) Only applicable to current Direct Loan borrowers for the purpose of calculating subsidy recapture.

Lender's Required Conditions

Prior to Final Submission Findings

Underwriting Summary

Underwriting Recommendation: Accept With Full Documentation / Eligible

Property Eligibility	Eligible
Income Eligibility	Eligible
Loan Eligibility	Eligible
Loan Risk Evaluation	Accept

(HDF): Obtain FEMA Form 086-0-32 (SFHDF). Submit form to Rural Development when requesting a conditional commitment for 1 yr. floodplain the lender must ensure flood insurance through FEMA's National Flood Insurance Program (NFIP) is available for the borrower's own, or private flood insurance, as approved by the lender, is purchased. Additional requirements for flood insurance are listed for new construction properties.

Intelligence when reviewing the loan file to determine if there is any potentially derogatory or contradictory information that is not part of the information in the data submitted to GUS. If the lender is aware of any contradictory, derogatory, or erroneous information, the lender is aware of debts, late payments or derogatory information that has not been made available to the data submitted to GUS, ACCEPT may be required to be manually downgraded by the lender to REFER on the Credit Underwriting page in GUS. The file will remain in the applicant's account after loan closing and must be supported with proper documentation per HB-1-3555 Chapter 8. Gift funds from any source may not be included in the cash reserve calculation. Gift funds omitted from repayment consideration in the application. Lender must document the reason the account(s) was omitted in the application (for each tradeline omitted) and retain documentation surrounding the omission in their permanent case file. Refer to HB-1-3555 Chapter 8. Wright, Joshua Clyde has liability with an account type of CollectionJudgements, balance of \$25.00, monthly payment of \$25.00 owed to Collection which has been designated as No. Omit. (Note: collection)

Prior to Conditional Commitment Findings

- 2001 - Required Documentation: ACCEPT recommendation is contingent on submission of the following to Rural Development: 1) Completed Form RD 3555-21, 'Request for Single Family Housing Loan Guarantee', which includes the 'Worksheet for Documenting Eligible Household and Repayment Income', 2) Completed 'Uniform Residential Appraisal Report' or its equivalent (excluding streamline refinance transactions), 3) Completed FEMA Form 086-0-32, 'Standard Flood Hazard Determination Form', and 4) A copy of the final GUS Underwriting Findings Report. Certain transactions may require additional documentation be submitted (e.g. qualified alien documentation, non-purchasing spouse credit report, etc.).
- 31063 - FULL DOCUMENTATION REVIEW: This application has been randomly selected for a data integrity review by the Agency prior to issuance of conditional commitment. Lender must provide a fully documented loan file to Rural Development in support of all data entered into the automated application.

ment for an AU... files, as... n may be... zero dollar... ted on the... nce on the... nts for the... udes all of the... icant(s) can... and 36% TD... ement to carry

- 60022 - Collection Accounts: Collection accounts are reported on a credit report associated with this application. Lenders must confirm all unpaid collection accounts are considered in the repayment analysis and determine if the applicant(s) is an acceptable credit risk regardless of GUS underwriting recommendation. Cumulative totals of non-medical collections that exceed \$2,000 must meet one of the following: 1) Require payment in full prior to loan closing, 2) Include the payment from an existing or new repayment agreement with the creditor in the total debt ratio, or 3) Include 5% of the outstanding balance in the total debt ratio. Refer to HB-1-3555 Chapter 10 for additional assistance with GUS data entry and credit exception requirements.
- 60022 - Interested Party Contribution Cap: Seller or other interested party contributions towards closing costs in excess of six percentage points are prohibited in accordance with HB-1-3555 Chapter 6.3 (some exclusions may apply).
- 60052 - Gift Funds: Gift funds may not be contributed from any source that has an interest in the sale of the property (seller, builder, real estate agent, etc.). A gift letter must evidence the funds do not have to be repaid, evidence of funds from the party providing the gift, and evidence the funds were deposited into the applicant's account (if noted as 'deposited' on the Loan and Property Information page).
- 60061 - Loan Discount Points: Loan discount points, other than to reduce the effective interest rate, cannot be financed as part of the loan. Discount points must be reasonable and customary for the area and cannot be more than those charged other applicants for comparable transactions. Refer to HB-1-3555 Chapter 6 for additional information related to discount points.

Prior to Conditional Commitment Findings

- 2001 - Required Documentation: ACCEPT recommendation is contingent on submission of the following to Rural Development: 1) Completed Form RD 3555-21, 'Request for Single Family Housing Loan Guarantee', which includes the 'Worksheet for Documenting Eligible Household and Repayment Income', 2) Completed 'Uniform Residential Appraisal Report' or its equivalent (excluding streamline refinance transactions), 3) Completed FEMA Form 086-0-32, 'Standard Flood Hazard Determination Form', and 4) A copy of the final GUS Underwriting Findings Report. Certain transactions may require additional documentation be submitted (e.g. qualified alien documentation, non-purchasing spouse credit report, etc.).
- 31063 - FULL DOCUMENTATION REVIEW: This application has been randomly selected for a data integrity review by the Agency prior to issuance of conditional commitment. Lender must provide a fully documented loan file to Rural Development in support of all data entered into the automated application.



Resubmission Policy

ACTION REQUIRED

- ✓ Borrowers added or deleted
- ✓ Decrease in income
- ✓ Decrease in cash assets
- ✓ Increase in loan amount
- ✓ Increase in interest rate
- ✓ Increase in mortgage or personal liabilities of \$51 or more

NO ACTION REQUIRED

- ✓ Decrease in interest rate
- ✓ Decrease in loan amount
- ✓ Decrease in mortgage or personal liabilities
- ✓ Increase in assets
- ✓ Increase in mortgage or personal liabilities of \$50 or less

Common GUS Errors and How to Fix Them



GUS Validation Error Messages

Double check your data.

Pay extra attention to fields required for Preliminary VS Final submissions.

Current employer phone number and address

Current position and how long in the line of work

Former employer address, phone number and monthly income

Marital Status

Mailing Address and how long at the current address

Assets - Financial Institution and account number

CAIVRS – Confirm the CAIVRS is valid

Demographic

GUS Validation Error Messages

Double check your data.
Pay extra attention to fields required for Preliminary VS Final submissions.

Marital Status (F) ⓘ

Cash or Market Value (P) ⓘ

LEGEND: (*) Required (P) Preliminary (F) Final

XML Import Fail – Fairly Generic Code

This could be caused by entering...

Too many characters in addresses, loan numbers, etc.

Note rate must be entered as an actual rate, 0.00 for the note rate will give this error

Text in a numeric field will give you the XML Import Fail

Limited Characters

This may cause issues when...

Dependent Age

Only allows for 2 numeric characters. If dependent under 1 year, round up

MSA

Cannot be N/A it must be 5 characters

Loan Originator Address

The first line can not exceed 35 character and the second line cannot exceed 11 characters

Lender TAX ID

Do not put the dash, limited to 9 numeric characters

Lender Loan Number

Limited to 15 characters

Debt Account Numbers

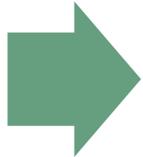
Limited to 30 characters

What to do if you get an XML Import Failure

Scroll to the
bottom of the
page



Screen shot the
entire message



Email the screen
shot along with
the GUS
Application ID
number and your
contact
information to the
GUS Helpdesk

Schema Validation Error

The LOS is not producing XML Files according to the DU specifications.



How do I fix it?



Contact the helpdesk for assistance and make your LOS vender aware so they can make changes and correct the problem.

Ineligible Error Findings

What Causes Them?

Incorrect or invalid
CAIVRS number.

*Pull CAIVRS, don't just
populate a number.*

Incorrect address
input into GUS.

*Verify the property
address.*

Incorrect SAM
response.

*Verify "NO" is checked
and not "YES" if no
parties have been
debarred.*

Ineligible Error Findings

What Causes Them?

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information Declarations / Military **Additional Data** More...▼

Additional Data

Purchase is (P)

Choose One ▼

Will a repair escrow account be established for repairs to be completed post-issuance of Loan Note Guarantee? (F)

- Yes
 No

System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government. (P)

- Yes
 No

If lender checks "yes" the loan will get an ineligible

Date Checked on System for Award Management (SAM) (P)

MM/DD/YYYY

Lender Name

USDA Assigned Branch Number

Liabilities

Will transfer to GUS
when credit is pulled
in the LOS

Must be manually
input if a manual file
in GUS OR...

if Credit is updated
in GUS after being
imported from the
LOS

Commonly Missed

**DON'T
FORGET TO
COMPLETE
THIS!**

Application Information Panel

Lender Contact TPO Borrowers

Contact Information

Lender Contact Name

Lender Contact Phone Number

Lender Contact Phone Extension

Lender Contact Email Address

Lender Toolkit



Lender Webpage



Monitor posted turn times daily



Loans reviewed in order received



<https://www.rd.usda.gov/page/sfh-guaranteed-lender>

SFH Guaranteed Lender

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HOME > SFH GUARANTEED LENDER

COVID-19

An important notice for servicers with loans insured or guaranteed by the Rural Housing Service [CARES Act Forbearance Fact Sheet for Mortgagees and Servicers](#)

Loan Status

We are currently reviewing new loan applications and conditions received on or before 04/12/2021

Important URLA and GUS Information

New GUS is now operational! You can access New GUS through [USDA LINC](#) and your current credentials and passwords are still valid. The new system was designed to accommodate new URLA and importation of the new FNMA MISMO 3.4 v1.8.1 format, however, files originated with the old 1003 may still be submitted through June 1, 2021.

Full guidance, including complete and detailed New GUS training modules, is available in the [LINC Library](#). Help is also available within New GUS by selecting the "User Guides" tab, or the "Contact Us" tab can also be accessed when problems cannot be solved through the other guidance provided.

Subscribe to Notifications

Critical program information such as policy updates, funding status, and automation changes are sent by email through GovDelivery [Sign Up to Receive Critical Updates](#)

Four Processing
Teams



Contact Regarding
Specific Applications



LINC Training &
Resource Library



<https://www.rd.usda.gov/page/sfh-guaranteed-lender>

Download the Full GRH Contact Sheet

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

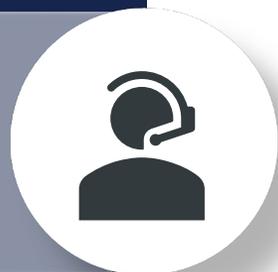
Include all the details!



Contact the appropriate team based on the property's state



Direct general questions to Program and Policy Staff



<https://www.rd.usda.gov/page/sfh-guaranteed-lender>

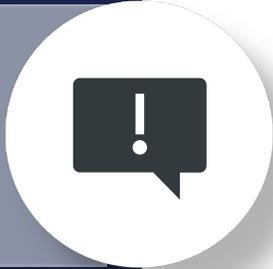
File-specific questions should be emailed to the production team responsible for the state. For example, if you had a question regarding a guaranteed loan application in Nebraska, you would email SFHGLPTWO@usda.gov to contact Team Two.

In most cases, our staff can provide a response within 24 hours during normal business days. We can answer faster if you:

1. Identify the state the application is located; if applicable;
2. Provide applicant's name, if applicable;
3. Include contact information; and
4. Indicate if you would like a call back (otherwise you will receive an email reply)

For general inquiries, please contact sfhgld.program@usda.gov. This includes questions on policy interpretation, lender training, marketing and outreach and servicing support.

Critical Alerts & Updates



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U.S. DEPARTMENT OF AGRICULTURE

Together, America Prospers

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To sign up for updates or to access your subscriber preferences, please enter your contact information below.

Subscription Type

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Email Address

*

Submit

Cancel

Excellent Resource!



Use Ctrl-F to find answers quickly!



Bookmark It!



<https://www.rd.usda.gov/page/usda-linc-training-resource-library>

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

GUS LENDER USER GUIDE

JANUARY 22, 2021

HOME

APPLICATIONS

USER GUIDES

CONTACT US

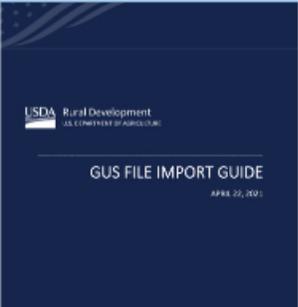


Welcome to Rural Development's Guaranteed Underwriting System (GUS)

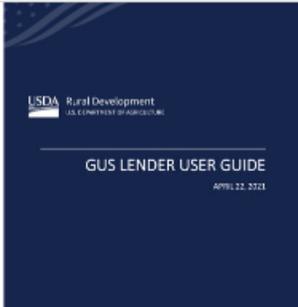
Libraries

User Guides

2 items



 **GUS File Import Guide**



 **GUS Lender User Guide**

7 CFR Part 3555



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<https://www.rd.usda.gov/resources/regulations/program-regulations>

PART 3555—GUARANTEED RURAL HOUSING PROGRAM

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Subpart A—General

- §3555.1 Applicability.
- §3555.2 Purpose.
- §3555.3 Civil rights.
- §3555.4 Mediation and appeals.
- §3555.5 Environmental requirements.
- §3555.6 State and local law.
- §3555.7 Exception authority.
- §3555.8 Conflict of interest.
- §3555.9 Enforcement.
- §3555.10 Definitions and abbreviations.
- §§3555.11-3555.49 [Reserved]
- §3555.50 OMB control number.

Subpart B—Lender Participation

- §3555.51 Lender eligibility.
- §3555.52 Lender approval.
- §3555.53 Contracting for loan origination.
- §3555.54 Sale of loans to approved lenders.
- §§3555.55-3555.99 [Reserved]
- §3555.100 OMB control number.

HB-1-3555



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<https://rd.usda.gov/resources/directives/handbooks>

▼ HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

[Consolidated version \(large document may take long to load\)](#)

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Ratio Analysis

Origination FAQs



Bookmark It!



Use Ctrl-F to find answers quickly!



FAQ Frequently Asked Questions

Single-Family Housing Guaranteed Loan Program Origination

Training &
Resources



Great for new
employees and
those needing a little
refresher!



Check back for
updates



<https://www.rd.usda.gov/page/usda-linc-training-resource-library>

LINC Training and Resources

Contact Us

SFH Guaranteed Loan Origination Basic Training

SFH Guaranteed Loan Origination Documents and Resources

Guaranteed Underwriting System (GUS)

Guaranteed Underwriting System – Lender Test Environment (GUS LTE)

Lender Loan Closing/Administration

Guaranteed Annual Fee Billing and Payment

Electronic Status Reporting (ESR)

Loss Claims and Mitigation

Security

Have a question on
POLICY?

Contact the PAC team!



Need **TRAINING?**

Contact the LPA team!



Have a question on a
SPECIFIC FILE?

Contact the OPD!



USDA Rural Development U.S. DEPARTMENT OF AGRICULTURE		Single Family Housing Guaranteed Loan Program (SFHGLP) Contacts & Resources	
TOPIC		CONTACT	
File-Specific Questions Information to include in email: <ul style="list-style-type: none"> Identify the state the application is located; if applicable; Provide applicant's name and USDA borrower ID, if applicable; GUS loan number, if applicable Include contact information; and Indicate if you would like a call back 		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	
Lender Approval/Recertification		sfhgld.compliance@usda.gov	
Lender Self-Report			
Program Training		sfhgld.lenderpartner@usda.gov	
Program Marketing & Outreach			
General Loan Scenario Questions		sfhgld.program@usda.gov	
Loan Policy/Regulation/Handbook			
Loan Servicing		sfhgldpservicing@usda.gov	
Technical Issues: GUS		RD.HD@USDA.GOV	
Technical Issues: e-Authentication		E_Authentication FAQs: (https://www.eauth.usda.gov/eauth/b/usda/faq) E-Authentication Contact Us: (https://www.eauth.usda.gov/eauth/b/usda/contactus)	
Loss Claims		guarantee.svc@usda.gov	
Monthly & Quarterly Status Reporting		rd.nfaochsb@usda.gov	
GUS User Agreements			
TOOLS & RESOURCES			
Regulation and Handbook: https://www.rd.usda.gov/resources/directives Lender Webpage—Turn times, contact information, and helpful links: https://www.rd.usda.gov/page/sfh-guaranteed-lender USDA LINC—Training modules, user guides, and more useful resources: https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library GovDelivery—Receive notifications regarding origination, servicing, and GUS updates: https://public.govdelivery.com/accounts/USDARD/subscriber/new			

Do you feel you need training?

Have your organization reach out to the Lender Partner Activities Branch with a specific training request, we will make it happen!



Contact us at: sfhgld.lenderpartner@usda.gov, we look forward to hearing from you!

Thankya





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