Creating Efficiency with New GUS

Presented by: Trish Cousins, Finance and Loan Analyst, Lender and Partner Activities Branch
Todays 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
The GUS notifies Rural Development that there is a new application to review for Conditional Commitment.

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

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

Lender’s underwriter requests the “Final” submission in the GUS once all information and documentation has been reviewed and verified.

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

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

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

Conditional Commitment or loan denial letter issued to Lender. Lender may close loan once Conditional Commitment is issued.
### GUS User Roles

<table>
<thead>
<tr>
<th>Role</th>
<th>Responsibilities</th>
</tr>
</thead>
</table>
| **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 |
| **Representative** | - Imports applications  
- Manually enters application information  
- Performs preliminary submission |
| **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 |

*Can be at lender or branch level*
Submitting a Successful Loan Application

1. **Completeness**
   Follow the Checklist

2. **Accuracy**
   Double check your documentation and entries into GUS

3. **Timeliness**
   Upload documents prior to “Final” submission

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.
Common Error in Legacy GUS

New Construction coded as Repair
Limited Input = fewer Errors
### 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)**

<table>
<thead>
<tr>
<th>Component</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base</td>
<td>$0.00</td>
</tr>
<tr>
<td>Commission</td>
<td>$0.00</td>
</tr>
<tr>
<td>Overtime</td>
<td>$0.00</td>
</tr>
<tr>
<td>Military Entitlements</td>
<td>$0.00</td>
</tr>
<tr>
<td>Bonus</td>
<td>$0.00</td>
</tr>
<tr>
<td>Other</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Total Household Income**

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Allowable Adjustments**

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Adjusted Household Income**

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
</tr>
</tbody>
</table>

[Check Income Eligibility]
GUS “Eligibility”

Adjusted Annual Income

Adjusted 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: $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

- Total Household Income: $36,000.00
- Allowable Adjustments: $0.00
- Adjusted Household Income: $36,000.00

Check Income Eligibility

ELIGIBLE
**Borrower Information**

**Repayment Income**

<table>
<thead>
<tr>
<th>Current Employment / Self Employment and Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>* Employer or Business Name (P)</td>
</tr>
<tr>
<td>Street Address (F)</td>
</tr>
<tr>
<td>City (F)</td>
</tr>
<tr>
<td>State (F)</td>
</tr>
<tr>
<td>Zip Code (F)</td>
</tr>
<tr>
<td>Start Date (P)</td>
</tr>
</tbody>
</table>

**How long in this kind of work?**

<table>
<thead>
<tr>
<th>Years (F)</th>
<th>Months (F)</th>
</tr>
</thead>
</table>

**Gross Monthly Income**

<table>
<thead>
<tr>
<th>Income Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base (P)</td>
<td>$0.00</td>
</tr>
<tr>
<td>Overtime (P)</td>
<td>$0.00</td>
</tr>
<tr>
<td>Bonus</td>
<td>$0.00</td>
</tr>
<tr>
<td>Commission</td>
<td>$0.00</td>
</tr>
<tr>
<td>Military Entitlements</td>
<td>$0.00</td>
</tr>
<tr>
<td>Other (P)</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Total**

$0.00

*Use the Calendar icon to pull up a calendar to help select dates.*
Loan documents are uploaded into GUS at time of loan submission.
Uploading Documents into GUS

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

<table>
<thead>
<tr>
<th>Type of Document</th>
<th>Document Description</th>
<th>Upload Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>10009</td>
<td>Conditional Commitment</td>
<td>3/8/2021</td>
</tr>
<tr>
<td>10002</td>
<td>Appraisal Report</td>
<td>3/3/2021</td>
</tr>
<tr>
<td>10006</td>
<td>Underwriting</td>
<td>3/3/2021</td>
</tr>
</tbody>
</table>

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.
# Uploading Documents into GUS

This is going to take awhile…

<table>
<thead>
<tr>
<th>ID</th>
<th>Status</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>10006</td>
<td>Underwriting</td>
<td>4/20/2021</td>
</tr>
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<td>10006</td>
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<td>4/20/2021</td>
</tr>
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Uploading Documents into GUS

We’ll get through this one super fast!

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<th>Actions</th>
</tr>
</thead>
<tbody>
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<td>10009</td>
<td>Conditional Commitment</td>
<td>4/23/2021</td>
<td></td>
</tr>
<tr>
<td>10002</td>
<td>Appraisal Report</td>
<td>4/20/2021</td>
<td></td>
</tr>
<tr>
<td>10006</td>
<td>Underwriting</td>
<td>4/20/2021</td>
<td></td>
</tr>
</tbody>
</table>
The New URLA

Updated to support the Revised automated underwriting system.

Required June 1!
It’s Simple, but Important!
Include RD Form 3555-21, “Request for Single Family Housing Loan Guarantee” with all loan submissions.

Revision Dates Matter
All 4 pages must have the current revision date. Don’t save old forms. Bookmark the link instead!

Put a Signature on It
Completed by lender, signed by lender and applicants - Electronic signatures are acceptable.

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.

<table>
<thead>
<tr>
<th>Application Information Panel</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Lender</strong></td>
</tr>
<tr>
<td>Third Party Originator Information</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Approved Lender:</th>
<th>LENDING, LLC</th>
<th>Approved Lender Tax ID No.:</th>
<th>7466</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact:</td>
<td></td>
<td>Approved Lender E-Mail:</td>
<td></td>
</tr>
<tr>
<td>Phone Number:</td>
<td>513-06060</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third Party Originator (TPO):</td>
<td>Lending LLC</td>
<td>TPO Tax ID No.:</td>
<td>08000</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Approved Lender: MORTGAGE, LTD.</th>
<th>Approved Lender Tax ID No.: 16270</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact: xxxxxx</td>
<td>Approved Lender E-Mail: xxxxxx</td>
</tr>
<tr>
<td>Phone Number: xxxxxx</td>
<td>TPO Tax ID No.: 60981</td>
</tr>
<tr>
<td>Third Party Originator (TPO): xxxxxx Mortgage Ltd. DBA</td>
<td>TPO Tax ID No.: 60981</td>
</tr>
</tbody>
</table>
Document Your Calculations

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

Know When to Upload

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

Remember Your 3 Income Types

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

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 x 40 hrs = $1,300 x 52 = $67,500

**YTD OT 7500/5.4 mos =** $1,388.88 x 12 = $16,666.67 + hrly $67,500 = $84,166.67
- GUS “Accept”
  - Purchase
  - Non-Streamlined Refinance
  - Streamlined Refinance
- GUS “Refer” and “Refer with Caution”
- GUS “Accept” with “Full Documentation” Message
- Loans Underwritten Without the Assistance of the GUS
- Manufactured Housing Pilot Loans
Streamlined-Assist Refinance
- Enter application into GUS
- Upload documents into GUS
- Email Production Team notifying them application is ready
Prior to Final Submission Findings

Prior to Conditional Commitment Findings

1. 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-O-32, 'Standard Flood Hazard Determination Form', and 4) A copy of the final GUS Underwriting Findings Report. Certain transactions may require additional documentation to be submitted (e.g. qualified alien documentation, non-purchasing spouse credit report, etc.).

2. 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.

Prior to Conditional Commitment Findings

1. 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-O-32, 'Standard Flood Hazard Determination Form', and 4) A copy of the final GUS Underwriting Findings Report. Certain transactions may require additional documentation to be submitted (e.g. qualified alien documentation, non-purchasing spouse credit report, etc.).

2. 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

- 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

- 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

<table>
<thead>
<tr>
<th>Double check your data.</th>
<th>Current employer phone number and address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay extra attention to fields required for Preliminary VS</td>
<td>Current position and how long in the line of work</td>
</tr>
<tr>
<td>Final submissions.</td>
<td>Former employer address, phone number and monthly income</td>
</tr>
<tr>
<td></td>
<td>Marital Status</td>
</tr>
<tr>
<td></td>
<td>Mailing Address and how long at the current address</td>
</tr>
<tr>
<td></td>
<td>Assets - Financial Institution and account number</td>
</tr>
<tr>
<td></td>
<td>CAIVRS – Confirm the CAIVRS is valid</td>
</tr>
<tr>
<td></td>
<td>Demographic</td>
</tr>
</tbody>
</table>
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 cannot exceed 35 characters 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 vendor 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?
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!
Lender Toolkit
Monitor posted turn times daily

Loans reviewed in order received

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 Mortgagors 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 LINE and your current credentials and passwords are still valid. The new system was designed to accommodate new URLA and Importation of the new FNMA MISM0 3.4 v1.11 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 UNL 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

https://www.rd.usda.gov/page/sfh-guaranteed-lender
### Four Processing Teams

Contact Regarding Specific Applications

LINC Training & Resource Library

[Download the Full GRH Contact Sheet](https://www.rd.usda.gov/page/sfh-guaranteed-lender)

<table>
<thead>
<tr>
<th>Production Teams</th>
<th>States</th>
</tr>
</thead>
<tbody>
<tr>
<td>Production Team One</td>
<td>AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WY</td>
</tr>
<tr>
<td><a href="mailto:SFHGLPONE@usda.gov">SFHGLPONE@usda.gov</a></td>
<td></td>
</tr>
<tr>
<td>Production Team Two</td>
<td>AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK</td>
</tr>
<tr>
<td><a href="mailto:SFHGLPTWO@usda.gov">SFHGLPTWO@usda.gov</a></td>
<td></td>
</tr>
<tr>
<td>Production Team Three</td>
<td>CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV</td>
</tr>
<tr>
<td><a href="mailto:SFHGLPTHREE@usda.gov">SFHGLPTHREE@usda.gov</a></td>
<td></td>
</tr>
<tr>
<td>Production Team Four</td>
<td>FL, IN, OH, PA, PR, TN, VA, VI</td>
</tr>
<tr>
<td><a href="mailto:SFHGLPFOUR@usda.gov">SFHGLPFOUR@usda.gov</a></td>
<td></td>
</tr>
</tbody>
</table>
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 sfhglpd.program@usda.gov. This includes questions on policy interpretation, lender training, marketing and outreach and servicing support.
Critical Alerts & Updates

Stay Up-to-Date

Sign Up Today!

Email Updates

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

Subscription Type: Email

Email Address

Submit  Cancel

PART 3555—GUARANTEED RURAL HOUSING PROGRAM

Contents

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.
Training & Resources

Great for new employees and those needing a little refresher!

Check back for updates


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

Check back for updates
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: sfhglid.lenderpartner@usda.gov, we look forward to hearing from you!