



Guaranteed Underwriting System (GUS)

Presented by
Trish Cousins, LPA

Utilizing GUS (Guaranteed Underwriting System)



All qualifying loans must go through GUS

- Developed to automate process of credit risk evaluation of the SFHGLP.
- GUS compliments but does not replace the judgement of experienced underwriters.
- Incorporates a modified version of the Federal Housing Administration TOTAL score card.
- GUS is not designed to evaluate the dependability of repayment income.

Gaining Access to GUS



“Gaining Access to GUS Guide”



“USDA LINC Training & Resource Library”



“Guaranteed Underwriting System (GUS)”

Gaining Access to GUS



[What is Login.gov?](#) [Who uses Login.gov?](#) [Create an account](#) [Help center](#)

The public's one account for government.

Use one account and password for secure, private access to participating government agencies.

[Make the Switch to Login.gov \(govdelivery.com\)](https://govdelivery.com)

SFH Guaranteed Origination

March 18, 2024

Make the Switch to Login.gov

Switch to Login.gov Today!

Don't wait -- sign up and make the switch to Login.gov today! Login.gov provides added security benefits of multi-factor authentication to protect your personal information.

What you need to know:

The second phase of transitioning USDA customers from eAuth to Login.gov will begin the evening of Monday, March 25, 2024. The target goal for the final phase of transitioning customers with existing eAuth accounts to Login.gov for access to USDA is the end of September 2024. Once implemented, Login.gov will be the mandatory method for accessing all USDA eAuth protected applications.

How it will work:

Login.gov will continue to be optional during this second phase; however, it is highly recommended transitioning to Login.gov for the added security benefits.

- Customers who log in with eAuth accounts will be prompted at every login to link their account with Login.gov.
 - Select the "Link with Login.gov" option to create a Login.gov account and link with eAuth for access to USDA sites.
 - Select the "Not Now" option to go to the application.

Gaining Access to GUS

Create your [login.gov](https://www.login.gov) account at www.eauth.usda.gov/home/



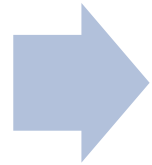
Complete the required training to obtain access to GUS



Determine: Are you a Third-Party Originator or a Direct Lender

Third Party Originator

Pull the Lender
Access to GUS Guide
available under the
GUS Tab on the LINC
Training and Resource
Library page.



Contact the lenders
of your choice.



Provide the lender's
GUS Security
Administrator with
your login.gov ID or
eAuthentication
information, they will
set up access to GUS.

[rd-sfh-systemaccessandsecurityguide.pdf \(usda.gov\)](https://www.usda.gov/rd-sfh-systemaccessandsecurityguide.pdf)

USDA Approved Lender

Pull the System Access and Security Guide available under the GUS Tab on the LINC Training and Resource Library page.



Contact the GUS Security Administrator for your company.



Provide the lender's GUS Security Administrator with your Login.gov ID or eAuthentication information, they will set up access to GUS.

[rd-sfh-systemaccessandsecurityguide.pdf \(usda.gov\)](https://www.usda.gov/rd-sfh-systemaccessandsecurityguide.pdf)

Using GUS



USDA LINC Training & Resource Library

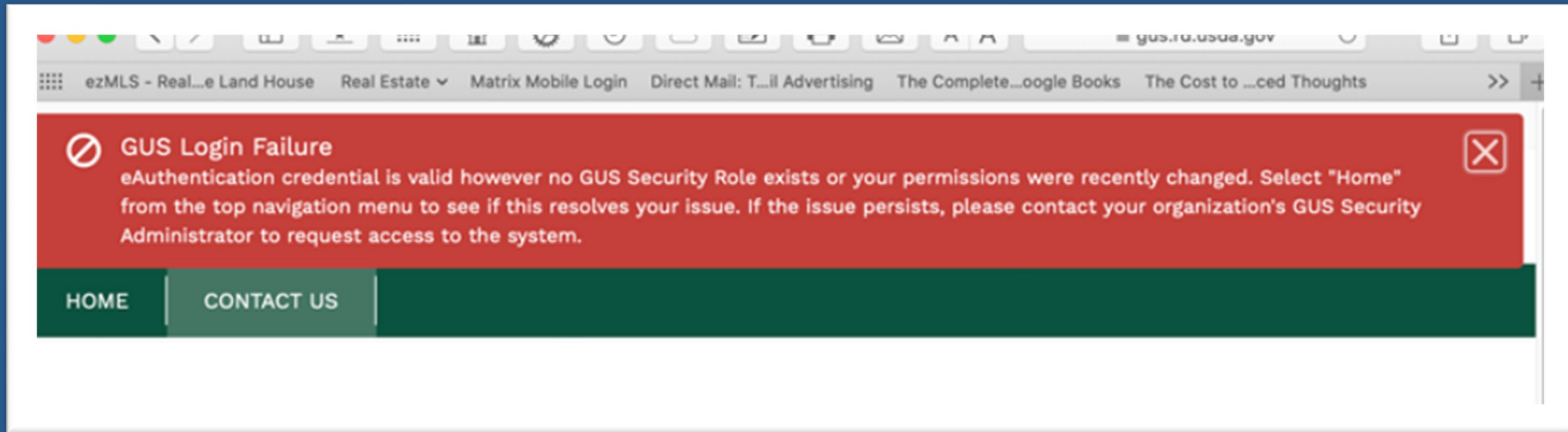


User Guides in GUS



GUS Lender User Guide

Login Failure



The screenshot shows a web browser window with the address bar displaying `gus.ro.usda.gov`. The browser's tab bar includes several open tabs: "ezMLS - Real...e Land House", "Real Estate", "Matrix Mobile Login", "Direct Mail: T...il Advertising", "The Complete...oogle Books", and "The Cost to ...ced Thoughts". A red error banner is displayed across the top of the page content, containing the following text:

GUS Login Failure
eAuthentication credential is valid however no GUS Security Role exists or your permissions were recently changed. Select "Home" from the top navigation menu to see if this resolves your issue. If the issue persists, please contact your organization's GUS Security Administrator to request access to the system.

Below the error banner is a dark green navigation bar with two buttons: "HOME" and "CONTACT US".

GUS User Roles

Security or Branch Administrator

- Imports applications
- Manually enters application information
- Performs preliminary and final submission
- GUS contact for organization and administers access for staff
- Lenders should have at least 2 Security Administrators
- *Can be at lender or branch level*

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/or 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 or imports loan application information on behalf of a lender through the Lender Agent affiliation
- Performs preliminary submission
- Must release control of application back to approved lender for final submission



BOOKMARK
THIS!

[RHS LINC Home \(usda.gov\)](https://www.usda.gov)



NOT THIS!

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



United States
Department of
Agriculture

USDA LINC Lender Interactive Network Connection

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Home](#)

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[Message
Board](#)

Single Family Guaranteed Rural Housing

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

[Electronic Status Reporting Corrections](#)

[Guaranteed Annual Fee](#)

[Mortgage Recovery Advance Receivable Payments](#)

[Mortgage Recovery Advance Receivable History](#)

[Loss Claim Administration](#)

[Guaranteed Underwriting System \(GUS\)](#)

[Lender Loan Closing/Administration](#)

[ID Cross Reference](#)

[Application Authorization](#)

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Multi-Family Housing

[Lender Loan Closing/Administration](#)

[ID Cross Reference](#)

[Application Authorization](#)

[Lender Status Report List](#)

[Lender PAD Account Maintenance](#)

Community Facilities

[Lender Loan Closing/Administration](#)

[ID Cross Reference](#)

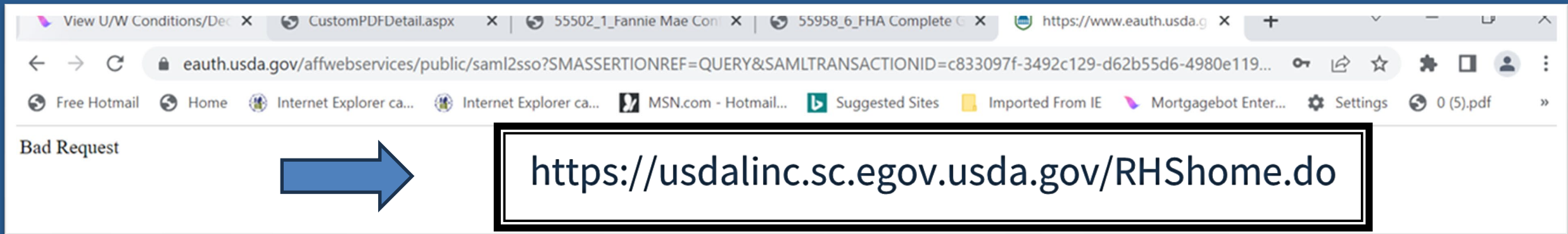
[Application Authorization](#)

[Lender Status Report List](#)

[Lender PAD Account Maintenance](#)



Bad URL for GUS



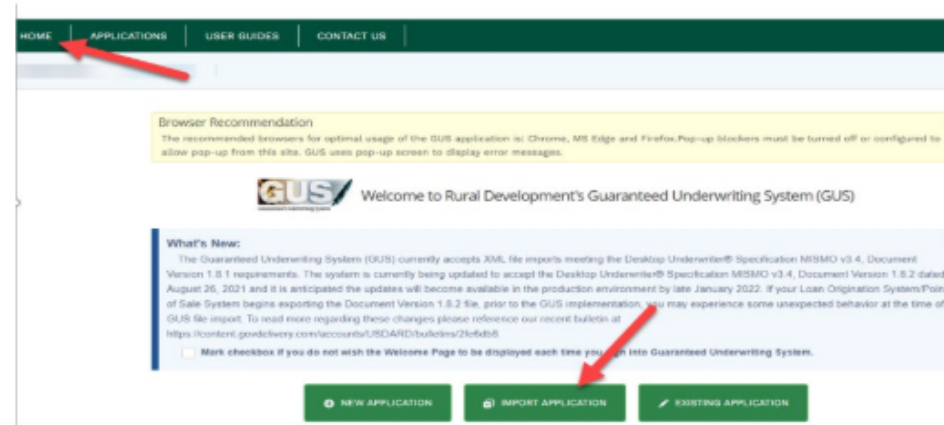
Create your application

GUS Lender User Guide:

[RD-SFH-GUSLenderUserGuide.pdf \(usda.gov\)](#)

4 Creating a New Application

From the Home Page, users have the option to import XML files from their Loan Origination System to create new loan applications. The GUS system will accept Desktop Underwriter® (DU) Specification MISMO v3.4, Document Version 1.8.5. (Lenders may encounter unexpected behavior when importing if they utilize a Loan Origination System using a different version of the DU specification.) Users also have the option to manually enter loan application data to create a new application. See section [4.3 Manually Creating a New Loan Application](#)



Understanding Submission Types

ACCEPT

- Review “GUS Findings Report”.
- Refer to “Loan Origination Checklist” (Attachment 15-A) for Accept Loans.
- Upload documents via the GUS in stacking order.
- **Find the checklist in the LINC Library.**


ACCEPT with FULL DOCUMENTATION

- Review “GUS Findings Report”.
- Refer to “Loan Origination Checklist” for Manually Underwritten Loans. Not all documents will be applicable.
- Upload documents via the GUS in stacking order.

REFER and REFER with CAUTION

- Review “GUS Findings Report”.
- Not a reason to deny the loan, it needs further review.
- Refer to “Loan Origination Checklist” for Manually Underwritten Loans.
- Upload documents via the GUS in stacking order. No need to email anything!

GUS Accept Underwriting Recommendation

HB 1-3555 Attachment 15-A Page 1 of 3		
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. Lenders should submit loan files electronically to Rural Development. 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 <small>When submitting documents in GUS, the appraisal report must be uploaded separately in color.</small>		
<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 FF-206-FY-21-116, Standard Flood Hazard 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"/>	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)	
<small>(03-09-16) SPECIAL PN Revised (04-01-24) PN 609</small>		

Upload the following:

- The appraisal
- Flood Certification
- 3555-21, filled out completely and accurately
- And a few additional items if applicable such as the Non-Purchasing Spouse credit report, and mortgage payoff for a refinance.

GUS Accept with “Full Documentation” Message

Determination is listed under the “Prior to Conditional Commitment Findings” Section of the “Lender’s Required Conditions”

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

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.

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.

GUS Accept with “Full Documentation” Message

3555 Attachment 15-A 2 of 3
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
submittal documents in GUS, the appraisal report must be uploaded separately in color. Form RD 3555-21, Request for Single Family Housing Loan Guarantee Include all pages from current published version Executed by applicant(s) and lender
Underwriting Analysis: FNMA 1008/FHLMC 1077, or similar form 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
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
Income Verification Documentation: Applicable methods Alternative Documentation: 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
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.
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
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
Verification of Rent: NOT APPLICABLE FOR GUS ACCEPT FULL DOCUMENTATION Applicable for manually underwritten loans with credit scores less than 680 when rental history is indicated. Refer to Chapter 10 for guidance on documenting rent and non-traditional credit when a VOR is required, but not available.
Mortgage Payoff Statement: If refinance transaction
FEMA Form FF-206-FY-21-116, Standard Flood Hazard 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
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

Upload the following:

- Appraisal
- All income/Asset documentation
- Flood Certification
- 3555-21, filled out completely and accurately
- Income Calculation sheet. Either the Attachment 9-B or a Lenders Income Calculation sheet if you have one.
- 1003/1008 – Uniform Residential Loan Application and Underwriting Analysis Forms
- And the additional items if applicable.
- Be sure to utilize the Attachment 15-A Loan Origination Checklist

GUS Refer or Refer with Caution Recommendation

Last Modified	State/County	Submission Status/Date	Underwriting Recommendation	Final Submission Ct	App Status
03/09/2021	Ohio / Morrow County	Final - 03/08/2021	REFER	1	Pending

Underwriting Summary

Underwriting Recommendation: Refer / Eligible

Property Eligibility	Eligible
Income Eligibility	Eligible
Loan Eligibility	Eligible
Loan Risk Evaluation	Refer

- Risk factors have been identified based on data entered into GUS.
- The credit risk evaluation represented by a “Refer with Caution” is greater than a “Refer”.
- Loans should not be denied solely based on a risk evaluation generated by the GUS.
- Loan must be manually underwritten and full documentation package submitted to USDA.

GUS Underwriting Findings Report

Refer and Refer with Caution Determination

- Loan Risk Findings
- Lender's Required Conditions

Loan/Applicant Risk
Loan Risk Finding(s) There were no loan risk findings issued.
Risk Finding(s) for [REDACTED] 1. 30860 - Low Credit Score: A review of the mortgage loan application reveals the following [REDACTED] has a credit score of 631. Loan must be manually underwritten by the lender and submitted to RD for review. A credit exception listed in HB-1-3555 Chapter 10 must be recorded by the lender on the underwriting analysis if any instances of significant derogatory credit are present on the credit report. Documentation provided by the applicant to support an approved credit exception must be retained in the lender's permanent cassette (if applicable).
Lender's Required Conditions
Prior to Final Submission Findings 1. 539 - Home Sold: Obtain a final Closing Disclosure or equivalent to evidence the cash sale proceeds realized by the applicant. Ensure net equity (proceeds) from disposition of real property supports the asset amount entered into GUS. 2. 601 - Standard Flood Hazard Determination Form (SFHDF): Obtain FEMA form 066-0-32 (SFHDF). Submit form to Rural Development when requesting a conditional commitment for loan note guarantee. If an existing dwelling is in a 100-yr floodplain the lender must ensure flood insurance through FEMA's National Flood Insurance Program (NFIP) is available for the community and flood insurance whether NFIP, "write your own," or private flood insurance, as approved by the lender, is purchased. Additional requirements for flood insurance are listed in HB-1-3555 Chapter 12 10B, including requirements for new construction properties. 3. 632 - Lender Due Diligence: Lenders must apply due diligence when reviewing the loan file to determine if there is any potentially derogatory or contradictory information that is not part of the data submitted to GUS or if there is any erroneous information in the data submitted to GUS. If the lender is aware of any contradictory, derogatory, or erroneous information, lenders are obligated to take action. For example if the lender is aware of debts, late payments or derogatory information that has not been made available to the data submitted to GUS (not all inclusive) an underwriting recommendation of ACCEPT may be required to be manually downgraded by the lender to REFER on the Credit Underwriting page in GUS. The file must be manually underwritten by the lender. 4. 2002 - Risk Analysis: The request has received a REFER or REFER WITH CAUTION underwriting recommendation. The credit risk represented by either of these recommendations is statistically greater than the credit risk of loans that receive an ACCEPT recommendation. The lender must manually underwrite the loan and determine if the applicant is creditworthy in accordance with program guidelines. Lenders must submit a fully documented loan file to Rural Development as noted in HB-1-3555 Attachment 13-A. 5. 30585 - Omitted Liabilities: One or more liabilities were omitted from repayment consideration in the application. Lender must document the reason the account(s) was omitted in the Notes section of the Assets and Liabilities page in GUS (for each tradeline omitted) and retain documentation surrounding the omission in their permanent case file. Refer to HB-1-3555 Chapter 11 to determine if a liability is eligible to be marked as Omitted. [REDACTED] has liability with an account type of Installment, balance of \$5,093.00, monthly payment of \$0.00 owed to [REDACTED] which has been designated as No, Omit. (Note: Paid Off). [REDACTED] has liability with an account type of Installment, balance of \$67,109.00, monthly payment of \$769.00 owed to USDA Rural DEV which has been designated as No, Omit. (Note: Sold). 6. 30680 - Other Credits: Ensure any amount entered as an 'Other Credit' on the Lender Loan Information page is not duplicated in an 'Asset' account on the Assets and Liabilities page. 7. 30900 - Retirement Assets: Retirement funds were included as an asset type on the application. Lender must retain the following documentation for each account(s): 1) Verification through a recent depository or brokerage account statement to evidence the vested balance, 2) 60% or less of the vested balance was entered on the application (to account for withdrawal penalties and taxes), and 3) Funds may be withdrawn absent retirement or job termination. [REDACTED] has an asset with an account type of Retirement and an amount of \$5,334.00. 8. 60090 - Authorized User Accounts: Authorized User (AU) accounts are not the legal responsibility of an authorized user. Lenders are not required to include a monthly payment for an AU account in the total debt ratio but may do so at their discretion. Lenders may include an AU account to validate the credit score for GUS REFER and REFER WITH CAUTION files, as applicable, per HB-1-3555 Chapter 10. AU accounts that are closed or terminated do not require further analysis. 9. 60005 - Disputed Account Non-Derogatory: When an applicant's credit report indicates a tradeline or public record is in dispute, an ACCEPT underwriting recommendation may be required to be downgraded to a REFER. A downgrade is not required if any of the following are met regarding the non-derogatory disputed account: 1) The tradeline has a zero dollar balance, 2) The tradeline states "paid in full" or "resolved", 3) The tradeline is 24 months of age or greater, 4) The tradeline is current and paid as agreed, 5) The payment listed on the credit report is included in the monthly debts, 6) A documented payment from the creditor is included in the monthly debts, or 7) Five percent of the stated account balance on the credit report is included in the monthly debts. If none of these options can be met, the lender must downgrade the loan file to a REFER and include monthly debt payments for the disputed items per HB-1-3555 Chapter 10. 10. 60011 - Conventional Credit Test: The lender must certify the applicant(s) does not qualify for a conventional credit loan. The conventional credit test for RD purposes includes all of the following: 1) The applicant(s) has available non-retirement liquid assets of at least 20% of the purchase price for downpayment, 2) In addition to the downpayment, applicant(s) can pay all closing costs from available non-retirement liquid assets, 3) After applying the downpayment and closing costs the applicant(s) would not exceed a 28% PITI ratio and 36% TD.

GUS Refer or Refer with Caution Recommendation

3555 Attachment 15-A 2 of 3
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
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Income Verification Documentation: Applicable methods Alternative Documentation: 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
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.
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- Flood Certification
- 3555-21, filled out completely and accurately
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- 1003/1008 – Uniform Residential Loan Application and Underwriting Analysis Forms
- And the additional items if applicable.
- Be sure to utilize the Attachment 15-A Loan Origination Checklist

GUS Ineligible Finding

Last Modified	State/County	Submission Status/Date	Underwriting Recommendation	Final Submission Ct	App Status
03/03/2021	West Virginia / Berkeley County	Preliminary - 03/03/2021	INELIGIBLE	0	Pending

Underwriting Summary

Underwriting Recommendation: Ineligible / Ineligible

Property Eligibility	UNABLE TO DETERMINE
Income Eligibility	Eligible
Loan Eligibility	Ineligible
Loan Risk Evaluation	Refer

- Property not located in a rural area
- Adjusted annual income exceeds Rural Development guidelines
- Non-owner-occupied transaction
- Not a qualified alien
- Unacceptable SAM or CAIVRS
- Ratios exceed limits and borrower does not qualify for a ratio waiver

Applications Not Supported in GUS

Step 1: Enter Loan Info Into GUS

- Refer to Job Aid for a list of required fields to be entered into GUS.
 - https://www.rd.usda.gov/sites/default/files/linc_manual_submission_job_aid.pdf
- Upload documents indicated on the checklist.
- Do not order or reissue credit in GUS.
- Do not request a “final” submit”.

Step 2: Email the Appropriate Production Team

- Once lender has uploaded all required documents, email the appropriate Production Team listed on RD Lender Homepage.
 - <https://www.rd.usda.gov/page/sfh-guaranteed-lender>
- A return email from the Production Team, confirming submission of required documentation, will constitute the date of file submission.

Successful Document Submissions

- *Try to Upload documents prior to “Final” submission*
- *Double check findings to verify if more documents are required*

Timeliness



- *Notify the appropriate Production team at Rural Development anytime you upload documents for incomplete files*

Communication



- **Efficiency is the key!**
- **Follow the checklist**

Completeness



GUS – Application Document Uploads

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information **Application Documents** More...▼

Application Documents

Borrower Information

2 Borrower ID / Name Borrower Address


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

3 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
4 10011 Request for Guarante Choose One 10002 Appraisal Report 10006 Underwriting 10011 Request for Guarantee	5 Upload Files Or drop files		Submit Document(s)

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.

GUS – Application Document Uploads

Steps

- Select the document to be uploaded from the user's system.
- Click **Open** to attach to the loan application.
- Wait for the upload to complete as indicated in the **Upload Files** dialogue box. Select the **Done** button when the upload is complete.

The screenshot shows the 'Upload Documents' section of the GUS application. It includes a table for 'Borrower Information' with columns for 'Borrower ID / Name' and 'Borrower Address'. Below this is the 'Upload Documents' section, which contains 'File Upload Instructions' and a 'Type of Document' dropdown menu. An 'Open' file dialog box is overlaid on the screen, showing the 'Desktop' folder with several files, including 'Upload Test Doc'. The 'Submitted Documents' section shows a note about upload time and a 'Display Document' button. At the bottom, the 'Upload Files' progress bar shows 'Upload Test Doc.pdf' (45 KB) with a green checkmark and a 'Done' button.

Borrower ID / Name	Borrower Address

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"
- Up to **10** individual documents can be uploaded
- Select "**Submit Document(s)**" to attach

Type of Document File

10011 Request for Guarante

Submitted Documents

Note: It may take several minutes to upload documents.
• Click the "Display Document" button to view the document.

Upload Files

Upload Test Doc.pdf
45 KB

1 of 1 file uploaded

Done

GUS – Application Document Uploads

Steps

- To submit the selected and uploaded document(s), select the Submit Document(s) button.
- Submitted documents appear in the Submitted Documents section.
- Select the eye icon under the Actions column to view the document.
- Use the action buttons to navigate through the submitted document(s).

Type of Document	File Name	Submission Status	Actions
Choose One			
10011 Request for Guarantee	Upload Test Doc.pdf	Not Submitted	

1 [Submit Document\(s\)](#)

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
2 10011	Request for Guarantee	9/14/2020	3


4 [First](#) [Previous](#) [Next](#) [Last](#)




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

This is going to take awhile...

10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	
10006	Underwriting	4/20/2021	

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	

Request Forms

Steps

- Navigate to the Request Forms tab and select the borrowers to be included on the Form 3555-21.
- Select the Display Form button.
- Depending on your browser, the downloaded Form 3555-21 file will be available in Downloads or otherwise available for selection.

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information Declarations / Military Demographic Information **Request Forms**

Display Form 3555-21 - Request for Single Family Housing Loan Guarantee

You may select up to 5 borrowers at a time to view or print.

Borrower 1: [REDACTED] **1**

2 [Display Form](#)

3 Form RD 3555-21 (Rev.08-22) UNITED STATES DEPARTMENT OF AGRICULTURE Form Approved OMB No.0575-0179
RURAL DEVELOPMENT
RURAL HOUSING SERVICE
REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

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:

Primary Information Name: _____	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.
Co-Applicant Information (Please complete as appropriate) Name: _____	Co-Applicant Information (Please complete as appropriate) Name: _____

RD Form 3555-21, Request for Single Family Housing Loan Guarantee

Only required USDA Form

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

Include with submission package

All information entered on this form must match data input into GUS

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:

Primary Information Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	
Co-Applicant Information (Please complete as appropriate) Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	Co-Applicant Information (Please complete as appropriate) Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.
Co-Applicant Information (Please complete as appropriate) Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	Co-Applicant Information (Please complete as appropriate) Name: _____ The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.

GSA/SAM Exclusion: (Check "Yes" if any party is excluded, otherwise check "No") *Only applicable to non-GUS submissions.*
Yes No 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:	_____	\$0.00

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.

Section 1) Approved Lender and Third-Party Originator Name and Tax ID

Section 2) Applicant/Co-Applicant and Property Information

Non-GUS files, document GSA/SAM was Checked and if there are any GSA/SAM Exclusions. (SAM must be verified prior to the request for the CC and no greater than 30 days prior to loan closing)

2a and 2b, the household member information is listed, you can populate up to five applicants on the form.

3a and 3b, enter the annual and adjusted annual income totals.

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:

Primary Information Name:	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.
Co-Applicant Information (Please complete as appropriate) Name:	Co-Applicant Information (Please complete as appropriate) Name:
The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.
Co-Applicant Information (Please complete as appropriate) Name:	Co-Applicant Information (Please complete as appropriate) Name:
The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.

GSA/SAM Exclusion: (Check "Yes" if any party is excluded, otherwise check "No") **Only applicable to non-GUS submissions.**
Yes No 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
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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: _____

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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:	_____	\$0.00



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.

Section 3) Break down the loan amount:

Purchase or Refinance Amount – Purchase Price must match the Purchase and Sale Agreement, Refinance Amount, must match the Payoff.

Financed Closing Cost
 Financed Repairs
 Guarantee Fee
 Total Request

REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

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.:

1

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

Primary Information Name:	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.
Co-Applicant Information (Please complete as appropriate) Name:	Co-Applicant Information (Please complete as appropriate) Name:
The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.
Co-Applicant Information (Please complete as appropriate) Name:	Co-Applicant Information (Please complete as appropriate) Name:
The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	The applicant <input type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.

GSA/SAM Exclusion: (Check "Yes" if any party is excluded, otherwise check "No") *Only applicable to non-GUS submissions.*
 Yes No Date GSA/SAM Checked: _____

2

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:	_____	\$0.00

3

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.



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 unit number can not 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

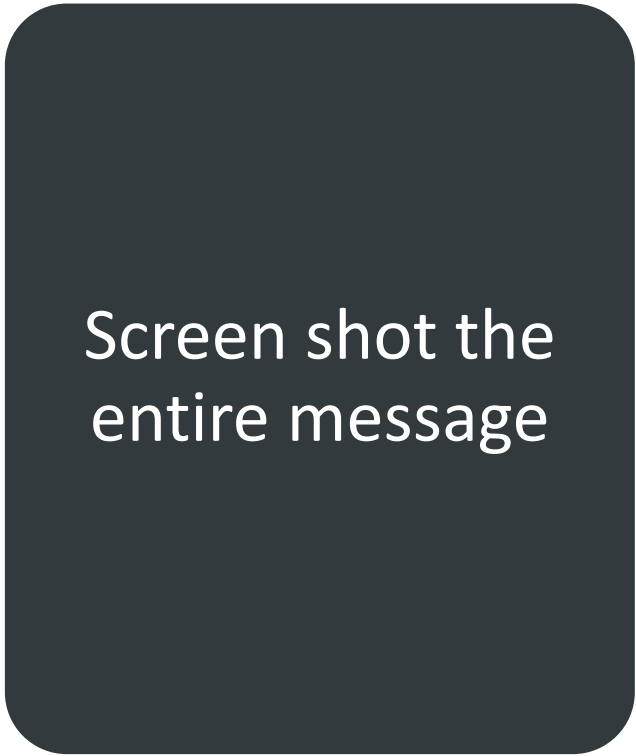
Limited to 30 characters

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 v1.8.2. specification.



How do I fix it?



Contact the helpdesk for assistance

Ineligible Error Findings

What Causes Them?

Incorrect or invalid
CAIVRS 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.*

Property Eligibility

Home Tutorials

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing Rural Business OneRD Loan Guaranteed Water and Environmental Guaranteed Water and Environmental Direct Community Facilities Guaranteed

Property Eligibility Previous Eligibility Areas Income Eligibility Income Limits Loan Basics

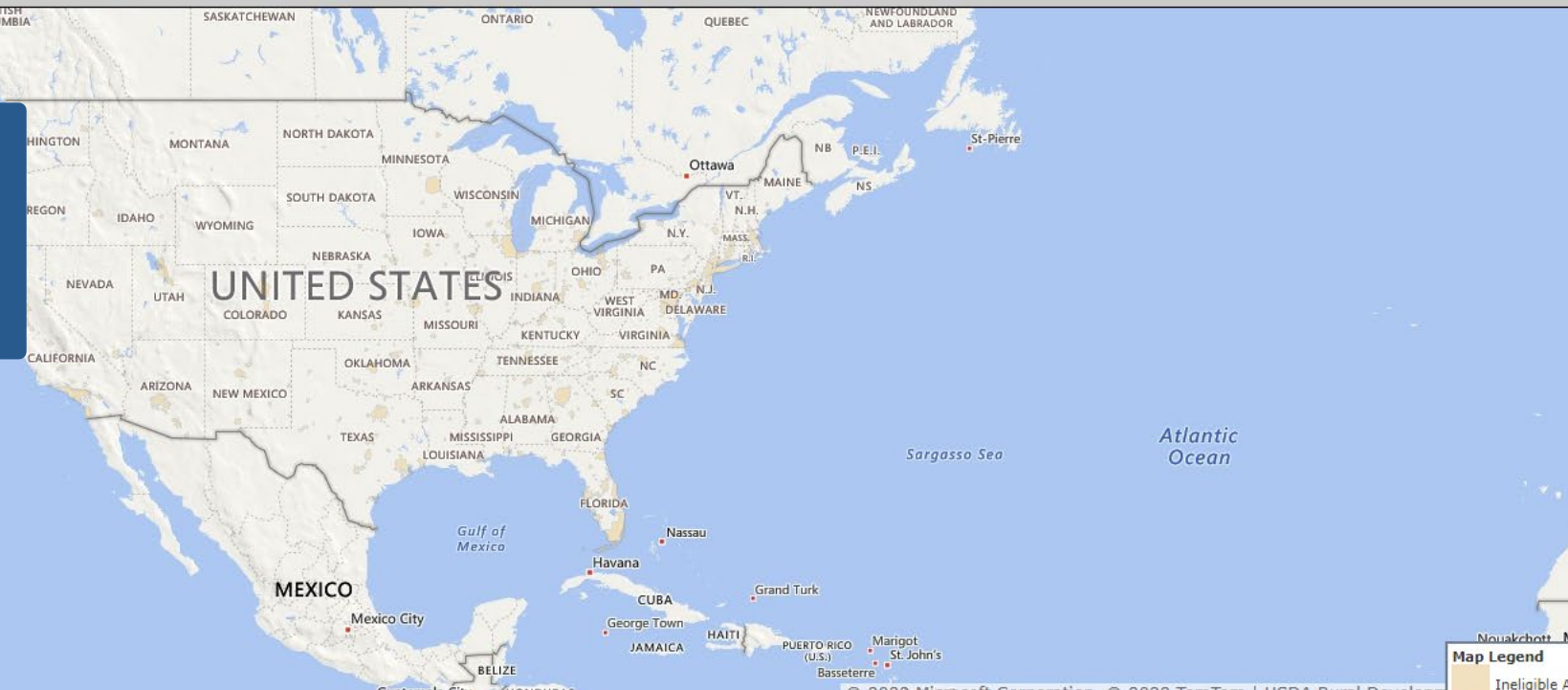
Find Your Address

GO!



Switch Basemap

May enter specific address, use zoom bar or double click on the state and zoom in for closer view of a general area



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 ← **If lender checks "yes" the loan will get an ineligible**
 No

Date Checked on System for Award Management (SAM) (P)
MM/DD/YYYY

Lender Name
[Redacted]

USDA Assigned Branch Number
[Redacted]



NEW!!
“SAVE” Changes

Requirement Checks

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

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

Choose One

Yes

Additional Borrower Information

Borrower's Name

Do you have a relationship with any Rural Development employee? (P) ?

Yes No

Immigration/Naturalization Check

(The automated Immigration/Naturalization verification is no longer available. Approved USDA lenders are required to secure/document a non-U.S. citizen's legal residency, outside of the Guaranteed Underwriting System, and retain this documentation in their permanent casefile. This verification must occur prior to a final submission. Current information pertaining to acceptable citizenship or immigration status is available in Chapter 8 of Handbook-1-3555.)

circumstances of immigration status is available in Chapter 8 of Handbook-1-3555.)
circumstances of immigration status is available in Chapter 8 of Handbook-1-3555.)

Liabilities

Will transfer to GUS
when credit is pulled
in the LOS

Liabilities not on
credit must be
manually input into
LOS or into GUS

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

Validate the Application

The screenshot displays the GUS (Guaranteed Underwriting System) application interface. The top navigation bar includes links for HOME, APPLICATIONS, USER GUIDES, and CONTACT US. Below this, the GUS logo and 'Guaranteed Underwriting System' are visible. A table header shows columns for Borrower Name, Borrower ID, Lender Loan Number, Most Recent Activity, Activity Timestamp, and User. A secondary navigation bar includes tabs for Eligibility, Borrower Information (selected), Assets and Liabilities, Real Estate, Loan and Property Information, and Declarations / Military, along with a More... dropdown. On the right side, two buttons are present: 'Validate Application' (highlighted with a red box) and 'Withdraw Application'. The main content area shows 'Borrower Information' with a mouse cursor pointing to it. A green success message box is displayed at the bottom, stating 'Success No Validation Errors found in the Application'.

- The "Validate Application" function should be used just prior to preliminary or final submission to ensure all entries meet the criteria for the submission type requested.
- After selecting "Validate Application" if errors exist a new browser tab will display that details data entry errors by page.

Validate the Application

Examples of errors could be:

- Missing DOB or DOB entered incorrectly
- Missing a credit report
- Income not input or input incorrectly
- PITI ratio incorrect

HOME | APPLICATIONS | USER GUIDES | CONTACT US

EUS Errors Associated with Specific Pages
Guaranteed Underwriting System

Borrower (Personal Information)

Borrower Name	PRELIM	FNL	Description Of Error
Firstimer, Alice	Y	Y	Date of Birth must be entered

Borrower (Personal Information : Current Address)

Borrower Name	PRELIM	FNL	Description Of Error
Firstimer, Alice	Y	Y	Street Address must be entered

Credit / Underwriting

Borrower Name	PRELIM	FNL	Description Of Error
Firstimer, Alice	Y	Y	Current credit report required

Errors you would not see on page

Borrower Name	PRELIM	FNL	Description Of Error
	Y	Y	Monthly income must be > \$0
	Y	Y	Application PITI Ratio must be greater than 0.00 and less than 101.00

Credit Report Failure Message



Error Code 610

Credit Request has failed. Contact the Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]).

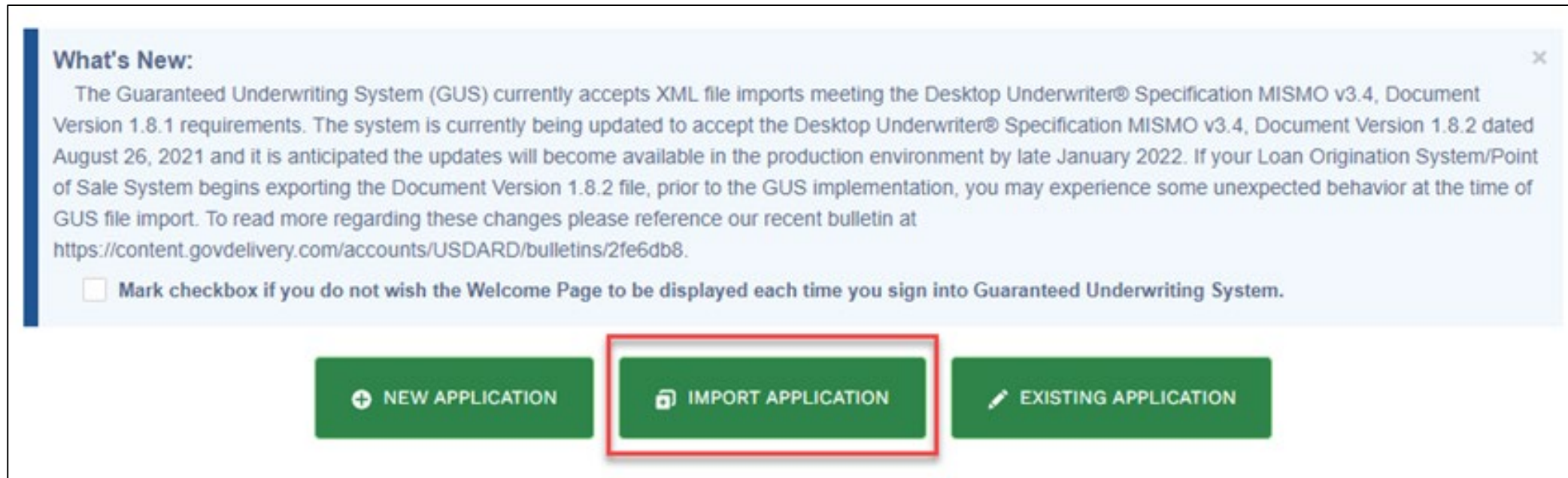


Error Code 600

Credit Request has failed. Error(s) returned from the Fannie Mae service: "Fannie Mae Error: 111371 (Error 111371: Confirm the 1003 and credit report borrower data match, the Interview Date is correct, and there is no (-) in the credit reference number. Make updates and resubmit. Contact your credit agency's technical support if error is still received)." Contact the Help Desk (RD.HD@usda.gov or [1-800-457-3642](tel:1-800-457-3642) [choose option 2 at each menu prompt]).

- Returned by the Fannie Mae Credit Interface
- Typically relayed from the specific credit vendor requested by the lender user
- These errors are not returned by GUS
- ONLY contact the GUS help desk after checking user data inputs and confirmation there are no errors
 - Credit Vendor Account number and/or vendor password
 - Borrower Name, Social Security Number, Address, etc
 - Credit report “reference number” (if a reissued report)

Updating an existing application



What's New:

The Guaranteed Underwriting System (GUS) currently accepts XML file imports meeting the Desktop Underwriter® Specification MISMO v3.4, Document Version 1.8.1 requirements. The system is currently being updated to accept the Desktop Underwriter® Specification MISMO v3.4, Document Version 1.8.2 dated August 26, 2021 and it is anticipated the updates will become available in the production environment by late January 2022. If your Loan Origination System/Point of Sale System begins exporting the Document Version 1.8.2 file, prior to the GUS implementation, you may experience some unexpected behavior at the time of GUS file import. To read more regarding these changes please reference our recent bulletin at <https://content.govdelivery.com/accounts/USDARD/bulletins/2fe6db8>.

Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System.

+ NEW APPLICATION **📄 IMPORT APPLICATION** **✎ EXISTING APPLICATION**

- The lender can update an existing application using the import feature.
- Please ensure the Lender Loan Number recorded in your LOS matches the Lender Loan Number in GUS
- This can help save time by updating the information in GUS without manually inputting each change.

Contacting the GUS Helpdesk



Provide the following when contacting the GUS Help Desk:

- Lender Name (If user is a Lender Agent, provide Approved Lender's Name as well)
- Screenshot of error message
- Full name of user experiencing issue
- GUS Application ID (if applicable)
- Date/Time of attempted file import (for file import failures only)

Recent Policy Adjustments

- Created “Policy Desk” similar to FHA’s “Drafting Table” to receive stakeholder feedback on potential changes to our policy Handbook.
- Reduced documentation requirements such as no longer requiring a signed copy of the 1008 Underwriting Transmittal Summary.
- Increased the maximum insurance deductible to align with the mortgage industry.
- Provided additional flexibilities regarding tax transcripts.
- Eliminated need for verifying non-recurring deposits under \$1K
- Eliminated the need to obtain documentation for a previous Agency loss older than 7 years.



Policy Adjustments Under Consideration

- Simplifying annual income calculation requirements
- Adding flexibility to the front-end ratio (currently 29%)
- Relaxing debt ratio waiver requirements
- Updating/upgrading the GUS mortgage scorecard for “accept” and “refer” results
- Expanding opportunities for financing manufactured homes
- Reducing the seasoning period for refinance transactions
- Lenders to have online access to the lender scorecard (PRMT)
- Loan Servicing: Payment Supplement Account
 - Partial claim will provide loan payment supplements
 - Distressed borrowers will be able to keep their low-rate mortgage instead of a loan modification at higher interest rates





Lender Toolkit





Bookmark It!



Single Family Housing Guaranteed Loan Program | Rural Development (usda.gov)

An official website of the United States government [Here's how you know](#)



HOME ABOUT USDA ASK USDA HELP

ABOUT RD STATE OFFICES PROGRAMS & SERVICES NEWSROOM RESOURCES CONTACT US

HOME PROGRAMS & SERVICES SINGLE FAMILY HOUSING PROGRAMS

- About RD
- State Offices
- Programs & Services**
 - All Programs
 - BioPreferred Program
 - Business Programs
 - Community Facilities Programs
 - Electric Programs
 - Energy Programs
 - Inflation Reduction Act Programs
 - Multifamily Housing Programs
 - Single Family Housing Programs**
 - Homeowner Assistance Fund FAQs
 - Telecommunications Programs
 - Water & Environmental Programs
 - Cooperative Services
 - Services
 - Newsroom
 - Resources
 - Contact Us

English

Single Family Housing Guaranteed Loan Program

Application Window:
OPEN

Program Application Period:
This program is open all year.

Fact Sheet

Overview To Apply **Other Requirements** Contact Events

What governs this program?

- [7 CFR, Part 3555](#) - This part sets forth policies for the Single-Family Housing Guaranteed Loan Program (SFHGLP) administered by USDA Rural Development. It addresses the requirements of section 502(h) of the Housing Act of 1949, as amended, and includes policies regarding originating, servicing, holding and liquidating SFHGLP loans.
- [HB-1-3555](#) - SFH Guaranteed Loan Program Technical Handbook. This handbook provides Agency staff and lenders participating in the Single-Family Housing Guaranteed Loan Program with the tools needed to originate, underwrite, and service guaranteed loans efficiently and effectively.

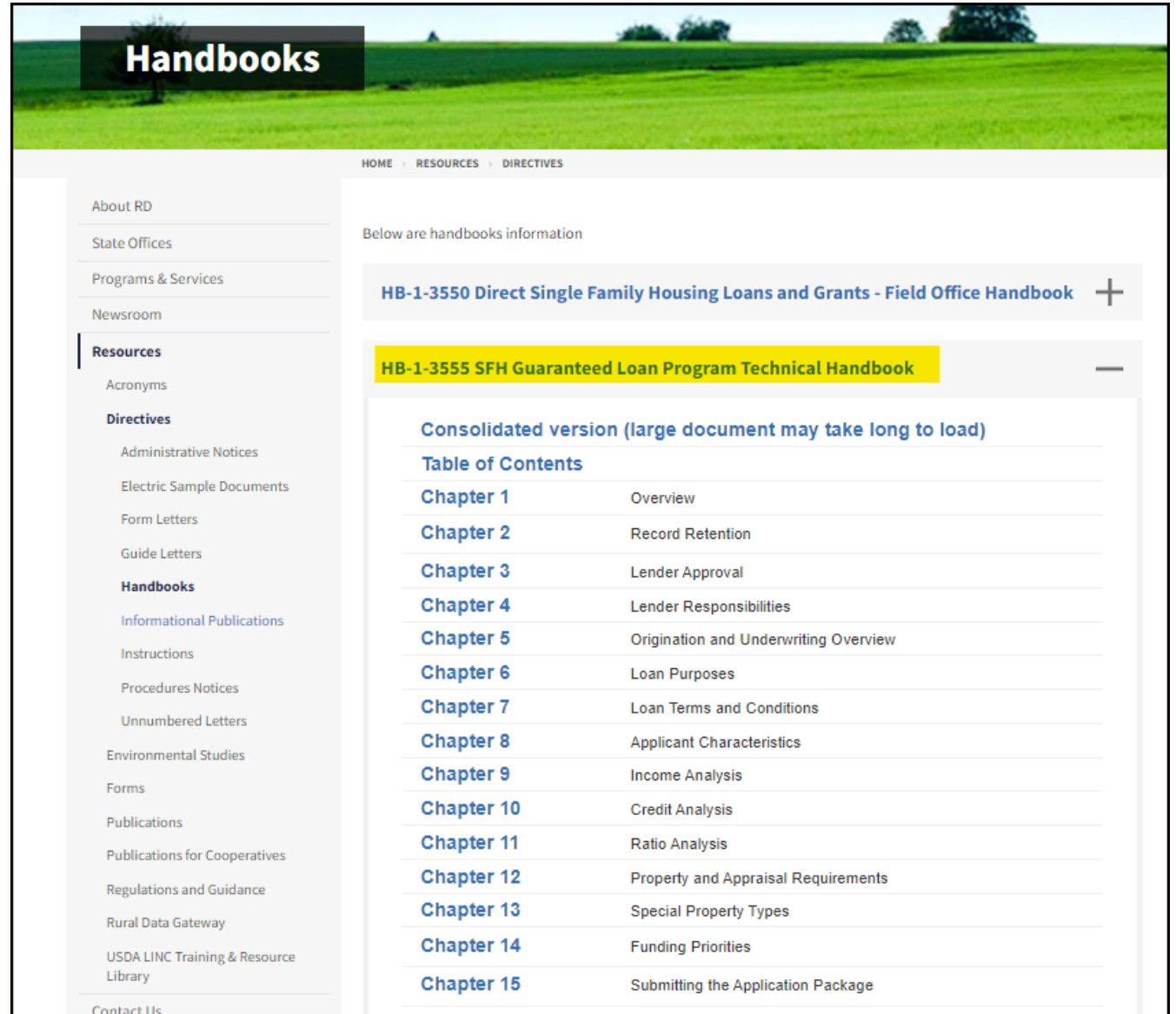
HB-1-3555



Bookmark It!



Use Ctrl-F to find answers quickly!



The screenshot shows the 'Handbooks' page on the USDA Rural Development website. The page features a navigation menu on the left with categories like 'About RD', 'State Offices', 'Programs & Services', 'Newsroom', 'Resources', 'Directives', 'Acronyms', 'Administrative Notices', 'Electric Sample Documents', 'Form Letters', 'Guide Letters', 'Handbooks', 'Informational Publications', 'Instructions', 'Procedures Notices', 'Unnumbered Letters', 'Environmental Studies', 'Forms', 'Publications', 'Publications for Cooperatives', 'Regulations and Guidance', 'Rural Data Gateway', 'USDA LINC Training & Resource Library', and 'Contact Us'. The main content area displays a list of handbooks, with 'HB-1-3555 SFH Guaranteed Loan Program Technical Handbook' highlighted in yellow. Below the highlighted handbook, there is a 'Consolidated version (large document may take long to load)' and a 'Table of Contents' with 15 chapters.

Table of Contents	
Chapter 1	Overview
Chapter 2	Record Retention
Chapter 3	Lender Approval
Chapter 4	Lender Responsibilities
Chapter 5	Origination and Underwriting Overview
Chapter 6	Loan Purposes
Chapter 7	Loan Terms and Conditions
Chapter 8	Applicant Characteristics
Chapter 9	Income Analysis
Chapter 10	Credit Analysis
Chapter 11	Ratio Analysis
Chapter 12	Property and Appraisal Requirements
Chapter 13	Special Property Types
Chapter 14	Funding Priorities
Chapter 15	Submitting the Application Package



Origination FAQs



Bookmark It!



Use Ctrl-F to find answers quickly!



FAQ

Frequently Asked Questions

Table of Contents

Appraisal and Property Requirements	4
Appraisal (HB-1-3555, Chapter 12)	4
Condominiums (HB-1-3555, Chapter 12)	5
Manufactured Homes (HB-1-3555, Chapter 13)	6
New Construction and Rehabilitation (HB-1-3555, Chapter 12)	7
New Construction – Single Close Loan (HB-1-3555, Chapter 12)	8
Property Eligibility (HB-1-3555, Chapter 12)	9
Property Inspections (HB-1-3555, Chapter 12)	11
Repairs (HB-1-3555, Chapter 12)	12
Approval and Closing	12
Closing (HB-1-3555, Chapters 6 and 16)	12
Eligible Loan Purposes (HB-1-3555, Chapter 6)	15
Refinance Transactions (HB-1-3555, Chapter 6)	17
Secondary Financing (HB-1-3555, Chapter 16)	19
Seller/Interested Party Contributions (HB-1-3555, Chapter 6)	19
Credit Underwriting	20
Applicant Eligibility (HB-1-3555, Chapter 8)	20
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Training & Resources



Check back for updates



Don't forget to sign up for GovDelivery updates



USDA LINC Training & Resource Library | Rural Development

LINC Training Library

Guaranteed Underwriting System (GUS)

Lender Approval

Single Family Housing GLP Policy Desk

Lender Training

Loan Closing

Loan Origination

Loan Servicing

GUS Lender Test Environment (LTE)

SFHGLP System Access and Security Guide

New Lender Training Schedule

English

USDA LINC Training & Resource Library

The Single Family Housing Guaranteed Loan Program has prepared a comprehensive library of resources for all lending partners. In the categories below you have access to all of the training, resources, and important forms for program participation.

If you have questions or need additional information, please contact us. **Contact Information:** [SFHGLP Contact List](#)



Lender Approval

[Learn More](#)



Loan Origination

[Learn More](#)



Single Family Housing GLP Policy Desk

[Learn More](#)



Lender Training

[Learn More](#)

****NEW****



We want to hear from YOU



Don't forget to sign up for GovDelivery updates



[Single Family Housing GLP Policy Desk | Rural Development \(usda.gov\)](https://www.usda.gov)

- LINC Training Library
- Guaranteed Underwriting System (GUS)
- Lender Approval
- Single Family Housing GLP Policy Desk**
- Lender Training
- Loan Closing
- Loan Origination
- Loan Servicing
- GUS Lender Test Environment (LTE)
- SFHGLP System Access and Security Guide
- *New* Lender Training Schedule

Single Family Housing GLP Policy Desk

Welcome to The Policy Desk! Rural Development recognizes the importance of obtaining input from our stakeholders on proposed policy revisions, prior to those updates becoming effective. The Policy Desk was created with that goal in mind. Here, you will find proposed policy revisions, as well as a mechanism to provide comments to Rural Development on these proposals. We encourage all stakeholders to review these proposals and provide your comments using the link below, or by emailing the Policy Desk at sfhgld.policydesk@usda.gov. Thank you for your continued support of Rural Development's Single-Family Housing Guaranteed Loan Program!

Announcements

Rural Development's Single-Family Housing Guaranteed Loan Program is currently [seeking comments on proposed revisions to Chapters 17, 18, and 19 of Handbook 1-3555](#). Feedback can be provided through April 12, 2024 using the Stakeholder Comment Form. Thank you for providing your important feedback on these proposals!

Proposed Policy Revisions Open for Comment

[Chapter 17 - Regular Servicing Performing Loans Advance Copy](#)

[Chapter 17 - Regular Servicing Performing Loans Markup Version](#)

[Chapter 18 - Servicing Non-Performing Loans Advance Copy](#)

[Chapter 18 - Servicing Non-Performing Loans Markup Version](#)

[Chapter 19 - Loss Claims Advance Copy](#)

[Chapter 19 - Loss Claims Markup Version](#)

[Stakeholder Comment Form](#)

NEW Training Schedule



Check back for open registration



Registration announcements sent via GovDelivery



Lender Training Schedule | Rural Development (usda.gov)

LINC Training Library

Guaranteed Underwriting System (GUS)
Lender Approval
Single Family Housing GLP Policy Desk
Lender Training
Loan Closing
Loan Origination
Loan Servicing
GUS Lender Test Environment (LTE)
SFHGLP System Access and Security Guide

***New* Lender Training Schedule**

English

Training Schedule

Due to the growing response rate to our training opportunities, we have expanded our offerings to include both virtual and in-person options more often throughout the year. All trainings, both virtual and in-person, are free and open to anyone to attend. Registration will typically open 30 days prior to the event. Most virtual events will take place at 2 p.m. Eastern time, but final determinations will be made clear on registration. Please ensure you are signed up for GovDelivery notices as all trainings are announced by email through that system. Please contact the lender and Partner Activities branch with any questions, at sfhgld.lenderpartner@usda.gov

- December 14, 2023: Hot Topics | [Register Here](#)
- January 10, 2024: Single Close Construction and Rehab Repair loans | [Register Here](#)
- January 18, 2024: Income | [Register Here](#)
- March 6, 2024: Program Overview 101- [Register Here](#)
- March 14, 2024: Credit - [Register Here](#)
- April 24-26, 2024: In-Person Loan Origination & Servicing Training, Glenn Allen, VA – [Register Here](#)
- May 8, 2024: GUS
- May 13-17, 2024: In-Person USDA Lender Default Servicing Training, St. Louis, MO (Note: This is a servicing lender training only.) – [Register Here](#)
- May 16, 2024: Manufactured Housing
- June 11, 2024: Lender Awards
- June 13, 2024: Appraisals & Property
- July 10, 2024: Tribal Lending
- July 18, 2024: Assets
- August 7, 2024: Ratios
- September 12, 2024: Hot Topics

Lender Webpage



Monitor posted turn times daily



Don't forget to sign up for GovDelivery updates



SFH Guaranteed Lender | Rural Development (usda.gov)

SFH Guaranteed Lender

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English

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 **04-15-24**.

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](#)

Overview

USDA Rural Development's Guaranteed Loan Program assists approved lenders in providing up to 100% financing for eligible borrowers (households that do not exceed 115% of the [Median Household Income](#)) purchasing homes in [eligible rural areas](#). Automated underwriting assistance through GUS (Guaranteed Underwriting System) allows for expanded ratios and flexible credit. Download the [Guaranteed Rural Housing Lender fact sheet](#).

We now have [Single Close Construction-to-Permanent Financing](#)! A single-close loan combines the features of a construction loan and a long-term permanent mortgage. Since there is only one closing, which can save considerable closing costs, the loan is considered a purchase transaction by the agency. The loan note guarantee may be issued once the interim construction loan is closed without waiting for the completion of the property.

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!



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 (otherwise you will receive an email reply) 	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
File-Specific Questions by phone:	*833-314-0168, ext. 2
Lender Self-Report	sfhgld_qualityassurance@usda.gov
Program Training	sfhgld_lenderpartner@usda.gov
Program Marketing and Outreach	sfhgld_program@usda.gov or *833-314-0168, ext. 4
General Loan Scenario Questions	
Loan Policy/Regulation/Handbook	
Turn Times	*833-314-0168, ext. 1
Lender Approval/Recertification	sfhgldpservicing@usda.gov
Loan Servicing	
Technical Issues: GUS	RD.HD@USDA.GOV or (800) 457-3642 option 2, option 2
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 and Quarterly Status Reporting	
GUS User Agreements	RD.SO.HSB@usda.gov
Adding/Removing Security Administrator (SFH Guaranteed Loan Program Automated Systems)	Form Instructions: https://www.rd.usda.gov/files/RD-SFH-AdditionalLenderSecurity.pdf

*Phone System Availability: 9:00 am to 3:30 pm ET

TOOLS AND 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

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Thank
you



*Keep current!
Visit our website.*



www.rd.usda.gov

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