



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

GUS LENDER USER GUIDE

April 2024



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1 About the System

1.1 Introduction

Welcome to USDA Rural Development's Guaranteed Underwriting System (GUS). GUS allows lenders to electronically import loan data, process loan applications and submit those applications to the Agency securely and efficiently.

GUS incorporates the below information technology and security standards:

- **Compliance** – Fully complies with current Mortgage Industry Standards Maintenance Organization (MISMO 3.4) and Uniform Residential Loan Application (URLA) industry standards for mortgage underwriting, as required by Fannie Mae, Freddie Mac, and other Federal Government policies.
- **Security** – Data stored in GUS is secure and will continue to follow the guidelines of the Federal Information Security Modernization Act of 2014 (FISMA).
- **Stability** – GUS is on a modern, customizable platform which improves stability and smooths the way for future upgrades, as needed.
- **Integration** – GUS is integrated with other systems making it easier to retrieve credit reports, get CAIVRS number, verify eligibility of loans, and store loan documentation securely.
- **Efficiency** – GUS is streamlined and serves more customers in less time. Usability for lenders and brokers is improved through a modernized GUS front-end intake process for loan applications. Accurate data collection is in place and meets both for the current URLA specifications and for Rural Development (RD) requirements.

1.2 How to Use this Guide

This manual contains step by step guidance on how to complete guaranteed loan applications. Included throughout this document are annotated screenshots of the system with steps for completing each application screen. The user should note the application screens in GUS were designed to mirror the pages of the Uniform Residential Loan Application. This enables the user to easily find application information within the GUS Application.

This guide is available from within GUS on the User Guides Tab in the top green banner and online at the USDA LINC Training & Resource Library. The USDA LINC Training & Resource Library can be accessed via the following link: <https://www.rd.usda.gov/page/usda-linc-training-resource-library>. GUS System and Policy Training can be requested from USDA Rural Development by contacting the Lender Partner Division at sfhgld.lenderpartner@usda.gov.



2 Getting Started

2.1 Prerequisites

Lenders that have an approved Form RD 3555-16, “Agreement for Participation in Single Family Housing Guaranteed/Insured Loan Programs of the United States Government” and lender agents (brokers) are eligible to utilize GUS. See [HB-1-3555](#) Chapter 3: Lender Approval (7 CFR 3555.51) for further guidance on becoming an approved lender. <https://www.rd.usda.gov/resources/directives/handbooks>

After lenders are approved, they then designate at least one Security Administrator who is responsible for adding new users and maintaining users in GUS. Only users that have created a GUS user ID can be added and given a role in GUS by the lender’s Security Administrator. For additional information on creating GUS user IDs and managing users in GUS, please review the ***SFHGLP System Access and Security Guide*** on the USDA LINC Training & Resource Library via <https://www.rd.usda.gov/page/usda-linc-training-resource-library>.

2.2 Permissions and Roles

GUS has various roles within the system which grant different access levels to applications. The actions permitted range from view only, to entering application information, and/or submitting for final approval. The Approved Lender is responsible for determining who can be added as a user and the proper security role assignment. For a detailed description of available security roles, please refer to the ***SFHGLP System Access and Security Guide***, available online at the USDA LINC Training & Resource Library at the following link: <https://www.rd.usda.gov/page/usda-linc-training-resource-library>.

2.3 Logging in to GUS

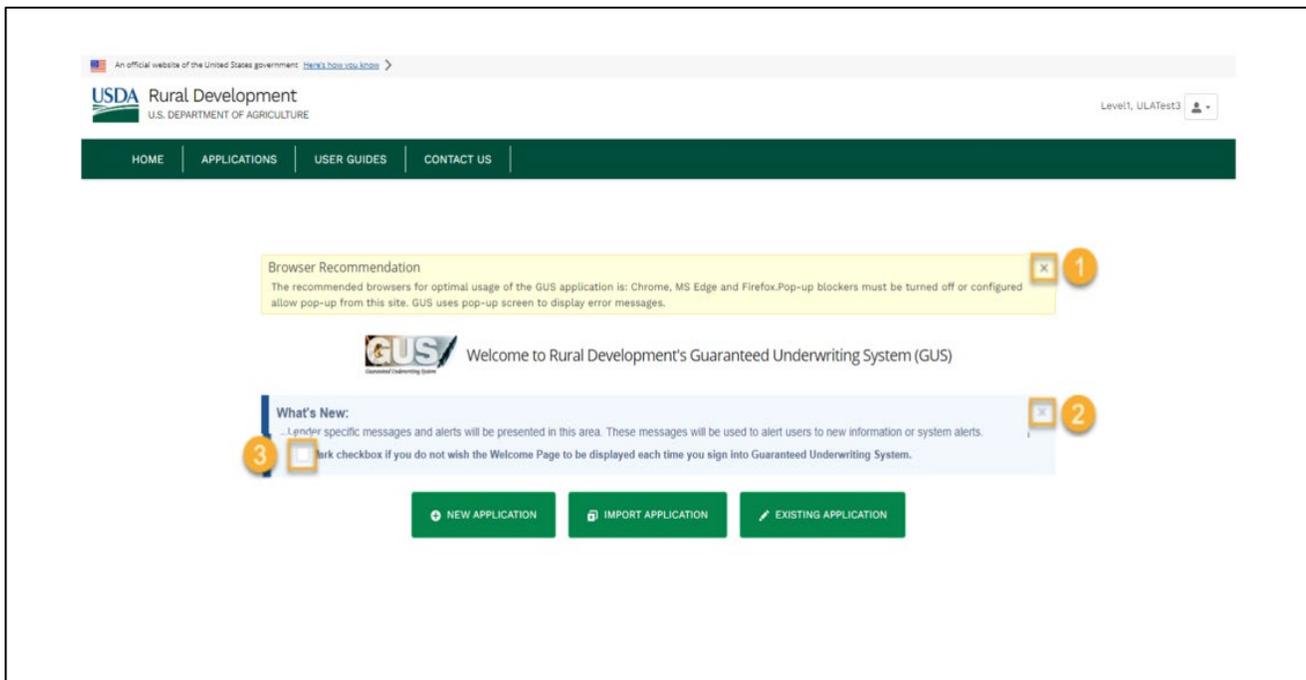
To avoid login errors, users should always access the GUS system via the Lender LINC Page at <https://usdalinc.sc.egov.usda.gov/RHShome.do>. A bookmark for this URL should be created for future access. The user will then select the link for GUS from the Single Family Guaranteed Rural Housing application selection list.



2.4 Home Page

After users log in, they are greeted with the *Home* page screen which displays the “Browser Recommendation” message, the “Welcome Header” and “Welcome Message”, and the system’s main action buttons. Both the “Browser Recommendation” and the “Welcome Message” banners may be dismissed. USDA RD utilizes the “Welcome Message” to communicate GUS updates/changes. After reading through the updated content, users can opt-out of seeing the new message on future logins by clicking the checkbox. (A user’s previous opt-out selection will be nullified when a new informational message is added by a USDA RD Employee.) The newly updated “Welcome Message” will appear on the screen and users can again opt-out of seeing the message on future logins.

The *Home* page displayed corresponds to the user’s role. Examples are provided to illustrate the *Home* page for: Lender’s Security Admin user, Lender Viewer and Branch Viewer users and Lender Agents/Brokers. See screenshots below.



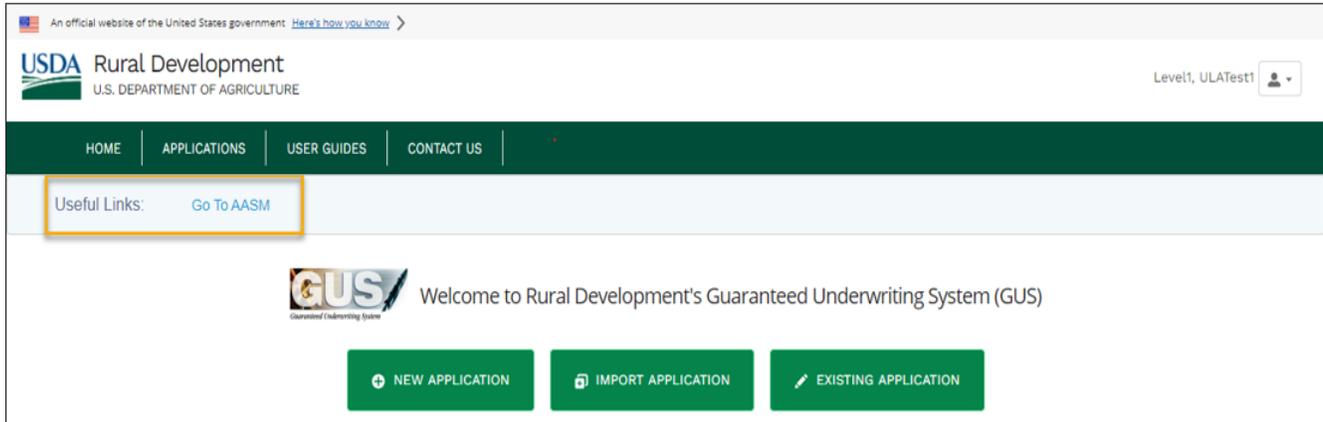
Home Page showing browser recommendation and “what’s new” messaging.

Steps

1. Click **X** to dismiss the “Browser Recommendation” banner.
2. Click **X** to dismiss the “Welcome Message” banner.
3. Click the “Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System.” **Checkbox** to opt-out of seeing the banner on future logins.

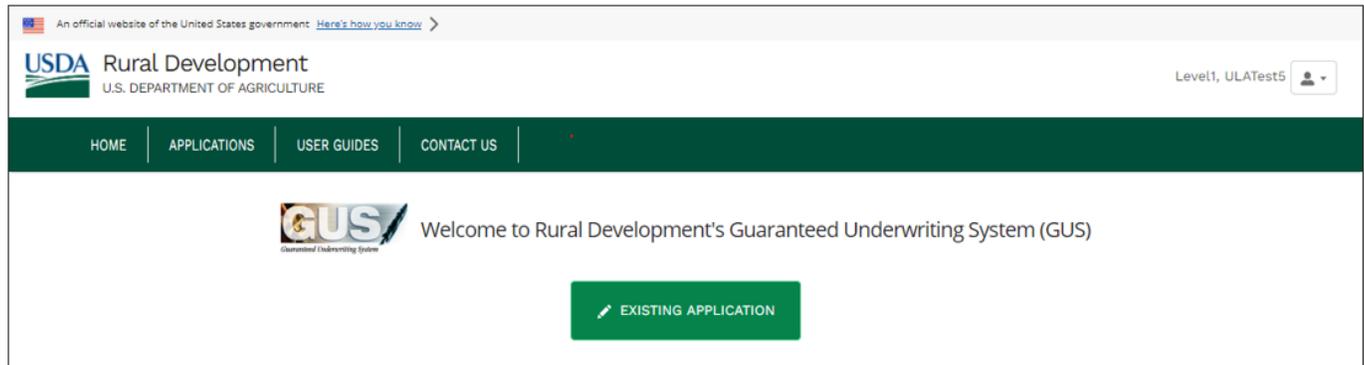
Example of Home page for Lender's Security Admin user

Branch Security Admin and Lender Security Admin users see a "Useful Links" banner, underneath the Navigation Bar, which contains a hyperlink to AASM



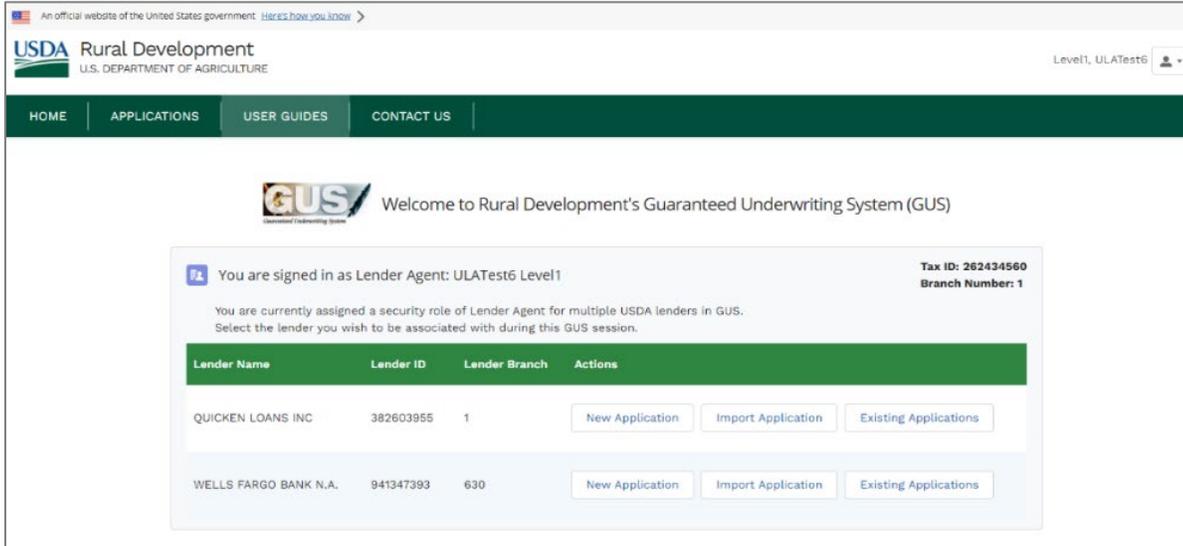
Example of Home page for View Only users (e.g., Lender Viewer and Branch Viewer)

View Only users are NOT allowed to import or create new applications. The Home page only shows the **Existing Application** button, which allows users to search for and view existing applications.

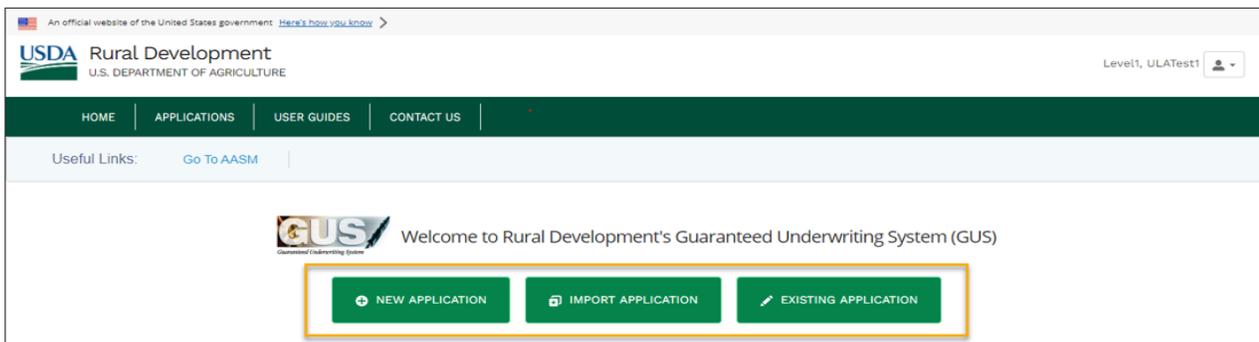


Example of Home page for Lender Agents/Brokers

Lender Agents/Brokers see a list of lenders they are associated with and corresponding action buttons for each listed lender.

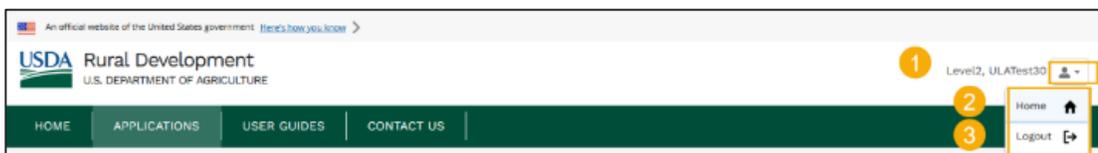


The Home Page action buttons are: **New Application**, **Import Application**, and search for **Existing Application**. Refer to [Section 4](#) for detailed information on creating new loan applications.



2.5 Logged in Controls

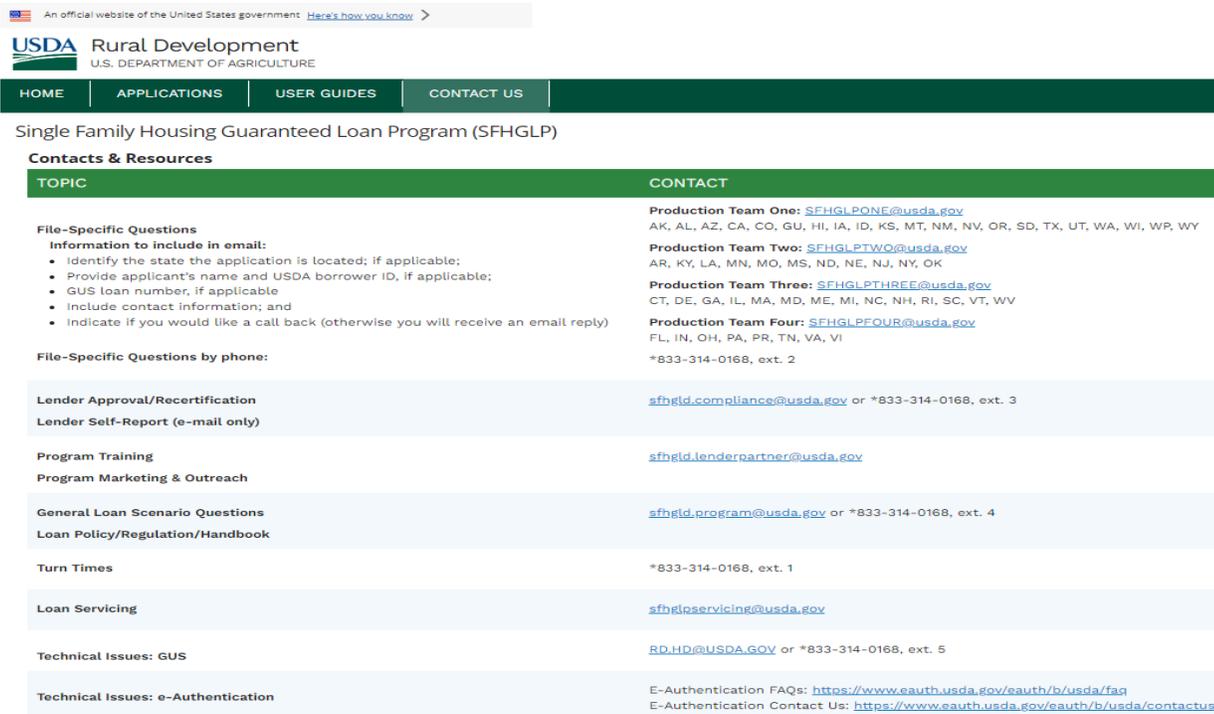
In the upper right corner of the GUS screen, is the user's name currently logged in with a down menu for additional options. The user can choose Home or Logout from the dropdown menu. GUS login sessions expire after 15 minutes of inactivity and will log the user out of GUS automatically.



2.6 Contact Us

Contact Us page has a full directory of USDA system support contacts and links to useful Tools and Resources. To access this page, click Contact Us from the Navigation Bar.

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HOME APPLICATIONS USER GUIDES CONTACT US

Single Family Housing Guaranteed Loan Program (SFHGLP)

Contacts & Resources

TOPIC	CONTACT
<p>File-Specific Questions</p> <p>Information to include in email:</p> <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) <p>File-Specific Questions by phone:</p>	<p>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</p> <p>Production Team Two: SFHGLPTWO@usda.gov AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK</p> <p>Production Team Three: SFHGLPTHREE@usda.gov CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV</p> <p>Production Team Four: SFHGLPFOUR@usda.gov FL, IN, OH, PA, PR, TN, VA, VI</p> <p>*833-314-0168, ext. 2</p>
<p>Lender Approval/Recertification</p> <p>Lender Self-Report (e-mail only)</p>	<p>sfhgld.compliance@usda.gov or *833-314-0168, ext. 3</p>
<p>Program Training</p> <p>Program Marketing & Outreach</p>	<p>sfhgld.lenderpartner@usda.gov</p>
<p>General Loan Scenario Questions</p> <p>Loan Policy/Regulation/Handbook</p>	<p>sfhgld.program@usda.gov or *833-314-0168, ext. 4</p>
<p>Turn Times</p>	<p>*833-314-0168, ext. 1</p>
<p>Loan Servicing</p>	<p>sfhgldpservicing@usda.gov</p>
<p>Technical Issues: GUS</p>	<p>RD.HD@USDA.GOV or *833-314-0168, ext. 5</p>
<p>Technical Issues: e-Authentication</p>	<p>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</p>

3 System Features

Before getting started, it may be useful to review the navigation features and behaviors of the system found in section [3.2 Navigation Features and Key Elements](#). This section shows the user various navigation bars, icons, buttons, and menu options which are present throughout the system.

3.1 Searching for and Opening an Existing Application

Once an application has been saved or imported successfully, users can search for and open the existing application to review, edit, complete, or submit the application. To search for and open an existing application, go to the *Loan List / Loan Search* page, by using the options provided below.

Considerations for Lender Agents/Brokers:

- Lender Agents/Brokers must click the **Existing Application** button that corresponds to the Lender with whom the loan is associated. The system only searches for applications under that specific Lender. **Please note:** Once a loan is established in GUS with one lender, it cannot be switched to another. If a lender agent desires to switch a loan over to a different lender, they must create a new application with that lender in GUS.
- If the incorrect **Existing Application** button is clicked or the user wishes to search for applications under a different Lender, click the back button on the browser window, or click **Home** to return to the Lender list and click the corresponding **Existing Application** button.

- For Approved Lender users, the “Lender you are currently associated with” information is displayed at the top of the page. For the Lender Agents/Brokers, the “Lender you are currently associated with” and the Third-Party Origination (TPO) information are displayed at the top of the page.

Instructions for Accessing the *Loan List / Loan Search* page from the *Home* page

1. Within the top navigation bar, click **Applications**.
2. Or click the **Existing Application** button.
3. From the *Loan List / Loan Search* page, enter the applicable search criteria. Users can search by
 - **Borrower Name:** The *Loan List / Loan Search* page allows users to search for an existing application. By default, the “Date/Name Search”, Date Range default value is “last 7 days”. Clicking the “Find Loan” button will bring up all applications modified within the past seven days. If the user wishes to search for an application by borrower name, the search value can be the Borrower First Name, Last Name. Approved lenders also have the option to search for the Third-Party Originator (TPO) Name. It is not necessary to enter a full name for the system to search for matching applications. For example, entering “Home” would return a loan application in which the borrower’s last name is “Homeowner”; the same would occur if only “own” is entered.
 - The “Begin-End Date Range” drop-down menu offers various pre-defined date range options (e.g., “Today”, “Last 30 days” and “Custom Date”. The system uses the date range to filter out applications. The “Last # days” option looks for application(s) modified a specified number of days ago through the current day. The “Custom Date” option enables the “Beginning Date” and “Ending Date” fields.
 - Click the “Beginning Date” and “Ending Date” fields to manually enter the date in the MMDDYYYY format. The system automatically adds the forward slash(es) as users type in the date, resulting in MM/DD/YYYY. The “Beginning Date” cannot be a future date. The date range cannot exceed 365 consecutive days. Type in the date(s) or click the calendar icon (📅) to choose the day, month, and year from a calendar that pops-up in the screen.
 - **Borrower Social Security Number:** Use the second radio button to search for applications by the Borrower’s Social Security Number (SSN) within the *Loan List / Loan Search* page. Only enter the 9 digits, the system automatically adds dashes as users are typing in the SSN or when the SSN is copied into the field (with or without the dashes).
 - **Searching by Lender Loan Number:** Use the third radio button to search for applications by the Lender Loan Number within the *Loan List / Loan Search* page.
 - **Searching by GUS Application ID Number:** Use the fourth radio button to search for applications by the GUS Application ID Number within the *Loan List / Loan Search* page. The system requires the user to input at least four digits; if the user enters less than four digits, the system does not look for matching applications and a message appears indicating that no results were found.
4. Click the **Refresh Data** button to clear out the entered search criteria. The system displays the default search values.
5. Click the **Find Loan** button. The system searches for existing applications and returns any matching results.
6. Click the hyperlink under the “Primary Borrower” column to open the application in the *Borrower Information* screen.
7. Click the hyperlink under the “Underwriting Recommendation” column to open the application’s View Findings screen. This option is only available when the View Findings screen has been completed and saved.

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HOME APPLICATIONS USER GUIDES CONTACT US

1

WELCOME TO RURAL DEVELOPMENT'S GUARANTEED UNDERWRITING SYSTEM (GUS)

NEW APPLICATION IMPORT APPLICATION EXISTING APPLICATION 2

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HOME APPLICATIONS USER GUIDES CONTACT US

GUS Loan List / Loan Search

3

- Enter the desired search criteria below and press Find Loan button. Applications meeting the criteria will be displayed below.
- Press Refresh Data button to refresh the search criteria.
- For Begin-End Date Range, choose a default option from the dropdown or select Custom Date to specify both a Beginning Date and Ending Date. Custom Date searches are limited to a 365 consecutive day range (e.g., 05/01/2018 - 04/30/2019).

Date/Name Search
 Borrower Social Security Number
 Lender Loan Number
 GUS Application ID Number

*Begin-End Date Range: Last 7 days
 *Submission Status: All Submissions
 Enter Search Value Here: Enter value here
 *Property State: All States

Refresh Data 4

Find Loan 5

HOME APPLICATIONS USER GUIDES CONTACT US

GUS Loan List / Loan Search

- Enter the desired search criteria below and press Find Loan button. Applications meeting the criteria will be displayed below.
- Press Refresh Data button to refresh the search criteria.
- For Begin-End Date Range, choose a default option from the dropdown or select Custom Date to specify both a Beginning Date and Ending Date. Custom Date searches are limited to a 365 consecutive range (e.g., 05/01/2018 - 04/30/2019).

Date/Name Search
 Borrower Social Security Number
 Lender Loan Number
 GUS Application ID Number

*Begin-End Date Range: Custom Date
 *Submission Status: All Submissions
 Enter Search Value Here: Ron
 *Property State: GA

Refresh Data

Find Loan

Beginning Date: 05/13/2022

Ending Date: 05/23/2022

Search Results and Criteria
You have 2 Loans Displayed. Last Modified Date Range 05/13/2022 to 05/23/2022

Primary Borrower ↑	Last Modified	GUS App. ID	Lender Loan Number	Submission Status/Date	Underwriting Recommendation	App Status	Date Approved
Tintin, Ron Amy 6	05/23/2022	5000044	123456789	Unknown - 05/23/2022	ACCEPT 7	Pending	
Tintin, Ron Amy	05/13/2022	5003372		Unknown		Pending	

2 record(s) found. Displaying 1 to 2

First Previous 1 Next Last

No Results

If the system cannot find any application matching the provided search criteria for the associated Lender, a message will appear below the text entry fields, as shown in the “Search Results and Criteria” banner.



HOME APPLICATIONS USER GUIDES CONTACT US

GUS Loan List / Loan Search

- Enter the desired search criteria below and press Find Loan button. Applications meeting the criteria will be displayed below.
- Press Refresh Data button to refresh the search criteria.
- For Begin-End Date Range, choose a default option from the dropdown or select Custom Date to specify both a Beginning Date and Ending Date. Custom Date search range (e.g., 05/01/2018 – 04/30/2019).

Date/Name Search
 Borrower Social Security Number
 Lender Loan Number
 GUS Application ID Number
 Refresh Data

*Begin-End Date Range: Last 7 days
 *Submission Status: All Submissions
 Enter Search Value Here: example
 *Property State: All States
 Find Loan

Search Results and Criteria
No results found based on search criteria

Multiple Search Results

- The system provides a summary of the total number of loans within the “Search Result and Criteria” banner.
- The system lists applications that match the entered search criteria in a table (up to 200 records display per page). Click on any of the headers to sort the search results.
- Use the buttons (**First, Previous, Next, and Last**) to move on to another search results page.

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HOME APPLICATIONS USER GUIDES CONTACT US

Date/Name Search
 Borrower Social Security Number
 Lender Loan Number
 GUS Application ID Number
 Refresh Data

*Begin-End Date Range: Custom Date
 *Submission Status: All Submissions
 Enter Search Value Here: Ron
 *Property State: All States
 Find Loan

Beginning Date: 05/26/2022
 Ending Date: 05/27/2022

1 Search Results and Criteria
You have 2 Loans Displayed. Last Modified Date Range 05/26/2022 to 05/27/2022

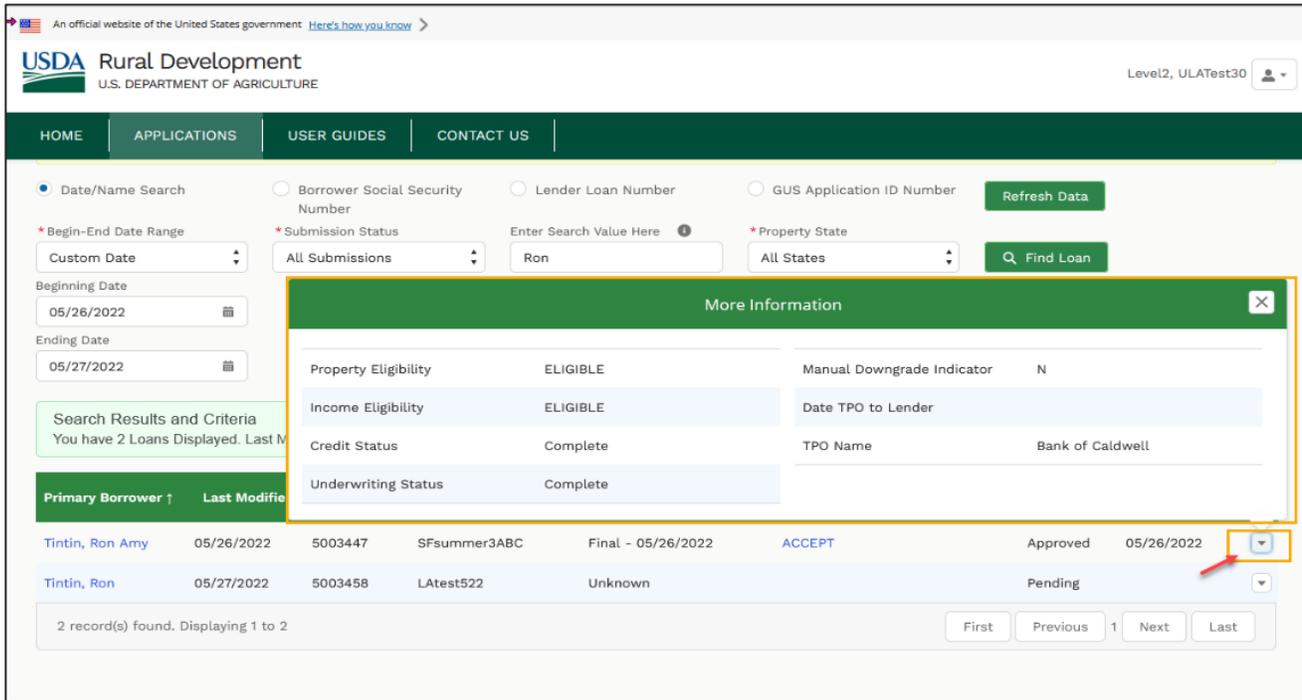
Primary Borrower ↑	Last Modified	GUS App. ID	Lender Loan Number	Submission Status/Date	Underwriting Recommendation	App Status	Date Approved
Tintin, Ron	05/26/2022	5003447	SFsummer3ABC	Final - 05/26/2022	ACCEPT	Approved	05/26/2022
Tintin, Ron	05/27/2022	5003458	LAtest522	Unknown		Pending	

2 record(s) found. Displaying 1 to 2

3 First Previous 1 Next Last

More Information

Click the **View More**  button to see additional information regarding a particular loan application, within the “More Information” pop-up window, such as the “Property Eligibility” and “Income Eligibility” statuses.



The screenshot displays the USDA Rural Development GUS Lender User Guide interface. At the top, there is a navigation bar with 'HOME', 'APPLICATIONS', 'USER GUIDES', and 'CONTACT US'. Below this is a search section with various filters: 'Date/Name Search' (selected), 'Borrower Social Security Number', 'Lender Loan Number', and 'GUS Application ID Number'. There are also date range and submission status filters. A search button labeled 'Find Loan' is present.

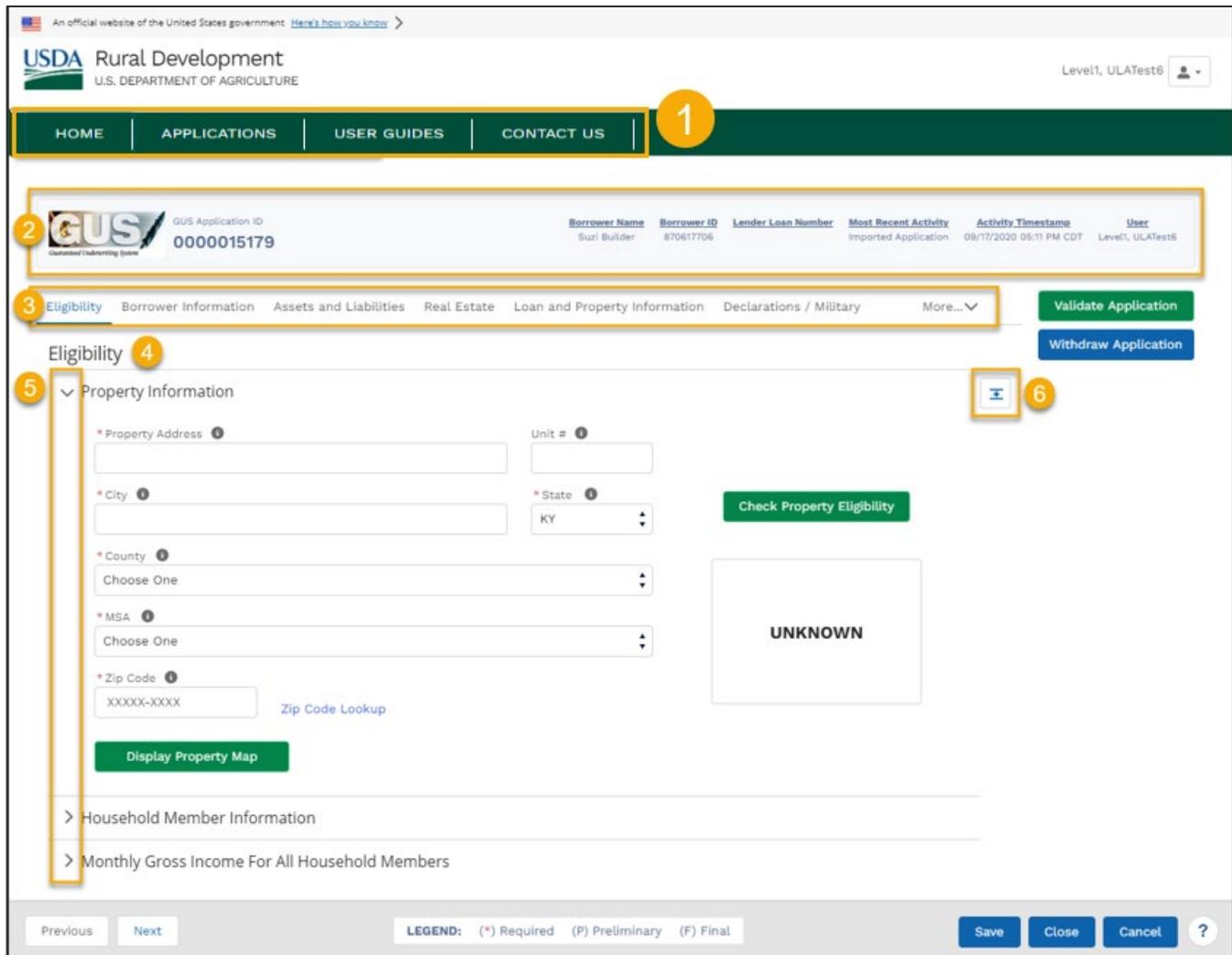
The search results table shows two records. The first record is for 'Tintin, Ron Amy' with a submission date of 05/26/2022 and a status of 'ACCEPT'. A red arrow points to a dropdown arrow icon on the right side of this record, which is highlighted by a yellow box. This dropdown arrow is the 'View More' button mentioned in the text.

The 'More Information' pop-up window is open, displaying the following details for the selected loan:

More Information			
Property Eligibility	ELIGIBLE	Manual Downgrade Indicator	N
Income Eligibility	ELIGIBLE	Date TPO to Lender	
Credit Status	Complete	TPO Name	Bank of Caldwell
Underwriting Status	Complete		

At the bottom of the search results, there is a pagination control showing '2 record(s) found. Displaying 1 to 2' and buttons for 'First', 'Previous', 'Next', and 'Last'.

3.2 Navigation Features and Key Elements



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Level1, ULATest6 

HOME | **APPLICATIONS** | **USER GUIDES** | **CONTACT US**

GUS GUS Application ID: 0000015179
Generated Submitting System

Borrower Name	Borrower ID	Lender Loan Number	Most Recent Activity	Activity Timestamp	User
Suzi Builder	870617706		Imported Application	09/17/2020 05:11 PM CDT	Level1, ULATest6

Eligibility | Borrower Information | Assets and Liabilities | Real Estate | Loan and Property Information | Declarations / Military | More...

Validate Application | **Withdraw Application**

Eligibility

Property Information

* Property Address Unit #
 * City * State
 * County
 * MSA
 * Zip Code [Zip Code Lookup](#)

Check Property Eligibility

UNKNOWN

Display Property Map

> Household Member Information
 > Monthly Gross Income For All Household Members

Previous Next **LEGEND:** (*) Required (P) Preliminary (F) Final **Save Close Cancel ?**

Features & Elements

1. **Navigation Bar:** shows top-level navigation options; when clicked, it redirects users to the specific page.
2. **Application Header:** shows relevant and summarized loan application information.
3. **Application Navigation Bar:** lists individual portions of the mortgage application, starting with *Eligibility*. This menu is used to navigate the application screens and mirrors the URLA Application.
4. **Screen:** is a part of the loan application and contains fields and section(s) used to collect loan application info.
5. **Sections:** are part of a screen. By default, the first section is shown expanded, and the other sections are collapsed. To open a section, click the toggle (>) or the section header.
6. **Expand/Collapse All Sections** button.

3.2.1 “Expand/Collapse All Sections” Button

For screens that have multiple sections, the first section appears expanded, while the other sections within the screen appear collapsed by default.

1. To collapse all sections, click the Expand/Collapse All button at the top right of the page. Click again to expand all sections.
2. To expand a section, click the section header or the toggle on the left of the section’s header name. Click again to collapse.

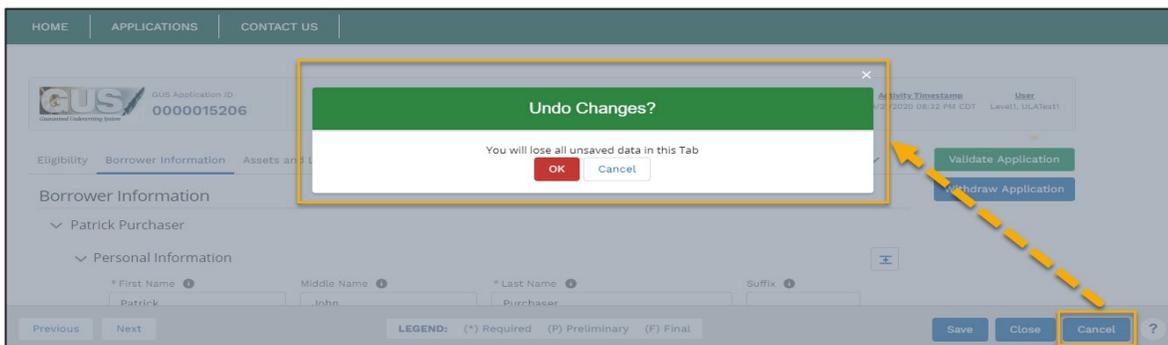
The screenshot shows the USDA Rural Development GUS Lender User Guide interface. At the top, there is a navigation bar with links for HOME, APPLICATIONS, USER GUIDES, and CONTACT US. Below this is a header section with the USDA logo and the text 'Rural Development U.S. DEPARTMENT OF AGRICULTURE'. The main content area is titled 'Eligibility' and contains several sections. The 'Property Information' section is expanded, showing fields for Property Address, Unit #, City, State, County, MSA, and Zip Code. A 'Check Property Eligibility' button is visible, and the result is 'UNKNOWN'. A yellow box labeled '1' highlights the 'Expand/Collapse All' button. Below the 'Property Information' section, the 'Household Member Information' section is collapsed, and a yellow box labeled '2' highlights its header. Other sections like 'Assets and Liabilities', 'Real Estate', and 'Loan and Property Information' are also visible but collapsed.

3.3 Footer Section

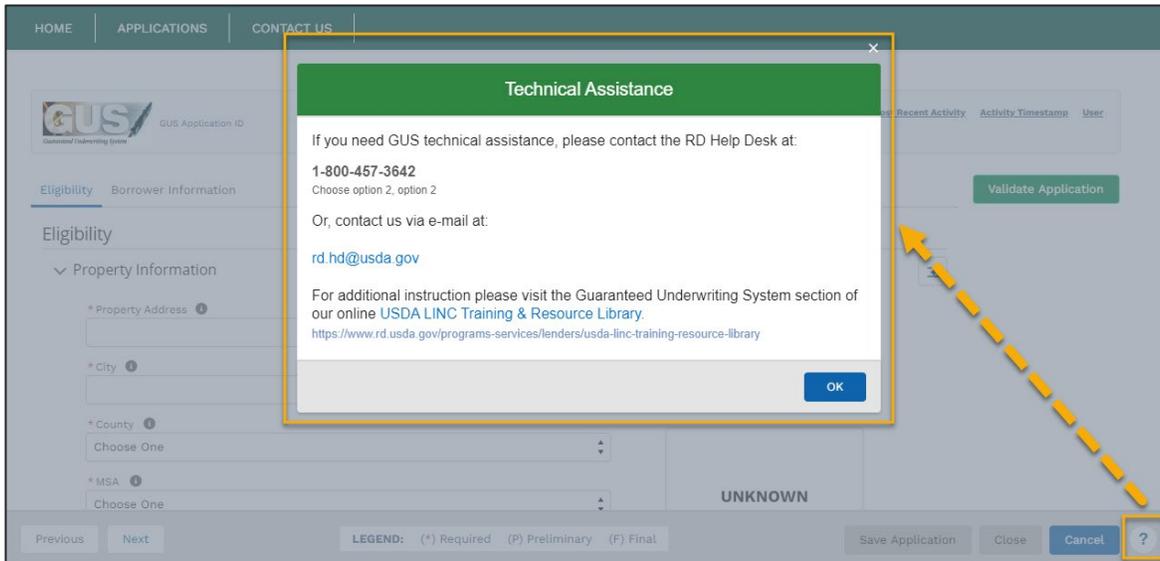
Along the bottom of the screen there is a footer which helps users to navigate the loan application. The footer has a legend indicating fields that are Required (*) to save the application, and fields that are required to save and request a Preliminary (P) submission or Final (F) submission. There are also action buttons, as follows:

The footer section contains several elements. On the left, there are 'Previous' and 'Next' buttons. In the center, there is a legend: 'LEGEND: (*) Required (P) Preliminary (F) Final'. On the right, there are 'Save', 'Close', and 'Cancel' buttons, along with a help icon (a question mark in a circle).

- **Previous:** Use this button to navigate back in the application (to the previous screen).
 - The button displays grayed out (or disabled) when the user is on the first screen as there are no previous screens.
 - Before moving to another screen, the system validates the entered information; if it encounters issues, a list of errors appears at the top of the screen. The errors must be resolved before the system successfully saves the application and allows users to move to a different screen.
- **Next:** Use this button to navigate forward in the application (to the next screen).
 - The button displays grayed out (or disabled) when the user is on the last screen as there are no other screen going forward.
 - Before moving to another screen, the system validates the entered information; if it encounters issues, a list of errors appears at the top of the screen. The errors must be resolved before the system successfully saves the application and allows users to move to a different screen.
- **Save:** Use this button to save the entered information.
 - The system will check to make sure all required fields on a given screen have been completed and would list errors that are preventing a successful save operation. The system does not save information if there are errors within the current screen of the application. Correct the errors and click the **Save** button again.
 - When a new application is created, this button reads **Save Application**. Enter the required information within the *Eligibility* and *Borrower Information* screens to successfully save the application. A “GUS Application ID” is generated, and the loan application record is searchable. The **Save Application** button will now change to **Save** for the rest of the screens of the application.
 - Saving regularly is a good practice and allows users to log out and come back to an application later.
- **Close:** Use this button to exit the application and return to the *Home* page. The system validates the entered information prior to returning to the *Home* page. If applicable, a list of errors appears at the top of the screen. The errors must be resolved before the system successfully saves and closes the application.
- **Cancel:** Use this button to exit the application. Upon clicking the button, a pop-up window appears allowing the user to confirm the action. If the user clicks the OK button, the system displays the *Home* page without saving any changes to the current page (i.e., new or removed information) nor listing any errors found.



Help: Upon clicking this button, a pop-up window appears listing the contact information to get technical assistance, via email or over the phone



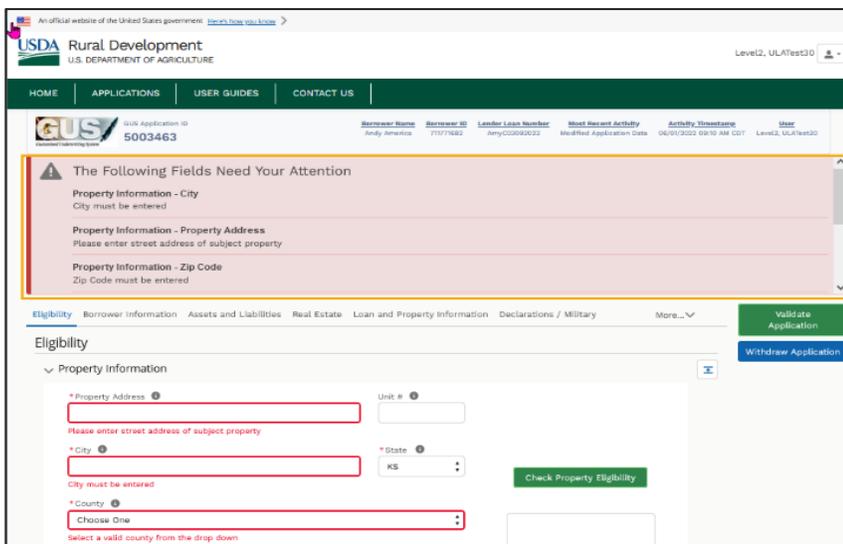
3.4 Saving Information

This section provides information on how the system displays error messages and indicates fields requiring input, shows the banner that appears upon achieving a successful save, and the application related information generated within the Application Header.

3.4.1 Errors upon Saving

Before an application can be successfully saved, the system checks for potential errors to ensure only accurate, correctly formatted data is retained. If there are any errors, the system displays, underneath the Application Header, a list of the errors indicating which fields need to be fixed along with the section in which that field is located, and a short description of the issue.

Prior to successfully saving the application, correct all the errors listed within the red *Field Errors* panel.



When the user clicks in and out of a mandatory field without entering information, or enters invalid characters, field level validation is triggered. The field level validation shows the field with a red border and provides a short message underneath it, prompting the user to enter or correct the information. The field level validation occurs without having to click **Save**, **Next**, **Previous** or **Close** buttons.

Once the user populates the required information and/or addresses the fields with errors, and the system validates that there are no errors, there will be a green *Success* box confirming a successful save.

3.4.2 Successful Save

Once the user populates the required information and/or addresses the fields with errors, and the system validates that there are no errors, there will be a green *Success* box confirming a successful save.

3.4.3 Application Information (manually created applications)

Before a manually created application is saved for the first time, the Application Header is empty (this is the space below the green Navigation Bar).

At a minimum, the required information within the *Eligibility* and *Borrower Information* screens must be completed to activate and select the **Save Application** button.

Once the application is saved successfully, the system provides a “GUS Application ID” number and displays the entered “Borrower Name” of the primary borrower, as well as other relevant information. Information appears on the Application Header as it becomes available to the system.

The screenshot displays the USDA Rural Development GUS Lender User Guide interface. At the top, there is a navigation bar with links for HOME, APPLICATIONS, USER GUIDES, and CONTACT US. Below this is the Application Header, which includes the GUS logo, the GUS Application ID (5003463), and a table of application details. The table has the following columns: Borrower Name (Andy America), Borrower ID (71171682), Lender Loan Number (AmyC03092022), Most Recent Activity (Modified Application Data), Activity Timestamp (06/01/2022 09:31 AM CDT), and User (Level2, ULATest30). Below the header is the Borrower Information section, which is currently expanded to show Personal Information. This section includes fields for First Name (Andy), Middle Name (Andy), Last Name (America), and Suffix. It also includes fields for Social Security Number, Date of Birth, Citizenship (US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien), Marital Status (Married, Separated, Unmarried), and Number of Dependents (0). At the bottom of the form, there are navigation buttons (Previous, Next), a legend indicating required (*) and preliminary (P) or final (F) fields, and action buttons (Save, Close, Cancel, ?).

Application Header

1. System generated GUS Application ID.
2. The “Borrower Name” reflects the entered primary borrower name. If the user changes the primary borrower’s name and saves the application, the Application Header displays the updated “Borrower Name”.
3. The “Borrower ID” is system generated, based on the primary borrower’s Social Security Number (SSN). If the SSN is changed, the system would generate a new “Borrower ID” and updates the Application Header accordingly.
4. When the “Lender Loan Number” field on the *Lender Loan Information* screen is populated and saved, the value appears in the Application Header. If the information is changed and saved, the Application Header updates to the most recent entered data.
5. “Most Recent Activity” such as: “*Modified Application Data*”.
6. “Activity Timestamp” shows the most recent activity’s date and time (in Central Time).
7. “User” who performed the most recent activity.

3.5 Navigation Icons and Buttons

Below is a screenshot showing the most common icons, fields, and buttons used in GUS.

The screenshot shows the 'Eligibility' section of a form. At the top right is a green 'Validate Application' button. Below it is the 'Eligibility' heading. A section titled 'Property Information' is expanded, indicated by a yellow circle with a '1' and a downward arrow icon. Within this section, there are several fields: 'Property Address' (with an information icon 'i' and a red asterisk '*'), 'Unit #' (with an information icon 'i' and a yellow circle '2'), 'City' (with an information icon 'i'), 'State' (with an information icon 'i' and a drop-down menu '3'), 'County' (with an information icon 'i' and a yellow circle '4'), 'MSA' (with an information icon 'i'), and 'Zip Code' (with an information icon 'i'). A 'Zip Code Lookup' link (with a yellow circle '5') is highlighted in a red box. A green 'Check Property Eligibility' button is located to the right of the 'State' field. Below the 'Zip Code' field is a green 'Display Property Map' button. A large box labeled 'UNKNOWN' is visible on the right side of the form. At the bottom of the form, there is a section for 'Household Member Information' with a yellow circle '1' and a right-facing arrow icon.

Items and Description

1. **Expand/Collapse** (V is expanded, > is collapsed) – Click on the > facing arrow to expand/open the section.
2. **Information** (i within a dark circle) – Hover over the “i” to view more information about how to complete a field.
3. **Pull down or drop-down menu** (triangles) – Click to view a pre-set list of options.
4. **Required field** (marked with a red asterisk (*)) – Users must enter data in these fields to successfully save an application. When clicking **Save**, if required fields are missing, the system will display an error message for each respective field. The user will be required to complete those fields to proceed.
5. **Website link** (blue text) – Click the blue hyperlink to open a website (e.g., Zip Code Lookup) in a new tab.

Certain field names are followed by (P) and (F), which indicates whether the field is required to request a Preliminary (P) submission or Final (F) submission.

Collapse/Expand All Icon

The screenshot shows the navigation menu at the top of the application. The 'Eligibility' tab is selected. Below the navigation tabs, there is a list of sections: 'Property Information', 'Household Member Information', and 'Monthly Gross Income For All Household Members'. A yellow arrow points to a blue icon with a white 'I' inside a square, which is the Collapse/Expand All icon, located to the right of the 'Property Information' section.

Click the icon located in the far right, to expand or collapse all the sections on the page.

Radio Buttons and Check Boxes

1. **Radio buttons** – Click to choose one (1) option.
2. **Check boxes** – Click to choose one or more options.

Do you (or your deceased spouse) ever serve, or are currently serving, in the United States Armed Forces? (F) ⓘ

Yes

No

Please check all that apply:

Retired, discharged, or separated from service

My period of service was as a non-activated member of the Reserve or National Guard

Surviving Spouse

Currently serving on active duty with projected expiration date of service/tour

3.6 Enabled and Disabled Fields

Grayed-out fields are not enabled for input by the current user. Some of these fields become enabled based on selections in related fields, while others are always disabled, i.e., auto-calculated fields. Refer to the examples below that show the enabled/disabled field behavior. The images below are for illustration purposes only.

Logic Fields

- Enabled – The *Mailing Address* text entry fields appear enabled allowing the user to enter an address different than their *Current Address*.
- Disabled – After the user clicks the “Same as Current Address” checkbox, all the *Mailing Address* text entry fields become disabled.

Mailing Address

Same as Current Address 1

* Country (F) ⓘ Street Address (F) ⓘ Unit # ⓘ City (F) ⓘ

United States [input] [input] [input]

State (F) ⓘ Zip Code (F) ⓘ Zip Code Lookup

Choose One [input]

Mailing Address

Same as Current Address 2

* Country (F) ⓘ Street Address (F) ⓘ Unit # ⓘ City (F) ⓘ

United States [input] [input] [input]

State (F) ⓘ Zip Code (F) ⓘ Zip Code Lookup

MD [input]

Calculated Field(s)

- Automatically calculates amounts.
- It cannot be edited and remains grayed out.
- To fix the amount shown, users need to edit the related line item(s) within the section.

All Other Monthly Income Received by Adult Members of the Household ⓘ
\$2,000.00

Total Household Income
\$62,400.00

Conditional Fields (e.g., Assets section)

1. The gray fields are disabled because an “Account Owner” has not been selected.
2. Once an “Account Owner” is selected, the four fields become enabled.

Assets - Bank Accounts, Retirement, and Other Accounts You Have (1)

Account Owner/Borrower Name ⓘ Choose One Remove

Account Type ⓘ Financial Institution ⓘ Account Number ⓘ Cash or Market Value ⓘ
Choose One \$0.00

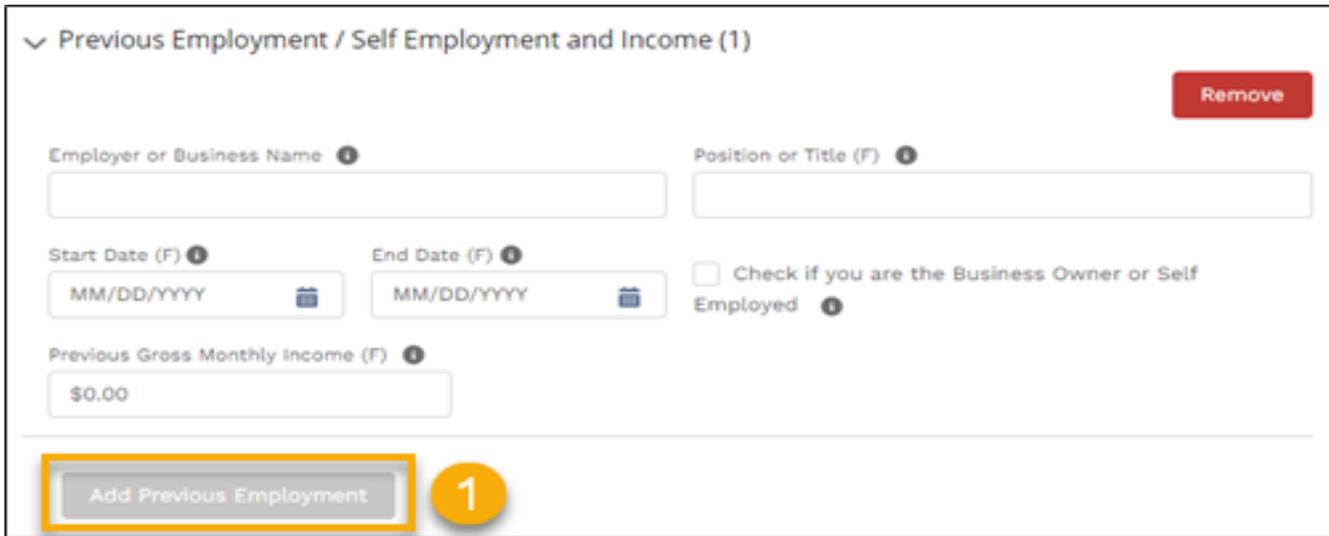
Assets - Bank Accounts, Retirement, and Other Accounts You Have (1)

Account Owner/Borrower Name ⓘ John Deere Remove

Account Type ⓘ Financial Institution ⓘ Account Number ⓘ Cash or Market Value ⓘ
Choose One \$0.00

3.7 Active and Inactive Buttons

Disabled or inactive buttons, shown in gray, indicate information is needed prior to the button becoming enabled. Once the information has been entered in the applicable fields, e.g., “Employer or Business Name,” the button becomes enabled/active and turns green. During Eligibility verification, users may also see enabled/disabled button behavior. In this case, the button is active until the user clicks it and the system completes the verification, rendering the button inactive.



Previous Employment / Self Employment and Income (1) Remove

Employer or Business Name (F) Position or Title (F)

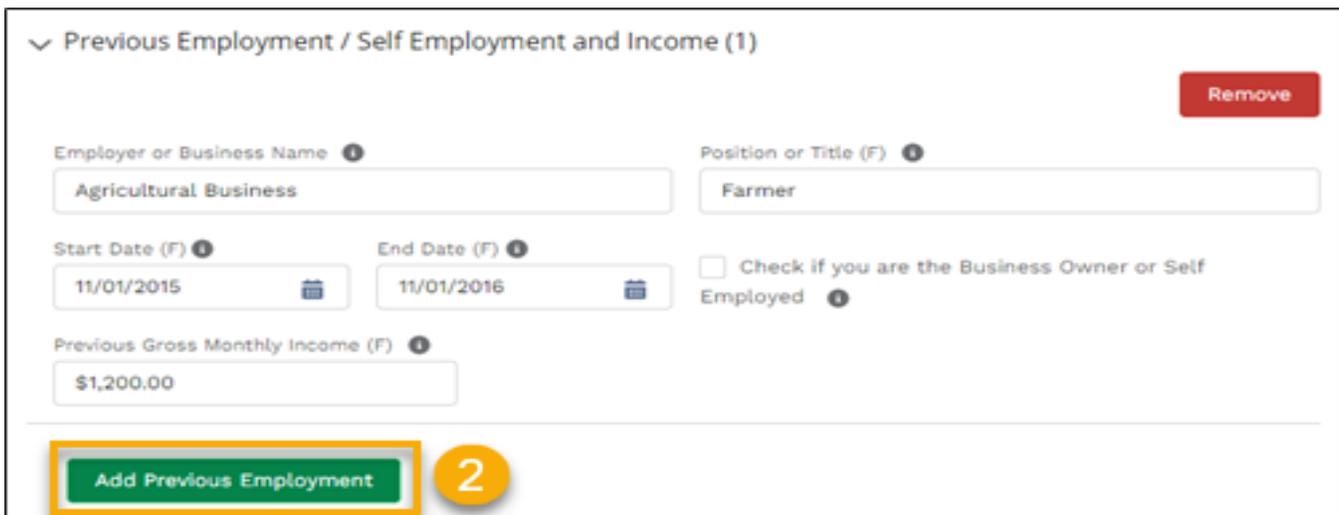
Start Date (F) End Date (F) Check if you are the Business Owner or Self Employed

Previous Gross Monthly Income (F)

Add Previous Employment 1

1. Inactive Button

No information has been entered within the *Previous Employment* section and the **Add Previous Employment** button is gray and inactive.



Previous Employment / Self Employment and Income (1) Remove

Employer or Business Name (F) Position or Title (F)

Start Date (F) End Date (F) Check if you are the Business Owner or Self Employed

Previous Gross Monthly Income (F)

Add Previous Employment 2

2. Active Button

As soon as any information is entered in the “Employer or Business Name” field, the **Add Previous Employment** button turns green and is active.

3.8 “Add” and “Remove” Buttons

Throughout the loan application screens, there are various sections that contain **Add** and **Remove** buttons that correspond to the information that is being gathered while allowing the user to capture additional information under that particular section. This functionality is replicated across various sections and subsections within the loan application. Detailed information on how to perform the Add and Remove actions is explained here.

In general, first, enter the required information to save a given record and, if needed, click the **Add** button to capture additional information. The system adds an extra set of fields, and the **Remove** button becomes available. Continue by entering the required information within the new set of fields and if needed, click the **Add** button once again. When needed, click the **Remove** button to delete the desired set of fields and all information entered within those fields – this removal is final, and no confirmation pop-up window appears.

Example of the “Add” and “Remove” buttons (single record)

1. User clicks the **Add Previous Employment** button.
2. A set of fields and buttons appear. Choose to populate the single record.
3. Or click the **Remove** button.

As records are added, a **Remove** button appears to allow users to delete entries.

Example of the “Add” and “Remove” buttons (multiple records)

1. User clicks the Add Previous Employment button.
2. A set of fields and buttons appear. Choose to populate the single record.
3. Once the fields are populated, click the **Add Previous Employment** button to add a 2nd record.
4. A new set of fields and buttons appear on the screen. Review the 1st previous employment record.

5. If applicable, click the top **Remove** button to delete the 1st record.
6. Fill-out the 2nd previous employment record.
7. If applicable, click the 2nd **Remove** button.
8. Click the Add Previous Employment button. Shown as disabled as it is awaiting data entry for the new record.

Previous Employment / Self Employment and Income (0)

1 Add Previous Employment

Previous Employment / Self Employment and Income (1)

2 Remove

* Employer or Business Name (P) **1** Position or Title (F) **1**

Start Date (F) **1** End Date (F) **1**

MM/DD/YYYY MM/DD/YYYY Check if you are the Business Owner or Self Employed **1**

Previous Gross Monthly Income (F) **1**

Add Previous Employment

Previous Employment / Self Employment and Income (1)

3 Remove

* Employer or Business Name (P) **1** Position or Title (F) **1**

Agricultural Business Farmer

Start Date (F) **1** End Date (F) **1**

11/01/2015 11/01/2016 Check if you are the Business Owner or Self Employed **1**

Previous Gross Monthly Income (F) **1**

\$1,200.00

Add Previous Employment

Previous Employment / Self Employment and Income (2)

4 Remove **5**

* Employer or Business Name (P) **1** Position or Title (F) **1**

Agricultural Business Farmer

Start Date (F) **1** End Date (F) **1**

11/01/2015 11/01/2016 Check if you are the Business Owner or Self Employed **1**

Previous Gross Monthly Income (F) **1**

\$1,200.00

6 Remove **7**

* Employer or Business Name (P) **1** Position or Title (F) **1**

Start Date (F) **1** End Date (F) **1**

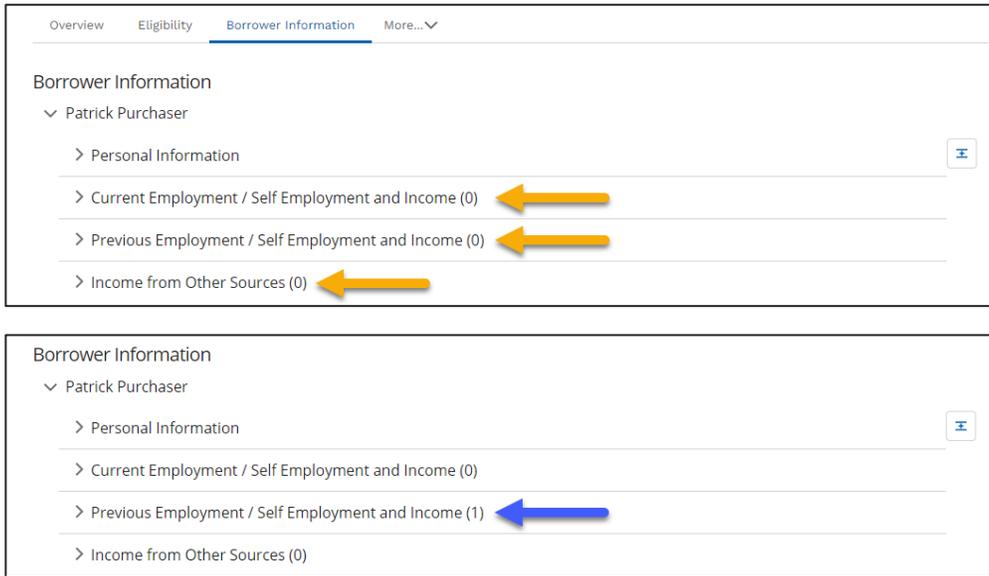
MM/DD/YYYY MM/DD/YYYY Check if you are the Business Owner or Self Employed **1**

Previous Gross Monthly Income (F) **1**

Add Previous Employment **8**

3.9 Counter of Records within a Section

Starting on the *Borrower Information* screen, the system provides a count of how many records have been entered and saved within a section. If a record is added or removed within a section, the counter reflects the change. See screenshots below, showing the difference on the *Previous Employment* section.



Example

Top screenshot: the *Borrower Information* screen displays various sections with the counter set to zero (0).

Lower screenshot: Once a single record has been added to the *Previous Employment / Self Employment and Income* section, the section header counter reflects the addition as one (1).

3.10 Navigate Using the “More” Drop-down

There are six screen names displayed on the Application Navigation header bar, from the *Eligibility* screen to the *Declarations / Military* screen, followed by the “More” drop-down. The “More” drop-down contains the remaining screens. The user can also navigate to the remaining screens by clicking the footer’s **Next** button, which saves the entered data prior to proceeding to the applicable screen.

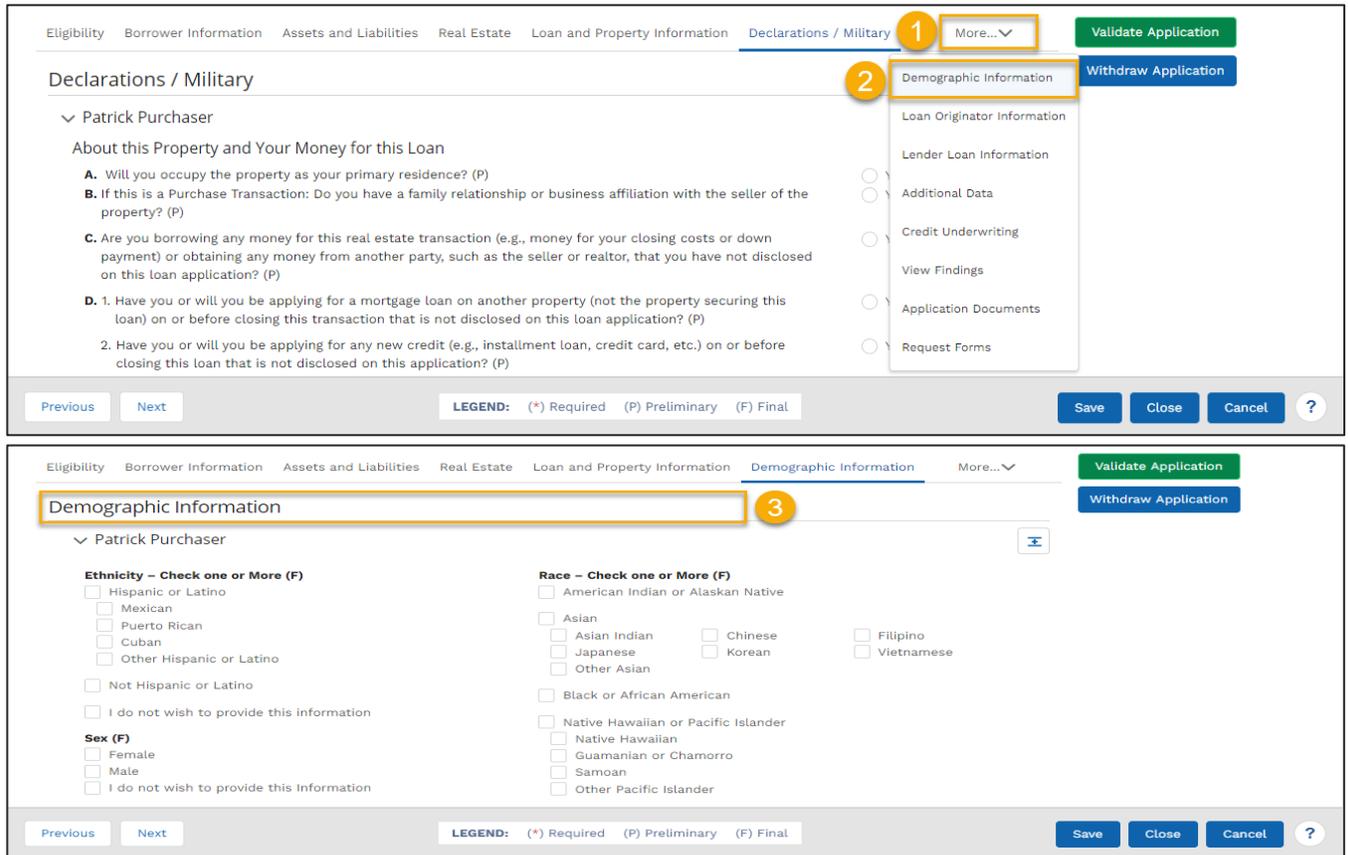
The screen name shown to the left of the “More” drop-down has a dynamic behavior. It reflects the screen the user is currently in. For example, in the first screenshot below, the user is updating the *Declarations / Military* screen, hence the screen name shown to the left of the “More” drop-down is “*Declarations / Military*”.

When the user navigates to the next screen, which is the *Demographic Information* screen, the screen name shown to the left of the “More” drop-down changes to read “*Demographic information*”; see second screenshot below. The user should keep this behavior in mind, as they use the “More” drop-down to navigate to subsequent parts of the loan application in GUS.

Navigate using the “More” drop-down.

1. Click the “More” drop-down.
2. Click the desired screen name from the drop-down list. E.g., *Demographic Information* screen.

3. The selected screen opens up and screen name is displayed to the left of more dropdown. E.g., the Demographic Information screen appears.



3.11 Validate Application

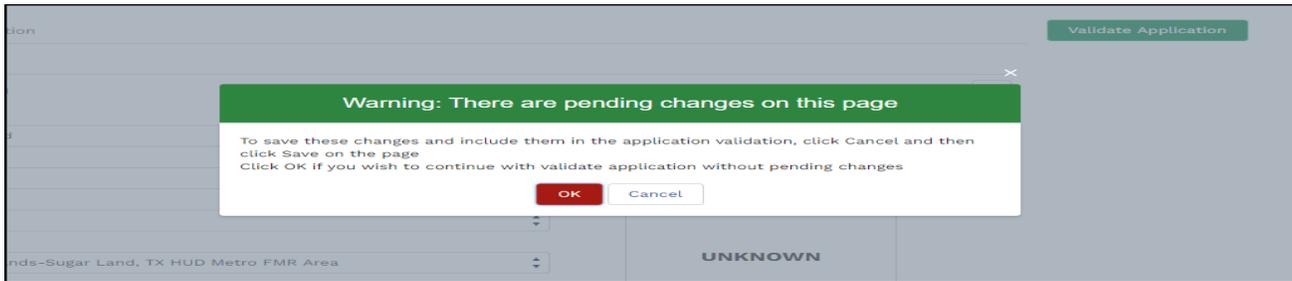
The **Validate Application** button is for confirming the underwriting readiness of an application. When users click the **Validate Application** button, the system will check the application to verify if all the required fields for preliminary and/or final validations have been entered correctly.

The **Validate Application** button is enabled and always visible after the user has completed the *Eligibility* and *Borrower Information* screens and has saved the loan application at least once.

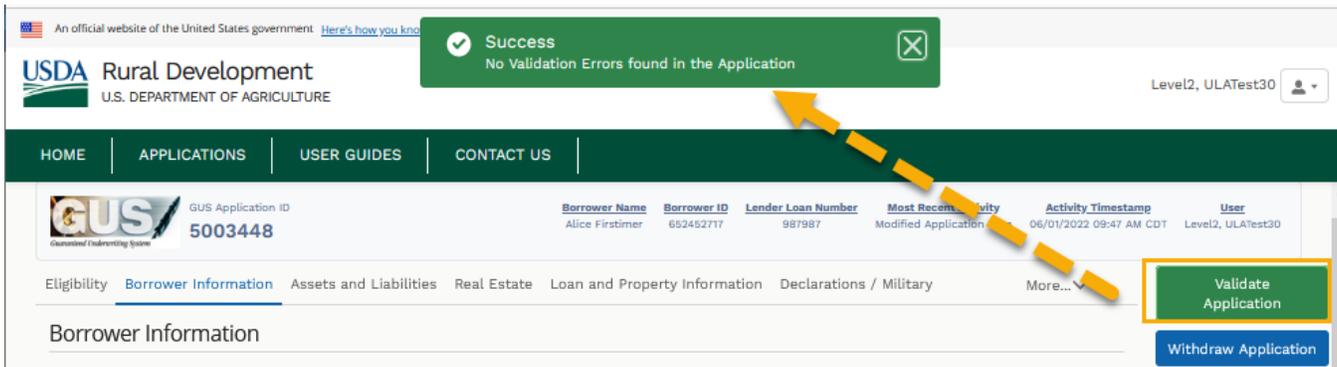


Clicking the Validate Application button on an application with unsaved data on the current screen results in a pop-up message located in the middle of the screen notifying the user of unsaved changes on the screen. If the user does not save the application by pressing Save, Previous, Next, or navigating to another screen in the application before pressing OK on this pop-up, unsaved data will not be considered for the application validation.

If the user presses **OK** in the below example OR presses the **Validate Application** button on an application that has all data saved, the system will validate the data entered.



If there are no application validation errors, the system displays a green success toast message that reads “No Validation Errors found in the Application” at the top of the screen.



If there are validation errors that need to be addressed prior to preliminary or final submission, the system opens a new tab within the browser (see screenshot below). Each line contains a field that needs to be addressed before preliminary and final submission.

There are four columns on the *Validation Error* screen. The “Borrower Name” column indicates which borrower the error applies to. If this column is blank, the error is not associated with a specific borrower’s data. The “PRELIM” column refers to errors that the system encountered on specific pages, which must be fixed to proceed with a preliminary underwriting submission. The “FNL” column refers to errors which need to be fixed prior to final underwriting submission. The “Description of Error” column references the field where the error needs to be corrected for the respective screen.

The errors are grouped by screen name, section, and borrower name (if applicable). To fix or update the field(s), users must go to the applicable screen (e.g., the *Borrower Information* screen) and field (e.g., the “Date of Birth” field).

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

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Level2, ULATest30

HOME | APPLICATIONS | USER GUIDES | CONTACT US

GUS Errors Associated with Specific Pages

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

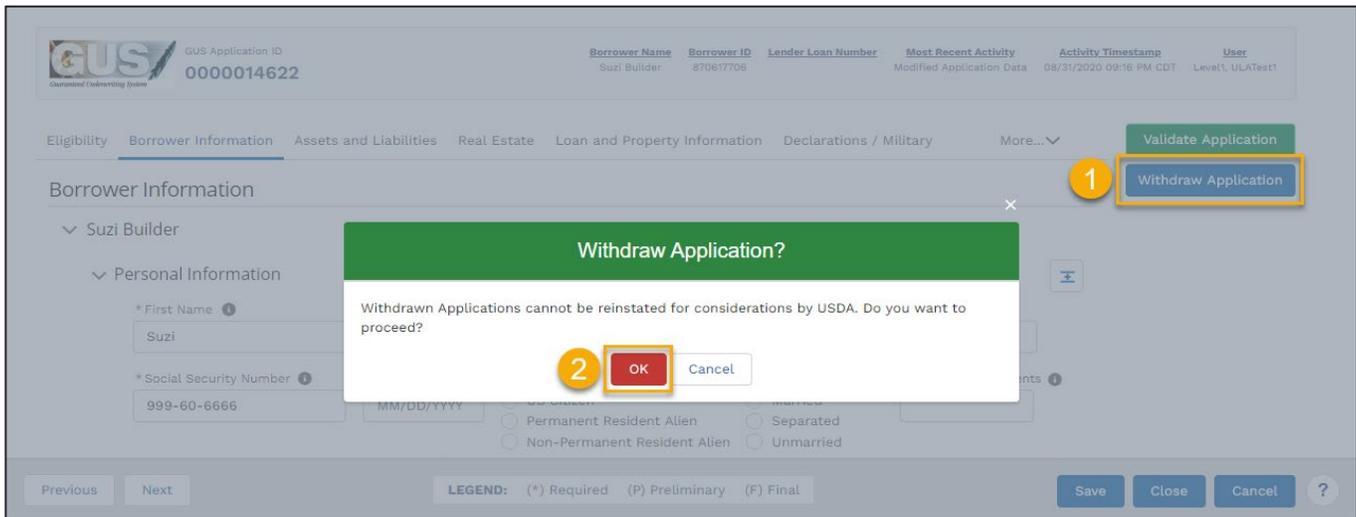
Borrower (Personal Information : Current Address)			
Borrower Name	PRELIM	FNL	Description Of Error
Firstimer, Alice	Y	Y	Street Address must be entered

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

3.12 Application Withdrawal

If an application has been started, the user may choose to indicate they no longer wish to move forward with the application by clicking the **Withdraw Application** button. The button is located on the top right corner and accessible on any screen within an application. This option is available only while the application's "Submission Status" is "Unknown" or "Preliminary". Once the application withdrawal process is completed, the loan "Application Status" changes to "Withdrawn" and becomes "view" only. This is a permanent action. Withdrawn applications cannot be reinstated. If the lender wishes to continue with the loan application, a new application will need to be established in GUS. A new application can be created in GUS by utilizing the following options:

- If the user's Loan Origination System has the capability to duplicate the application, utilize that functionality, then reimport. (NOTE: a new lender loan number will be assigned) OR
- Import an XML without a Lender Loan Number to create a new application in GUS, then navigate to the Lender Loan information page and manually enter the Lender Loan Number OR
- Manually complete the Eligibility and Borrower Information pages to create a new GUS Application, then enter the corresponding lender loan number on the Lender Loan information Page. Save the application, then import XML with the matching Lender Loan Number.
- If importing an XML from lender's Loan Origination System to create a new GUS application is not possible, manual entry the data for of all screens can be completed. See section [4.3 Manually Creating a New Loan Application](#)



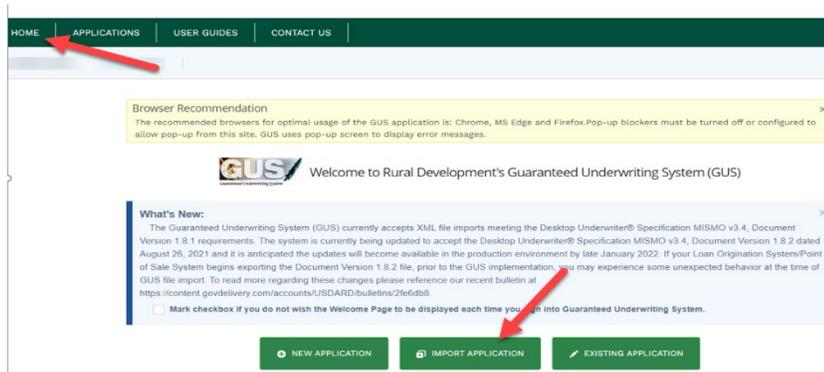
On an application with a “Submission Status” of “Final,” the **Withdraw Application** button is disabled. Similarly, if the Lender Agent/Broker has released the application back to the Lender user, the **Withdraw Application** button appears disabled for the Lender Agent/Broker.

Steps

1. Click the **Withdraw Application** button.
2. A pop-up window appears, click **OK** to proceed with the application’s withdrawal. Otherwise, click the **Cancel** button.

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](#)

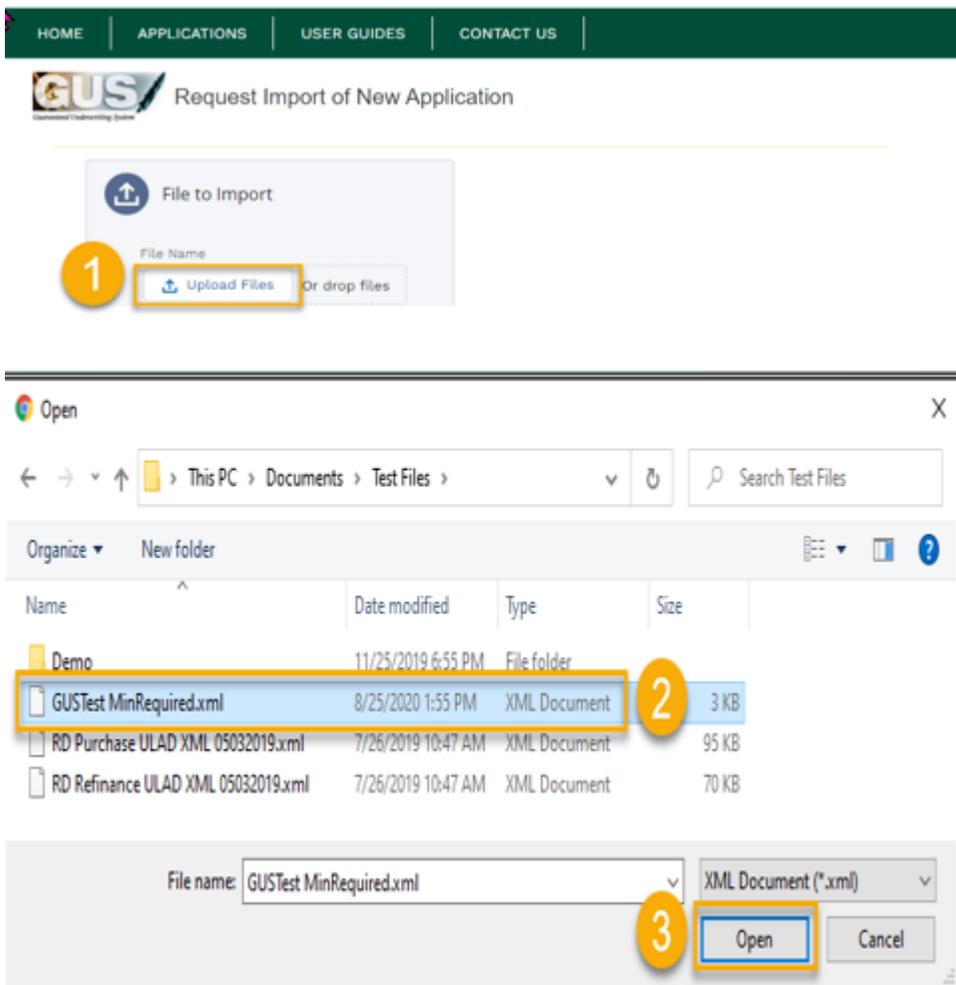


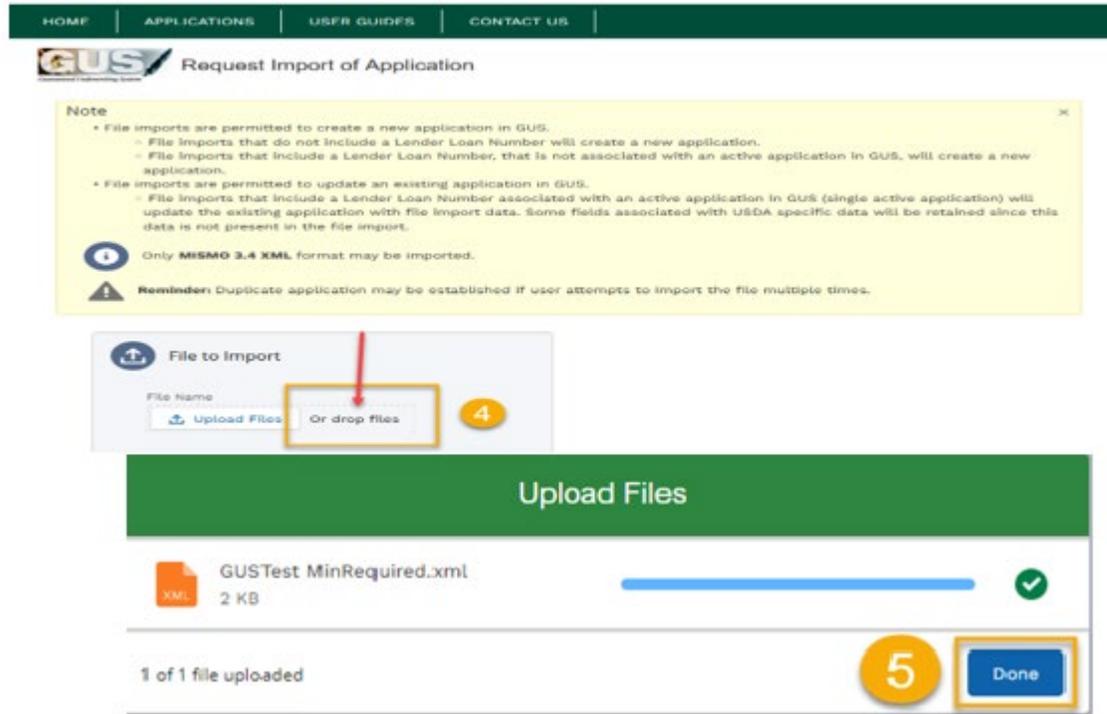
4.1 Import from Lender’s Loan Origination System

There are two methods available for selecting the XML file to be imported. Users may click the “Upload Files” button and navigate to the file’s location on their computer to select it, or the user can utilize the “drag and drop” method.

Steps

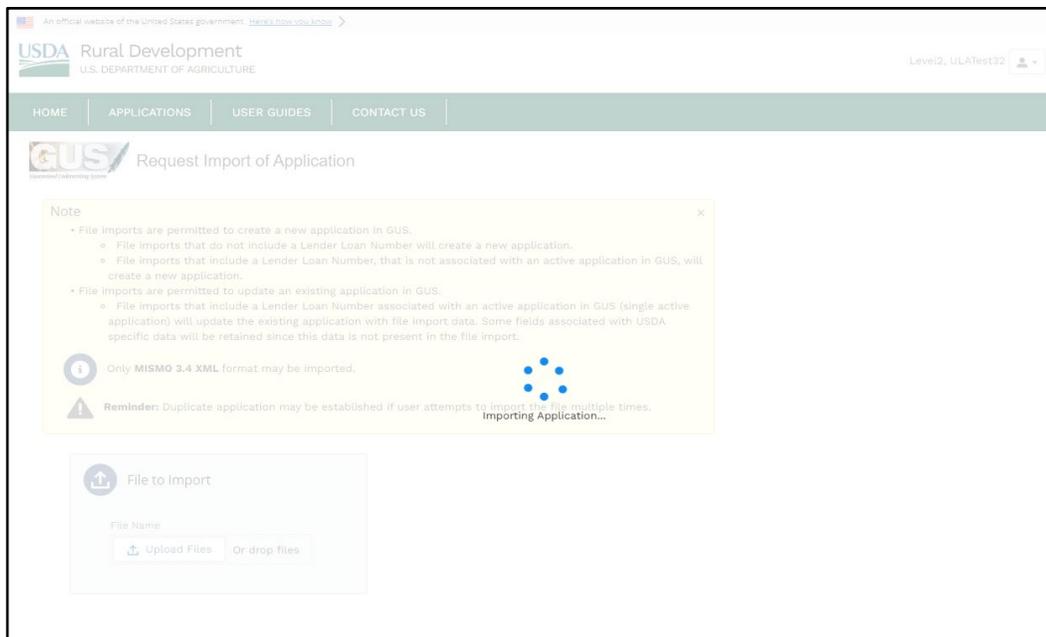
1. From the Home Tab, select “Import Application”. From the Request Import of New Application page, click the Upload Files button.
2. Search for and choose the XML file you wish to upload.
3. Click **Open** to begin importing the file.
4. Or the user can drag the file from your computer’s folder and drop it inside the dotted box that reads: “Or drop files” and proceed to step five.
5. The “Upload Files” window displays the file name and a blue progress bar while it processes and validates the XML file. Once the green check mark appears, click **Done**.





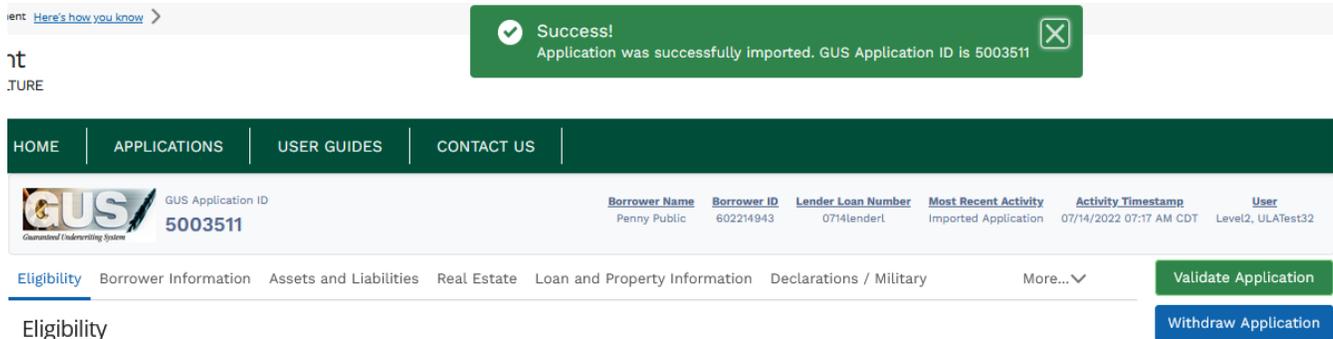
4.2 Processing the XML File

After the file is uploaded, the system begins processing the file during which time the user is presented with a spinner that reads *“Importing Application...”*. As part of processing the file, the system checks for any application which matches the combination of the Lender Tax ID and Lender Loan Number specified in the file. User will receive a message of successful file import or file import failed.



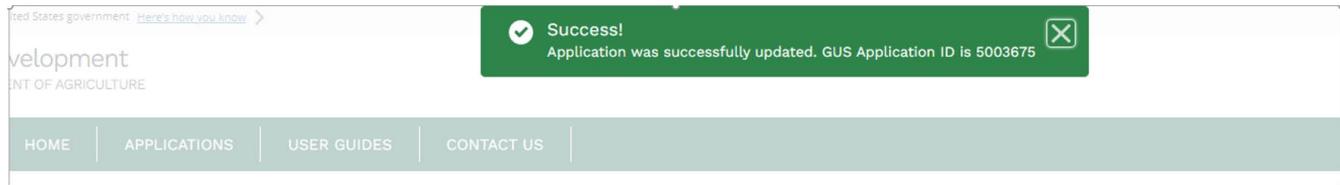
4.2.1 Successful Import-New GUS Application

In the event a match is not found, the system creates a new application. (An XML file imported without a Lender Loan Number will always create a new GUS application)



4.2.2 Successful Import- Update of Existing Application

In the event a matching Lender Loan Number is found, the Approved Lender will receive a message “update successful “and the existing application is updated with data from the imported XML. Some fields associated with USDA specific data will be retained since this data is not present in the file import. The application update via import functionality allows lenders to easily keep the loan application data synced with their Loan Origination System data.



4.2.3 Import Error Handling

There are several types of errors that can occur during an import. For a better understanding, see below descriptions and screen shots.

Error when a Lender Loan Number already exists in GUS



If the imported XML file contains a Lender Loan Number that already exists in GUS, but the loan status is **Withdrawn, Final Submit** or the **Lender Agent has Released Control to the Approved Lender**, the system will not update or create a new application. Rather, an error message appears on the screen letting the lender know the Lender Loan Number already exists in the System and is in a state that does not allow an update.

See below options for Approved Lenders and Lender Agents to resolve this error:

- Approved Lenders**

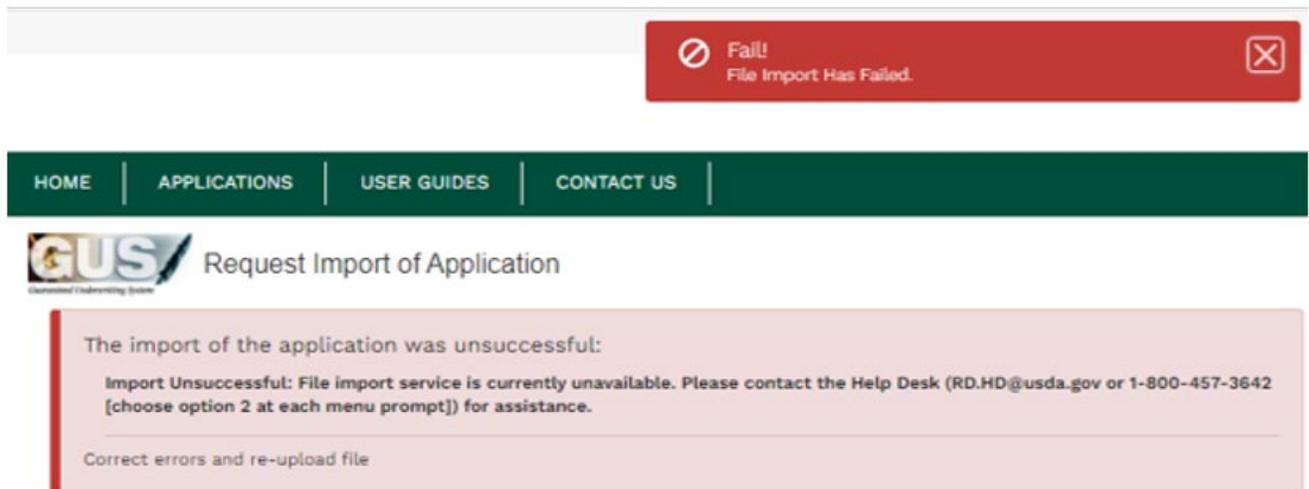
For loans that need to be edited after being **Final Submitted** to the Agency, the loan can be recalled by the Approved Lender if the application status is **PENDING**. Please refer to the [7 Recall Final Submission](#) for detailed guidance on how to recall a loan. For loans final submitted to the agency, **In Process**: The Approved Lender can contact the applicable Production Team (based on the state the property is located) to release the loan back to the Approved Lender. Production Team contacts are in GUS on the **Contact Us Tab** and can be found on the USDA LINC Training & Resource Library <https://www.rd.usda.gov/page/usda-linc-training-resource-library>

- Lender Agents/Approved Lenders**

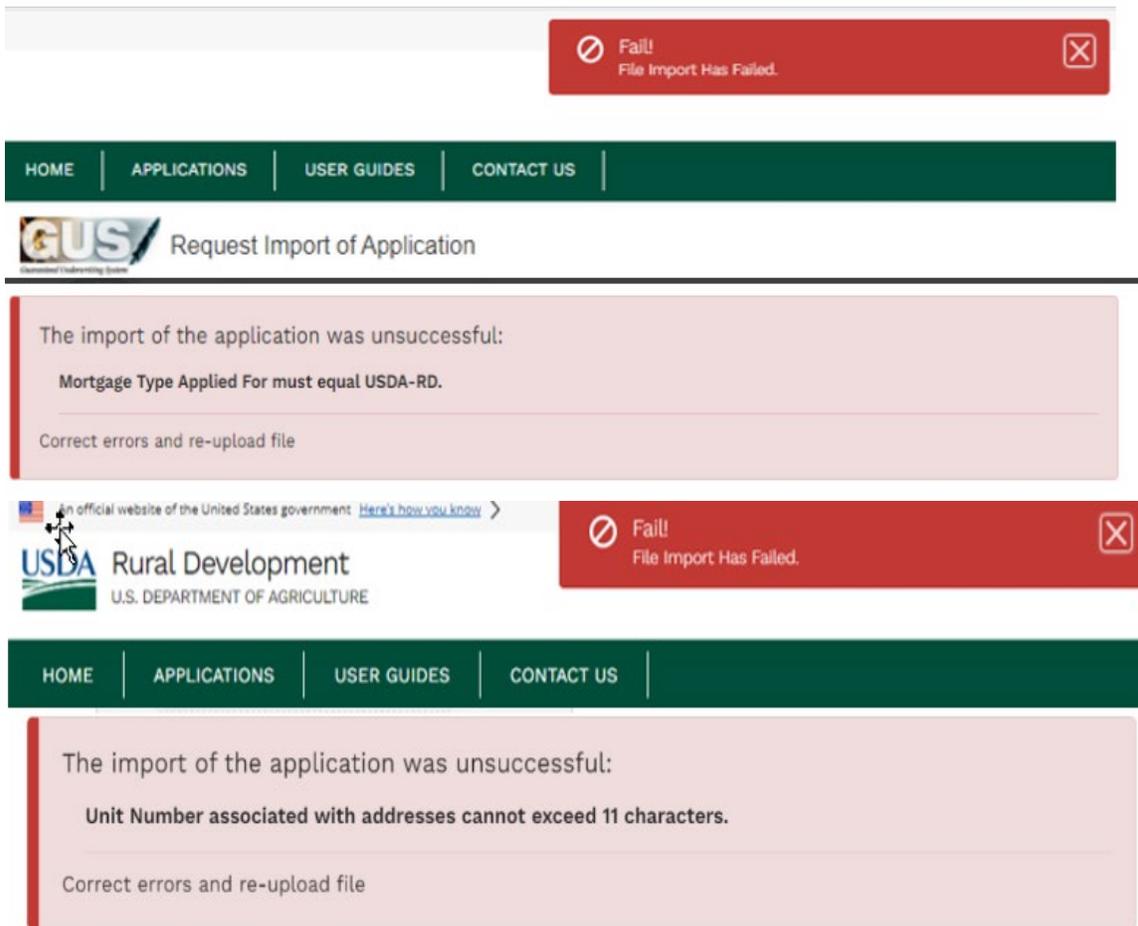
Once a Lender Agent releases control of a GUS application to an approved lender, there are no options for reversing that step by either party. A request to the approved lender to withdraw the loan should be made. Then, a new application can be created in GUS by utilizing the following options:

- If the Loan Origination System has the capability to duplicate the application, utilize that functionality, then reimport. (NOTE: a new lender loan number will be assigned) OR
- Import an XML without a Lender Loan Number, then navigate to the Lender Loan information page and manually enter the Lender Loan Number OR
- Manually complete the Eligibility and Borrower Information pages, then enter the corresponding lender loan number on the Lender Loan information Page. Save the application, then import same XML.

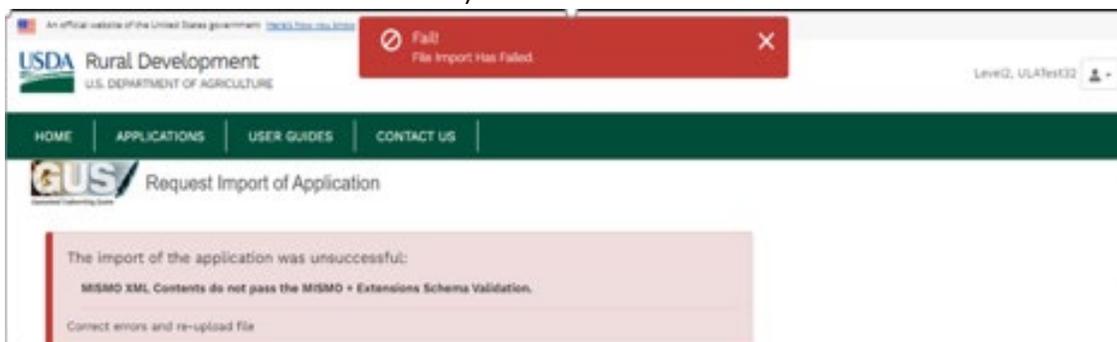
- File Import Service is Unavailable-** If the file is not uploaded successfully, the system displays an error message. Errors appear within a red banner. Users should attempt to upload the same file again as the failure could be caused by a temporary service outage. However, if the error persists, users may contact the RD Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]). Below is an example.



- GUS specific business validation-** If the uploaded file passes schema validation but fails GUS business validation(s), then the user will be presented with an error message as illustrated in the screenshot. The error message will detail the issue; the user should update the file within their Loan Origination System and try import again. See below examples:

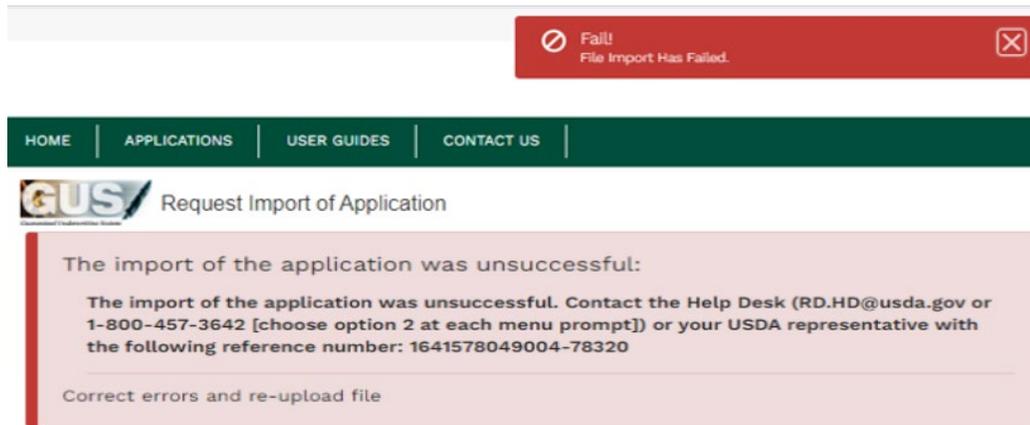


- Schema validation error** - As part of the schema validation, the system ensures that only appropriate data comes through; this includes verifying minimum required fields, enumerations, data type and format. If the XML file fails schema validation, the user will be presented with an error message. (An example of erroneous data causing a schema error is when the Dependent’s Age entry in the lenders Loan Origination System contains more than two numeric characters)



- **Errors with Reference Numbers**

These error messages can occur for a variety of reasons such as when data in the XML exceeds an established character limit or data in the XML causes the specific data field to be out of range. Examples: street address exceeds 50 characters (any address in the XML, not just subject property) or the start date for job entered as 06-30-0202. To resolve, the user must provide the reference number on the error message received to the Help Desk.

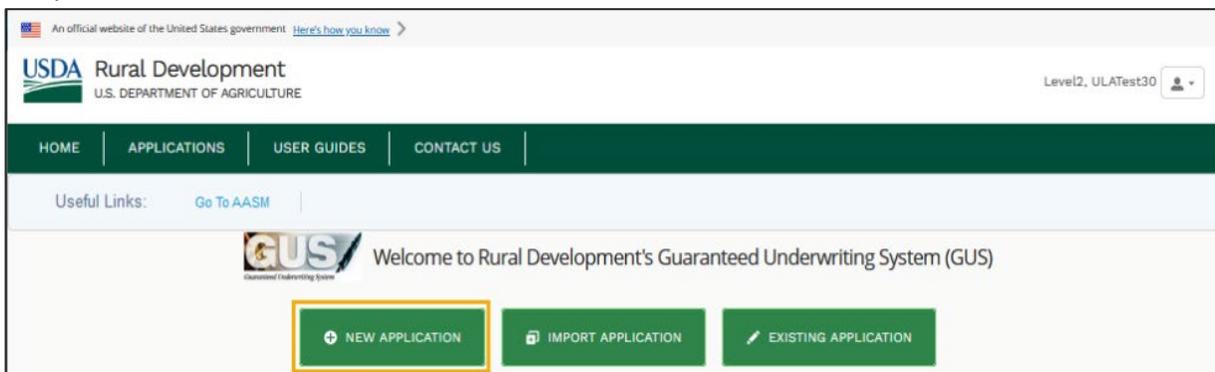


4.2.4 Contacting the Help Desk

When users seek assistance from the Help Desk, they should provide as many details as possible. If making a request via email, at a minimum, please provide screen shots of all error messages appearing on the screen, the first and last name of the user logged into GUS when the error occurred and the approximate date and time of the import attempt. When leaving a voicemail, please provide a detailed description of the error received, the first and last name of the user logged into GUS when the error occurred the approximate date and time of the import attempt along with their direct phone number and/or email address. The email address for the Help Desk is RD.HD@usda.gov. The phone number is 1-800-457-3642 [choose option 2 at each menu prompt].

4.3 Manually Creating a New Loan Application

Users can create applications in GUS manually by navigating to the Home Screen and selecting “New Application”. Based upon the user’s role, the *Home* screen displays differently; see screenshot below for the *Home* page which displays for the Lender and Branch Representative users. The overall process is the same; however, the Lender Agent/Broker works on an application for a specific Lender as selected on the *Home* page. For additional screenshots, refer to section [2.4](#). Each screen within the GUS Application will need to be completed.



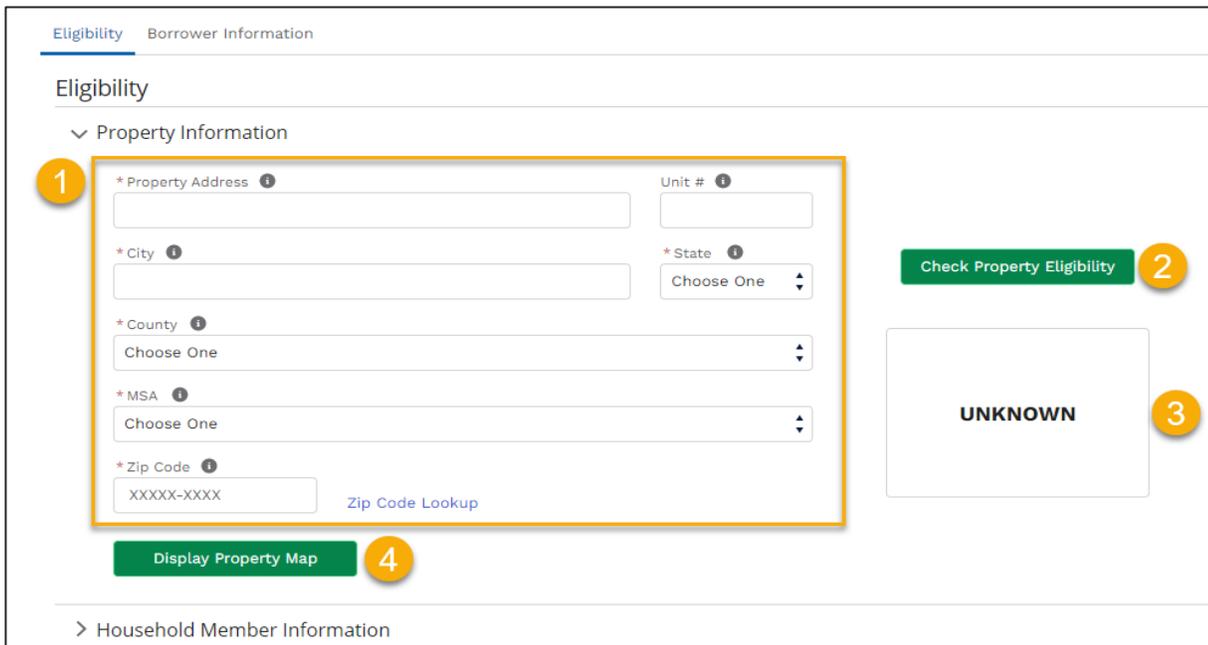
4.4 Eligibility

The *Eligibility* screen is where a lender can enter and confirm that a borrower’s adjusted household income and property are eligible for a USDA guaranteed loan before continuing to fill out the rest of the loan application.

The *Eligibility* screen has three sections:

1. *Property Information*
2. *Household Member Information*
3. *Monthly Gross Income For All Household Members*

To expand or collapse sections, refer to [3.2.1 “Expand/Collapse All Sections” Button](#). After entering the required information on each section of the *Eligibility* screen, navigate to the *Borrower Information* screen.



Steps

1. Complete *Property Information* fields. (TBD is allowed for street address)
2. Click **Check Property Eligibility** to check the property eligibility determination.
3. View property eligibility results in the white box.
4. If “Unknown”, click **Display Property Map** to locate the property. Edit property address as needed. If unable to resolve, Contact the RD Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt])

4.4.1 Property Information

Within the *Eligibility* screen, the *Property Information* section is where the lender can confirm the eligibility of a property.

Every field within the *Property Information* section is required to save the application except for the “Unit #”. The “City” field accepts these characters: spaces, apostrophe (’), hyphen (-), ampersand (&), and period (.). Click the [Zip Code Lookup](#) hyperlink to access the USPS website and search for the nine-digit “Zip Code”.

The “County” drop-down menu list gets updated upon selecting the “State”. If no “State” has been selected, the “County” list only shows “Choose One”. Upon selection of the “County”, the “MSA” (Metropolitan Statistical Area) field auto populates unless there is more than one selection in this dropdown. If the “County” has not been selected when the user clicks the MSA field, it reads: “Choose One”. Changing the “State” clears out the “County” and “MSA” fields. After completing the Property Information, when the user presses **Save, Next, Previous, Close** or navigates to another screen in the application the system will attempt to call the Property Eligibility Service. When clicked, the **Display Property Map** button opens a new browser map that shows the location of the entered property address.

There are four possible results when checking the property eligibility:

- **“ELIGIBLE”** – The property is in an eligible area. If the property entered is declared Eligible, click the Household Member Information section header to expand the section.
- **“INELIGIBLE”** – The property is not located in an eligible area. If the property eligibility result is Ineligible and this result is questionable, users can contact the applicable Rural Development Production Team for assistance in making final determination. If the property is determined to be eligible, this recommendation can be overwritten during the approval process by Rural Development. Refer to the [2.6 Contact Us](#) section. Users can also refer to the HB-1-3555 SFH Guaranteed Loan Program Technical Handbook for additional guidance. Until this issue is resolved, users can continue on with the application processing in GUS by clicking the Household Member Information section header to expand the section and continue with data entry. The HB-1-3555 SFH Guaranteed Loan Program Technical Handbook can be accessed via the following link: <https://www.rd.usda.gov/resources/directives/handbooks>
- **“UNABLE TO DETERMINE”** – The property could not be located. Users may click on the Display Property Map button and locate the property on the map. Users are encouraged to contact the applicable Rural Development Production Team when the property determination is UNABLE TO DETERMINE for assistance in making final determination. If property is determined to be eligible, this recommendation can be overwritten during the approval process by Rural Development. Refer to the 2.6 Contact Us section. Users can proceed with the application even if this is the returned property eligibility status. Common causes include:
 - New Construction – Property Address(es) may not be mapped in the system yet.
 - Misspelling – “Street Address” or “City” is misspelled, and the system could not verify the address.
- **“UNKNOWN”**- If the Property Eligibility page shows “UNKNOWN”, users can verify the address by clicking the Display Property Map. A new browser map opens and displays the location of the entered property address. If needed the user can make edits to the previously entered property information. If the property address edits do not resolve the Property Eligibility “UNKNOWN” result or the user experiences any other technical difficulties, they should contact the RD Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt])

4.4.2. Household Member Information

The Household Member Information section prompts users to provide information about the people living in the household including the: “Number of people in the Household”, “Number of residents under 18 years old, Disabled or Full Time Students 18 years of age,” as well as, all corresponding medical, childcare, and disability expenses. See Steps below:

Steps

1. Enter the “Number of People in Household” and choose the radio button to answer the question. If applicable, enter “Annual Medical Expenses” for applicants over 62.
2. Complete the information about minor and disabled persons, including annual expenses.

The amount in the “Number of People in Household” defaults to “1” (i.e., the primary borrower) and is required to save the application. the “Number of residents under 18 years old, Disabled or Full Time Students 18 years of age” defaults to “0” (zero). The questions that contain radio buttons are defaulted to “No”. Certain fields dynamically display based on the answers to other fields in this section.

If the user selects the “Yes” radio button for the “Is Loan Applicant or Co-Applicant age 62 or older?” question, the “Annual Medical Expenses” field appears; the user may enter an amount, or the system will default the value to \$0.

The amount entered in the “Number of People in Household” field must be greater than the amount in the “Number of residents under 18 years old, Disabled or Full Time Students 18 years of age” field.

If the number entered in the “Number of residents under 18 years old, Disabled or Full Time Students 18 years of age” field is more than “0” (zero), the user can complete the “Annual Childcare Expenses” fields. The user may enter an amount, or the system will default the value to \$0.

If the user selects the “Yes” radio button for the “Are there any Disabled persons living in the household?” question, the “Annual Disability Expenses” field appears. The user may enter an amount, or the system will default the value to \$0.

Values entered in expense fields are automatically converted into formatted dollar amounts (e.g., 5000 becomes \$5,000.00). Use the period (.) to enter cents.

4.4.3 Monthly Gross Income For All Household Members

The *Monthly Gross Income For All Household Members* section is directly related to the number of adults in the household (who are not disabled nor full-time students) which was captured in the *Household Member Information* section. The sum of monthly gross income for all members cannot be \$0.00.

The value the lender enters in the “Number of People in Household” fields within the Household Member Information section, determines the number of subsections visible in the *Monthly Gross Income For All Household Members* section. Two scenarios are presented, as an example, which may apply to a user filling out a loan application for a borrower(s) in which their household includes an adult or more. These are the scenarios:

- A. The household is composed only of a primary borrower, and
- B. The household is composed of two adults (a primary borrower and other household member).

The system displays a primary borrower subsection by default, and for each additional adult within the household, one *Other Household Member* subsection appears. If applicable, income information can be provided for the additional adult(s).

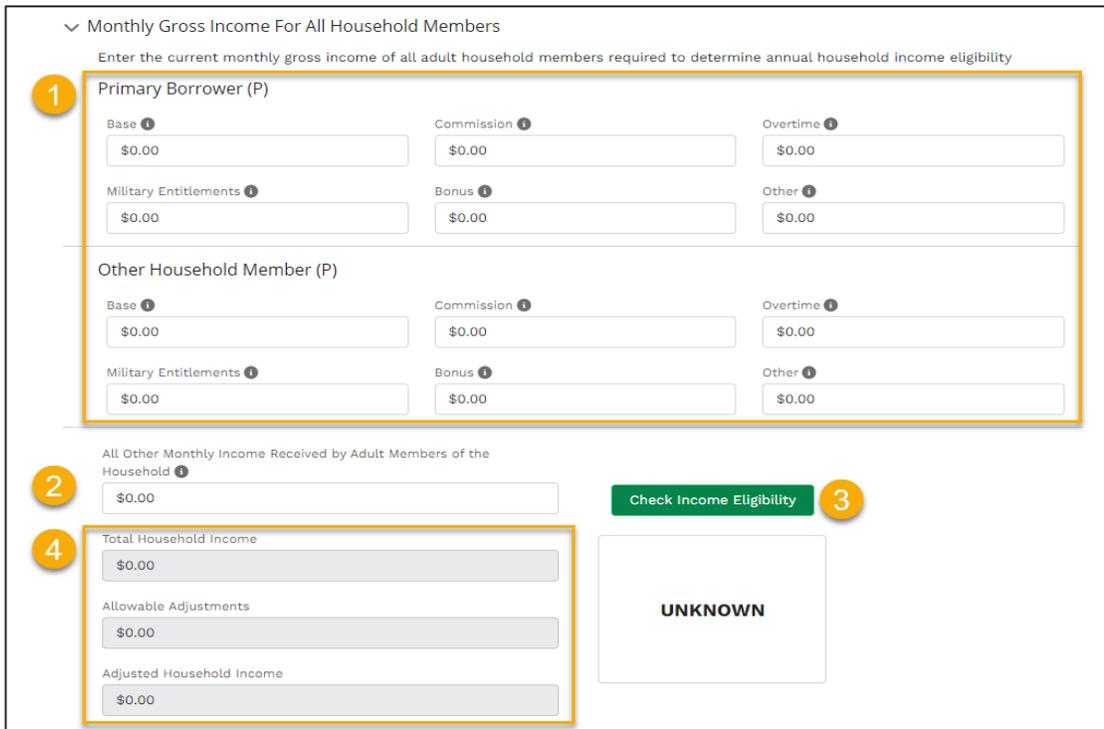
Steps for when the Household is composed only of a Primary Borrower

1. Enter the monthly gross income fields in the *Primary Borrower* section.
2. If applicable, complete the “All Other Monthly Income Received” field.
3. Click the **Check Income Eligibility** button to confirm the income is within the current USDA parameters.

View the eligibility results in the Eligibility box below the button. After selecting, the **Check Income Eligibility** button becomes disabled. Review the auto calculated values.

Steps when the household is composed of two adults (a primary borrower and other household member)

1. Complete fields in the *Primary Borrower* section. Also, enter the other household member’s income in the *Other Household Member* section.
2. If applicable, enter “All Other Monthly Income Received”.
3. Click **Check Income Eligibility**.
4. Review the auto calculated values.



Users should click the **Check Income Eligibility** button after editing any of previously entered information, as the eligibility result reverts to “UNKNOWN.” If not, the system will attempt to call the Income Eligibility service when the user presses **Save, Next, Previous, Close** or navigates to another screen in the application. If the system that checks the Income Eligibility service is unavailable or down, users may continue processing the application. Users may also contact RD Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]). GUS will determine Income Eligibility at the time of submission.

There are two possible results when checking the income eligibility:

- **“ELIGIBLE”** – Based on the number of household members and property location, the household income is eligible.
- **“INELIGIBLE”** – Based on the number of household members and property location, the household income is ineligible, please refer to the **[HB-1-3555 SFH Guaranteed Loan Program Technical Handbook](#)** for more assistance or users may continue with the application process. The **[HB-1-3555 SFH Guaranteed Loan Program Technical Handbook](#)** can be accessed via the following link: <https://www.rd.usda.gov/resources/directives/handbooks>

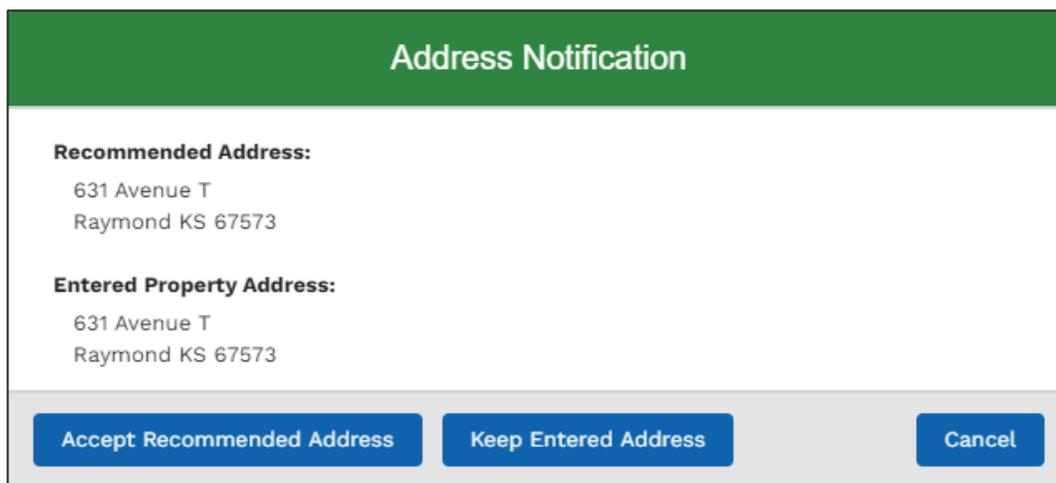
**** Special Note for Alaska “off road” designated areas:** There are no special entries required to be made by lenders in GUS for Alaska designated off road areas. Loans for properties in these designated areas can be

finalized to the agency with the ineligible finding. The agency can override the “ineligible” income eligibility determination during the agency review and approval process.

4.4.4 Address Notification

Upon saving or navigating away from the *Eligibility* screen, the “Address Notification” pop-up window appears. Confirm the address by selecting the **Accept Recommended Address** or the **Keep Entered Address** buttons. Select the **Cancel** option when corrections need to be made to the previously entered address, and to navigate back to the *Eligibility* screen.

Accepting the recommended address will replace the values entered on the *Eligibility* screen with the values listed under “Recommended Address;” keeping the entered address will retain the address as entered on the *Eligibility* screen.



The image shows a screenshot of the 'Address Notification' pop-up window. It has a green header with the title 'Address Notification'. Below the header, there are two sections: 'Recommended Address:' and 'Entered Property Address:'. Both sections display the address '631 Avenue T, Raymond KS 67573'. At the bottom of the window, there are three blue buttons: 'Accept Recommended Address', 'Keep Entered Address', and 'Cancel'.

4.5 Borrower Information

The *Borrower Information* screen gathers personal information on the loan applicant(s) including citizenship, marital status, employment history and other income sources (e.g., alimony, retirement, etc.).

The *Borrower Information* screen has four sections per applicant:

1. Personal Information
2. Current Employment / Self Employment and Income
3. Previous Employment / Self Employment and Income
4. Income from Other Sources

To expand or collapse sections, refer to [3.2.1 “Expand/Collapse All Sections” Button](#). The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section [3.8 “Add” and “Remove” Buttons](#). After entering the required information on each section of the *Borrower Information* screen, navigate to the *Assets and Liabilities* screen.

4.5.1 Personal Information

Capture the borrower(s) information within the *Personal Information* section for the Primary Borrower on the application. As the Primary Borrower’s first name and last name are entered, the section heading displays these as the section’s header (e.g., Patrick Purchaser).

At a minimum, the Primary Borrower’s, and additional borrower(s) “First Name”, “Last Name”, “Social Security Number” (SSN), and *Current Address* “Country” are required to save the application.

Steps

1. Complete all the Personal Information fields.
2. Complete all the *Current Address* fields.
3. Under Mailing Address, click the checkbox if the entered Current Address is the same as the Mailing Address. Otherwise, complete all the Mailing Address fields.

Changes to the Social Security Number and the Application Confirmation window

Because the Social Security Number (SSN) determines the USDA RD assigned Borrower ID, changes to an already entered and saved SSN prompts the system to **Confirm** the request for a change in the SSN. Clicking **Cancel** reverts the Social Security Number field back to the previously entered and saved SSN. Changes to the Primary Borrower’s SSN will result in a new “Borrower ID” being displayed in the Application Header

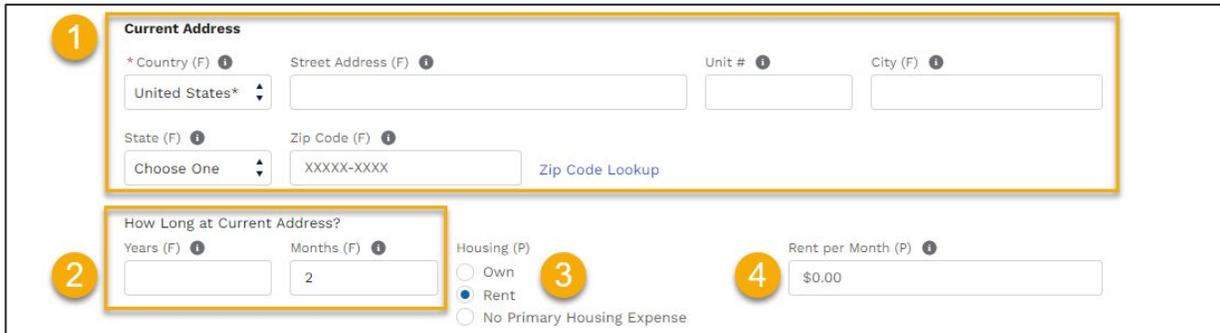


4.5.2 Housing History

This section allows the user to enter the former address(es) of applicants, if needed. The system requires at least twenty-four (24) months of occupancy history. If the borrower has lived in their *Current Address* for less than 24 months, the user is required to capture the former address(es) until 24 months of housing history are covered.

Steps – Current Address

1. Complete the *Current Address* information.
2. Enter “Years” and “Months” at *Current Address*.
3. Choose “Housing” type.
4. If “Housing” type is “Rent”, enter “Rent per Month” amount.

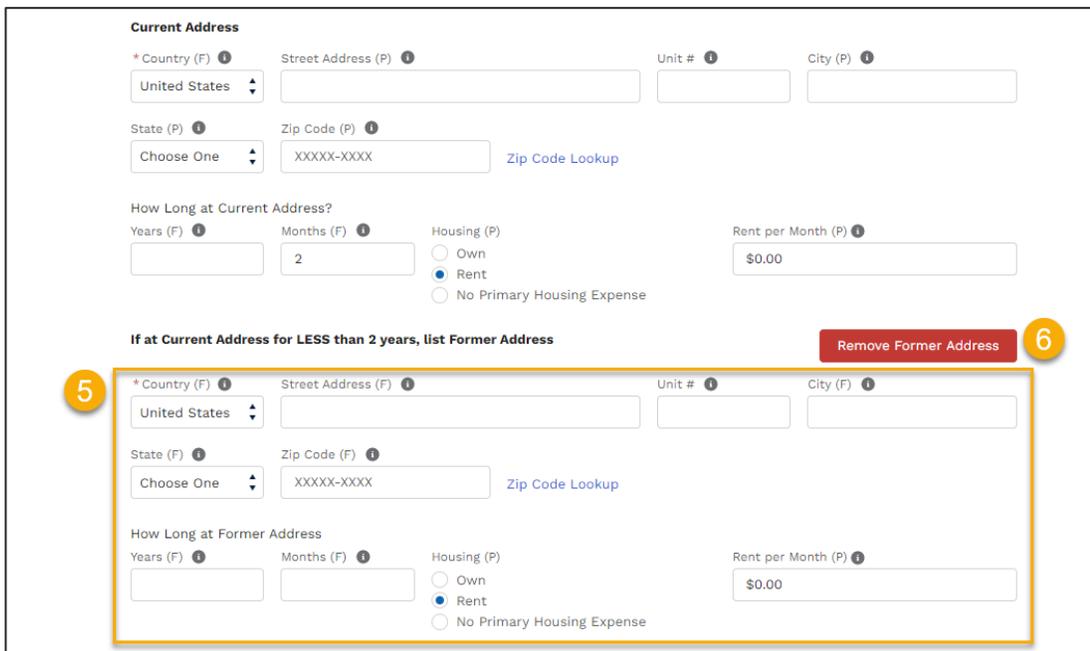


1 **Current Address**
 * Country (F)
 Street Address (F)
 Unit #
 City (F)
 State (F)
 Zip Code (F) [Zip Code Lookup](#)
2 **How Long at Current Address?**
 Years (F)
 Months (F)
 Housing (P)
 Own **3**
 Rent **4**
 No Primary Housing Expense
 Rent per Month (P)

Steps – Former Address

If the borrower resided at the current address for less than 24 months, the system automatically adds a *Former Address* entry. If needed, the system continues adding *Former Address* records until the total of “Years” and/or “Months” entered in the *Current* and *Former Address* sections is at least 2 years.

5. Complete the *Former Address* section.
6. To clear entered information, click the **Remove Former Address** button.



Current Address
 * Country (F)
 Street Address (P)
 Unit #
 City (P)
 State (P)
 Zip Code (P) [Zip Code Lookup](#)
 How Long at Current Address?
 Years (F)
 Months (F)
 Housing (P)
 Own
 Rent
 No Primary Housing Expense
 Rent per Month (P)
If at Current Address for LESS than 2 years, list Former Address **6** [Remove Former Address](#)
5
 * Country (F)
 Street Address (F)
 Unit #
 City (F)
 State (F)
 Zip Code (F) [Zip Code Lookup](#)
 How Long at Former Address
 Years (F)
 Months (F)
 Housing (P)
 Own
 Rent
 No Primary Housing Expense
 Rent per Month (P)

4.5.3 Current Employment / Self Employment and Income

The *Current Employment* section is located below the *Personal Information* section. This section captures information about the applicants’ employment and income.

Enter the current employment information for each borrower. Users should start by entering the current employment information and, if applicable, continue by adding previous employment positions and history to cover a 24-month period of time. To get started on the *Current Employment* section, click the **Add Employment** button (see screenshot below). If the applicant currently holds a second job, click the **Add Additional Employment**

button to capture the other current employment information. “Employer or Business Name” is required to save a *Current Employment* record.

Steps shown below are for employed applicants. Refer to the next page for when the applicant is a business owner or is self-employed.

Steps for Employed Applicants

1. Click the **Add Employment** button.
2. Complete the employer/business information fields.
3. Enter “Years” and/or “Months” at work. If the user enters 12 or more in the “Months” field, the system calculates and populates the number of years in the “Years” field based upon the entered number of months.
4. Enter the *Gross Monthly Income* amounts.

v Current Employment / Self Employment and Income (0)

Provide at least 2 years of current and previous employment and income, if applicable.

1

Add Employment

v Current Employment / Self Employment and Income (1)

Remove

2 Employer or Business Name (P) i

Phone (F) i

Street Address (F) i

City (F) i

State (F) i

Choose One

Zip Code (F) i

[Zip Code Lookup](#)

Position or Title (F) i

Start Date (P) i

3 How long in this line of work?

Years (F) i Months (F) i

Check if you are the Business Owner or Self Employed i

4 Gross Monthly Income

Base (P) i

 / month

Overtime (P) i

 / month

Bonus (P) i

 / month

Commission (P) i

 / month

Military Entitlements (P) i

 / month

Other (P) i

 / month

Total

 / month

Add Additional Employment

The below guidance is for borrowers with 25 percent or more ownership share in a business. Users should refer to HB-1-3555 SFH Guaranteed Loan Program Technical Handbook for program guidance surrounding self employed borrowers. <https://www.rd.usda.gov/resources/directives/handbooks>

Steps

1. Click the Add Employment button
2. Complete the employer/business information fields.
3. Enter “Years” and/or “Months” at work.
4. Click the “Business Owner or Self Employed” checkbox.
5. Choose ownership radio button.
6. Enter the “Monthly Income (or Loss)” amount. Use minus (-) to indicate loss.

∨ Current Employment / Self Employment and Income (0)

Provide at least 2 years of current and previous employment and income, if applicable.

1

Add Employment

∨ Current Employment / Self Employment and Income (1) Remove

2 Employer or Business Name (P) ⓘ

Phone (F) ⓘ

Street Address (F) ⓘ

City (F) ⓘ

State (F) ⓘ

Choose One

Zip Code (F) ⓘ

 [Zip Code Lookup](#)

Position or Title (F) ⓘ

Start Date (P) ⓘ

3 How long in this line of work?

Years (F) ⓘ Months (F) ⓘ

Gross Monthly Income

Base (P) ⓘ / month

Overtime (P) ⓘ / month

Bonus (P) ⓘ / month

Commission (P) ⓘ / month

Military Entitlements (P) ⓘ / month

Other (P) ⓘ / month

Total / month

4 Check if you are the Business Owner or Self Employed ⓘ

Please choose the ownership share since you have checked that you are self employed or a business owner

5 i) I have an ownership share of less than 25%

ii) I have an ownership share of 25% or more

6 Monthly Income (or Loss) (P) ⓘ

Add Additional Employment

4.5.4 Previous Employment / Self Employment and Income

When the duration of the **current** employment history for the borrower is less than 24 months and the borrower has previous employment history, the user should complete this section. Lenders are expected to include up to 24 months of employment history for those borrowers that have it. “Employer or Business Name” is required to save a *Previous Employment* record. See below for steps.

Steps

1. Click the **Add Previous Employment** button.
2. Enter the *Previous Employment* information

4.5.5 Income from Other Sources

This section allows users to add all non-employment income sources for the applicants.

Steps

1. Click **Add Additional Income**.
2. Choose an “Income Source” option.
3. When other is selected, populate the “If Other, please specify” field.
4. Enter “Monthly Income” amount

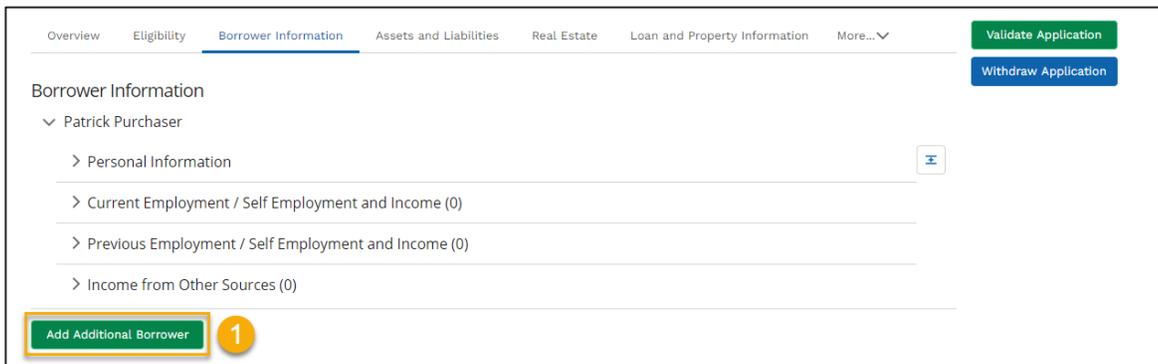
4.5.6 Adding and Removing Additional Borrowers

Starting in the *Personal Information* section, users can enter up to five Borrowers (the primary borrower and up to four additional borrowers) by clicking the **Add Additional Borrower** button.

In the example shown below, the *Borrower Information* sections are completely collapsed to show the primary borrower, named Patrick Purchaser. Followed by the addition of an additional borrower, called Betty Buyer. The same four sub-sections appear, allowing the user to capture the additional borrower’s personal and income information.

Steps

1. Click the **Add Additional Borrower** button.
2. The 4 sub-sections appear for the recently added additional borrower. The Personal Information sub-section displays expanded; the others collapsed. Complete all the associated sub-sections for the additional borrower.

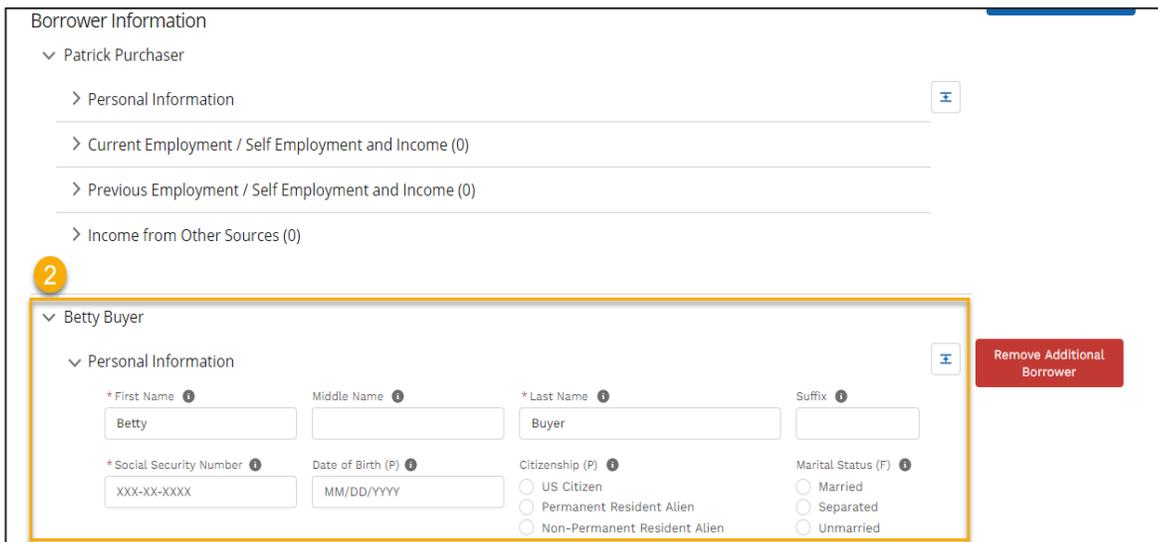


Overview Eligibility **Borrower Information** Assets and Liabilities Real Estate Loan and Property Information More...
 Validate Application
 Withdraw Application

Borrower Information

- Patrick Purchaser
 - Personal Information
 - Current Employment / Self Employment and Income (0)
 - Previous Employment / Self Employment and Income (0)
 - Income from Other Sources (0)

Add Additional Borrower 1



Borrower Information

- Patrick Purchaser
 - Personal Information
 - Current Employment / Self Employment and Income (0)
 - Previous Employment / Self Employment and Income (0)
 - Income from Other Sources (0)
- Betty Buyer
 - Personal Information
 - * First Name: Betty
 - Middle Name
 - * Last Name: Buyer
 - Suffix
 - * Social Security Number: XXX-XX-XXXX
 - Date of Birth (P): MM/DD/YYYY
 - Citizenship (P):
 - US Citizen
 - Permanent Resident Alien
 - Non-Permanent Resident Alien
 - Marital Status (F):
 - Married
 - Separated
 - Unmarried

Remove Additional Borrower

2

4.6 Assets and Liabilities

Once the *Borrower Information* screen has been completed and the application has been saved, proceed to the *Assets and Liabilities* screen. This is where users enter information regarding the borrower’s assets (bank accounts, investments, etc.), liabilities (credit cards, leases, car, and student loans, etc.), and retrieve CAIVRS findings.

The *Assets and Liabilities* screen has five sections:

1. Assets – Banks Accounts, Retirement, and Other Accounts You Have
2. Other Assets You Have
3. Liabilities – Credit Cards, Other Debts, and Leases You Owe
4. Other Liabilities and Expenses
5. CAIVRS Information

To expand or collapse sections, refer to [3.2.1 “Expand/Collapse All Sections” Button](#). The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section [3.8 “Add” and “Remove” Buttons](#). After entering the required information on each section of the *Assets and Liabilities* screen, navigate to the *Real Estate* screen.

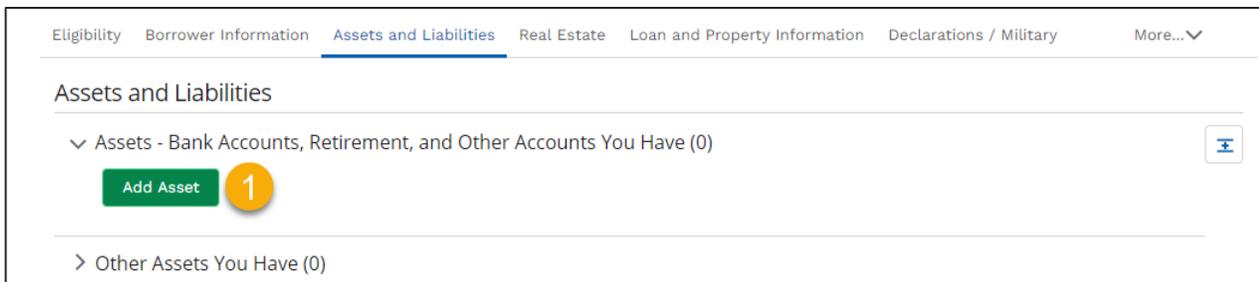
4.6.1 Assets – Banks Accounts, Retirement and Other Accounts You Have

This section allows users to enter information about borrower assets that will be used to evaluate their loan eligibility. Verified assets could offset risks associated with the underwriting recommendation.

“Account Type,” “Account Owner/Borrower Name” and “Cash or Market Value” are required to save a record. “Financial Institution,” “Account Number” and “Cash or Market Value” are enabled when the “Account Type” value is other than “Choose One.” The system will not allow a pipe (“|”) to be saved for any free form text entry fields.

Steps

1. Click the **Add Asset** button.
2. Select “Account Owner / Borrower Name” from the list, with which the Asset is associated.
3. Select “Account Type” from list, then complete remaining fields.



The following “Account Type” options are available. Types not specified here may be available in Other Assets You Have section or can be manually entered in that section by selecting an “Asset Type” of “Other” and selecting a value from the “If Other, please specify” field.

- Bonds
- Bridge Loan Proceeds
- Cash Value of Life Insurance (used for the transaction)
- Certificate of Deposit
- Checking
- Individual Development Account
- Money Market
- Mutual Fund
- Retirement (e.g., 401k, IRA)
- Savings
- Stock Options
- Stocks
- Trust Account

4.6.2 Other Assets You Have

This section is completed by lenders for borrower(s) who have additional Assets not listed in the “Account Type” list under the previous section Assets - Bank Accounts, Retirement, and Other Accounts You Have. Assets listed within this section will be considered in qualifying for the loan.

Steps

1. Click the **Add Other Assets** button.
2. Choose “Account Owner / Borrower Name”.
3. Choose “Asset Type”.
4. As applicable, populate the “If Other, please specify” field.
5. Enter the “Cash or Market Value” amount.

“Account Owner/ Borrower Name” is required to save a record. “Cash or Market Value” is disabled as long as “Asset Type” is “Choose One,” and is required to save a record when enabled.

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

Assets and Liabilities

> Assets - Bank Accounts, Retirement, and Other Accounts You Have (1) 3

▼ Other Assets You Have (0)

Credits are captured in the "Other Credits" section of the Lender Loan Information page.

Add Other Assets 1

> Liabilities - Credit Cards, Other Debts, and Leases that You Owe (0)

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

Assets and Liabilities

> Assets - Bank Accounts, Retirement, and Other Accounts You Have (1) 3

▼ Other Assets You Have (1)

Credits are captured in the "Other Credits" section of the Lender Loan Information page.

2 Account Owner/Borrower Name (P)
Patrick Purchaser Remove

3 Asset Type (P) 4 If Other, please specify (P) 5 Cash or Market Value (P)

Other Choose One \$0.00

Add Additional Assets

Total Cash or Market Value for All Borrowers
\$0.00

The following "Asset Type" values are available. If "Other" is selected, the user must complete the "If Other, please specify" field to save the record, select either "Other Liquid Asset" or "Other Non-Liquid Asset".

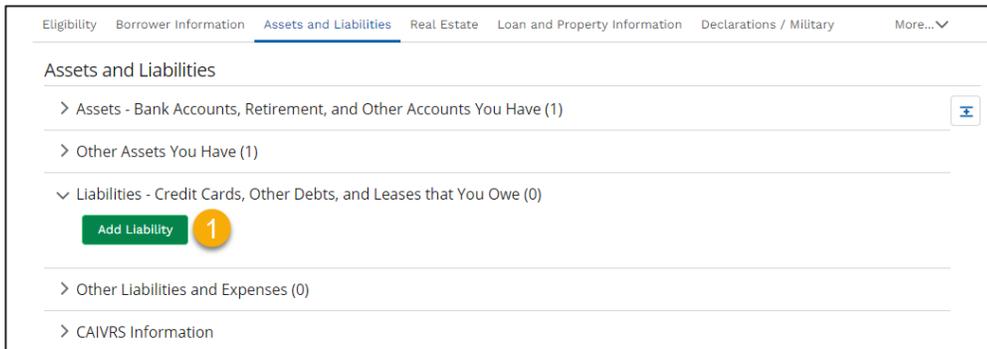
- Cash on Hand
- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

4.6.3 Liabilities – Credit Cards, Other Debts, and Leases You Owe

In this section, the lender provides the borrower's liabilities including details of all personal debt the borrower currently owes at the time of the application or will be owed before the mortgage loan closes. The liabilities include debts not listed on the borrower's credit report, debts with payments that are currently deferred, non-purchasing spousal debts for community property states, and personal debts that will be paid off at or before closing, even if they will be paid off by this mortgage loan.

Steps

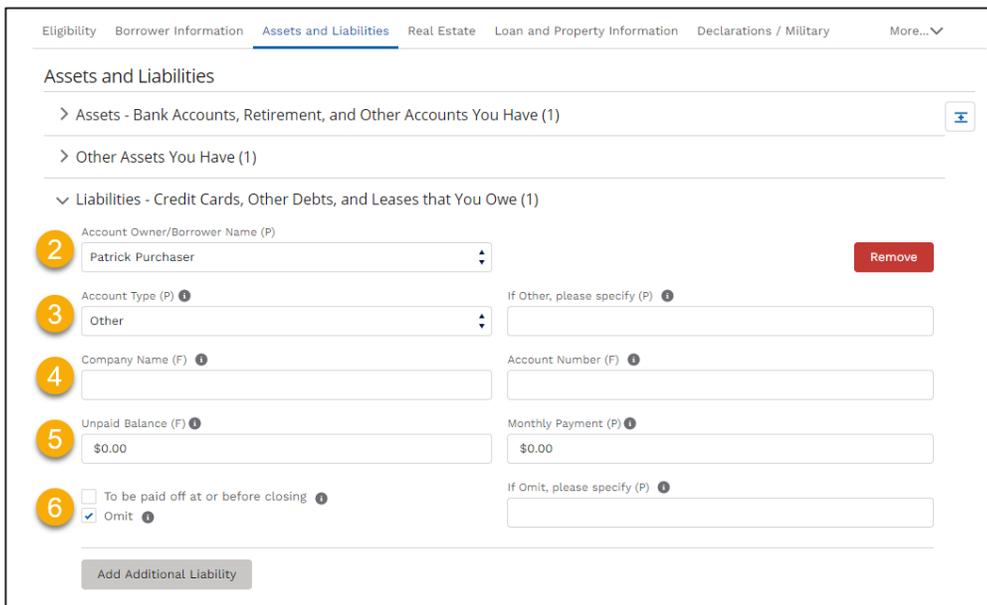
1. Click the **Add Liability** button.
2. Choose “Account Owner/Borrower Name”, which is required to save the record.
3. Choose “Account Type”. If “Other”, please specify.
4. Enter “Company Name” and “Account Number”.
5. Enter the required “Unpaid Balance” and “Monthly Payment” once “Account Type” is selected.
6. If applicable, select the appropriate checkbox(es) for “To be paid off at or before closing” and “Omit”. If “Omit”, please specify reason.



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

Assets and Liabilities

- > Assets - Bank Accounts, Retirement, and Other Accounts You Have (1)
- > Other Assets You Have (1)
- ▼ Liabilities - Credit Cards, Other Debts, and Leases that You Owe (0)
 - Add Liability** 1
- > Other Liabilities and Expenses (0)
- > CAIVRS Information



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

Assets and Liabilities

- > Assets - Bank Accounts, Retirement, and Other Accounts You Have (1)
- > Other Assets You Have (1)
- ▼ Liabilities - Credit Cards, Other Debts, and Leases that You Owe (1)
 - 2 Account Owner/Borrower Name (P) Patrick Purchaser Remove
 - 3 Account Type (P) Other If Other, please specify (P)
 - 4 Company Name (F) Account Number (F)
 - 5 Unpaid Balance (F) \$0.00 Monthly Payment (P) \$0.00
 - 6 To be paid off at or before closing Omit If Omit, please specify (P)

Add Additional Liability

The following “Account Type” options are available. Types not specified here may be available in *Other Liabilities and Expenses* section or can be manually entered in either section by selecting “Other” and completing the “If Other, please specify” field.

- Collections Judgments and Liens
- Installment (e.g., car, student, personal loan)
- Lease (not real estate)
- Open 30-Day (balance paid monthly)
- Revolving (e.g., credit cards) Taxes
- Tax Lien
- Other

4.6.4 Other Liabilities and Expenses

This section is for entering liabilities not specified in the previous section. Ensure all liabilities that do not appear listed on the credit report are disclosed prior to final submission to GUS.

“Account Owner/Borrower Name” is required to save a record. A value must be entered for “Monthly Payment” if the “Liabilities or Expense Type” is not “Choose One.” “If Other, please specify” must be completed “Liabilities or Expense Type” is “Other.”

Steps

1. Click the **Add Other Liability** button.
2. Choose “Account Owner / Borrower Name”.
3. Choose “Liabilities or Expenses Type”.
4. If “Other” is selected, please specify.
5. Complete “Monthly Payment”.

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

Assets and Liabilities

- > Assets - Bank Accounts, Retirement, and Other Accounts You Have (1) [+]
- > Other Assets You Have (1)
- > Liabilities - Credit Cards, Other Debts, and Leases that You Owe (2)
- ▼ Other Liabilities and Expenses (0)
 - Add Other Liability** 1
- > CAIVRS Information

▼ Other Liabilities and Expenses (1)

Account Owner/Borrower Name (P) Remove

Patrick Purchaser

Liabilities or Expense Type (P) ? If Other, please specify (P) ? Monthly Payment (P) ?

Other \$0.00

2 3 4 5

Add Additional Liability

The following “Liabilities or Expense Type” options are available. If “Other” is selected, complete “If Other, please specify” entry.

- Alimony
- Child Support
- Job Related Expenses
- Separate Maintenance
- Other

4.6.5 CAIVRS Information

This section captures the “CAIVRS Number” assigned to the borrower. The “CAIVRS Number” is auto populated by the U.S. Department of Housing and Urban Development Credit Alert System (CAIVRS) service upon entering a borrower’s social security number on the *Borrower Information* screen. Below is an example of when the CAIVRS number has successfully been automatically populated.

CAIVRS Information

NOTE: If the CAIVRS service is available, the number returned will be automatically populated and protected once the Borrower application page is saved. If the CAIVRS service is unavailable when the Borrower application page is saved, you can retrieve the CAIVRS number utilizing one of the following options:

1. Call the CAIVRS service through GUS by clicking on the "Get CAIVRS Number" button for each borrower.
2. Access the HUD CAIVRS website directly by selecting "Access CAIVRS Website" hyperlink. The CAIVRS number retrieved in this manner must be manually entered in the CAIVRS Number block below.

Borrower Name: Patrick Purchaser

CAIVRS Number (F): F245286675

Buttons: Get CAIVRS number, Access CAIVRS Website

If there is an empty “CAIVRS Number” field, this is an indication the service did not successfully populate the CAIVRS number. See below steps and screen shot for initiating a service call to auto-populate the CAIVRS number for each borrower.

1. CAIVRS number is not populated
2. Initiate the CAIVRS service call to auto-populate the CAIVRS number for each borrower on the application using the **Get CAIVRS number** button. This action calls the CAIVRS service again to auto-populate the field.
3. Alternatively, click the **Access CAIVRS Website** hyperlink. From the CAIVRS website, retrieve the appropriate CAIVRS number, and manually enter it into the respective borrower “CAIVRS Number” field.

CAIVRS Information

NOTE: If the CAIVRS service is available, the number returned will be automatically populated and protected once the Borrower application page is saved. If the CAIVRS service is unavailable when the Borrower application page is saved, you can retrieve the CAIVRS number utilizing one of the following options:

1. Call the CAIVRS service through GUS by clicking on the "Get CAIVRS Number" button for each borrower.
2. Access the HUD CAIVRS website directly by selecting "Access CAIVRS Website" hyperlink. The CAIVRS number retrieved in this manner must be manually entered in the CAIVRS Number block below.

Borrower Name: John Deere

CAIVRS Number: [Empty field]

Buttons: Get CAIVRS number (2), Access CAIVRS Website (3)

4.7 Real Estate

The *Real Estate* screen allows users to add owned properties and the associated mortgage loans. Start by adding a property then, if applicable, add a mortgage under it and if needed, users may include additional mortgages for that property. Once the information for the first property has been captured, users may add an additional property and corresponding mortgage(s).

The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section 3.8 “Add” and “Remove” Buttons. After entering the required information on each section of the *Real Estate* screen, navigate to the *Loan and Property Information* screen.

4.7.1 Adding a Property

These instructions cover how to add a property record to an application. Which includes undeveloped land the borrower has an ownership interest in, timeshare if the borrower holds the title of the property, and/or if the borrower has a mortgage. “Account Owner/Borrower Name” and “Status” are required to save a property record.

Steps

1. Click the **Add Property** button to get started.
2. Choose “Account Owner / Borrower Name.”
3. If applicable, check the “Subject property of the loan” checkbox (i.e., refinance request).
4. Enter the property address.
5. Enter “Property Value”. Choose a “Status.” Enter the “Monthly Insurance, Taxes, Association Dues, etc.” If the value is “Retained,” the “Intended Occupancy” field becomes enabled.
6. If the “Intended Occupancy” is “Investment,” the *For Investment Property Only* section becomes enabled.

The screenshot shows the top navigation bar with tabs: Eligibility, Borrower Information, Assets and Liabilities, **Real Estate**, Loan and Property Information, Declarations / Military, and More... The main heading is "Property You Own (0)". A green "Add Property" button is highlighted with a yellow circle containing the number 1.

The screenshot shows the "Property You Own (1)" section. The form fields are:

- 2. *Account Owner/Borrower Name: Choose One dropdown.
- 3. Subject property of the loan: checkbox.
- 4. Street Address (P), Unit #, City (P), State (P), Zip Code (P) fields.
- 5. Property Value (P), *Status, Intended Occupancy (P), Monthly Insurance, Taxes, Association Dues, etc. (P) fields.
- 6. For Investment Property Only section: Monthly Rental Income (P), GUS Calculated Net Monthly Income, For Lender to calculate: Net Monthly Rental Income fields.

 A red "Remove Property" button is visible on the right. At the bottom, there are "Add Mortgage" and "Add Additional Property" buttons.

The following “Status” values are available:

- Sold
- Pending Sale
- Retained

The following “Intended Occupancy” values are available:

- Primary Residence
- Second Home
- Investment

4.7.2 Retained Investment Properties

This section covers additional processing for properties retained as an investment by loan applicants. If the “Intended Occupancy” is “Investment” and the “Status” is “Retained”, the system will enable extra fields in the *For Investment Property Only* section. Follow below steps to add an investment property.

Steps and Example

1. Enter the “Monthly Insurance, Taxes, Association Dues, etc.” (e.g., \$250.00).
2. Enter the “Monthly Rental Income” (e.g., \$2,250.00).
3. Review the “GUS Calculated Net Monthly Income” (e.g., \$1,437.50) and, if applicable, enter the “For Lender to calculate: Net Monthly Rental Income” amount. (Reminder: Only rents received 24 months or more may be included in the repayment income. For positive rent with less than a 24-month receipt history, lenders should enter \$0.00 in the *For Lender Calculated Monthly Rental Income* box. Additionally, positive rental income must be included in the Household Annual Income. Manual entry on the Eligibility Page is required. Please refer to HB-1-3555 Handbook for complete guidance regarding income from rents)
<https://www.rd.usda.gov/resources/directives/handbooks>

The “GUS Calculated Net Monthly Income” (\$1,437.50) field is determined by the “Monthly Rental Income” multiplied by 75% (i.e., $\$2,250.00 \times 0.75 = \$1,687.50$) and deducting the “Monthly Insurance, Taxes, Association Dues, etc.” amount (\$250.00). Values for “Monthly Mortgage Payments” on Mortgage records associated with the property not marked “Omit” or “To be paid off at or before closing” are also subtracted, if entered.

Negative net rental income is treated as a recurring liability in the debt ratios. Corresponding mortgage liabilities may be omitted from the debt ratios. Please refer to Chapter 9 of the 3555 Handbook for complete rental income guidance. <https://www.rd.usda.gov/resources/directives/handbooks>

4.7.3 Adding a Mortgage to a Property

Users can add one or more mortgages to each property entered in GUS. Users can complete the creditor information and mortgage fields for each mortgage loan. Mortgage(s) details are required for each property if the borrower is obligated on a mortgage, including properties the borrower owns by themselves, jointly with someone else, or even if they are not on the title to the property. Follow below steps to add a mortgage to a property.

Steps

1. Click the **Add Mortgage** button.
2. Complete the fields within the *Mortgage Loans on this Property* subsection. “Creditor Name” is required to save a mortgage record.
3. As needed, review the auto-calculated total amounts.

The **Add Additional Mortgage** button can be used to add second and subsequent mortgages associated with a property. And the **Remove Mortgage** button can be used to remove previously entered mortgage loans associated with the property.

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

Property You Own (1) Validate Application
Withdraw Application

* Account Owner/Borrower Name
Choose One Remove Property

Subject property of the loan ⓘ

Street Address (P) ⓘ Unit # ⓘ City (P) ⓘ

State (P) ⓘ Zip Code (P) ⓘ
Choose One XXXXX-XXXX [Zip Code Lookup](#)

Property Value (P) ⓘ * Status ⓘ Intended Occupancy (P) ⓘ Monthly Insurance, Taxes, Association Dues, etc. (P) ⓘ
\$0.00 Choose One Choose One \$0.00

For Investment Property Only

Monthly Rental Income (P) ⓘ GUS Calculated Net Monthly Income ⓘ For Lender to calculate: Net Monthly Rental Income ⓘ
\$0.00

Add Mortgage 1

Add Additional Property

Mortgage Loans on this Property Remove Mortgage

2
 Creditor Name (P) ⓘ Account Number (F) ⓘ Monthly Mortgage Payment (P) ⓘ
 \$0.00
 Unpaid Balance (P) ⓘ To be paid off at or before closing ⓘ
 Omit ⓘ
 Type (P) ⓘ
 Choose One

Add Additional Mortgage

Total Mortgage Payment
 \$0.00
 Total Unpaid Balance
 \$0.00

Add Additional Property

The following loan “Types” are available:

- Conventional
- FHA
- USDA-RD
- VA
- Other

4.7.4 Adding an Additional Property

Once a property has been entered, users can add a second and subsequent properties with the Add Additional Property button. Follow these steps if the borrower owns more than one property.

Steps

1. Click the **Add Additional Property** button.
2. Complete the fields and information for the second property section which appears underneath the previously entered property information for the first property.

The screenshot displays the 'Real Estate' tab of the application. It shows two property sections. The first section, 'Property You Own (2)', has the following details: Account Owner/Borrower Name: Patrick Purchaser; Subject property of the loan: unchecked; Street Address: 123 Main St; City: Metro Area; State: AA; Zip Code: 12345; Property Value: \$100,000.00; Status: Pending Sale; Intended Occupancy: Choose One; Monthly Insurance, Taxes, Association Dues, etc.: \$250.00. The second section, also titled 'Property You Own (2)', is highlighted with a yellow border and a '2' in a circle. It has the following details: Account Owner/Borrower Name: Choose One; Subject property of the loan: unchecked; Street Address: (empty); City: (empty); State: Choose One; Zip Code: XXXX-XXXX; Property Value: \$0.00; Status: Choose One; Intended Occupancy: Choose One; Monthly Insurance, Taxes, Association Dues, etc.: \$0.00. At the bottom of the form, there is a button labeled 'Add Additional Property' with a '1' in a circle next to it.

4.8 Loan and Property Information

The *Loan and Property Information* screen is where users enter the loan amount, purpose of the loan and other relevant information. Some information from this screen will carry over to *Loan and Lender Information*.

The *Loan and Property Information* screen has three sections:

1. *Loan and Property Information*
2. *Other New Mortgage Loans on the Property You are Buying or Refinancing*
3. *Gifts or Grants You Have Been Given or Will Receive for This Loan*

To expand or collapse sections, refer to [3.2.1 "Expand/Collapse All Sections" Button](#). The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section [3.8 "Add" and "Remove" Buttons](#). After

entering the required information on each section of the *Loan and Property Information* screen, navigate to the *Declarations / Military* screen.

4.8.1 Loan and Property Information

This section captures property address information and high-level loan details like “Loan Amount” and “Loan Purpose” in support of the loan the borrower is applying for. “Street Address,” “City,” “State,” “Zip Code” and “County” are required to save the application. **Please NOTE:** *The loan amount, including the amount of the upfront Guarantee fee being financed is entered on this page. This amount is used by GUS to calculate the upfront GRH Fee and Annual Fee on the Lender Loan Information Page. The loan amount entered on this page must match the total loan amount on the Lender Loan Information Page, Qualifying the Borrower, Total Mortgage Loans- Section I. A Validation Error will occur if the loan amounts do not match.*

Steps

1. Fill out the “Loan Amount” and “Loan Purpose” fields.
2. The “Property Address” populates from the *Eligibility* page. Enter the “Property Value.”
3. As applicable, complete the “Occupancy,” “Mixed-Use Property”. Select “Yes” for Mixed-Use Property if the property will also be used for a business.
4. Choose Applicable Construction Type

The screenshot shows the 'Loan and Property Information' section of a web application. It includes tabs for Eligibility, Borrower Information, Assets and Liabilities, Real Estate, Loan and Property Information (selected), and Declarations / Military. The form contains several input fields and sections:

- Loan Amount (P):** A text box containing '\$0.00' with a callout '1'.
- Loan Purpose (P):** Radio buttons for 'Purchase' and 'Refinance'.
- Property Address:** A section with a callout '2' containing:
 - * Street Address: 9991 Warford Street
 - Unit #: (empty)
 - * City: Dawson
 - * State: IA
 - * Zip Code: 50066
 - * County: Allamakee County
 - * MSA: Allamakee County, IA
 - Number of Units: 1
 - Property Value (P): \$0.00
- Occupancy (P):** A checkbox for 'Primary Residence' with a callout '3'.
- Mixed-Use Property (P):** Radio buttons for 'Yes' and 'No'.
- Construction Type (P):** A dropdown menu with 'Choose One' selected.

Below the form, there are expandable sections: '> Other New Mortgage Loans on the Property You are Buying or Refinancing (0)' and '> Gifts or Grants You Have Been Given or Will Receive for This Loan (0)'.

Construction Type (P)

This close-up shows the 'Construction Type (P)' dropdown menu. The menu is open, showing the following options:

- Choose One
- Manufactured
- Modular
- Site Built

A callout '4' is placed over the 'Manufactured' option.

4.8.2 Other New Mortgage Loans on the Property You are Buying or Refinancing

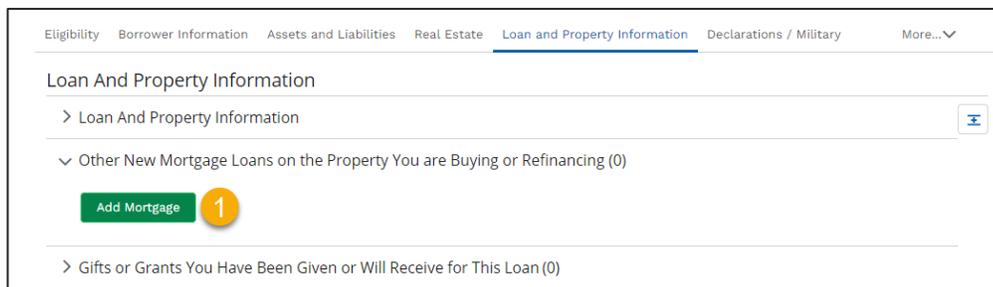
If there are additional liens on the property for which the application is being submitted, this section will allow users to capture this information. If there are any other new mortgages or loans on the property being bought, they must be included in the application as part of the *Other New Mortgage Loans on the Property You are Buying or Refinancing* section.

Enter information in this section when the borrower is applying for more than one new mortgage loan to purchase or refinance the property. For example, the borrower is applying for a second mortgage at the same time as the first mortgage to get a line of credit for renovations.

“Creditor Name”, “Monthly Payment” and “Loan Amount/Amount to be Drawn” must be entered to save a record.

Steps

1. Click the **Add Mortgage** button.
2. Fill in the “Creditor Name,” “Lien Type”, “Monthly Payment” (\$0.00 is an acceptable value) and “Loan Amount”/ “Amount to be Drawn” fields.
3. Confirm the amounts displayed in the auto-calculated total fields.



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

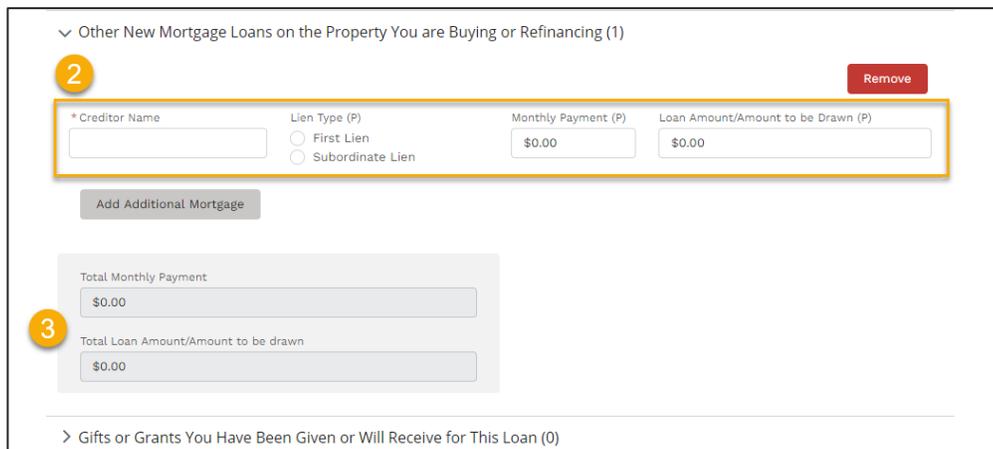
Loan And Property Information

> Loan And Property Information ⓘ

✓ Other New Mortgage Loans on the Property You are Buying or Refinancing (0)

Add Mortgage 1

> Gifts or Grants You Have Been Given or Will Receive for This Loan (0)



✓ Other New Mortgage Loans on the Property You are Buying or Refinancing (1)

2 Remove

* Creditor Name	Lien Type (P)	Monthly Payment (P)	Loan Amount/Amount to be Drawn (P)
<input type="text"/>	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$0.00	\$0.00

Add Additional Mortgage

3

Total Monthly Payment
\$0.00

Total Loan Amount/Amount to be drawn
\$0.00

> Gifts or Grants You Have Been Given or Will Receive for This Loan (0)

4.8.3 Gifts or Grants You Have Been Given or Will Receive for This Loan

This section captures Gift Funds the borrowers have or will receive. “Asset Type” and “Cash or Market Value” are required to save a record. The “Deposited/Not Deposited” radio buttons become disabled when the selected “Asset Type” is “Gift of Equity” to comply with URLA form standards.

Steps

1. If applicable, click the **Add Gift or Grant** button.
2. Choose “Asset Type.”
3. Choose the appropriate “Deposited / Not Deposited” radio button. If “Deposited” is selected, confirm the corresponding asset account which contains the gift funds has been entered on the Assets and Liabilities Page.
4. Choose “Source”.
If “Other”, please specify.
5. Enter “Cash or Market Value”.

The screenshot shows the 'Loan and Property Information' section of a web application. The navigation tabs at the top include Eligibility, Borrower Information, Assets and Liabilities, Real Estate, Loan and Property Information (selected), and Declarations / Military. Under the 'Loan and Property Information' heading, there are expandable sections for 'Loan And Property Information', 'Other New Mortgage Loans on the Property You are Buying or Refinancing (1)', and 'Gifts or Grants You Have Been Given or Will Receive for This Loan (0)'. A green 'Add Gift or Grant' button is located below the third section, with a yellow circle containing the number 1 overlaid on it.

The screenshot shows the form for adding a gift or grant. The 'Gifts or Grants You Have Been Given or Will Receive for This Loan (1)' section is expanded. A red 'Remove' button is visible. The form includes the following fields:

- Asset Type (2):** A dropdown menu with 'Choose One' selected.
- Deposited/Not Deposited (3):** Radio buttons for 'Deposited' and 'Not Deposited'.
- Source (4):** A dropdown menu with 'Choose One' selected.
- Cash or Market Value (5):** A text input field containing '\$0.00'.

 A grey 'Add Additional Gift' button is located at the bottom left of the form.

“Asset Type” options are “Cash Gift,” “Gift of Equity” or “Grant.” The following “Source” options are available. “If Other, please specify” must be completed “Source” is “Other”

- Community Nonprofit
- Employer
- Federal Agency
- Lender
- Local Agency
- Other
- Parent
- Relative
- Religious Nonprofit
- State Agency
- Unmarried Partner
- Unrelated Friend

4.9 Declarations / Military

The *Declarations / Military* screen is where users answer “Yes” or “No” questions about the property, how the property will be financed, the borrower’s financial history and military service. Some “Yes” or “No” responses may prompt the user for additional information. Answer the *Declarations* questions for each borrower within the loan application.

To expand or collapse sections, refer to [3.2.1](#) after entering the required information for each borrower on the *Declarations / Military* screen, navigate to the *Demographic Information* screen, refer to [3.10](#) *Navigate Using the “More” Drop-down*

Steps

Choose the “Yes” or “No” radio button for each question under the *About this Property and Your Money for this Loan*, *About Your Finances* and *Military Service* sections.

Complete the extra questions, if the answer is “Yes” for questions A, C, M, and/or Military Service.

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

Declarations / Military

▼ Patrick Purchaser

About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? (P) Yes No
If YES, have you had an ownership interest in another property in the last three years? (P) Yes No

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? (P) Yes No

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? (P) Yes No

C.1. If YES, what is the amount of this money? (P)

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? (P) Yes No

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? (P) Yes No

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? (P) Yes No

About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? (P) Yes No

G. Are there any outstanding judgments against you? (P) Yes No

H. Are you currently delinquent or in default on a Federal debt? (P) Yes No

I. Are you a party to a lawsuit in which you potentially have any personal financial liability? (P) Yes No

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? (P) Yes No

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? (P) Yes No

L. Have you had property foreclosed upon in the last 7 years? (P) Yes No

M. Have you declared bankruptcy within the past 7 years? (P) Yes No

If YES, identify the type(s) of bankruptcy:

Chapter 7 (P) Chapter 11 (P) Chapter 12 (P) Chapter 13 (P)

Military Service

Did you (or your deceased spouse) ever serve, or are currently serving, in the United States Armed Forces? (F) Yes No

You chose "Yes" for Military Service so choose all that applies. (F)

Currently retired, discharged, or separated from service

Only period of service was as a non-activated member of the Reserve or National Guard

Surviving Spouse

Currently serving on active duty with projected expiration date of service/tour

Provide Projected Expiration date of service/tour since you listed that the borrower is currently serving in the military

Projected Expiration Date (F)

If the answer is “Yes” for question A, a follow-up question appears. If the answer to that question is “Yes”, two additional questions appear. Choose the appropriate radio button(s) for those questions.

If the answer is “Yes” under the *Military Service* section, check the option(s) that applies. If the selection(s) includes “Currently serving on active duty with projected expiration date of service/tour”, provide the “Projected Expiration Date” by entering the date or clicking the calendar icon and choosing the appropriate date from the calendar that pops-up underneath the date field.

4.10 Demographic Information

The *Demographic Information* screen is where users enter information about each borrower’s demographics.

To expand or collapse sections to provide responses for each borrower on the loan application, refer to [3.2.1 “Expand/Collapse All Sections”](#) Button. After entering the required information for each borrower on the *Demographic Information* screen, navigate to the *Loan Originator Information*.

Steps

1. Choose the *Ethnicity* option(s). If *Ethnicity* is “Other Hispanic or Latino”, enter “Origin”.
2. Choose the *Race* option(s). If *Race* is “American Indian or Alaskan Native”, enter the “Name of Enrolled or Principal Tribe”. If *Race* is “Other Asian” or “Other Pacific Islander,” enter specifying information.
3. Choose the *Sex* option(s).
4. Click the appropriate radio button.
If “Face-To-Face Interview” is selected, answer additional questions.

The screenshot shows the 'Demographic Information' screen for a borrower named Patrick Purchaser. The interface includes a breadcrumb trail at the top: Eligibility > Borrower Information > Assets and Liabilities > Real Estate > Loan and Property Information > Demographic Information > More... The main title is 'Demographic Information' with a dropdown arrow next to the borrower's name. The form is organized into four numbered sections:

- Section 1: Ethnicity – Check one or More (F)**
 - Options: Hispanic or Latino, Mexican, Puerto Rican, Cuban, Other Hispanic or Latino.
 - Text: 'If Other, Enter Origin' with an input field.
 - Example: 'For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.'
 - Additional options: Not Hispanic or Latino, I do not wish to provide this information.
- Section 2: Race – Check one or More (F)**
 - Options: American Indian or Alaskan Native, Asian, Asian Indian, Japanese, Other Asian, Chinese, Korean, Filipino, Vietnamese, Black or African American, Native Hawaiian or Pacific Islander, Native Hawaiian, Guamanian or Chamorro, Samoan, Other Pacific Islander, White, I do not wish to provide this information.
 - Text: 'Print Name of Enrolled or Principal Tribe' with an input field.
 - Text: 'If Other, Enter Race' with an input field.
 - Example: 'For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.'
- Section 3: Sex (F)**
 - Options: Female, Male, I do not wish to provide this information.
- Section 4: To Be Completed by Financial Institution:**
 - Text: 'The Demographic Information was provided through:'
 - Options: Face-To-Face Interview, Telephone Interview, Fax or Mail, Email or Internet.
 - Text: 'Please answer the following questions since you conducted a Face to Face Interview'
 - Question 1: 'Was the ethnicity of the Borrower collected on the basis of visual observation or surname?' with Yes and No.
 - Question 2: 'Was the sex of the Borrower collected on the basis of visual observation or surname?' with Yes and No.
 - Question 3: 'Was the race of the Borrower collected on the basis of visual observation or surname?' with Yes and No.

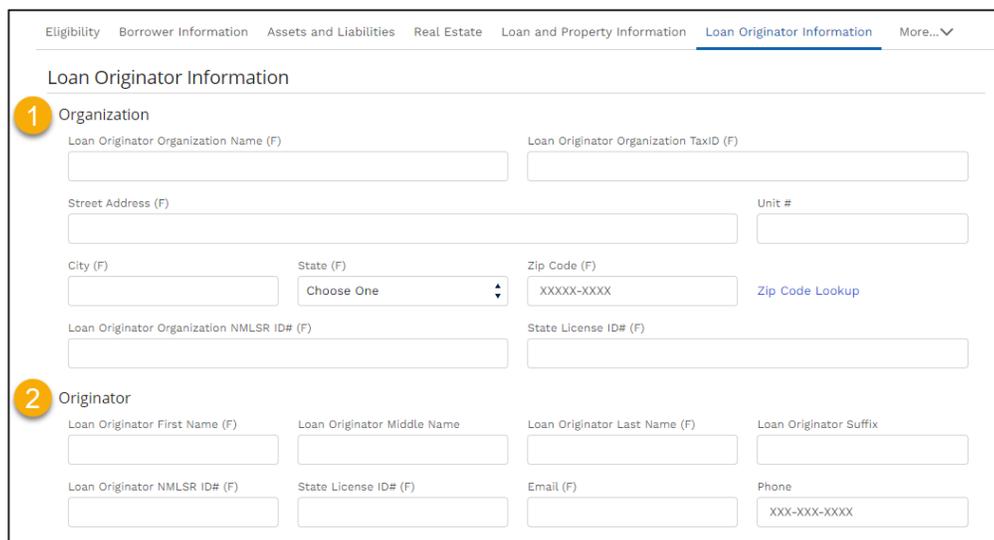
4.11 Loan Originator Information

The *Loan Originator* screen is where users enter information about the loan originator and the loan originator’s organization. After entering the required information on the *Loan Originator Information* screen, navigate to the *Lender Loan Information* screen, refer to [3.10 Navigate Using the “More” Drop-down](#)

Steps

1. Fill in the fields within the Organization subsection.
2. Fill in the fields within the Originator subsection.

Users should enter “NA” for State License ID in the event the state does not issue State License Numbers.



The *Lender Loan Information* screen is where users enter the specific details about the property and loan. Data from other screens is used to populate portions of this screen.

The *Lender Loan Information* screen has five sections:

1. *Property and Loan Information*
2. *Title Information*
3. *Mortgage Loan Information*
4. *Qualifying the Borrower – Minimum Required Funds or Cash Back*
5. *Other Credits*

4.12 Lender Loan Information

To expand or collapse sections, refer to [3.2.1 “Expand/Collapse All Sections” Button](#). The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section [3.8 “Add” and “Remove” Buttons](#). After entering the required information on each section of the *Lender Loan Information* screen, navigate to the *Additional Data* screen, refer to [3.10 Navigate Using the “More” Drop-down](#).

The *Lender Loan Information* screen is where users enter the specific details about the property and loan. Data from other screens is used to populate portions of this screen.

The *Lender Loan Information* screen has five sections:

1. *Property and Loan Information*
2. *Title Information*
3. *Mortgage Loan Information*
4. *Qualifying the Borrower – Minimum Required Funds or Cash Back*
5. *Other Credits*

To expand or collapse sections, refer to [3.2.1 “Expand/Collapse All Sections” Button](#). The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section [3.8 “Add” and “Remove” Buttons](#). After entering the required information on each section of the *Lender Loan Information* screen, navigate to the *Additional Data* screen, refer to [3.10 Navigate Using the “More” Drop-down](#).

4.12.1 Property and Loan Information

This section captures information about the property and loan relevant to underwriting fitness.

Steps

1. Fill in the “Lender Loan Number”. Upon saving the application, the “Lender Loan Number” populates in the Application header.
2. Choose the applicable *Community Property State* checkbox(es).
3. Complete the *Transaction Detail* fields (screenshot shows field when the loan purpose is “Purchase”).
4. Under the *Energy Improvement* subsection, choose the applicable checkbox(es).
5. Complete the *Project Type* fields, as applicable. **Available Options: Condominium or Cooperative**

The screenshot shows the 'Lender Loan Information' screen with a navigation bar at the top containing 'Eligibility', 'Borrower Information', 'Assets and Liabilities', 'Real Estate', 'Loan and Property Information', 'Lender Loan Information', and 'More...'. The 'Lender Loan Information' section is expanded to show 'Property and Loan Information'. A yellow callout bubble with the number '1' points to the 'Lender Loan Number (F)' input field, which is currently empty. Below the field is a yellow error message: 'Lender Loan Number must be entered'.

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information **Lender Loan Information** More... ▾

Lender Loan Information

Property and Loan Information [?]

Lender Loan Number (F)
941347393

2 Community Property State
 At least one borrower lives in a community property state
 The property is in a community property state

3 Transaction Detail
 Conversion of Contract for Deed or Land Contract
 Renovation
 Construction-Conversion/Construction-to-Permanent

4 Energy Improvement
 Mortgage loan will finance energy-related improvements
 Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien, paid for through property taxes

5 Project Type (If Applicable)

Choose One	Is the property located in Planned Unit Development (PUD) ? (P) <input type="radio"/> Yes <input type="radio"/> No	Is the property located in a project? (P) <input type="radio"/> Yes <input type="radio"/> No
Structure Type (F) <input type="radio"/> Attached <input type="radio"/> Detached	Year Built (F) YYYY	

> Title Information

> Mortgage Loan Information

> Qualifying the Borrower - Minimum Required Funds or Cash Back

> Other Credits (0)

If “Construction-Conversion/ Construction-to-Permanent” is selected, additional fields appear. Choose from the “Single-Closing” or “Two-Closing” radio buttons, enter values for “Construction/ Improvement Costs” and “Original Cost of Lot.”

Transaction Detail

Conversion of Contract for Deed or Land Contract
 Renovation
 Construction-Conversion/Construction-to-Permanent
 Single-Closing (P)
 Two-Closing (P)

Construction/Improvement Costs (F) \$0.00
 Original Cost of Lot (F) \$0.00

The *Transaction Detail* shows different fields when the loan purpose is “Refinance.”

Transaction Detail

Refinance Type (P)
 No Cash Out

Refinance Program (P)
 Full Documentation (Non-Streamlined)
 Streamlined without Appraisal

USDA Refi Purpose (P)
 Choose One

4.12.2 Title Information

This section captures information about property ownership and how the title for the property will be held as discussed by lender representative with the borrower.

Steps

1. Enter the “Name” in which the Property Title will be held.
2. Choose a value for the “Estate Will be Held In” radio button. Available options: Leasehold or Fee Simple. If “Leasehold”, enter the “Expiration Date.”
3. If applicable, choose an option from the “Indian Country Land Tenure” drop-down menu. Available Options are **Fee Simple on a Reservation, Individual Trust Land (Allotted/Restricted), Tribal Trust Land on a Reservation, Tribal Trust Land off Reservation, Alaska Native Corporation Land**

In the *Title Information* section, when the loan purpose is “Refinance”, the “For Refinance: Title to the Property is Currently Held in What Name(s)” field appears.

4.12.3 Mortgage Loan Information

This section collects details about *Loan Features*, *Terms of Loan* and calculates the *Proposed Monthly Payment for Property* and for which the loan is being applied. Grayed out fields are pre-populated or auto-calculated fields.

Steps

1. If applicable, click the “Temporary IR Buydown” checkbox. If clicked, enter the “Initial Buydown Rate” percentage.
2. Complete the *Terms of the Loan* fields. The loan amount entered on the Loan and Property Page is used in the auto-calculated fields. The system prepopulates the “Upfront Guarantee Fee/Annual Fee option” field if there is only

one option; otherwise, the user is prompted to select an option. **NOTE: Temporary Interest Rate Buydowns must meet the following requirements:**

- a. Loan must be underwritten at the Note Rate
- b. Initial Buydown Rate cannot exceed Note Rate
- c. Initial Buydown Rate cannot be more than 2.0% below Note Rate

Lenders should review complete guidance regarding Temporary Interest Rate Buydowns in [HB-1-3555](#) SFH Guaranteed Loan Program Technical Handbook. <https://www.rd.usda.gov/resources/directives/handbooks>

3. Complete the *Proposed Monthly Payment for Property* fields.

4. Review the system calculated “Total Proposed Monthly Payment”.

The screenshot shows the 'Lender Loan Information' section of a web application. It includes a navigation bar with tabs for Eligibility, Borrower Information, Assets and Liabilities, Real Estate, Loan and Property Information, and Lender Loan Information. The main content area is titled 'Lender Loan Information' and contains several sections:

- Property and Loan Information:** A dropdown menu.
- Title Information:** A dropdown menu.
- Mortgage Loan Information:** A section with three sub-sections:
 - Mortgage Type Applied For (P): USDA-RD
 - Amortization Type (P): Fixed Rate
 - Mortgage Lien Type (P): First Lien
- Loan Features:** A section with one sub-section:
 - Temporary Interest Rate Buydown: (Initial Buydown Rate (P) is 0.0000%)
- Terms of Loan:** A section with four sub-sections:
 - Note Rate (%) (P): %
 - Loan Term (months): 360
 - Upfront Guarantee Fee/Annual Fee option (P): Choose One
 - USDA Upfront Guarantee Fee: \$0.00
- Proposed Monthly Payment for Property:** A section with six sub-sections:
 - First Mortgage (P & I) (P): \$0.00
 - Subordinate Lien(s) (P & I) (P): \$0.00
 - Homeowner's Insurance (P): \$0.00
 - Supplemental Property Insurance (P): \$0.00
 - Property Taxes (P): \$0.00
 - Mortgage Insurance (First Year Annual Fee Monthly Amount) (P): \$0.00
 - Association/Project Dues (Condo, Co-Op, PUD) (P): \$0.00
 - Other: \$0.00
- Total Proposed Monthly Payment:** A section with one sub-section:
 - Total Proposed Monthly Payment: \$0.00

Numbered callouts (1-4) are placed on the left side of the form, pointing to the Loan Features, Terms of Loan, Proposed Monthly Payment for Property, and Total Proposed Monthly Payment sections, respectively.

Upon entering or changing the “Note Rate”, “Loan Amount”, and “Upfront Guarantee Fee” users may click the calculated “Annual Fee Amortization Schedule” hyperlink and the “Guaranteed Annual Fee Amortization Schedule” pop-up window appears.

1. Click **Print** to see results as a PDF.
2. And/or click **Close**.

The screenshot shows a web application window titled "Guaranteed Annual Fee Amortization Schedule". It contains the following data:

Year of Loan	Payment Due Date	Average Annual UPB	Annual Fee (Based on Avg. Annual UPB)	Annual Fee Monthly Amount
1	10/01/2021	\$446,066.78	\$1,561.23	\$130.10
2	10/01/2022	\$437,290.82	\$1,530.52	\$127.54
3	10/01/2023	\$428,202.73	\$1,498.71	\$124.89
4	10/01/2024	\$418,791.40	\$1,465.77	\$122.15
5	10/01/2025	\$409,045.34	\$1,431.66	\$119.31
6	10/01/2026	\$398,952.63	\$1,396.33	\$116.36
7	10/01/2027	\$388,500.97	\$1,359.75	\$113.31
8	10/01/2028	\$377,677.56	\$1,321.87	\$110.16
9	10/01/2029	\$366,469.21	\$1,282.64	\$106.89
10	10/01/2030	\$354,862.23	\$1,242.02	\$103.50
11	10/01/2031	\$342,842.41	\$1,199.95	\$100.00
12	10/01/2032	\$330,395.07	\$1,156.38	\$96.37
13	10/01/2033	\$317,505.03	\$1,111.27	\$92.61
14	10/01/2034	\$304,156.52	\$1,064.55	\$88.71
15	10/01/2035	\$290,333.26	\$1,016.17	\$84.68

Loan Summary:

Loan Amount	\$450,000.00	Loan Term(Years)	30
Interest Rate (%)	3.5	Annual Fee Percentage	0.3500
Upfront Guarantee Fee	\$4,500.00	Date/ Time	09/07/2020 10:58 PM CDT

Navigation buttons: Previous, Next, Save, Close, Cancel, Print, Close. Legend: (*) Required (P) Preliminary (F) Final.

4.12.4 Qualifying the Borrower – Minimum Required Funds or Cash Back

This section contains information from the *Loan and Property Information* screen and combines it with USDA guaranteed fees. It provides high-level calculations of the funds *Due From Borrower(s)*, *Total Mortgage Loans*, and *Total Credits*. Disabled fields are conditionally enabled based on “Loan Purpose” or automatically calculated. Below example is when the Loan Purpose is a “Purchase Loan.”

Steps

1. Enter values in lines A through G under the ***Due From Borrower(s)*** fields, and review auto calculated total.
2. In section ***I. Total Mortgage Loans*** Enter the loan amount excluding the upfront Guarantee Fee and the amount of the upfront Guarantee Fee being financed fields, and review auto calculated total. As noted in the yellow information field, the resulting total loan amount in **Item I** must match the loan amount entered on the **Loan and Property Page**.
3. Enter information in the ***Total Credits*** fields, and review auto calculated total.
4. Review amounts under the ***Calculations*** subsection.

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information **Lender Loan Information** More... ▾

Lender Loan Information

- > Property and Loan Information
- > Title Information
- > Mortgage Loan Information
- ✓ **Qualifying the Borrower - Minimum Required Funds or Cash Back**

1 Due From Borrower(s)

A. Sales Contract Price (P)

B. Improvements, Renovations, and Repairs (P)

C. Land (if acquired separately)

D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (P)

E. Credit Cards and Other Debts Paid Off

F. Borrower Closing Costs (Including Prepaid and Initial Escrow Payments) (Include USDA Upfront Guarantee Fee and Technology Fee if Passed to Borrower)

G. Discount Points

H. Total Due From Borrower(s) (Total of A thru G)

2 Total Mortgage Loans

I. Loan Amount (P)

Loan Amount listed in Total Mortgage Loans section should be equal to the Loan Amount entered in Loan and Property

Loan Amount Excluding Financed Mortgage Insurance (USDA Upfront Guarantee Fee) (P)

Financed Mortgage Insurance (USDA Upfront Guarantee Fee) Amount (P)

J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing

K. Total Mortgage Loans (Total of I and J)

3 Total Credits

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller) (P)

M. Other Credits (Sum of all other credits). Other credits are entered in the "Other Credits" section of this page (P)

N. Total Credits (Total of L and M)

4 Calculations

Total Due From Borrower(s) (Line H)

Less Total Mortgage Loans (Line K) and Total Credits (Line N)

Cash From/To the Borrower (Line H minus Line K and Line N)

Note: This amount does not include reserves or other funds that may be required by the lender to be verified.

> Other Credits (0)

4.12.5 Other Credits

This section allows users to enter any additional money or equity which may impact the loan application.

Steps

1. Click the **Add Other Credit** button.
2. Click the "Other Credits" drop-down menu and select an option.
3. If "Other" is selected, choose the applicable option.
4. Fill in the "Amount" field.

The following values are available for “Credit Type.”

- Borrower Paid Outside of Closing
- Builder/Developer
- Earnest Money
- Employer Assistance
- Lender Credit
- Real Estate Agent
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity
- Other

If “Other” is selected, an entry is required for “If Other, please specify”. Please choose from the following values.

- Employer Affiliate
- Lender Affiliate
- Lot Equity
- Other Interested Party

4.13 Additional Data

The *Additional Data* screen captures information related to appraisal, dwelling information, special financing, and borrower information specific to Form RD 3555-21 (“Request for Single Family Housing Loan Guarantee”). After entering the required information on the *Additional Data* screen, navigate to the *Credit Underwriting* screen, refer to [3.10 Navigate Using the “More” Drop-down](#).

Grayed out information is conditionally enabled or pre-populated. The Requirement Checks’ fields are not enabled for “Refinance” loans but are conditionally enabled for “Purchase” loans.

Steps

1. Complete fields within the *Additional Data* section.
2. As applicable, answer the *Requirement Checks* question.
3. Complete the *Additional Borrower Information* question.

Additional Data

1 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

Date Checked on SAM.Gov (P)
MM/DD/YYYY

Lender Name
BANK

USDA Assigned Branch Number
630

Branch List

Requirement Checks

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

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

Additional Borrower Information

3 Borrower's Name
Patrick Purchaser

Do you have a relationship with any Rural Development employee? (P) **?**
 Yes No

Clicking the Branch List button brings up the GUS Approving Lender Branch List window.

Choose the appropriate “USDA Assigned Branch Number” radio button.

1. Lender must confirm the branch chosen is one that is authorized to underwrite the loan.
2. Click Ok. The chosen branch and lender information is updated in Additional Data screen.

To exit out of the pop-up window, click the ‘X’ located top-right of the pop-up window or click **Cancel**.

GUS Approving Lender Branch List

Lender Tax ID:
Please select a lender branch from the following list by clicking on the appropriate branch number.

USDA Assigned Branch Number	Lender Name	Address
<input type="radio"/> 001	SAMPLE BANKLENDER 001	100 MAIN STREET, EXAMPLE CITY, 10010-0100
<input type="radio"/> 005	SAMPLE BANKLENDER 002	200 MAIN STREET, EXAMPLE CITY, 20020-0200
<input checked="" type="radio"/> 630	SAMPLE BANKLENDER 003	300 MAIN STREET, EXAMPLE CITY, 30030-0300
<input type="radio"/> 631	SAMPLE BANKLENDER 004	400 MAIN STREET, EXAMPLE CITY, 40040-0400

Page 1 | Showing records from 1 to 4

2 Ok Cancel

4.13.1 Immigration/Naturalization Check

The automated Immigration/Naturalization verification is no longer available in GUS. 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 HB-1-3555 SFH Guaranteed Loan Program Technical Handbook.

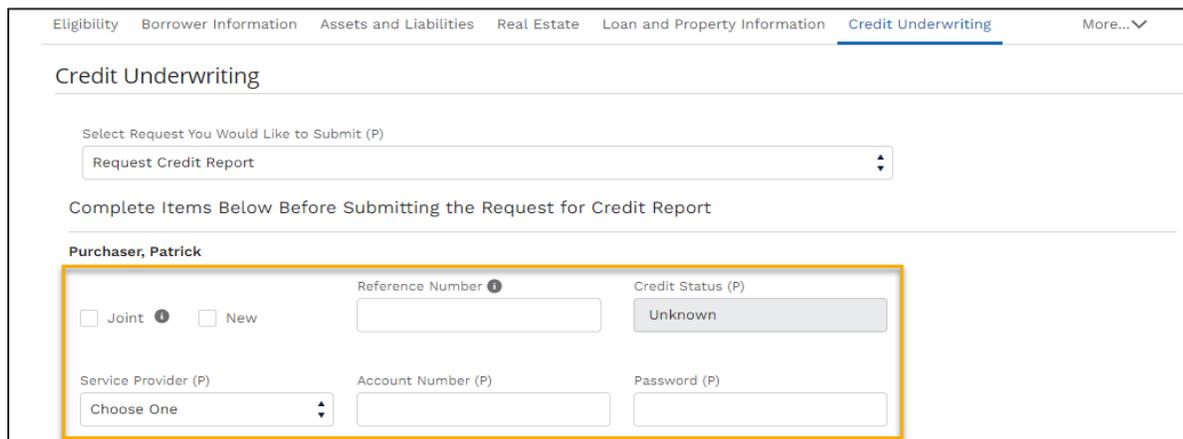
4.14 Credit Underwriting

The *Credit Underwriting* page is where users can reissue an existing credit report or request a new credit report for loan underwriting purposes. This page is also where users request GUS Preliminary or Final underwriting recommendations. Lender Agent users will have *“Release Control of Application to the Lender”* as an option in the drop-down menu. See below for a detailed description of each option.

The screenshot shows the 'Credit Underwriting' section of a web application. At the top, there are navigation tabs: Eligibility, Borrower Information, Assets and Liabilities, Real Estate, Loan and Property Information, and Credit Underwriting (which is highlighted). Below the tabs, the title 'Credit Underwriting' is displayed. A label 'Select Request You Would Like to Submit (P)' is positioned above a dropdown menu. The dropdown menu is open, showing a list of options: 'Choose One', 'Request Credit Report', 'Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)', 'Request Underwriting Only (Preliminary Underwriting for pre-approval)', and 'Request Final Underwriting and Submission to Rural Development'. To the left of the dropdown, there are radio buttons labeled 'Ma' and 'P'.

4.14.1 Credit Reports and Preliminary Underwriting Recommendation Requests

- **“Request Credit Report”** Use this option to reissue an existing credit report or order a new credit report. After the desired credit report is retrieved successfully, the user will be directed to the View Findings where they can view or print the credit report. The credit report obtained will be utilized in all subsequent preliminary and final underwriting recommendation requests.
- **“Request Credit Report and Underwriting Only (Preliminary Underwriting for preapproval)”** Use this option to request a new or reissued credit report **and** initiate a preliminary GUS Underwriting Recommendation request simultaneously. (This option should only be utilized **one time**. Repeated use of this option may result in additional charges by credit vendor for each reissued credit report) Users should always select the third option **“Request Underwriting Only (Preliminary Underwriting for pre-approval)”** for subsequent Preliminary Underwriting requests after credit report is successfully re-issued into GUS. **Additional fields appear when the request is “Request Credit Report” or “Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)”**. For each borrower, indicate whether the credit report being requested is “Joint” and/or “New”. To re-issue an existing credit report enter the corresponding “Reference Number” from the credit report. Select the credit report “Service Provider,” from the drop-down list, then enter the “Account Number/User ID” and “Password” used for obtaining the credit report from the credit vendor. GUS utilizes the Fannie Mae Credit Interface Service to retrieve credit reports. Most errors received while attempting to pull in the credit report is the response from the lender’s credit vendor. These errors can be caused by incorrect user’s account/password, incorrect credit report reference number input, outdated credit report, borrower data entered in GUS that does not match data on file with the credit vendor, etc. If errors persist, first contact the credit vendor, and provide them with the error codes displayed. If they are unable to provide a resolution, contact the Help Desk at RD.HD@USDA.GOV



- **“Request Underwriting Only (“Preliminary Underwriting for pre-approval”):** Use this option to request a preliminary GUS Underwriting Recommendation. Always use this option after a new or reissued credit report has been pulled into GUS for all borrowers. Any edits made to the application after a Preliminary Underwriting for pre-approval has been obtained invalidates the previous recommendation. The user will be required to return to the Credit Underwriting page to request another Preliminary Underwriting recommendation.
- **“Release Control of Application to the Lender:”** Users with Lender Agent/Broker security roles must choose to release the application to the Approved Lender when it is ready for review and final underwriting submission. Please see [section 4.14.3](#)
- **4.14.3 Lender Agent/Broker --Releasing Control of the Application to the Lender** for additional details.

4.14.2 Final Underwriting Requests and Submission to Rural Development

- **“Request Final Underwriting and Submission to Rural Development:”** When the loan application is ready for final submission to USDA Rural Development the user will select this option. This option is available to a user who has been delegated the role of “Representative with Final Submit Authority” by the lender’s Security Administrator (SA). Note – Security Administrator roles have this permission as well. The Final Submission Requirements must be met to proceed along with all final validations. To run validations, please see section [3.11 Validate Application](#) The Final Submission Requirements are listed below:
 - All borrowers must have a “Credit Report Status” of “Complete” on the *Credit Underwriting* screen following a successful credit report request.
 - The lender Branch ID associated with the application must be authorized to underwrite the loan. Lender branch ID’s can be updated on the **Additional Data** page if needed.
 - The system interfaces must be online (property and income eligibility, HUD TOTAL Scorecard, GLS and FICO) If any of these system interfaces are down, the user will be unable to do a final underwriting submission.
 - The application must receive a summary eligibility underwriting recommendation other than “INELIGIBLE” from Rural Development.

Steps

1. Select Request **Final Underwriting and Submission to Rural Development** from the drop-down menu.
2. Fill out the **Contact Information**.
3. Provide **Conditional Commitments Recipients** email addresses. If applicable, click the “**Manually Downgrade Application**” checkbox to downgrade the loan application and provide an explanation. Click the **Submit** button to process the request.

Credit Underwriting

Select Request You Would Like to Submit (P)

1

Choose One

Choose One

Request Credit Report

Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)

Request Underwriting Only (Preliminary Underwriting for pre-approval)

Request Final Underwriting and Submission to Rural Development

noone@anywhere.com

Contact Information

2

Lender Contact Name (F)

Lender Contact Phone Number (F)

Extension

XXXX-XXX-XXXX

XXXXXX

Lender Contact E-mail Address

Conditional Commitments Recipients

Conditional Commitments will be issued electronically by the Agency. Enter up to five e-mail addresses to receive the Conditional Commitment

3

Recipient 1 E-mail Address (F)

Recipient 2 E-mail Address

Recipient 3 E-mail Address

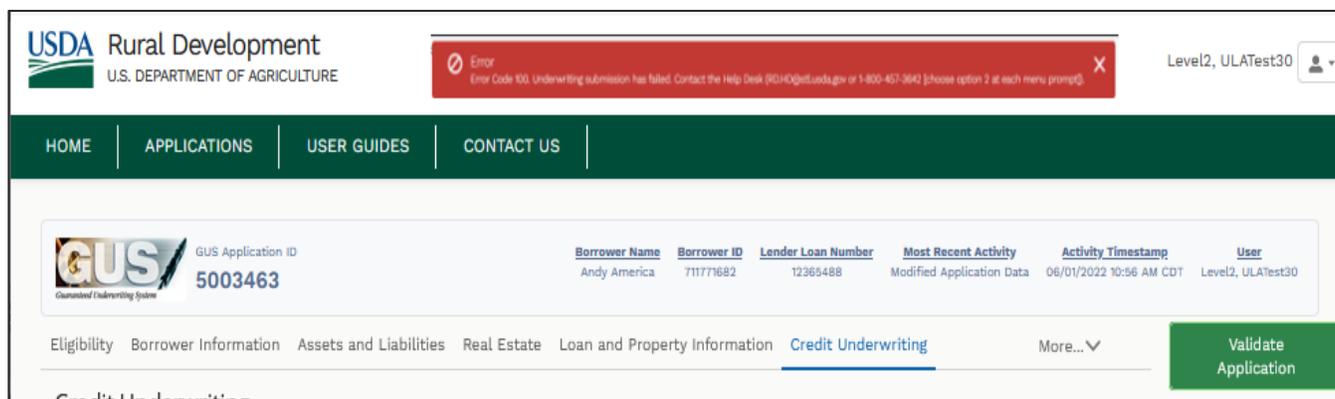
Recipient 4 E-mail Address

Recipient 5 E-mail Address

A successful final submission will lock down the application from further changes. The user will still have “view” capability of the application. If loan application data changes are required after final submission to Rural Development (e.g., loan amount increases, interest rate increases, etc.), user may recall the application if the ‘Recall Final Submission’ button is visible on the application by following these steps [7 Recall Final Submission](#), if the “Recall Final Submission” button is not visible then contact the USDA Rural Development office and request that the GUS application be released to the Lender. "Refer to the [2.6 Contact Us](#) section. Preliminary and Final Submission selections will invoke the preliminary and final loan application validations, respectively, when the user presses **Submit**. These are the same validations that are invoked when the user selects the **Validate Application** button. See additional information on these validations in section [3.11 Validate Application](#). Any validation failures will end the underwriting attempt. The Validation Error Report will appear as a new web browser tab. If no validation errors are presented, when the request is complete, the user will be taken to the *View Findings* screen.

The system may encounter an error when submitting an underwriting request. These are displayed to the user in the top center of the screen and can be dismissed by pressing “X” in the top-right corner. Errors encountered during the underwriting process with an associated error code can be escalated to the USDA Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]) for triage. The user should provide a screen shot of the error.

being received and the GUS Application ID when emailing the Help Desk or provide a detailed description of the error and the GUS Application ID when leaving a voicemail.



4.14.3 Lender Agent/Broker --Releasing Control of the Application to the Lender

From the *Credit Underwriting* page, Lender Agents must release control of a loan application to the Approved Lender for further loan processing, underwriting and final submission by the approved lender. See steps below. **Once control is released to the approved lender, the application will become view only to Lender Agent/Broker. This is a permanent action. The application cannot be reinstated or released back to the Lender Agent.** In the event the lender agent wants to move forward with the loan, please review section [3.12 Application Withdrawal](#) for steps to start over on a loan that has been withdrawn.

Steps

1. Select *Release Control of Application to the Lender* from the “Select Request You Would Like to Submit” drop-down menu.
2. Click **Submit**.
3. Click **OK** to confirm the user releasing control to Approved Lender. This action cannot be reversed. Lender agents will only have the ability to view the application after control is released to approved lender. This is a permanent action. The application cannot be reinstated or released back to the Lender Agent.

Credit Underwriting

1 Select Request You Would Like to Submit (P)

Choose One

Choose One

Request Credit Report

Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)

Request Underwriting Only (Preliminary Underwriting for pre-approval)

Release Control of Application to the Lender

Credit Underwriting

Select Request You Would Like to Submit (P)

Release Control of Application to the Lender

Submit 2

Confirm Submission

You have requested to release control of the application to an approved USDA lender. You will not have the ability to make changes once the application is released. Do you want to proceed?

3 OK Cancel

4.15 View Findings

This page is where users go to view/print the GUS Findings Report after a successful Preliminary or Final Underwriting Recommendation request is received. This report is comprised of three sections:

- Underwriting Summary Report
- Underwriting Analysis Report
- Credit Report Summary Report

Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information View Findings More... ▾

GUS Underwriting Findings Report GUS Underwriting Analysis Report GUS Credit Report

GUS Underwriting Findings Report

These sections are only populated following a successful underwriting submission. Once the *View Findings* screen is displayed, the user should scroll down the screen to view all information or use the sub-tab links to jump to the *Underwriting Findings Report*, *Underwriting Analysis Report*, or *GUS Credit Report* (see screenshot below).

Users are encouraged to always review the entire report carefully for a full understanding of the Underwriting Recommendation.

4.15.1 GUS Underwriting Findings Report

The *GUS Underwriting Findings Report* allows users to review entered application data and the Eligibility Findings and Required Conditions returned from Rural Development. This allows users to see the current underwriting recommendations and any actions required for successful underwriting submission. Users are encouraged to review all sections of this report. The lender must ensure the loan complies with the requirements stated in the report. Lenders must apply due diligence when reviewing the documentation in the loan file to determine if there is any potentially derogatory or contradictory information that is not part of the data analyzed by GUS. Lenders should also review the credit report to confirm the data GUS evaluated with respect to the borrower’s credit history was accurate and complete.

Within this report, the user is presented with Eligibility Findings and Conditional Commitment Required Conditions. Lenders can review these findings to discover any issues and know all requirements related to loan completion and submission. Lenders can quickly complete the documentation of their loan file by using the findings report messages appropriately. The message numbers associated with Findings and Required Conditions are returned from Rural Development’s application evaluation system.

Messages and recommendations delivered by GUS differ from that of other automated underwriting systems.

4.15.1.1 Underwriting Summary Section

The first section of the *GUS Underwriting Findings Report* is the *Underwriting Summary*. This report provides the underwriting recommendation for the mortgage loan request, a detailed list of findings, and the steps necessary to complete the processing of the loan file. Below is an example of the Underwriting Summary:

GUS Underwriting Findings Report

Underwriting Summary

Underwriting Recommendation Accept / Eligible

Property Eligibility	Eligible	Primary Borrower	Tintin, Ron A
Income Eligibility	Eligible	Primary Borrower ID	916664344
Loan Eligibility	Eligible	Submission Type	Final
Loan Risk	Accept	Submission Sequence Nbr	7
		Submission Date/Time Stamp	03/06/2023 05:34 AM CST
		Submitted By	Josh Rice

Users will note the Underwriting Recommendation is split into two parts. In this example the Underwriting Recommendation is “**ACCEPT /ELIGIBLE.**” The first part of this recommendation “**Accept**” means through analysis of the data entered in GUS, the mortgage loan application meets requirements of the credit risk assessment and is

eligible for USDA Rural Development. The credit risk assessment, which includes credit, capacity, and collateral, will arrive at one of the underwriting recommendations described below.

- **ACCEPT:** The data entered meets acceptable credit, capacity, and collateral requirements of GUS and is eligible for delivery to a Rural Development office with only three items, RD Form 3555-21, Appraisal, and FEMA Flood Certificate.
- **ACCEPT WITH FULL DOCUMENTATION:** The data entered meets acceptable credit, capacity, and collateral requirements of GUS, however, the application has been randomly selected for a data integrity review by the Agency. The lender is required to submit a fully documented file in support of the request. The lender should review Chapter 15 of [HB-1-3555](#) SFH Guaranteed Loan Program Technical Handbook for a list of required documents. <https://www.rd.usda.gov/resources/directives/handbooks>
- **REFER:** Loans that receive a REFER recommendation require a manual underwrite of the file prior to submitting a full documentation origination file to Rural Development. A REFER recommendation does not indicate the file is unacceptable. Underwriters may approve the loan file upon review and confirmation the loan application meets Rural Development guidelines. The *GUS Underwriting Findings Report* is a tremendous resource to the underwriter during file review to ensure all Agency requirements are met.
- **REFER WITH CAUTION:** Loans that receive a recommendation of REFER WITH CAUTION require a manual underwrite. These files indicate a combination of risk factors (i.e., total debt ratio, credit history, etc.) are present. A recommendation of REFER WITH CAUTION requires a manual underwrite of the origination file prior to submitting a full documentation file to Rural Development. Underwriters may approve the loan file upon review and confirmation that the file meets Rural Development guidelines including the submission of a full documentation file to Rural Development. The *GUS Underwriting Findings Report* is a tremendous resource to the underwriter during file review to ensure all Agency requirements are met.
- **INELIGIBLE:** When INELIGIBLE is in the **first** position of the Underwriting Recommendation, this indicates there is an issue with the credit risk assessment, which includes credit, capacity, and collateral. Lenders should determine the data being utilized in GUS is accurate and review the GUS Findings Report to determine the reason(s) for the Ineligible underwriting recommendation. Reasons for an ineligible recommendation may include but are not limited to:
 - SAM Exclusion: A party to the transaction is debarred from doing business with the federal government. The request is not eligible for loan guarantee.
 - PITI and/or TD ratios exceed the Authorized Agency Thresholds
 - Existing Dwelling Requirement Not Met: Existing dwelling does not/will not meet minimum property requirements of HUD Handbook 4000.1. The request is not eligible for loan guarantee.

The **second** portion of the Underwriting Recommendation “**Eligible**” is pertaining to whether the application meets Rural Development’s program requirements (property, income, loan, and borrower) for eligibility.

GUS Underwriting Findings Report

Underwriting Summary

Underwriting Recommendation Accept / Eligible

Property Eligibility	Eligible	Primary Borrower	Tintin, Ron A
Income Eligibility	Eligible	Primary Borrower ID	916664344
Loan Eligibility	Eligible	Submission Type	Final
Loan Risk	Accept	Submission Sequence Nbr	7
		Submission Date/Time Stamp	03/06/2023 05:34 AM CST
		Submitted By	Josh Rice

Below are the three possible determinations:

- **ELIGIBLE:** The loan meets all Rural Development Guarantee Loan Program guidelines. The lender must ensure the accuracy of all data used to render the GUS decision.
- **INELIGIBLE:** When INELIGIBLE is in the **second** position of the Underwriting Recommendation, this indicates an issue with Rural Development’s program requirements (property, income, loan, and/or borrower) Reasons for an ineligible recommendation may include but are not limited to:
 - Property is in an ineligible area.
 - The subject property will not be the primary residence of the borrower.
 - The household's adjusted annual income exceeds the established limit.
- **UNABLE TO DETERMINE:** One or more of the property, income, loan, or borrower eligibility were unable to be determined. Typical reasons for this recommendation include but are not limited to:
 - Insufficient address information to determine the property is in an eligible area.
 - New Construction properties have a higher occurrence of “Unable to Determine” due to electronically unmapped areas.
 - The public property and/or income websites are offline.

Loans that receive a recommendation of “**ACCEPT/INELIGIBLE**” may still be eligible for USDA Rural Development with updates to application data. To achieve eligibility status, the lender must analyze the findings report and determine the reason(s) for the ineligibility. Next, the lender can determine if these issues can be resolved within the application in a manner complying with USDA Rural Development requirements.

Users are encouraged to contact the applicable Rural Development Production Team when **property eligibility** determinations are **INELIGIBLE** or **UNABLE TO DETERMINE** to obtain assistance in verifying eligibility. If determined to be eligible, both recommendations can be overwritten during the approval process by Rural Development. Refer to the [2.6 Contact Us](#) section.

Other information in this section of the GUS Findings report includes:

- “Property Eligibility” confirms if the property submitted as collateral for the loan request falls within an eligible lending area.
- “Income Eligibility” confirms the adjusted household income from the Eligibility Page meets USDA Rural Development guidelines.
- “Loan Eligibility” confirms if the loan request meets USDA Rural Development criteria.
- “Loan Risk Evaluation” results of the evaluation based on USDA Rural Development’s credit risk and capacity assessment criteria.
- “Primary Borrower” is the first borrower on the application.
- “Submission Type” listed may be one of two types:
 - **Preliminary:** The Underwriting Recommendation is preliminary. The GUS application has not been submitted to Rural Development for Loan Note Guarantee consideration. The lender maintains full access and control of the GUS application. Rural Development may only view the data input by the lender.
 - **Final:** The lender has successfully submitted the GUS application to Rural Development and is requesting a conditional commitment for loan note guarantee prior to closing the loan. The lender is locked out of the GUS application, and no changes may be made to a final submission. USDA Rural Development can process the lender’s request for conditional commitment for loan note guarantee. USDA Rural Development may only view the GUS application pages completed by the lender and are unable to change any of the lender certified data.
- “Submission Sequence Nbr” identifies the total number of times the application has been submitted for preliminary and final underwriting, combined.
- “Submission Date/Time” reflects the last date the application was submitted to GUS.
- “Submitted By” identifies who performed the most recent submission.
- “Borrower Eligibility” will be listed separately for each borrower. Borrower eligibility confirms if each borrower meets USDA Rural Development criteria.
- “Borrower Risk Evaluation” is determined separately for each borrower. GUS will evaluate each borrower(s) based upon the data submitted and determine if each borrower satisfies the credit risk assessment criteria.
 - It is not uncommon to see the “Borrower Risk Evaluation” vary between applicants. One Borrower may be marked as “Accept” and one may be marked as “Refer.” GUS will consider these individual risk evaluations for the “Underwriting Recommendation.” Review Borrower Risk Findings for additional information.
- “Lender Name”

- “Lender Tax ID”
- “USDA Assigned Branch Number” will display based upon the information entered by the user.
- “Lender Loan Number” will be assigned by the lender prior to a final submission.
- “Application ID Number” is assigned by GUS.
- “Lender Agent Name” will be listed if the application was created by a Lender Agent/Broker.
- “Lender Agent Tax ID” will be listed if the application was created by a Lender Agent/Broker.

Underwriting Summary			
Underwriting Recommendation: Accept / Unable To Determine			
Property Eligibility	Eligible	Primary Borrower	Homeowner, John
Income Eligibility	Eligible	Submission Type	Final
Loan Eligibility	Eligible	Submission Sequence Nbr	1
Loan Risk Evaluation	Accept	Submission Date/Time Stamp	3/11/2020 01:02 PM CDT
		Submitted By	ULATest1 Level1

Borrower Name	Borrower Eligibility	Borrower Risk Evaluation	
FICO, Testing	Eligible	Refer	
Lender Name	SAMPLE BANKLENDER 003	Lender Agent Name	ULATest3 Level1
Lender Tax ID	347347347	Lender Agent Tax ID	347347347
USDA Assigned Branch Number	630		
Lender Loan Number	21324231		
Application ID Number	0000006172		

4.15.1.2 Mortgage Information

Information in this section includes:

- “LTV” (Loan to Value Ratio) is populated based upon the USDA loan amount and appraised value data input into GUS.
- “Monthly PITI” (Principal, Interest, Taxes, and Insurance) is calculated based on the loan request and includes the Annual Fee for the First Year.
- “Other Monthly Debt” is a sum of monthly payments owed by the borrowers.
- “Total Monthly Debt” is the sum of “Other Monthly Debt” and “Monthly PITI.”
- “PITI Ratio” is calculated based on loan request. The calculated PITI appears under “Monthly PITI.”

- “TD Ratio” (Total Debt) is calculated based upon loan amount and liabilities to be included in the underwriting recommendation. The total of all monthly debts (excluding PITI) is listed under “Other Monthly Debt.” The PITI and other monthly debts are combined to calculate the “Total Monthly Debt.” These figures can quickly assist lenders and underwriters to confirm calculations to ensure data is true, accurate, and complete.
- “Loan Amount”
- “Sales Contract Price” is listed if the “Loan Purpose” is “Purchase.”
- “Balance of Mortgage Loans to be Paid Off in the Transaction” is listed if the “Loan Purpose” is “Refinance.”
- “Property Value” is listed if the “Loan Purpose” is “Purchase.”
- “Note Rate”
- “Loan Term (months)” will default to “360.”
- “Amortization Type”
- Upfront Guarantee Fee/Annual Fee Option
- USDA Upfront Guarantee Fee
- “Loan Purpose”
- “USDA Refi Purpose” is listed if the “Loan Purpose” is “Refinance.”
- “Refinance Program” is listed if the “Loan Purpose” is “Refinance.”

Below is a sample of this section where the “Loan Purpose” is “Purchase.”

Mortgage Information			
LTV	85.11 %	Note Rate	4.5000 %
Monthly PITI	\$622.20	Loan Term (months)	360
Other Monthly Debt	\$0.00	Amortization Type	Fixed Rate
Total Monthly Debt	\$622.20	Upfront Guarantee Fee/Annual Fee Option	1.0000% / 0.3500%
PITI Ratio	18.6678 %	USDA Upfront Guarantee Fee	\$749.00
TD Ratio	18.6678 %	Loan Purpose	Purchase
Loan Amount	\$74,900.00		
Sales Contract Price	\$74,900.00		
Property Value	\$88,000.00		

4.15.1.3 Property Information

This section confirms the “Property Address” and “Property Eligibility Summary.” There are four possible summary messages:

- Subject property is in an **ELIGIBLE** area. System will indicate “Subject property is located in an eligible area.”
- Subject property is in an **INELIGIBLE** area. System will indicate “Subject property is located in an ineligible area.”
- System is **UNABLE TO DETERMINE** property eligibility based on current property information. System will indicate “System unable to determine property eligibility based on current property information.”

- Subject property eligibility is **UNKNOWN**. System will indicate “Property Eligibility is unknown.”

The *Property Eligibility Finding(s)*, if any, will be returned from Rural Development in an ordered list. Lenders should review these for additional details. Users are encouraged to contact the applicable Rural Development Production Team when **property** determinations are INELIGIBLE or UNABLE TO DETERMINE to obtain assistance in verifying the property eligibility. If determined to be eligible, both recommendations can be overwritten during the approval process by Rural Development. Refer to the [2.6 Contact Us](#) section.

Property Information	
Property Address	64 Main Plaza, Boerne, TX, 78006
Property Eligibility Summary	Subject property is located in an ineligible area.
Property Eligibility Finding(s)	
1. 4 - Ineligible Area: The subject property is not located within an eligible rural area. Limited circumstances permit the purchase of a property in an area where the designation has changed from rural to non-rural. Refer to HB 1-3555 Chapter 12.3C for details. Please contact your local USDA Rural Development office regarding property eligibility determinations.	

4.15.1.4 Income Eligibility Information

This section confirms data entered on the *Eligibility* screen and returned from the income eligibility service, including:

- "County"
- "Metropolitan Area (MSA)"
- "Number of People in the Household"
- "Is Loan Applicant or Co-Applicant Age 62 or Older?" as "Yes" or No."
- "Annual Medical Expenses"
- "Elderly Household Deduction"
- "Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 years of age or greater"
- "Annual Child Care Expenses"
- "Annual Allowable Child Deduction"
- "Annual Disability Expenses"
- "Are there any Disabled Persons Living in the Household?" as "Yes" or No."
- "Total Household Income"
- "Allowable Adjustments"
- "Adjusted Household Income"
- "Maximum Allowable Adjusted Household Income"

At the bottom of the section are the income eligibility determination summary and findings. An income eligibility determination message will be listed at the top of the text box followed by findings returned by Rural Development, if applicable:

- If the application’s income eligibility determination is **ELIGIBLE**, the system displays “Applicant is eligible based on income criteria.”
- If the application’s income eligibility determination is **INELIGIBLE**, the system displays “Applicant is ineligible based on income criteria.”
- If the application’s income eligibility determination is **UNABLE TO DETERMINE**, the system displays “System unable to determine applicant income eligibility.”
- If the value is **UNKNOWN**, the system displays “Applicant income eligibility is unknown. “

Review the Income Eligibility Finding(s) for additional details.

Income Eligibility	
County	
Metropolitan Area (MSA)	San Antonio-New Braunfels, TX HUD Metro FMR Area
Number of People in the Household	1
Is Loan Applicant or Co-Applicant Age 62 or Older?	
Annual Medical Expenses	\$0.00
Elderly Household Deduction	\$0.00
Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 years of age or greater	
Annual Child Care Expenses	\$0.00
Annual Allowable Child Deduction	\$0.00
Annual Disability Expenses	
Are there any Disabled Persons Living in the Household?	No
Total Household Income	\$21,282.00
Allowable Adjustments	\$0.00
Adjusted Household Income	\$21,282.00
Maximum Allowable Adjusted Household Income	\$0.00
Income Eligibility Finding(s)	
There were no income eligibility findings issued.	

4.15.1.5 Loan/Applicant Eligibility

The *Loan/Applicant Eligibility* section displays program eligibility findings specific to individual applicants and the loan parameters as a whole.

Lenders should review this section carefully as it may list specific eligibility factors identified by GUS that directly contributed to the “Underwriting Recommendation” message portion regarding eligibility (Eligible, Ineligible, or Unable to Determine). Results will vary per applicant. Review each finding.

The first text box in this section includes the *Loan Eligibility Finding(s)*, if any, returned from Rural Development as well as the overall “Loan Eligibility Recommendation.” The system will display “Unknown,” “Eligible,” “Ineligible” or “Unable to Determine” for “Loan Eligibility Recommendation”. If no findings were issued, the system populates “There were no loan eligibility findings issued.”

Subsequent text boxes in this section include *Borrower Eligibility Finding(s)*, if any, returned from Rural Development as well as the “CAIVRS Number” and “Borrower Eligibility Recommendation.”

The system will display “Borrower’s eligibility is:” followed by “Unknown,” “Eligible,” “Ineligible” or “Unable to Determine” for “Borrower Eligibility Recommendation.” If no findings were issued, the system populates “There is no eligibility finding for (Borrower’s Name)” instead of generating an ordered list.

These borrowers are listed in the order they are entered on the *Borrower* screen.

Loan/Applicant Eligibility

Loan Eligibility Finding(s)

Eligible

- 2020 - Unacceptable Lien Position: Another mortgage obtained in connection with subject property purchase has been identified in the first lien position. The guaranteed loan must have first lien position. The request is not eligible for guarantee.
- 2021 - Unacceptable Lien Priority: Property is (or will be) subject to a lien that could take priority over the USDA guaranteed first mortgage lien. Lenders/Servicers are required to perfect and maintain a first lien position for the loan guaranteed by USDA. The request is not eligible for guarantee.

Eligibility Finding(s) for Builder, Suzi

CAIVRS Number: A037295948
Borrower’s eligibility is Ineligible

- 102 - Primary Residence: The subject property will not be the primary residence of the applicant Builder, Suzi. All applicants must agree to personally occupy the dwelling as their principal residence throughout the term of the loan. The applicant is not eligible for a guaranteed loan.

Eligibility Finding(s) for Firstimer, Alice

CAIVRS Number: A037383032
Borrower’s eligibility is Ineligible

- 102 - Primary Residence: The subject property will not be the primary residence of the applicant Firstimer, Alice. All applicants must agree to personally occupy the dwelling as their principal residence throughout the term of the loan. The applicant is not eligible for a guaranteed loan.

4.15.1.6 Loan/Applicant Risk

The “Loan/Applicant Risk” section of GUS will display program eligibility risk specific to individual applicants and the loan parameters as a whole.

Lenders should review this section carefully as it may list specific risk factors identified by GUS that directly contributed to the “Underwriting Recommendation.” Results will vary per applicant. Review each finding.

The first text box in this section includes the *Loan Risk Finding(s)*, if any, returned from Rural Development. If no findings were issued, the system populates “*There were no loan risk findings issued.*”

Subsequent text boxes in this section include Borrower Risk Finding(s), if any, returned from Rural Development. If no findings were issued, the system populates “*There is no risk finding for (Borrower’s Name).*”

These borrowers are listed in the order they are entered on the *Borrower* screen.

Loan/Applicant Risk

Loan Risk Finding(s)

There were no loan risk findings issued.

Risk Finding(s) for Builder, Suzi

1. 30860 - Low Credit Score: A review of the mortgage loan application reveals the following: Builder, Suzi has the credit score 625. Lender must manually underwrite the loan and submit it to RD for review. Lender must record a credit exception listed in HB-1-3555 Chapter 10.8 on the underwriting analysis if any instances of adverse credit are present on the credit report. Applicant must provide documentation in support of an approved credit exception in the manual submission to RD if applicable.

Risk Finding(s) for Firsttimer, Alice

There is no risk finding for Firsttimer, Alice.

4.15.1.7 Lender’s Required Conditions

This section specifically states which steps the lender must take to complete the file prior to each of the following stages:

- Final Submission
- Conditional Commitment
- Closing
- Guarantee

The *Lender’s Required Conditions* encompass any items identified during the loan evaluation analysis performed by GUS, regarding the credit, capacity, and collateral of the loan application. Lenders should carefully review each finding requirement to ensure true, accurate, and complete data. Each condition should be addressed in the lender’s permanent loan file.

If there are no Lender Required Conditions Prior to a given stage, then the system displays “*There are no Lender Required Conditions Prior to (Stage),*” where (Stage) is “Final Submission,” “Conditional Commitment,” “Closing” or “Guarantee.”

Lender's Required Conditions

Prior to Final Submission Findings

1. 31900 – Community Property State: Application indicates that at least one borrower either lives in a community property state or the subject property is located in a community property state. Situations involving a non-purchasing spouse (NPS) require additional evaluation by the lender. The debts of a NPS must be included in the total debt ratio unless specifically excluded by state law. Obtain an eligible credit report for the NPS independent of GUS and manually enter the NPS debts as liabilities in the application. The NPS credit report must be included with document upload as part of the submission to USDA. The manual entry of NPS debts will not require the lender to downgrade an automated underwriting recommendation of ACCEPT. The credit history of a NPS is not a reason to deny a loan application. State law may require the NPS to sign the security instrument or a document indicating they are relinquishing all rights to the property in order to perfect a valid and enforceable first lien.
2. 601 – Standard Flood Hazard Determination Form (SFHDF): Obtain FEMA Form 086-0-32 (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.

Prior to Conditional Commitment Findings

1. 555 - Paid in Full Liabilities: One or more liabilities was/were marked as Paid by Close in the application. Lender must retain evidence that the account(s) was/were paid in full at or before loan closing. The liability may not be satisfied with loan funds unless the liability involves a refinance and/or is the subject of the loan. Firsttimer, Alice has a liability account type of Lease, unpaid balance of 1400.0, monthly payment of 10.0 owed to No Bank LLC which has been designated as paid off at or before closing.

Prior to Closing Findings

1. 505 - Purchase New Construction: Dwelling must be designed and constructed in accordance with certified plans and specifications. Lender must retain acceptable evidence of plan certifications/specifications, construction inspections, and compliance with thermal standards (HB-1-3555 Chapter 12.9B).

Prior to Guarantee Findings

1. 602 - First Lien Position: The lender must obtain a valid first lien position at loan closing except in conjunction with a supplemental loan for transfer and assumption.
2. 610 - Lender Certification: Certify that all requirements of 7 CFR 3555 have been met and that any additional requirements listed on the Conditional Commitment (Form RD 3555-18 / 18E including any Attachment to Form RD 3555-18 / 18E) have been satisfied. The lender certification is recorded by signature on Form RD 3555-18 or electronically in the Agency's Lender Loan Closing system.

4.15.1.8 Borrower/Co-Borrower GUS/GLS Data Comparison

When a borrower has an existing loan record in USDA's internal Guaranteed Loan System (GLS), this section will be populated if any discrepancies are detected between borrower data entered on the application in GUS and data from existing applications in GLS. If no discrepancies exist between evaluated data elements, this section will not be displayed on the *View Findings* screen. If populated, Lender must review this section to ensure borrower data in GUS is accurate.

The section notes "Differences Between Specific Borrower/Attribute" in a table that includes the borrower's name in the "Borrower" element, relevant application page in "GUS Page Association," data element name in "Name of Attribute(s)," application value in "GUS Data" and GLS value in "GLS Data."

The following data elements are included in the comparison:

- "Number of People in Household"
- "Are there any Disabled persons living in the household?"
- "First Name"
- "Middle Name"
- "Last Name"
- "Suffix"
- "Date of Birth"

- “Citizenship”
- “Marital Status”
- “Number of Dependents”
- “Did you (or your deceased spouse) ever serve, or are currently serving, in the United States Armed Forces?”
- “Street Address (Property Address)” for the subject property of the loan.
- “Unit # (Property Address)” for the subject property of the loan.
- “City (Property Address)” for the subject property of the loan.
- “State (Property Address)” for the subject property of the loan.
- “Zip Code (Property Address)” for the subject property of the loan.
- “M. Have you declared bankruptcy within the past 7 years?”
- “Bankruptcy Explanation” if the borrower has previously declared bankruptcy.
- Gender, Race and Ethnicity information from the Demographic Information page
- “System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government.”
- “Do you have a relationship with Any Rural Development employee?”
- “Qualification Status” for non-US citizens.

Borrower/Co-Borrower GUS/GLS Data Comparison				
Differences Between Specific Borrower/Attribute:				
Borrower	GUS Page Association	Name of Attribute(s)	GUS Data	GLS Data
Firsttimer, Alice	Borrower	Date of Birth	01/01/1990	06/23/1978
Firsttimer, Alice	Borrower	Marital Status	Unmarried	Separated
Firsttimer, Alice	Borrower	Number of Dependents	No Value	0
Firsttimer, Alice	Loan and Property Information	Street Address (Property Address)	54 Sugarloaf Mountain Rd	777 N FM 1486 ROAD RT 9999
Firsttimer, Alice	Loan and Property Information	City (Property Address)	Boulder	VERY LONG NAME ADDED
Firsttimer, Alice	Loan and Property Information	State (Property Address)	CO	TX

4.15.1.9 Rural Development’s Required Conditions

This section specifically states the conditions which USDA Rural Development requires prior to each of the following stages:

- Final Submission
- Conditional Commitment
- Closing
- Guarantee

Lenders should carefully review each finding requirement to ensure true, accurate, and complete data. Each condition should be addressed in the lender’s permanent loan file.

If there are no *Rural Development Required Conditions* Prior to for a given stage, then the system displays “There are no USDA Required Conditions Prior to (Stage,” where (Stage) is “Final Submission,” “Conditional Commitment,” “Closing” or “Guarantee.”

Rural Development Required Conditions

Prior to Final Submission Findings

There are no USDA Required Conditions Prior to Final Submission.

Prior to Conditional Commitment Findings

1. 536 - Existing GLS Application: The system has detected an applicant Firsttimer, Alice on this application is associated with an existing application in GLS. The applicant should not have multiple applications in the system. Agency must research and confirm reason for multiple applications. Additional documentation may be requested from the lender.
2. 536 - Existing GLS Application: The system has detected an applicant Builder, Suzi on this application is associated with an existing application in GLS. The applicant should not have multiple applications in the system. Agency must research and confirm reason for multiple applications. Additional documentation may be requested from the lender.
3. 542 - Existing Guaranteed Rural Housing (GRH) Loan: GLS indicates the applicant is a borrower on an existing GRH loan. Confirm the property securing the existing loan has been sold and the guarantee has been terminated. The Agency may condition for the existing home to be sold and guarantee terminated, prior to issuance of a Loan Note Guarantee for subject property.

Prior to Closing Findings

There are no USDA Required Conditions Prior to Closing.

Prior to Guarantee Findings

1. 628 - Lender Certification: Confirm the lender has certified by signature on Form RD 3555-18 / 18E or electronically in the Agency's Lender Loan Closing system, that all of the requirements of 7 CFR 3555 have been met and that all the requirements listed on the Conditional Commitment (Form RD 3555-18 / 18E and any Attachment to Form RD 3555-18 / 18E) have been satisfied.
2. 60001 - Annual Fee LNG: Ensure Form RD 3555-17E, 'Loan Note Guarantee' is populated with the correct annual fee percentage.
3. 60031 - USDA Technology Fee: Ensure the USDA Technology fee of \$25.00 is correctly populated on Form RD 3555-18 / 18E, 'Conditional Commitment for Single Family Housing Loan Guarantee'.

This section concludes the *GUS Underwriting Findings Report*.

4.15.1.10 GUS Underwriting Analysis Report Section

The *GUS Underwriting Analysis Report* contains key information used in determining the recommendation including borrower, property, and loan information.

4.15.1.11 Property Information

This section is the first under the *GUS Underwriting Analysis Report* and reviews property-related data entered into the loan application. Information in this section includes:

- “Property Address”
- “Property Value”
- “Sales Contract Price” is listed if the “Loan Purpose” is “Purchase.”
- “Balance of Mortgage Loans to be Paid Off in the Transaction” is listed if the “Loan Purpose” is “Refinance.”
- “Purchase is”
- “Const-Conv/Perm” is listed if the “Loan Purpose” is “Purchase.”
- “Single Closing/Two-Closing” is listed if the “Loan Purpose” is “Purchase” and “Const-Conv/Perm” is “Yes.”
- “Renovation” is listed if the “Loan Purpose” is “Purchase.”
- “Type of Construction”
- “Estate Will Be Held In”
- “New Construction Requirements Met” is listed if the “Loan Purpose” is “Purchase” and “Purchase is” is “New.”
- “Existing Construction Requirements Met” is listed if the “Loan Purpose” is “Purchase” and “Purchase is” is “Existing.”
- “Structure Type”

GUS Underwriting Analysis Report

Property Information

Property Address	[REDACTED] Troy, TX	Type of Construction	Site Built
Property Value	\$235,375.00	Estate Will Be Held In	Fee Simple
Sales Contract Price	\$235,375.00	New Construction Requirements Met	By Closing
Purchase is	New	Structure Type	Detached
Const-Conv/Perm	No	Indian Country Land Tenure	N/A
Renovation	No		

4.15.1.12 Repayment Income

Repayment Income details are listed by borrower and may vary from eligibility income. “Base”, “Overtime”, “Bonus”, “Commission”, “Military Entitlements”, “Other Income”, “Self-Employed Income (Monthly Income/Loss)” and “Income from Other Sources” are from the *Borrower* screen. “Net Rental Income” is the sum of positive rental income from *Real Estate* for a given borrower. The section provides a “Grand Total” at the bottom of the section, and a subtotal “Total Repayment Income” per borrower. Borrowers are listed in the order they are entered on the *Borrower* screen. Repayment income entered on the Borrower Information Page may differ from eligibility income entered on the Eligibility Page in GUS.

Repayment Income			
Builder, Suzi		Firstimer, Alice	
Base Income	\$0.00	Base Income	\$0.00
Overtime	\$0.00	Overtime	\$0.00
Bonus	\$0.00	Bonus	\$0.00
Commission	\$0.00	Commission	\$0.00
Military Entitlements	\$0.00	Military Entitlements	\$0.00
Other Income	\$0.00	Other Income	\$0.00
Net Rental Income	\$0.00	Net Rental Income	\$0.00
Self-Employed Income (Monthly Income/Loss)	\$543.00	Self-Employed Income (Monthly Income/Loss)	\$2,000.00
Income From Other Sources	\$0.00	Income From Other Sources	\$0.00
Total Repayment Income	\$543.00	Total Repayment Income	\$2,000.00
Grand Total \$2,543.00			

4.15.1.13 Monthly Expenses

This section outlines the total *Housing Expenses – Proposed* and *Other Expenses*. Each of these sections are sub-totaled at the end of the section.

The *House Expenses – Proposed* section is pulled from the *Lender Loan Information* section.

“Other Expenses” totals monthly payments from the *Assets and Liabilities* and *Real Estate* screens:

- “Credit Cards, Other Debts, and Leases that you owe” is the sum of “Monthly Payments” under “Liabilities – Credit Cards, Other debts and Leases that you owe” not marked “Omit” or “To be paid off at or before closing” on the *Assets and Liabilities* screen.
- “Other Liabilities and Expenses” is the sum of Monthly Payments under “Other Liabilities and Expenses” on the *Assets and Liabilities* screen.
- “Mortgage Loans” is the sum of “Monthly Mortgage Payments” not marked “Omit” or “To be paid off at or before closing” associated with properties on the *Real Estate* screen where the “Status” is “Pending Sale,” “Sold,” as well as “Retained” properties with an “Intended Occupancy” of “Primary Residence” or “Second Home”.
- “Negative Net Rental” is the sum, as a positive number, of the negative net rental income from properties on the *Real Estate* screen.

Monthly Expenses	
Housing Expenses - Proposed	
First Mortgage (P&I)	\$539.40
Subordinate Lien(s) (P&I)	\$10.00
Homeowner’s Insurance	\$10.00
Supplemental Property Insurance	\$10.00
Property Taxes	\$10.00
Mortgage Insurance (Annual Fee for First Year - Monthly)	\$47.21
Association/Project Dues (Condo, Co-Up, PUD)	\$10.00
Other	\$10.00
Total Housing Expenses	\$646.61
Other Expenses	
Credit Cards, Other Debts, and Leases that you owe	\$0.00
Other Liabilities and Expenses	\$0.00
Mortgage Loans	\$0.00
Negative Net Rental	\$0.00
Total Other Expenses	\$0.00

4.15.1.14 Funds to Close

This section will calculate the funds needed to close as well as the funds available.

- “Cash From the Borrower”/ “Cash To the Borrower” are pulled from *Lender Loan Information*. Only one of these two is displayed based on whether cash is required from or owed to the borrower at closing.
- “Mortgage Debt to be Paid by Closing” is calculated from the *Real Estate* section.
- “Total Funds Required” calculates the amount of funds needed at closing based upon the data entered on the loan application.
- “Funds Available” is the sum of eligible assets entered into the loan application.

Funds to Close	
Cash To the Borrower	\$94,940.00
Mortgage Debt to be Paid by Closing	\$0.00
Total Funds Required (sum of Cash To/From Borrower and Mortgage Debt to be Paid by Closing)	\$(94,940.00)
Funds Available	\$2,000.00

4.15.1.15 Post Closing Cash Reserves

“Cash Reserves” represents the borrowers’ available cash after closing. “Months of Cash Reserves” is the amount of cash reserves available divided by the proposed PITI (including Annual Fee for the first year). Cash reserves can represent a strong compensating factor in the credit and risk evaluation by GUS.

Post Closing Cash Reserves	
Cash Reserves	\$96,940.00
Months of Cash Reserves	149

This section concludes the *GUS Underwriting Analysis Report*.

4.15.1.16 GUS Credit Report Section

The *GUS Credit Report* section is the third and final section and summarizes key statistics from the issued credit report.

4.15.1.17 Credit Report

This section provides a summary of and a link to each credit report that was returned for the request. **This is the only section that will populate even if an application has not been submitted for underwriting.**

- “Credit Report Status” lists the status of the credit report.
 - “Complete” indicates a complete credit report is associated with the loan application of the borrower(s).

- “Error” indicates an error occurred in the credit request; a description of the error is provided.
- “Out of Date” indicates the borrower information has been modified since the last underwriting request or it was issued prior to 120 days, thereby requiring a new credit request.
- “Updating” indicates that the application is still processing a borrower’s credit status.
- “Unknown” indicates that a borrower has not had a credit report requested.
- “Provider Name/Number of Request”
- “Credit Report Type” is broken into two parts: first the system indicates if the associated credit report is a “Joint” or “Individual” credit report, then if it is a “New” or “Reissued” credit report.
- “Reference Number” lists the credit file number associated with the request.
 - If the credit report is later reissued, the reference number of the initial credit report will be utilized to reissue the report.
- “Date Issued” lists the date of the credit report.
- “Date Last Updated” displays an updated date, if any changes had been made to the credit report.
- Click on **Click to View/Print Credit Report** hyperlink to access the retrieved credit report.

Below is a sample of this section for a loan application with two borrowers, each with an individual credit report.

GUS Credit Report			
Credit Report			
Homeowner, Mary		Homeowner, John	
Credit Report Status	Complete	Credit Report Status	Complete
Provider Name/Number of Request	Test Credit Agency(200)	Provider Name/Number of Request	Test Credit Agency(200)
Credit Report Type	Individual/New	Credit Report Type	Individual/New
Reference Number	5004499	Reference Number	500446
Date Issued	3/1/2020	Date Issued	3/1/2020
Date Last Updated		Date Last Updated	
Click to View/Print Credit Report		Click to View/Print Credit Report	

Below is a sample of this section for a loan application with two borrowers for which a joint credit report was ordered.

Builder, Suzi & Firsttimer, Alice	
Credit Report Status	Complete
Provider Name/Number of Request	Test Credit Agency(200)
Credit Report Type	Individual/New
Reference Number	5004459
Date Issued	2/1/2020
Date Last Updated	
Click to View/Print Credit Report	

Below is a sample of this section for a loan application with one borrower with an individual credit report.

Builder, Suzi	
Credit Report Status	Complete
Provider Name/Number of Request	Test Credit Agency(200)
Credit Report Type	Individual/New
Reference Number	5004459
Date Issued	3/1/2020
Date Last Updated	
Click to View/Print Credit Report	

4.15.1.18 Credit Report Summary

This section provides the “Credit Score(s)” utilized in the GUS recommendation and the associated “Credit Repository” for each borrower. These values are returned by the HUD service.

Credit Report Summary		
The following credit score, as obtained by the credit agency selected by the user, was used as the indicator score:		
Borrower	Credit Score	Credit Repository
Builder, Suzi	625	EXPERIAN

4.15.1.19 Printing View Findings

Use the **Print Sections** button to obtain a system generated PDF of the *View Findings* reports. The **Print Sections** button is located to the right side of the screen and shows a printer icon (). Alternatively, scroll to the bottom of the screen and click the **Print** button () to generate the PDF.

Eligibility	Borrower Information	Assets and Liabilities	Real Estate	Loan and Property Information	View Findings	More... 
GUS Underwriting Findings Report						GUS Underwriting Analysis Report
GUS Underwriting Findings Report						GUS Credit Report
GUS Underwriting Findings Report						

5 Application Documents

During the loan application creation and submission, the user can upload required documents associated with the loan application. This may include an Appraisal Report, Underwriting or Request for Guarantee. See steps below:

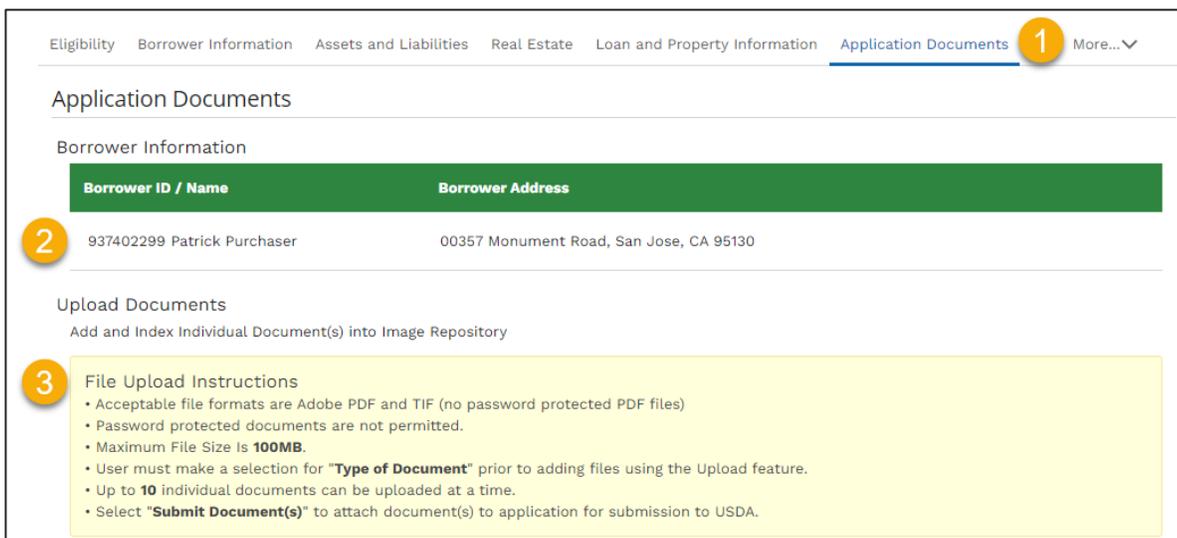
Steps

1. Navigate to the *Application Documents* screen.
2. Review the borrower information.
3. Review the file upload instructions. Only use files that are NOT password protected and are in the following formats: Portable Document Format (PDF) or Tagged Image File Format (TIF or TIFF).
4. Select the “Type of Document”.
5. Click the **Upload Files** button to select a file from file explorer Or drag and drop the file into the “Or drop files” box and proceed from step 8.
6. Select the document to be uploaded.
7. Click **Open** to attach to the loan application. Wait for the upload to complete, as indicated in the “Upload Files” progress pop-up window. Click Done when complete. Only one document can be uploaded at a time.
8. Follow steps 4 to 7 to upload additional files. Multiple documents can be submitted at once. To submit the selected and uploaded document(s), click the Submit Document(s) button. Submitted documents appear in the Submitted Documents section. To view the document, click the **Display Document button**, icon ().

Users can continue to upload and submit documents even after final submission of the loan application, while the application status is **pending**. Users can only upload one file at a time on the Application Documents page.

The system allows for file upload up to 100 MB for most documents, with the exception of the immigration’s third check supporting documentation which is uploaded within the Additional Data screen and has a file size limit of 5 MB.

After uploading and submitting documents on the Application Documents screen, navigate to the Request Forms screen, refer to [3.10 Navigate Using the “More” Drop-down](#).



The screenshot shows the 'Application Documents' screen with a navigation bar at the top. The 'Application Documents' tab is selected and highlighted with a red circle and the number '1'. Below the navigation bar, the 'Borrower Information' section is visible, with a table containing borrower details. A red circle with the number '2' points to the first row of the table. The 'Upload Documents' section is also visible, with a yellow callout box containing 'File Upload Instructions'. A red circle with the number '3' points to this callout box.

Borrower ID / Name	Borrower Address
937402299 Patrick Purchaser	00357 Monument Road, San Jose, CA 95130

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.

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
10002 Appraisal Report	Upload Files Or drop files		Submit Document(s)

Open

Search Loan Application Doc...

Organize New folder

Name	Date modified	Type
Appraisal Report.pdf	7/25/2019 9:22 PM	Adobe A

File name: Appraisal Report.pdf

Custom Files (*.pdf;*.tiff;*.tif)

Open Cancel

Type of Document	File Name	Submission Status	Actions
Choose One			
10002 Appraisal Report	Appraisal Report.pdf	Not Submitted	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
10002	Appraisal Report	3/30/2020	Display Document
10011	Request for Guarantee	3/28/2020	Display Document
10006	Underwriting	3/28/2020	Display Document

6 Request Forms

During the loan application creation and submission, the user may choose to generate and display Form 3555-21 Request for Single Family Housing Loan Guarantee. Up to five borrowers can be selected at a time as part of the requested form. The form saves and renders as a pop-up. If the form does not render on your screen, please check your browser pop-up settings, and ensure pop-ups are enabled for this site.

Generating the form begins by navigating to the Request Forms screen. See below steps:

Steps

1. Click the borrower(s) checkbox(es) to select the borrower(s) to be included on the Form 3555-21.
2. Click **Display Form**

The screenshot shows a navigation bar with tabs: Eligibility, Borrower Information, Assets and Liabilities, Real Estate, Loan and Property Information, Request Forms (selected), and More... There are two buttons: 'Validate Application' (green) and 'Withdraw Application' (blue). Below the navigation bar is the title 'Display Form 3555-21 - Request for Single Family Housing Loan Guarantee'. A yellow box contains the text: 'You may select up to 5 borrowers at a time to view or print.' Below this is a table of borrowers with checkboxes, all of which are checked. A red circle with the number '1' highlights the first checkbox. Below the table is a green 'Display Form' button, highlighted with a red circle and the number '2'.

Form RD 3555-21
(Rev.08-22)

UNITED STATES DEPARTMENT OF AGRICULTURE

Form Approved
OMB No.0575-0179
Exp. Date: 12/31/2024

RURAL DEVELOPMENT
RURAL HOUSING SERVICE

REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

Approved Lender: QUICKEN LOANS INC	Approved Lender Tax ID No.: 382603955
Contact for this File: anthony	Contact E-Mail: anthony.porter@usda.gov
Contact Phone Number: 3142961689	
Third Party Originator (TPO): Demo Account - CSO #6	TPO Tax ID No: 941347393

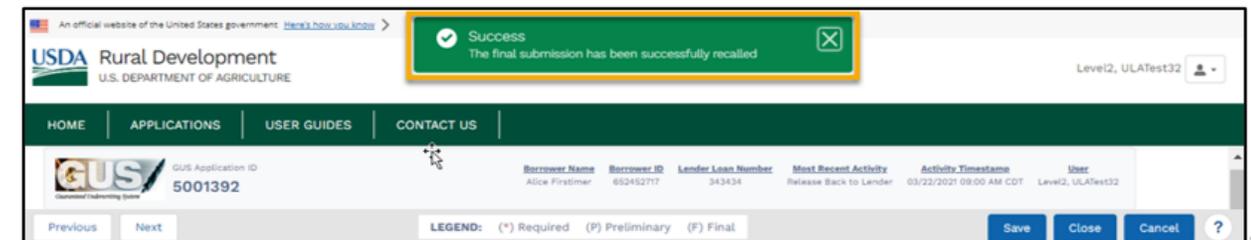
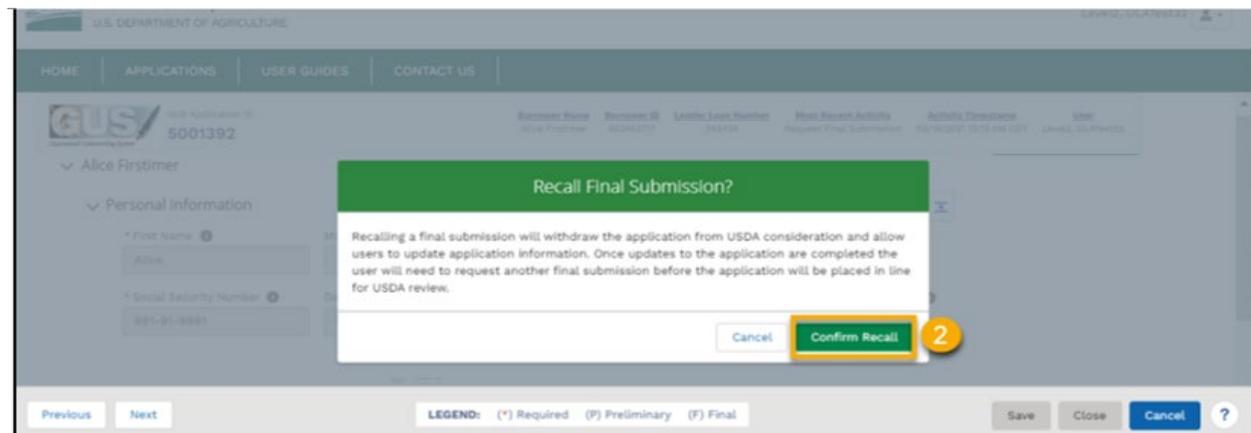
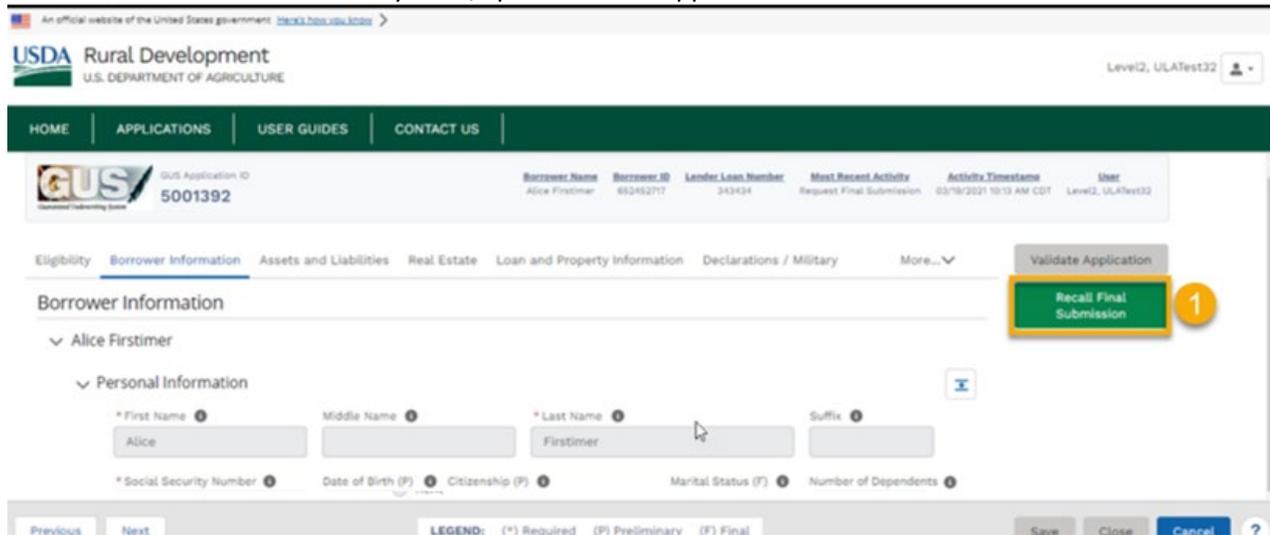
Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:

Primary Information Name: Firstimer , Alice	The applicant <input type="checkbox"/> has <input checked="" type="checkbox"/> does not have a relationship with any current Rural Development employee.
Co-Applicant Information (Please complete as appropriate) Name: America , Andy	Co-Applicant Information (Please complete as appropriate) Name: America , Amy
The applicant <input type="checkbox"/> has <input checked="" type="checkbox"/> does not have a relationship with any current Rural Development employee.	The applicant <input type="checkbox"/> has <input checked="" type="checkbox"/> does not have a relationship with any current Rural Development employee.
Co-Applicant Information (Please complete as appropriate) Name: Tintin , Ron	Co-Applicant Information (Please complete as appropriate) Name: Public , Penny
The applicant <input checked="" type="checkbox"/> has <input type="checkbox"/> does not have a relationship with any current Rural Development employee.	The applicant <input checked="" 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 <input type="checkbox"/> No <input checked="" type="checkbox"/> Date GSA/SAM Checked: 01-25-2023	

7 Recall Final Submission

After final submission of the loan application to USDA Rural Development, a loan application in the Submission Status of **Pending** can be recalled by the approved lender. **NOTE: Only those users with “Final Submit” authority can Recall Loans from USDA.** Once the USDA Rural Development team begins processing the application, the loan can no longer be recalled by the lender. The Pending Loan Application can be recalled by following the below steps:

1. Navigate to the application. The 'Recall Final Submission' button is visible on all the application pages for users with final submit authority. Then, click on 'Recall Final Submission' button. After lender clicks the 'Recall Final Submission' button, a popup box opens, and user needs to select 'Confirm Recall' or 'Cancel'.
2. After lender clicks on 'Confirm Recall' button, user will see the successful recall message: “The Final Submission has been successfully recalled” and the Recall Final Submission Button will no longer be visible. Lender then makes necessary edits/updates to the application.



8 Modifying Loan Applications After Submission

After final submission of the loan application to USDA Rural Development, if users wish to recall the application, they may recall the application by following these steps in section [7 Recall Final Submission](#). The loan application will no longer be editable if the USDA Rural Development team has started processing the loan; rather, it will be view only. If changes are required after final submission (e.g., loan amount increases, interest rate increases, etc.), contact the applicable USDA Rural Development Production Team and request that the GUS application be released.

Once the application is released, the loan application's status will be set to "Pending" and the loan application's submission status will be set to "Unknown." The loan application fields will be opened back up for editing. Once all modifications are made, another final submission of the application can be initiated.

If users no longer wish to move forward with the application, they may withdraw the application after it is released by USDA Rural Development by following steps in section [3.12 Application Withdrawal](#)

Appendix A: Acronyms and Contacts

- AASM(USDA’s) Application Authorization Security Management
- CAIVRS.....Credit Alert Interactive Verification Reporting System (managed by HUD)
- GLS(USDA’s) Guaranteed Loan System
- GUS(USDA’s) Guaranteed Underwriting System
- FISMA.....Federal Information Security Modernization Act of 2014
- HUD.....Department of Housing and Urban Development
- LINC.....Lender Interactive Network Connection
- MISMOMortgage Industry Standards Maintenance Organization
- MSA.....Metropolitan Statistical Area
- SAVE.....Systematic Alien Verification for Entitlements (managed by DHS)
- SFHGLP.....Single Family Housing Guaranteed Loan Program
- TPO.....Third Party Originator
- URLA.....Uniform Residential Loan Application
- USDAU.S. Department of Agriculture

Contact US

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