



Successful GUS Submissions

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

Today's Topics



Understanding GUS underwriting recommendations

Uploading required documentation

Common error messages in GUS

Who to contact for what and when

GUS User Roles

Security or Branch Administrator

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

Can be at lender or branch level

Representative with Final Submit Authority

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

Can be at lender or branch level

Representative

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

Can be at lender or branch level

Lender Agent/Broker

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

Gaining Access to GUS



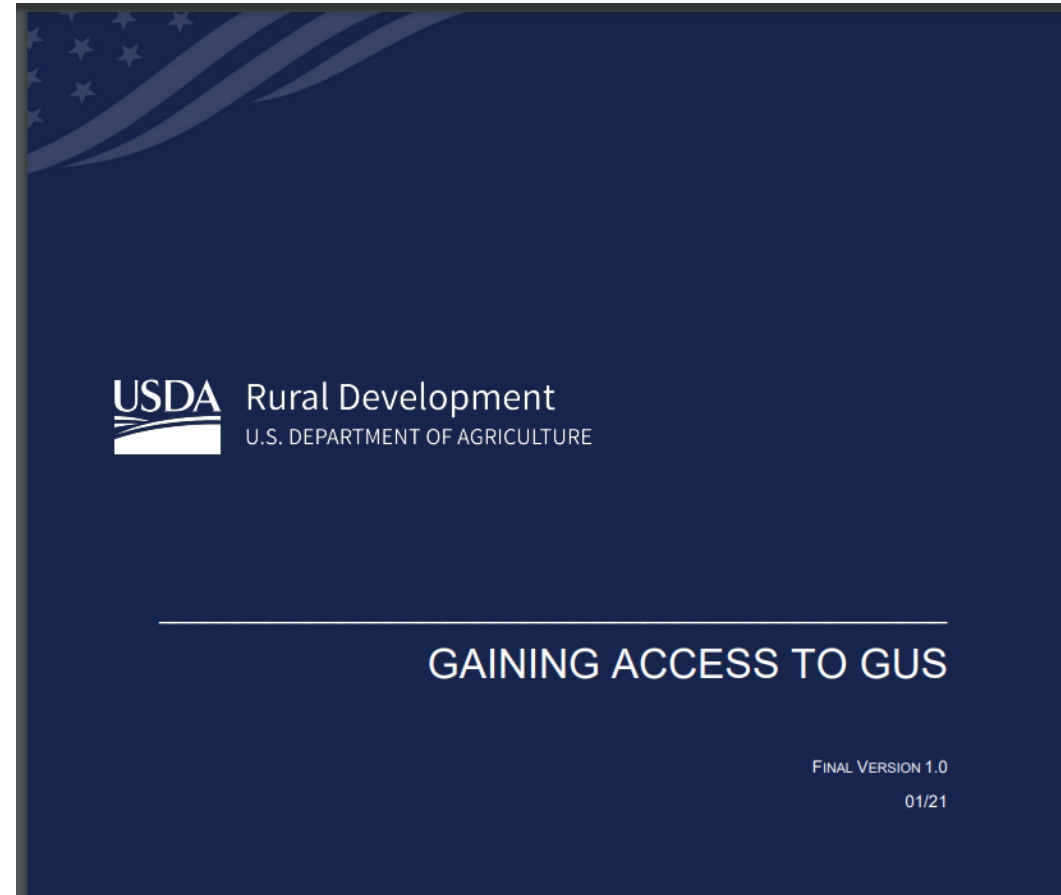
1) Create your customer eAuthentication account at www.eauth.usda.gov/home/

2) Complete the required training to obtain access to GUS

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



<https://www.rd.usda.gov/sites/default/files/rd-sfh-gainingaccesstogusv2.pdf>



Third Party Originator



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

2) Contact the lenders of your choice

3) Provide the lender's GUS Security Administrator with your eAuthentication information, they will set up access to GUS.

The logo for the Guaranteed Underwriting System (GUS), featuring the letters "GUS" in a large, white, 3D-style font. The letter "G" has a gold coin with a dollar sign inside it.

Guaranteed Underwriting System

[Learn More](#)

<https://www.rd.usda.gov/sites/default/files/rd-sfh-systemaccessandsecurityguide.pdf>

The logo for the U.S. Department of Agriculture, Rural Development, featuring the USDA logo and the text "Rural Development U.S. DEPARTMENT OF AGRICULTURE".

LENDER AGENT ACCESS TO GUS

FINAL VERSION 1.0
01/21

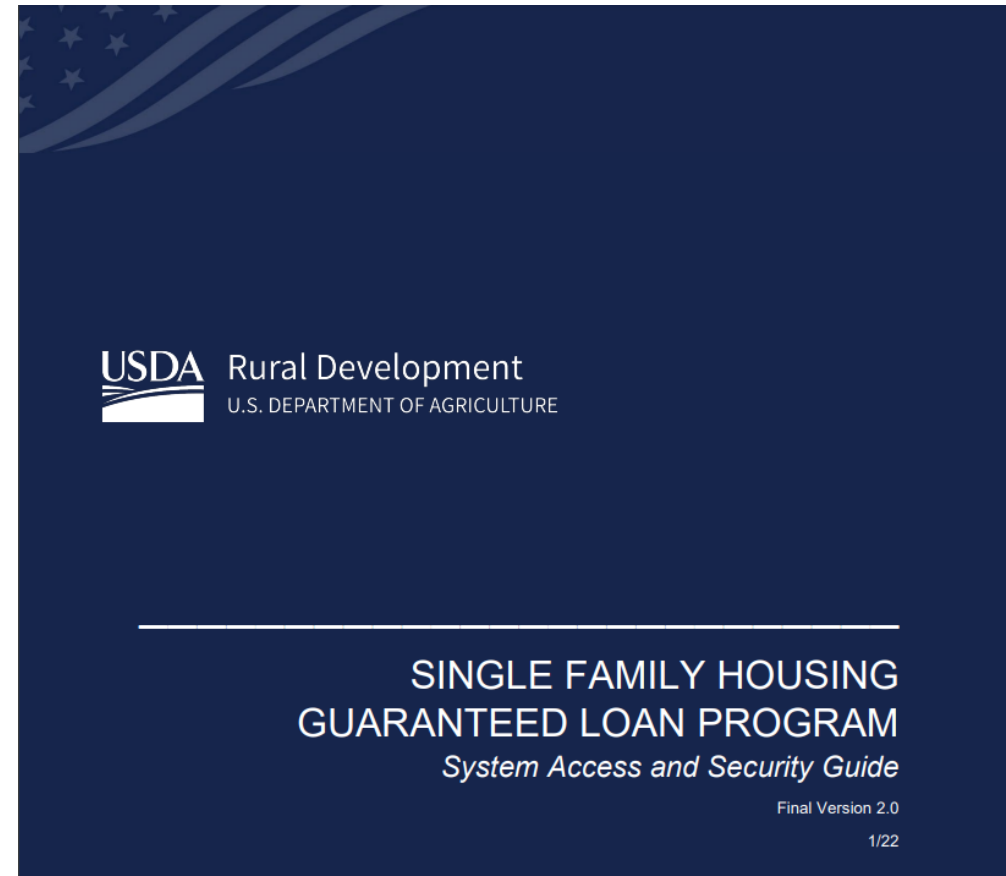
USDA Approved Lender



- 1) Pull the System Access and Security Guide available under the GUS Tab on the LINC Training and Resource Library page
- 2) Contact the GUS Security Administrator for your company
- 3) Provide the GUS Security Administrator with your eAuthentication information, they will set up access to GUS.



<https://www.rd.usda.gov/sites/default/files/rd-sfh-systemaccessandsecurityguide.pdf>





BOOKMARK
THIS!

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



NOT THIS!

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



United States
Department of
Agriculture

USDA LINC Lender Interactive Network Connection

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Single Family Guaranteed Rural Housing

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

[Electronic Status Reporting Corrections](#)

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[Loss Claim Administration](#)

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

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Multi-Family Housing

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Community Facilities

[Lender Loan Closing/Administration](#)

[ID Cross Reference](#)

[Application Authorization](#)

[Lender Status Report List](#)

[Lender PAD Account Maintenance](#)



Building a Complete Loan Application

1. Understanding Submission Types
2. Completing Form RD 3555-21
3. Assembling Documents
4. Uploading Documents Timely
5. Utilizing the Resources and Tools

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



Understanding Submission Types

ACCEPT

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

ACCEPT with FULL DOCUMENTATION

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

REFER and REFER with CAUTION


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

*The **attachment 15-A** can be located under the Loan Origination Tab on the LINC Training and Resource Library Page.

rd.usda.gov/resources/usda-linc-training-resource-library *

GUS Underwriting Recommendations – What’s required

ATTACHMENT 15-A

Guaranteed Rural Housing 

Loan Origination Checklist

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

General Information		
Applicant(s):	Lender:	Date:

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

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

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

GUS Determination: **Accept/Eligible**

- Appraisal
- FEMA Form 086-0-32 “Standard Flood Hazard Determination Form”
- “Request for Single Family Housing Loan Guarantee” (Form RD 3555-21)
- If applicable:
 - NPS credit report
 - Mortgage payoff statement

GUS Accept with "Full Documentation" Message

Determination is listed under the "Prior to Conditional Commitment Findings" Section of the "Lender's Required Conditions"

Lender's Required Conditions

Prior to Final Submission Findings

Underwriting Summary	
Underwriting Recommendation: Accept With Full Documentation / Eligible	
Property Eligibility	Eligible
Income Eligibility	Eligible
Loan Eligibility	Eligible
Loan Risk Evaluation	Accept

Prior to Conditional Commitment Findings

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

Prior to Conditional Commitment Findings

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

Full Documentation File – What's required?

GUS Determination: **Accept/Eligible with Full Documentation**

- Appraisal
- All income and asset documentation
- FEMA Form 086-0-32 “Standard Flood Hazard Determination Form”
- “Request for Single Family Housing Loan Guarantee” (Form RD 3555-21)
- Income calculation worksheet
- URLA and Underwriting Analysis Forms
- If applicable:
 - NPS credit report
 - Mortgage payoff statement

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

GUS Underwriting Recommendations

GUS Determination:

Refer or Refer with Caution

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

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

Underwriting Summary

Underwriting Recommendation: Refer / Eligible

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

GUS Underwriting Findings Report

Refer and Refer with Caution Determination:

- Loan Risk Findings
- Lender's Required Conditions

Loan/Applicant Risk

Loan Risk Finding(s)

There were no loan risk findings issued.

Risk Finding(s) for [REDACTED]

- 30860 - Low Credit Score: A review of the mortgage loan application reveals the following [REDACTED] has a credit score of 631. Loan must be manually underwritten by the lender and submitted to RD for review. A credit exception listed in HB-1-3555 Chapter 10 must be recorded by the lender on the underwriting analysis if any instances of significant derogatory credit are present on the credit report. Documentation provided by the applicant to support an approved credit exception must be retained in the lender's permanent casefile (if applicable).

Lender's Required Conditions

Prior to Final Submission Findings

- 539 - Home Sold: Obtain a final Closing Disclosure or equivalent to evidence the cash sale proceeds realized by the applicant. Ensure net equity (proceeds) from disposition of real property supports the asset amount entered into GUS.
- 601 - Standard Flood Hazard Determination Form (SFHDF): Obtain FEMA form 086-G-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 (NPIP) is available for the community and flood insurance whether NPIP, 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.
- 622 - Lender Due Diligence: Lenders must apply due diligence when reviewing the loan file to determine if there is any potentially derogatory or contradictory information that is not part of the data submitted to GUS or if there is any erroneous information in the data submitted to GUS. If the lender is aware of any contradictory, derogatory, or erroneous information, lenders are obligated to take action. For example if the lender is aware of debts, late payments or derogatory information that has not been made available to the data submitted to GUS (not all inclusive) an underwriting recommendation of ACCEPT may be required to be manually downgraded by the lender to REFER on the Credit Underwriting page in GUS. The file must be manually underwritten by the lender.
- 2002 - Risk Analysis: The request has received a REFER or REFER WITH CAUTION underwriting recommendation. The credit risk represented by either of these recommendations is statistically greater than the credit risk of loans that receive an ACCEPT recommendation. The lender must manually underwrite the loan and determine if the applicant is creditworthy in accordance with program guidelines. Lenders must submit a fully documented loan file to Rural Development as noted in HB-1-3555 Attachment 15-A.
- 30585 - Omitted Liabilities: One or more liabilities were omitted from repayment consideration in the application. Lender must document the reason the account(s) was omitted in the Notes section of the Assets and Liabilities page in GUS (for each tradeline omitted) and retain documentation surrounding the omission in their permanent case file. Refer to HB-1-3555 Chapter 11 to determine if a liability is eligible to be marked as Omitted. [REDACTED] has liability with an account type of Installment, balance of \$5,993.00, monthly payment of \$0.00 owed to [REDACTED] which has been designated as No. Omit. (Note: Paid Off). [REDACTED] has liability with an account type of Installment, balance of \$67,109.00, monthly payment of \$749.00 owed to USDA RURL DEV which has been designated as No. Omit. (Note: Sold).
- 30680 - Other Credits: Ensure any amount entered as an "Other Credit" on the Lender Loan Information page is not duplicated in an "Asset" account on the Assets and Liabilities page.
- 30900 - Retirement Assets: Retirement funds were included as an asset type on the application. Lender must retain the following documentation for each account(s): 1) Verification through a recent depository or brokerage account statement to evidence the vested balance; 2) 60% or less of the vested balance was entered on the application (to account for withdrawal penalties and taxes); and 3) Funds may be withdrawn absent retirement or job termination. [REDACTED] has an asset with an account type of Retirement and an amount of \$5,534.00.
- 60000 - Authorized User Accounts: Authorized User (AU) accounts are not the legal responsibility of an authorized user. Lenders are not required to include a monthly payment for an AU account in the total debt ratio but may do so at their discretion. Lenders may include an AU account to validate the credit score for GUS REFER and REFER WITH CAUTION files, as applicable, per HB-1-3555 Chapter 10. AU accounts that are closed or terminated do not require further analysis.
- 60005 - Disputed Account Non-Derogatory: When an applicant's credit report indicates a tradeline or public record is in dispute, an ACCEPT underwriting recommendation may be required to be downgraded to a REFER. A downgrade is not required if any of the following are met regarding the non-derogatory disputed account: 1) The tradeline has a zero dollar balance; 2) The tradeline states "paid in full" or "resolved"; 3) The tradeline is 24 months of age or greater; 4) The tradeline is current and paid as agreed; 5) The payment listed on the credit report is included in the monthly debts; 6) A documented payment from the creditor is included in the monthly debts; or 7) Five percent of the stated account balance on the credit report is included in the monthly debts. If none of these options can be met, the lender must downgrade the loan file to a REFER and include monthly debt payments for the disputed items per HB-1-3555 Chapter 10.
- 60011 - Conventional Credit Test: The lender must certify the applicant(s) does not qualify for a conventional credit loan. The conventional credit test for RD purposes includes all of the following: 1) The applicant(s) has available non-retirement liquid assets of at least 20% of the purchase price for downpayment; 2) In addition to the downpayment, applicant(s) can pay all closing costs from available non-retirement liquid assets; 3) After applying the downpayment and closing costs the applicant(s) would not exceed a 28% PRTI ratio and 36% TD.

Refer/Refer with Caution – what is required?

GUS Determination: Refer/Refer w/Caution

- Appraisal
- All income and asset documentation
- FEMA Form 086-0-32 “Standard Flood Hazard Determination Form”
- “Request for Single Family Housing Loan Guarantee” (Form RD 3555-21)
- Income calculation worksheet
- If applicable:
 - NPS credit report
 - Mortgage payoff statement

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

GUS Underwriting Recommendations

GUS Determination Accept/**Ineligible**:

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

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

Underwriting Summary

Underwriting Recommendation: Ineligible / Ineligible

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

Applications not Supported in GUS:

Manufactured Housing Pilot Streamlined-Assist Refinance Loans

STEP 1: Required GUS Entries

In GUS, the lender will enter, at a minimum, the following items:

- a. “Eligibility” Page - Enter the following data points:
 - o Full Subject Property Address
 - o Household Income
- b. “Borrower” Page - Enter the following data points for at least one applicant:
 - o Borrower First Name, Last Name, Social Security Number
- c. “Application Documents” Page - Upload all required documents as indicated on Attachment 15-A. Additional guidance on uploading documents is found in the GUS user guide, located in the USDA Linc Training & Resource Library
- d. Lenders should **not** order or reissue credit reports in GUS or run SAVE for manual file submissions using this process. ***These files are not to be finalized or submitted in GUS***

A full guide called the “Manual Submission Job Aid” can be found in the LINC Library under the “Loan Origination” section.

https://www.rd.usda.gov/sites/default/files/linc_manual_submission_job_aid.pdf

Applications not Supported in GUS:

- **STEP 2: E-mail the Appropriate Production Team**
- Once the lender has uploaded all required documents into GUS, the lender will need to email the appropriate Production Team with notification that the application has been uploaded. Include the following information:
- GUS Application ID Number
- Applicant's Name
- Property Address
- A return email from the Production Team, confirming submission of required documentation, will constitute the date of file submission.

Production Team One: SFHGLPONE@usda.gov

AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX,
UT, WA, WI, WP, WY

Production Team Two: SFHGLPTWO@usda.gov

AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK

Production Team Three: SFHGLPTHREE@usda.gov

CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV

Production Team Four: SFHGLPFOUR@usda.gov

FL, IN, OH, PA, PR, TN, VA, VI

***833-314-0168, ext. 2**

Successful Document Submission



Timeliness

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

Communication

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

Completeness

- Efficiency is the key!
- Follow the checklist

Production Team One: SFHGLPONE@usda.gov

AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX,
UT, WA, WI, WP, WY

Production Team Two: SFHGLPTWO@usda.gov

AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK

Production Team Three: SFHGLPTHREE@usda.gov

CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV

Production Team Four: SFHGLPFOUR@usda.gov

FL, IN, OH, PA, PR, TN, VA, VI

***833-314-0168, ext. 2**

GUS – Application Document Uploads

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

Application Documents

Borrower Information

2 Borrower ID / Name Borrower Address


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

3 File Upload Instructions

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

Type of Document	File Name	Submission Status	Actions
4 10011 Request for Guarante Choose One 10002 Appraisal Report 10006 Underwriting 10011 Request for Guarantee	5 Upload Files Or drop files		Submit Document(s)

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

- Click the **"Display Document"**  button icon to display the document you wish to view.

GUS – Application Document Uploads

Steps:

1. Select the document to be uploaded from the user's system.

2. Click **Open** to attach to the loan application.

3. Wait for the upload to complete as indicated in the **Upload Files** dialogue box. Select the **Done** button when the upload is complete.

The screenshot displays the GUS application interface with several key components:

- Borrower Information:** A green header bar with fields for "Borrower ID / Name" and "Borrower Address".
- Upload Documents:** A section titled "Add and Index Individual Document(s) into Image Repository".
- File Upload Instructions:** A yellow box containing the following text:
 - Acceptable file formats are Adobe PDF and TIF (no password protected PDF files)
 - Password protected documents are not permitted
 - Maximum File Size is **100MB**.
 - User must make a selection for "Type of Document"
 - Up to **10** individual documents can be uploaded
 - Select "**Submit Document(s)**" to attach
- Type of Document:** A dropdown menu currently set to "10011 Request for Guarantee".
- Submitted Documents:** A section with a note: "Note: It may take several minutes to upload. Click the 'Display Document' button to view the document." and a "Display Document" button.
- Open File Dialog:** A Windows-style dialog box is open, showing the "Desktop" folder. The file "Upload Test Doc" is selected. The "File name" field contains "Upload Test Doc" and the file type is set to "Custom Files".
- Upload Files:** A green header bar for the upload progress dialog. It shows a file named "Upload Test Doc.pdf" (45 KB) with a progress bar and a green checkmark. At the bottom, it says "1 of 1 file uploaded" and has a "Done" button.

GUS – Application Document Uploads

1. To submit the selected and uploaded document(s), select the **Submit Document(s)** button.

2. Submitted documents appear in the **Submitted Documents** section.

3. Select the eye icon under the **Actions** column to view the document.

4. Use the action buttons to navigate through the submitted document(s).

The screenshot displays the GUS Application Document Uploads interface. It features a table with columns for 'Type of Document', 'File Name', 'Submission Status', and 'Actions'. A dropdown menu is visible under 'Type of Document' with the text 'Choose One'. The table contains one row: '10011 Request for Guarantee', 'Upload Test Doc.pdf', 'Not Submitted', and a trash icon. A red circle with the number '1' highlights the 'Submit Document(s)' button at the bottom right of the table.

Below the table is the 'Submitted Documents' section. It includes a yellow note: '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.' Below the note is a table with columns for 'Type of Document', 'Document Description', 'Upload Date', and 'Actions'. The table contains one row: '10011', 'Request for Guarantee', '9/14/2020', and an eye icon. A red circle with the number '2' highlights the '10011' ID, a red circle with the number '3' highlights the eye icon, and a red circle with the number '4' highlights the navigation buttons (First, Previous, Next, Last) at the bottom right of the table.

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

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
10011	Request for Guarantee	9/14/2020	


First Previous Next Last




Uploading Documents into GUS

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

Submitted Documents







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

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

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




Uploading Documents into GUS

This is going to take awhile...

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

Uploading Documents into GUS

We'll get through this one super fast!

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

Request Forms

1. Navigate to the **Request Forms** tab and select the borrowers to be included on the **Form 3555-21**.

2. Select the **Display Form** button.

3. Depending on your browser, the downloaded **Form 3555-21** file will be available in Downloads or otherwise available for selection.

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

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

Borrower 1: [REDACTED]

Display Form

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

UNITED STATES DEPARTMENT OF AGRICULTURE

Form Approved
OMB No.0575-0179

RURAL DEVELOPMENT
RURAL HOUSING SERVICE

REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

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

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

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

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

- Only required USDA Form
- Completed by lender, signed by lender and applicants - Electronic signatures are acceptable
- Include with submission package
- All information entered on this form must match data input into GUS -

[eForms Home \(usda.gov\)](https://www.usda.gov/eFormsHome)

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

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

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

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

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

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

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

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

Purchase/Refinance Amount:	_____	_____
Financed Loan Closing Costs:	_____	_____
Repairs/ Other:	_____	_____
Guarantee Fee:	_____	_____
Total Request:	_____	_____ \$0.00

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

Form 3555-21

- Section 1) Approved Lender and Third-Party Originator Name and Tax ID
- Section 2) Applicant/Co-Applicant and Property Information

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

If this is a refinance, indicate what type of loan you are refinancing, Direct or Guaranteed.

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

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

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



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

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



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

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

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

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

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

Purchase/Refinance Amount:	_____	_____
Financed Loan Closing Costs:	_____	_____
Repairs/ Other:	_____	_____
Guarantee Fee:	_____	_____
Total Request:	_____	\$0.00



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

Form 3555-21

Section 3) Break down the loan amount:

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

- Financed Closing Cost
- Financed Repairs
- Guarantee Fee
- Total Request

RURAL DEVELOPMENT
RURAL HOUSING SERVICE
REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

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

1

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

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

2

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

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

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

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

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

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

Purchase/Refinance Amount:	_____	_____
Financed Loan Closing Costs:	_____	_____
Repairs/ Other:	_____	_____
Guarantee Fee:	_____	_____
Total Request:	_____	\$0.00

3

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

Resubmission Policy

**ACTION
REQUIRED**

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

**NO ACTION
REQUIRED**

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

Common GUS Errors and How to Fix Them



GUS Validation Error Messages

Double check your data.

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

Current employer phone number and address

Current position and how long in the line of work

Former employer address, phone number and monthly income

Marital Status

Mailing Address and how long at the current address

Assets - Financial Institution and account number

CAIVRS – Confirm the CAIVRS is valid

Demographic

GUS Validation Error Messages

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

Marital Status (F) ⓘ

Cash or Market Value (P) ⓘ

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

XML Import Fail – Fairly Generic Code

This could be caused by entering...

Too many characters in addresses, loan numbers, etc.

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

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

Limited Characters

This may cause issues when...

Dependent Age

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

MSA

Cannot be N/A it must be 5 characters

Loan Originator Address

The first line can not exceed 35 character and the unit number can not exceed 11 characters

Lender TAX ID

Do not put the dash, limited to 9 numeric characters

Lender Loan Number

Limited to 15 characters

Debt Account Numbers

Limited to 30 characters

What to do if you get an XML Import Failure

Scroll to the
bottom of the
page



Screen shot the
entire message

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

Schema Validation Error

The LOS is not producing XML Files according to the DU v1.8.2. specification.



How do I fix it?



Contact the helpdesk for assistance

Ineligible Error Findings

What Causes Them?

Incorrect or invalid
CAIVRS number.

Incorrect address
input into GUS.

*Verify the property
address.*

Incorrect SAM
response.

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

Property Eligibility

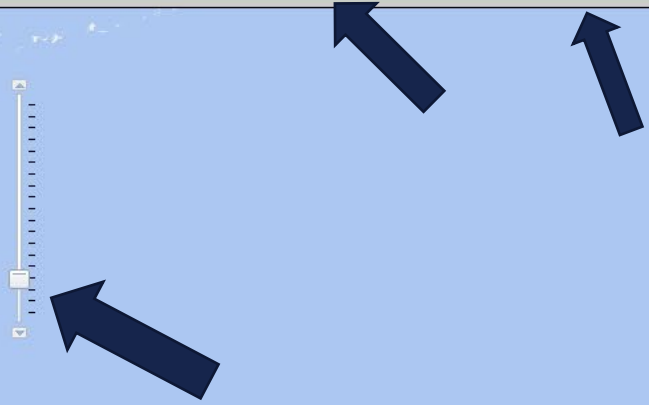
Find Your Address



Switch Basemap



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



Map Legend
Ineligible Area

Ineligible Error Findings

What Causes Them?

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

Additional Data

Purchase is (P)

Choose One ▼

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

- Yes
 No

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

- Yes
 No

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

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

MM/DD/YYYY

Lender Name

USDA Assigned Branch Number

Liabilities

Will transfer to GUS
when credit is pulled
in the LOS

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

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






Validate the Application

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

The screenshot displays the GUS (Guaranteed Underwriting System) application interface. At the top, a dark green navigation bar contains links for HOME, APPLICATIONS, USER GUIDES, and CONTACT US. Below this, the GUS logo is visible on the left, and a search bar for 'GUS Application ID' is on the right. A table header lists columns: Borrower Name, Borrower ID, Lender Loan Number, Most Recent Activity, Activity Timestamp, and User. A horizontal menu below the table includes tabs for Eligibility, Borrower Information (which is selected), Assets and Liabilities, Real Estate, Loan and Property Information, and Declarations / Military, along with a 'More...' dropdown. On the right side of the interface, two buttons are present: 'Validate Application' (highlighted with a red box) and 'Withdraw Application'. Below the main content area, a green success message box is displayed, stating 'Success No Validation Errors found in the Application' with a close button (X) on the right.

Validate the Application

- Examples of errors could be:
- Missing DOB or DOB entered incorrectly.
- Missing a credit report
- Income not input or input incorrectly
- PITI ratio incorrect

HOME	APPLICATIONS	USER GUIDES	CONTACT US
 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
 Errors you would not see on page			
Borrower Name	PRELIM	FNL	Description Of Error
	Y	Y	Monthly income must be > \$0
	Y	Y	Application PITI Ratio must be greater than 0.00 and less than 101.00

Credit Report Failure Message

Returned by the Fannie Mae Credit Interface

Typically relayed from the specific credit vendor requested by the lender user

These errors are not returned by GUS

ONLY contact the GUS help desk after checking user data inputs and confirmation there are no errors

- Credit Vendor Account number and/or vendor password
- Borrower Name, Social Security Number, Address, etc
- Credit report “reference number” (if a reissued report)



Error Code 610

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



Error Code 600

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

Updating an existing application

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

What's New:

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

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

NEW APPLICATION

IMPORT APPLICATION

EXISTING APPLICATION

Intelligent Replacement – Another Enhancement to GUS

How does GUS know?

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

Application Status:

- The file cannot be in Final Submission status
- The file is not in a withdrawn application status
- If the application was originally created in GUS by a lender agent user, then the Lender Agent must control of the application in order to import and updated application into GUS

Intelligent Replacement – Another Enhancement to GUS

Manual Updates

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

Changes to Borrower information?

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

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

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

Contacting the GUS Helpdesk

Provide the following when contacting the GUS Help Desk:

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

For GUS Technical Issues – RD.HD@USDA.GOV or 833-314-0168 x5

Excellent Resource!



Use Ctrl-F to find answers quickly!



Bookmark It!



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

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

GUS LENDER USER GUIDE

JANUARY 22, 2021

HOME

APPLICATIONS

USER GUIDES

CONTACT US



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

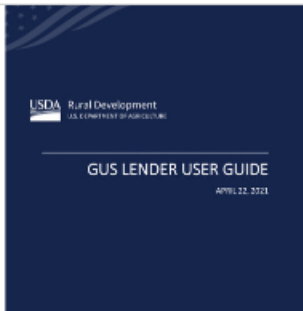
Libraries


User Guides

2 items



 **GUS File Import Guide**



 **GUS Lender User Guide**

Origination FAQs



Bookmark It!



Use Ctrl-F to find answers quickly!



FAQ Frequently Asked Questions

Single-Family Housing Guaranteed Loan Program Origination

Program Updates Handbook and Forms Changes



USDA Single Family Housing Guaranteed Loan Program (SFHGLP) Toll Free CALL System is Now Available

833-314-0168

In July, we opened up a new toll free call system, which is available to all lending partners from 9:00 am – 3:30 pm EST

TOPIC	CONTACT
File-Specific Questions Information to include in email: <ul style="list-style-type: none"> Identify the state the application is located; if applicable; Provide applicant's name and USDA borrower ID, if applicable; GUS loan number, if applicable Include contact information; and Indicate if you would like a call back (otherwise you will receive an email reply) File-Specific Questions by phone:	Production Team One: SFHGLPONE@usda.gov AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WY Production Team Two: SFHGLPTWO@usda.gov AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK Production Team Three: SFHGLPTHREE@usda.gov CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV Production Team Four: SFHGLPFOUR@usda.gov FL, IN, OH, PA, PR, TN, VA, VI *833-314-0168, ext. 2
Lender Approval/Recertification	sfhgld.compliance@usda.gov or *833-314-0168, ext. 3
Lender Self-Report (e-mail only)	
Program Training	sfhgld.lenderpartner@usda.gov
Program Marketing & Outreach	
General Loan Scenario Questions	sfhgld.program@usda.gov or *833-314-0168, ext. 4
Loan Policy/Regulation/Handbook	
Turn Times	*833-314-0168, ext. 1
Loan Servicing	sfhgldpservicing@usda.gov
Technical Issues: GUS	RD.HD@USDA.GOV or *833-314-0168, ext. 5
Technical Issues: e-Authentication	E-Authentication FAQs: https://www.eauth.usda.gov/eauth/b/usda/faq E-Authentication Contact Us: https://www.eauth.usda.gov/eauth/b/usda/contactus
Loss Claims	guarantee.svc@usda.gov
Monthly & Quarterly Status Reporting	
GUS User Agreements	rd.nfaoc.hsb@usda.gov

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

TOOLS & RESOURCES
Regulation and Handbook: https://www.rd.usda.gov/resources/directives
Lender Webpage: Turn times, contact information, and helpful links: https://www.rd.usda.gov/page/sfh-guaranteed-lender
USDA LINC: Training modules, user guides, and more useful resources: https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library
GovDelivery: Receive notifications regarding origination, servicing, and GUS updates: https://public.govdelivery.com/accounts/USDARD/subscriber/new

Program Updates Handbook and Forms Changes

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

- Updated August 30th 2022
- Mandatory use on all applications final submit on or after November 30, 2022
- Lender must ensure all pages are same revision date

Form RD 3555-21 (Rev.08-22)	UNITED STATES DEPARTMENT OF AGRICULTURE RURAL DEVELOPMENT RURAL HOUSING SERVICE REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE	Form Approved OMB No.0575-0179 Exp. Date: 12/31/2024
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Approved Lender:	Approved Lender Tax ID No.:
Contact for this File:	Contact E-Mail:
Contact Phone Number:	
Third Party Originator (TPO):	TPO Tax ID No.:

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

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

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

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

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

Program Updates Handbook and Forms Changes

RD Form 3555-11, Lender Record Change

All forms have been updated effective August 30, 2022

RD Form 3555-17, Loan Note Guarantee

**RD Form 3555-18, Conditional
Commitment for Single Family Housing
Loan Guarantee**

Program Updates Handbook and Forms Changes



Chapter 16 – Closing the Loan and Requesting the Loan Note Guarantee

- Mandatory GUS and LLC Final Rule
- GovDelivery Announcement Published
- Effective May 9, 2022 – Mandatory Use
- Loans not supported by GUS are not impacted

Program Updates Handbook and Forms Changes

Clarification of the Eligibility of Non-U.S. Citizens with Valid Social Security Numbers and Employment Authorization Documents

Beginning May 2, 2022 the SFHGLP began a 12-month period where non-US citizens with a valid Social Security Number and work authorization, as evidenced by documentation such as an Employment Authorization Document, Form I-766 (EAD) are temporarily eligible to apply for assistance.

All other applicant eligibility requirements of the program regulation handbook still apply.

A [Non-U.S.Citizen Waiver Processing Guide](https://www.rd.usda.gov/sites/default/files/NonU.S.Citizen_WaiverProcessingGuide.pdf) is available on the USDA LINC Training and Resource Library under the Loan Origination tab.

https://www.rd.usda.gov/sites/default/files/NonU.S.Citizen_WaiverProcessingGuide.pdf

<https://www.rd.usda.gov/sites/default/files/3555-1chapter08.pdf>

HB-1-3555, Chapter 11 Updates

October 6, 2022

Updated HB-1-3555, Chapter 11, Ratio Analysis

The Single Family Housing Guaranteed Loan Program (SFHGLP) is pleased to announce revisions to technical Handbook-1-3555, Chapter 11, Ratio Analysis. These changes became effective upon the recent issuance of Procedure Notice (PN) 570. Below are the highlighted revisions:

Chapter 11 - Ratio Analysis

11.2 THE RATIOS

B. The Total Debt Ratio

- Clarified that payment amounts listed on the credit report will be used in the Total Debt Ratio, unless verification is obtained which supports an alternate payment amount.

- Student Loans

Revised to indicate that for all outstanding student loans, regardless of the payment status, lenders must use:

- The payment amount reported on the credit report or the actual documented payment, when the payment is above zero; or
- One half (.50) percent of the outstanding loan balance documented on the credit report or creditor verification, when the payment amount is zero.

- Automobile Expense Allowances

Renamed section "Expense Allowances (including Automobile Allowances)," clarified the full amount of the monthly debt associated with the expense must be included in the Total Debt Ratio, and referenced Chapter 9 for guidance on calculating income for the expense allowance.

Chapter 1	Overview
Chapter 2	Record Retention
Chapter 3	Lender Approval
Chapter 4	Lender Responsibilities
Chapter 5	Origination and Underwriting Overview
Chapter 6	Loan Purposes
Chapter 7	Loan Terms and Conditions
Chapter 8	Applicant Characteristics
Chapter 9	Income Analysis
Chapter 10	Credit Analysis
Chapter 11	Ratio Analysis
Chapter 12	Property and Appraisal Requirements
Chapter 13	Special Property Types
Chapter 14	Funding Priorities
Chapter 15	Submitting the Application Package
Chapter 16	Closing the Loan and Requesting the Guarantee
Chapter 17	Regular Servicing-Performing Loans
Chapter 18	Servicing Non-Performing Loans - Accounts with Repayment Problems
Chapter 19	Loss Claim - Collecting on the Guarantee
Appendix 1	7 CFR part 3555
Appendix 2	Forms and Instructions
Appendix 3	Review and Appeals
Appendix 4	Agency and Employee Addresses
Appendix 5	Income Limits
Appendix 6	Interest Assistance

CHAPTER 11: RATIO ANALYSIS

To determine if the applicant's repayment income can cover the anticipated monthly housing expense and total debt service, the Agency has established standards for the debt-to-income (DTI) ratio. The Agency has established standards for the debt-to-income (DTI) ratio; however, the Agency may adjust these standards when valid compensating factors are present.

The Agency will determine the repayment income, as determined by the lender and the applicant's credit report. To qualify for a guarantee, borrowers must meet both the DTI and TD ratios.

Borrowers must have repayment ability if their proposed monthly debt service is not limited to:

- Monthly payment on the mortgage;
- Monthly payments, whether escrowed or not;
- Monthly payments, whether escrowed or not;
- Monthly fee for annual fee;
- Monthly dues and regular assessments;
- Monthly payments, whether escrowed or not; and

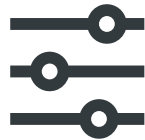
Lender Webpage



Monitor posted turn times daily



Loans reviewed in order received



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

SFH Guaranteed Lender

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HOME > SFH GUARANTEED LENDER

COVID-19

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

Loan Status

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

Important URLA and GUS Information

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

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

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Single Family Housing Guaranteed Loan Program SFHGLP National Production Teams

SFHGLP National Production Teams



Single Family Housing Guaranteed Loan Program (SFHGLP)

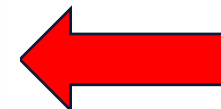
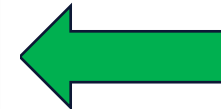
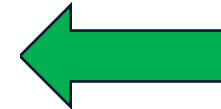
Contacts & Resources

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>

Single Family Housing Guaranteed Loan Program

SFHGLP National Production Teams

Lender Approval/Recertification	sfhgld.compliance@usda.gov or *833-314-0168, ext. 3
Lender Self-Report (e-mail only)	
Program Training	sfhgld.lenderpartner@usda.gov
Program Marketing & Outreach	
General Loan Scenario Questions	sfhgld.program@usda.gov or *833-314-0168, ext. 4
Loan Policy/Regulation/Handbook	
Turn Times	*833-314-0168, ext. 1
Loan Servicing	sfhgldpservicing@usda.gov
Technical Issues: GUS	RD.HD@USDA.GOV or *833-314-0168, ext. 5
Technical Issues: e-Authentication	E-Authentication FAQs: https://www.eauth.usda.gov/eauth/b/usda/faq E-Authentication Contact Us: https://www.eauth.usda.gov/eauth/b/usda/contactus
Loss Claims	guarantee.svc@usda.gov
Monthly & Quarterly Status Reporting	rd.nfaoc.hsb@usda.gov
GUS User Agreements	



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

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