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Rural Development



Become a GUS Lender


Single Family Housing Guaranteed Loan Program



Guaranteed Underwriting System

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Things change!

- Every effort has been made to ensure training references are accurate at the time of publication.
- Always reference the most recent USDA publications available online.

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HOW TO PARTICIPATE



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USDA Approved lenders

1. Maintain USDA approved lender status
2. Complete GUS approval paperwork
3. Activate an e-Authentication ID and password for Security Administrators
4. Complete GUS required training
5. Receive approval from USDA

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Third Party Originators, Brokers, etc.

1. Work with an approved USDA lender as an “Agent”
2. Activate an e-Authentication ID and password
3. Agents may be granted access to originate loans with an approved lender

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USDA LINC: Training and Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>


Guaranteed Underwriting System (GUS)

Training


1. GUS Overview Training (mp4)

Documentation & Resources

1. GUS Training (PDF)
2. GUS User Guide (PDF)
3. Streamlined Issuance of the Conditional Commitment: Technical Bulletin(PDF)
4. Gaining Access To GUS Fillable Forms (PDF)
5. Gaining Access To GUS Guide (PDF)
6. LOS/POS Tested Listing(PDF)




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e-Authentication:


- Set up ID
- Select password
- Activate ID



USDA Rural Development
Committed to the Future of Food Communities.


USDA RURAL DEVELOPMENT
Single Family Housing Guaranteed Loan Program

Gaining Access to the Guaranteed Underwriting System (GUS)




October 2013

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e-Authentication: Account & Passwords


1. Log online: <http://www.eauth.egov.usda.gov/>
2. Gaining Access to GUS: pages 17 – 19



At the eAuthentication website-
Select either of the "Create an Account" hyperlinks as illustrated by pointers.

Select "Level 1 Access" hyperlink at the bottom of page as illustrated by pointer.

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e-Authentication: Account & Passwords

3. Register for **LEVEL ONE** access
4. Activation email must be executed within 7 days of receipt

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E-Authentication Tips

1. One e-Auth account per user
2. Do not share an e-Auth ID account with another party
3. Keep passwords protected and do not share them with approved lenders or USDA
4. Do not miss out on activating the account within 7 days of receipt of email

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GUS Training

1. USDA LINC Training and Resource Library
2. Scroll to “Guaranteed Underwriting System (GUS)”
3. Complete required module(s) under “Training”
4. Security Administrators and Users with Final Underwriting Submission must complete training

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GUS User Agreement

1. Complete GUS User Agreement: USDA LINC
2. Must be an approved USDA lender

Guaranteed Underwriting System (GUS)


Training

1. [GUS Overview Training \(mp4\)](#)

Documentation & Resources

1. [GUS Training \(PDF\)](#)
2. [GUS User Guide \(PDF\)](#)
3. [Streamlined Issuance of the Conditional Commitment: Technical Bulletin\(PDF\)](#)
4. [Gaining Access To GUS Fillable Forms \(PDF\)](#)
5. [Gaining Access To GUS Guide \(PDF\)](#)
6. [LOS/POS Tested Listing\(PDF\)](#)

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**Lender - Security Administrator Actions:
Adding/Modifying/Deleting Users in GUS for Your Lending Organization**

The Security Administrator's next step will be to delegate access to GUS for users in the Lender's organization. Users shall not share access identification in GUS, as it violates the terms of the User Agreement. **Each user must create a Level 1 or Level 2 e-Authentication security ID. A minimum of Level 1 security is required. User IDs or passwords should never be shared among users. Notify all potential users of GUS to self register for security at <http://www.eauth.egov.usda.gov>.**

Once completed, have the user notify the SA of their e-Authentication ID created as indicated above. The password they created when self-registering is not shared. Security ID's cannot be shared among users. The steps for each user to utilize mirrors the steps outlined in Step 2 of the previous section.

GUS Lender Roles and User Types

Each user must have an assigned role. Lenders must assign roles accurately. Lender Roles define how much functionality is allowed in GUS. Functionality is viewing, creating, submitting, and administering loans. Additionally roles define the extent of user access. User access can be assigned by lender or branch association. Assigning a "Lender" role will allow the user to have access to all branches within the lender's organization. Assigning a "Branch" role will allow the user to have access to the branch assigned. Branch numbers coincide with the Rural Development database. If a branch is not viewable, see page 32 for additional information on adding branches to the Rural Development database.

The different roles and user types which you may assign within your institution are described below with their respective capabilities. Roles for brokers are not available and should not be selected with this functionality of GUS. **Users outside of your organization, such as third party originators and/or brokers are not authorized to utilize GUS under your approved User Agreement.**

If you are a...	You are allowed to...
Lender Security Administrator	Enter applications into GUS and perform preliminary and final submissions and delegate roles for all of the lender's branches and associated employees. This user is the highest level of user in GUS and must be restricted to only those users approved by the organization that will ensure the integrity of the system, in accordance with the User Agreement, is maintained.

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SA Actions

- Pages 26 - 38
- Add, Modify, and Delete Users
- Step by Step help

Future Changes?

- Add SA
- Delete SA


Security

Training

1. Lender eAuth Training for SFH (FLASH)

Documentation & Resources

1. Additional Lender Security Administrator - Fillable (PDF)



**Request for Adding or Removing a Security Administrator
Single Family Housing Guarantee Loan Program
Automated Systems**

This request is to:

- Add a Security Administrator user;
- Remove a Security Administrator role;
- Inactivate a Security Administrator user.

This form is utilized by lenders with an existing user agreement for automated systems. If the lender does not have a current system user agreement then one must be completed by the lender and submitted to USDA Rural Development for approval.

Once the below form is completed and signed by a duly authorized officer (a person with the signatory authority to bind the organization to contractual agreements) of the company, the agreement may be sent in electronic format (scanned or imaged document) to rl_rform_hhg@usda.gov. If establishing a new role, the user will be notified by a system generated email once the user's role is established.

System Definitions

Below is a description of each system:

- GUS - Guaranteed Underwriting System:** This system is for Single Family Housing Guaranteed Loan approve origination lenders to enter the guaranteed loan applications and submit them to the Agency's underwriting system, which will provide an underwriting recommendation on the loan and determine eligibility of the applicant, loan, and property. Loans are submitted to the Agency electronically via GUS and eliminate manual file submissions.
- EFANLFEES - Single Family Housing Annual Fees System:** This system is for Single Family Housing Guaranteed Loan servicers to access and pay the monthly bills for annual fees due on their portfolio.
- EFAPAD - Single Family Housing Guaranteed Pre Authorized Debit - Guaranteed Annual Fees System:** This system is for Single Family Housing Guaranteed Loan servicers to use to set up their Pre Authorized Debit (PAD) accounts that they will use to pay the annual fees that are owed.
- EFMNCLOS - Single Family Housing Loan Closing System:** This system is for Single Family Housing Guaranteed Loan originating lenders to use to electronically submit their loan closing transactions. This system eliminates the use of Form 1055-49, Loan Closing Report, and allows lender to submit the upfront guarantee fee electronically. Access to the system includes the ability to set up the PAD account that will be used to pay the guarantee fees. All required documents are uploaded to the system and the Loan Note Guarantee generated by the system once approved by the Agency.
- ESRSMN - Electronic Status Reporting System for Single Family Housing:** This system is for Single Family Housing Guaranteed Loan servicers to submit their monthly default status reports and quarterly/monthly status reports. Electronic reporting is required.
- LOSSMIT - Loss Mitigation System for SFH:** This system is utilized by approved Single Family Housing Guaranteed Loan servicers to submit loan servicing plans electronically to the Agency and upload all required supporting documentation. Designated servicers input and approve their own servicing plans. Non-Designated servicers input their servicing plans for Agency review and approval.
- EFNLOS - Single Family Housing Loss Claim System:** This system is for Single Family Housing Guaranteed Loan servicers to enter and submit their loss claims to the Agency electronically to collect on the guarantee and upload all required documentation.

Request to Add/Remove Security Administrator(s)

Training Identification Number (TIN): _____

Complete legal name of Business: _____

Address: _____
(Street, City, State, ZIP Code)

As an authorized representative for the Lender indicated above, we are requesting the following authority as indicated below:

SECURITY ADMINISTRATOR 1:

Name (Last, First, MI): _____

E-mail: _____

Phone Number and Ext: _____

Fax Number: _____

Adult User ID: _____

System ID: _____

Action Requested: _____

Select System ID: _____

Select Action: _____

Security administrator valid for: Only the location/branch listed in the address above
 All locations/branches of the organization
 Only location/branch at: _____

SECURITY ADMINISTRATOR 2:

Name (Last, First, MI): _____

E-mail: _____

Phone Number and Ext: _____

Fax Number: _____

Adult User ID: _____

System ID: _____

Action Requested: _____

Select System ID: _____

Select Action: _____

Security administrator valid for: Only the location/branch listed in the address above
 All locations/branches of the organization
 Only location/branch at: _____

Lender (You) are required for the following systems: GUS (G), EFANLFEES (EF), EFMNCLOS (EF), ESRSMN (ES), and LOSSMIT (L). All other systems require a valid TIN ID. However, Lender (You) may use the TIN ID of another lender. This TIN ID must be used for the Lender (You) system access. This TIN ID must be validated by clicking on the validate link in the email that you receive after applying for Lender (You) system access. For information on how to validate your TIN ID, see the Lender (You) system access instructions. Additionally, please Lender (You) authorize yourself without identity proofing by clicking Lender (You) system access. For information on how to validate your TIN ID, see the Lender (You) system access instructions. For information on how to validate your TIN ID, see the Lender (You) system access instructions. For information on how to validate your TIN ID, see the Lender (You) system access instructions.

Approved Lender: _____

By: _____


Title: _____

Phone Number: _____

"Rural Development"

By Signature Authority of the Deputy Administrator,
Single Family Housing, USDA, Rural Housing Service.

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Future Changes?

- Changes to a Branch


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- LOSIPDS Tested Listing(PDF)



Lender Request for Branch Addition/Modification to the Rural Development Database

This form may be utilized to request an addition or modification of branches in the USDA Rural Development automated system. Only persons that are authorized by the lender's respective organization to make these changes should remit this form to USDA Rural Development.

Lender Tax ID # (9 Digit Federal TIN): _____

Lender Name: _____

Doing Business As (If Applicable): _____

Mailing Address: _____

City: _____

State: _____ Zip Code (Include +4 Extension): _____

Phone Number: _____

Fax Number: _____

Lender Type:

Are USDA guaranteed loans underwritten at this location? Yes No

Are USDA guaranteed loans held at this location? Yes No

Are USDA guaranteed loans serviced at this location? Yes No

Request Date: _____

Requestor's Name: _____

Requestor's Title: _____

Requestor's Phone Number: _____

Requestor's E-mail Address: _____

Optional Branch Point of Contact Person (Not Required)

Branch Contact Name (First and Last): _____

Position: _____

Area of Responsibility: _____

Phone Number (Include Extension): _____

Fax Number: _____

E-mail Address: _____

Lenders who are approved in only one state: Remit this form to the state's Guaranteed Rural Housing Coordinator (a list of GRH Coordinators can be obtained at the following website:
<http://dignality.sc.gov/usda.gov/dignality/welcomeAction.do?pageAction=GetRHCurlact&NavKey=contact@12>)

Lenders who are approved in multiple states or on a national level: Remit this form to the Guaranteed Loan Branch of DCFD at ED.NFAOC.HSB@usda.gov.

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WELCOME!!



Guaranteed Underwriting System

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Guaranteed Loan Program Regulation

7 CFR Part 3555

- 8 Subparts: A – H
- Appendix 1

HB-1-3555

- Provides guidance to support the regulation
- HB is not the rule
- 20 Chapters

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7 CFR Part 3555
<http://www.rd.usda.gov/publications/regulations-guidelines>

Regulations & Guidelines

All Federal regulations can be found at Regulations.gov and customers can search, review and submit comments on Federal documents that are open for comment and published in the Federal Register.

As a service to our customers, we post Rural Development's Instructions, Administrative Notices, and forms. The Instructions are available in three file formats: Adobe Acrobat (PDF), Microsoft Word 6.0 (doc) and Text (txt). To the extent possible, all documents have been made available in either Adobe Acrobat Ver 5.0 and higher, or Text and are 508 compliant. If you should have accessibility issues and need a hard copy, please send an e-mail to comments@wdc.usda.gov.

If you are having problems with this page, need a hard copy of any of the documents due to accessibility issues or would like to be added to the Regulations Update distribution list (available for Rural Development employees only with a valid Rural Development e-mail address), please e-mail comments@wdc.usda.gov.

Rural Development

- Administrative Notices
- Instructions
- Forms
- Spanish Forms, Form Letters and Guide Letters
- **Handbooks**
- Procedures, Notices
- Significant Guidance Documents
- Unnumbered Letters
- Federal Register Publications

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7 CFR Part 3555

Handbooks

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

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- Chapter 1** - Overview
- Chapter 2** - Record Retention
- Chapter 3** - Lender Approval
- Chapter 4** - Lender Responsibilities
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- 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
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- 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** - Custodial and Real Estate Owned Property
- Chapter 20** - Loss Claims - Collecting on the Guarantee


Acronyms

Glossary

- 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
- Appendix 7** - Calves Access Instructions
- Appendix 8** - EDI Documentation
- Appendix 9** - Penalties
- Appendix 10** - Unnumbered Letter and State Supplements


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GovDelivery Sign up

https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD_25



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

*Email Address

Submit Cancel

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Thank you for supporting the USDA Single Family Housing Guaranteed Loan Program!



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Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [How to File a Program Discrimination Complaint](#) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

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