BEGIN A LOAN APPLICATION

GUS
Guaranteed Underwriting System

1

Training Objectives

- Access GUS on USDA LINC
- Import a loan application
- Manually enter a loan application

2

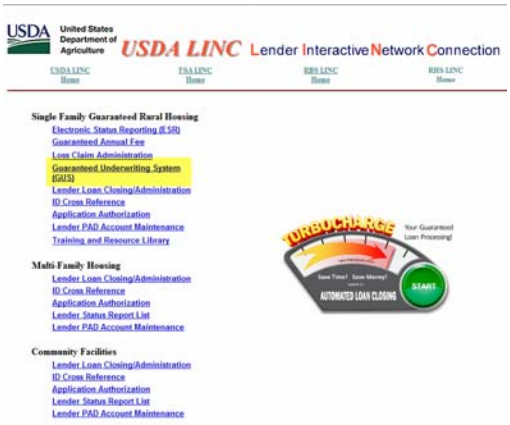
Access GUS: USDA LINC

https://usdalinc.sc.egov.usda.gov/

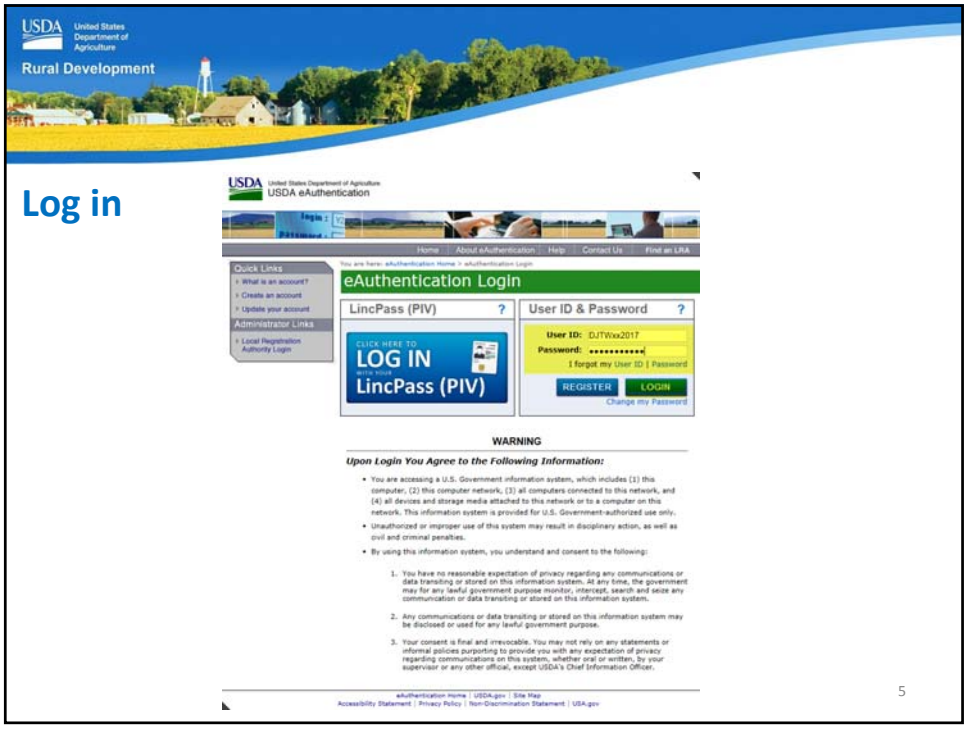
3

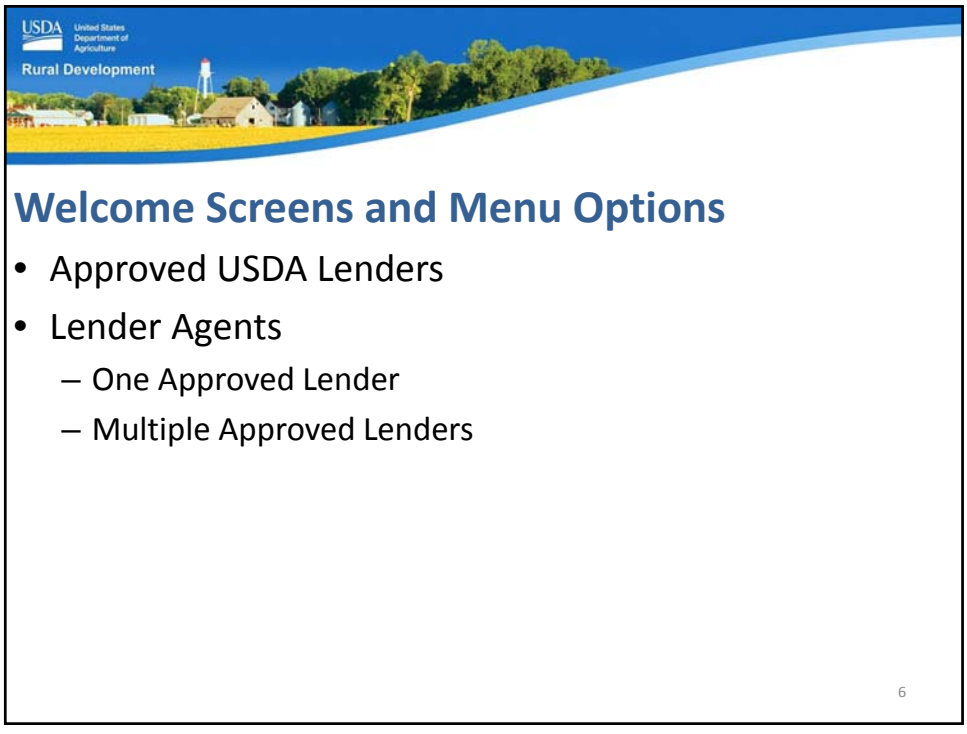
Access GUS: USDA LINC, RHS Home Page

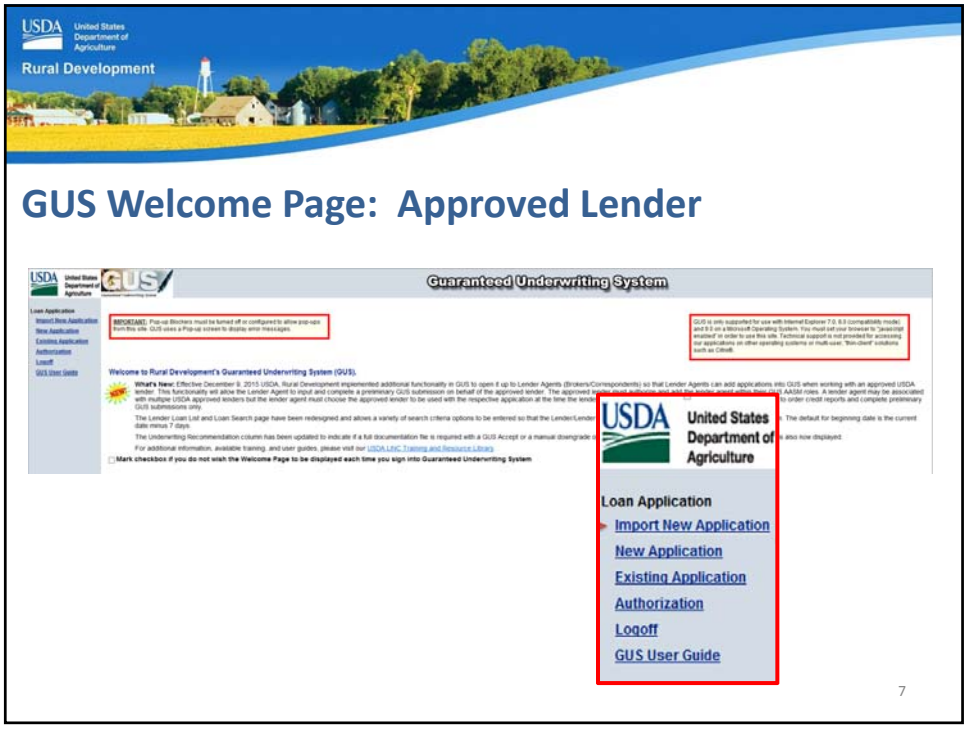
https://usdalinc.sc.egov.usda.gov/RHShome.do



4

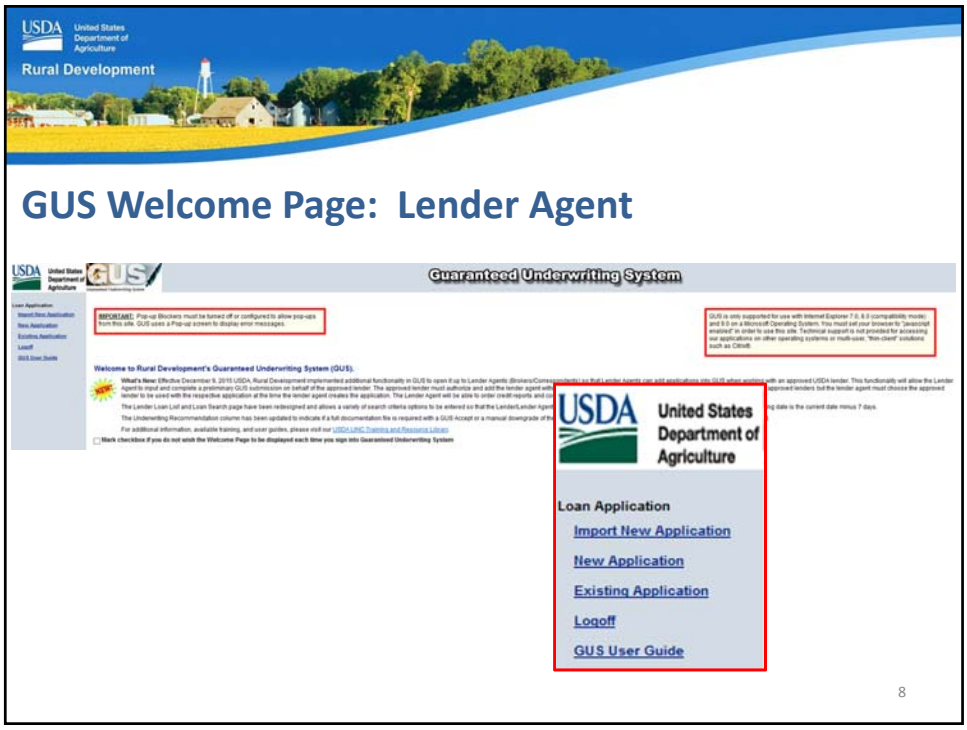

USDA United States Department of Agriculture
Rural Development
Log in
USDA United States Department of Agriculture
USDA eAuthentication
Home
About eAuthentication
Help
Contact Us
Find an LRA
Quick Links
What is an account?
Create an account
Update your account
Administrator Links
Local Registration Authority Login
eAuthentication Login
LincPass (PIV)
User ID & Password
CLICK HERE TO
LOG IN
WITH YOUR
LincPass (PIV)
User ID: DJTWxx2017
Password:
I forgot my User ID | Password
REGISTER
LOGIN
Change my Password
WARNING
Upon Login You Agree to the Following Information:
You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.
Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.
By using this information system, you understand and consent to the following:
1. You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.
2. Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.
3. Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except USDA's Chief Information Officer.
eAuthentication Home | USDA.gov | Site Map
Accessibility Statement | Privacy Policy | Non-Discrimination Statement | USA.gov
5


USDA United States Department of Agriculture
Rural Development
Welcome Screens and Menu Options
• Approved USDA Lenders
• Lender Agents
– One Approved Lender
– Multiple Approved Lenders
6



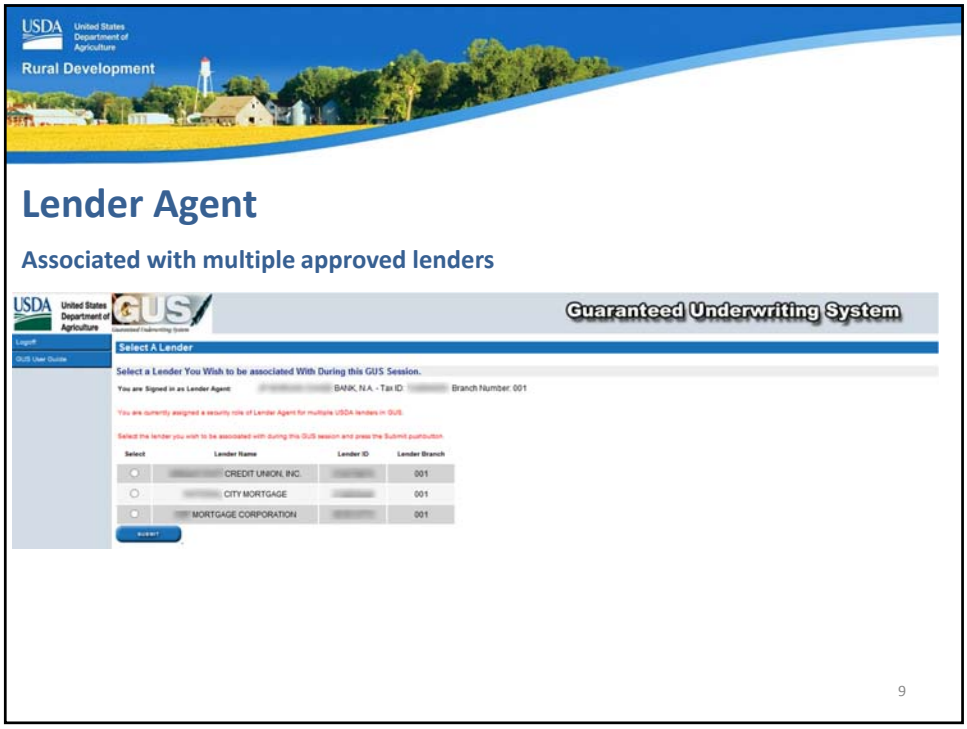
GUS Welcome Page: Approved Lender

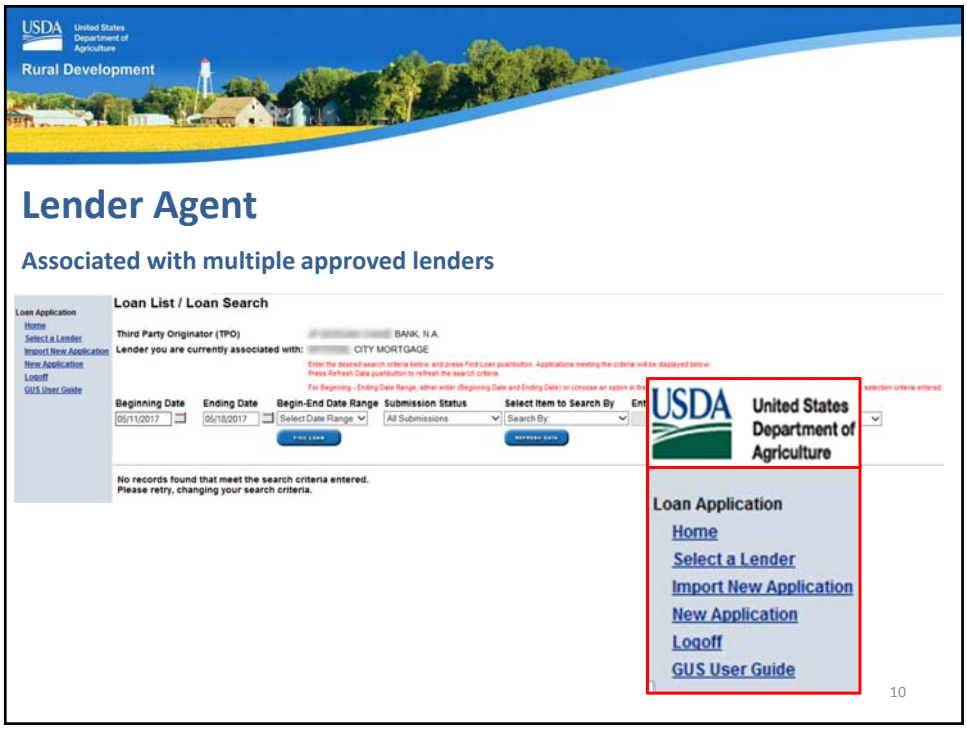
7



GUS Welcome Page: Lender Agent

8

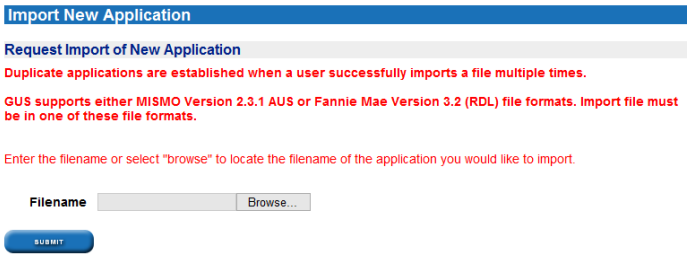

USDA United States Department of Agriculture
Rural Development
Lender Agent
Associated with multiple approved lenders
USDA United States Department of Agriculture
GUS
Guaranteed Underwriting System
Logoff
GUS User Guide
Select A Lender
Select a Lender You Wish to be associated With During this GUS Session.
You are Signed in as Lender Agent: BANK, N.A. - Tax ID: Branch Number: 001
You are currently assigned a security role of Lender Agent for multiple USDA lenders in GUS.
Select the lender you wish to be associated with during this GUS session and press the Submit pushbutton.
Select
Lender Name
Lender ID
Lender Branch
CREDIT UNION, INC.
CITY MORTGAGE
MORTGAGE CORPORATION
001
001
001
SUBMIT
9


USDA United States Department of Agriculture
Rural Development
Lender Agent
Associated with multiple approved lenders
Loan Application
Home
Select a Lender
Import New Application
New Application
Logoff
GUS User Guide
Loan List / Loan Search
Third Party Originator (TPO) BANK, N.A.
Lender you are currently associated with: CITY MORTGAGE
Beginning Date
Ending Date
Begin-End Date Range
Submission Status
Select Item to Search By
05/11/2017
05/18/2017
Select Date Range
All Submissions
Search By:
No records found that meet the search criteria entered.
Please retry, changing your search criteria.
USDA United States Department of Agriculture
Loan Application
Home
Select a Lender
Import New Application
New Application
Logoff
GUS User Guide
10

Import New Application

11

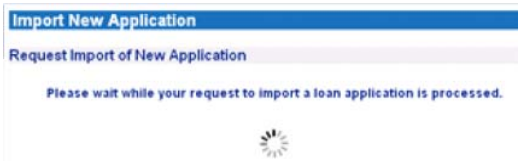
Import New Application

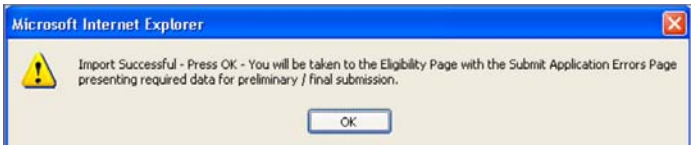


12

USDA United States Department of Agriculture
Rural Development

Import New Application





13

USDA United States Department of Agriculture
Rural Development

Import New Application

Data Modified by GUS during Import

One or more attributes were initialized in GUS database because the imported value was not compatible with GUS format, valid values or amount ranges. Data modified is list below.

Correction may be made directly in GUS- see Page Association/ Name of Attribute Changed for location of field in GUS.

Close Print

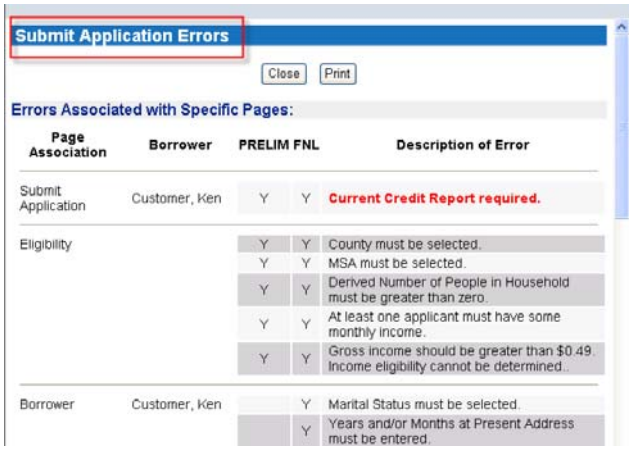
Change Associated With Specific Pages:

Borrower	Page Association	Name of Attribute Changed	Data Rec'd Import File	Changed TO	Reason for the Change
	Loan Terms	Occupancy	Investor	Primary Residence	Data format invalid for GUS
	Loan Terms	Amortization Type	AdjustableRate	Fixed	Data format invalid for GUS
	Loan Terms	No. of Months	480	360	Numeric value exceeds GUS limits

14

USDA United States Department of Agriculture
Rural Development

Import New Application



15

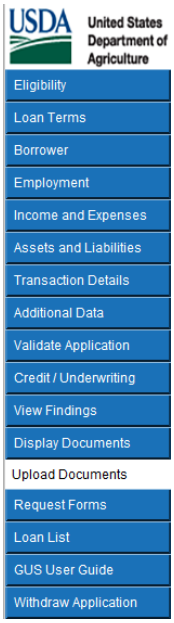
USDA United States Department of Agriculture
Rural Development

GUS Navigation Toolbar

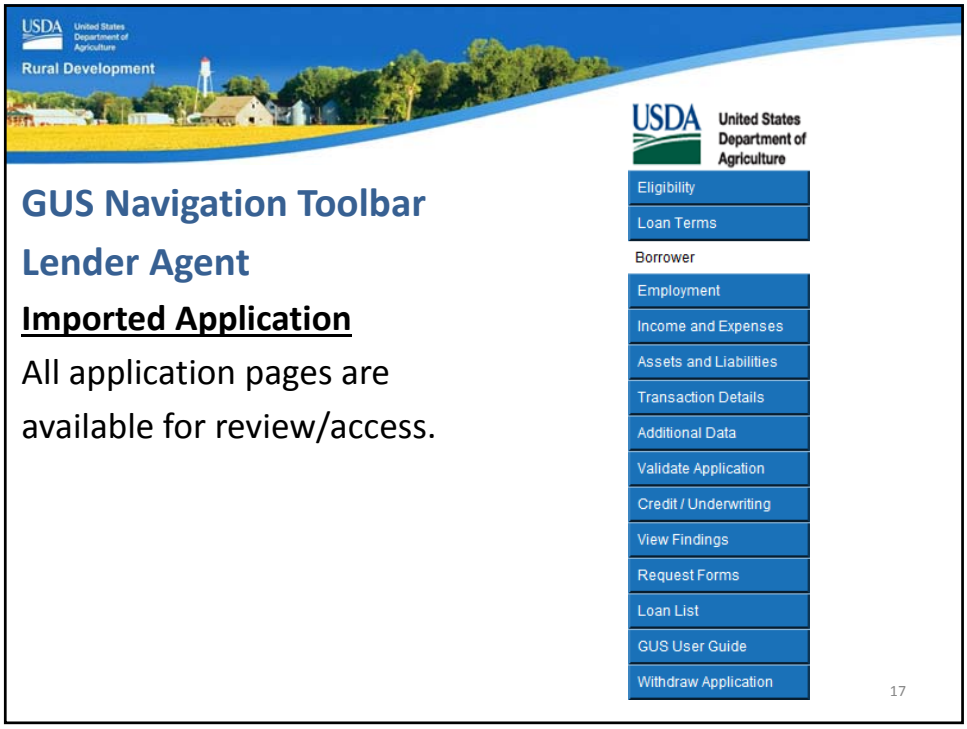
Approved Lender

Imported Application

All application pages are available for review/access.



16


USDA United States Department of Agriculture
Rural Development
GUS Navigation Toolbar
Lender Agent
Imported Application
All application pages are available for review/access.
USDA United States Department of Agriculture
Eligibility
Loan Terms
Borrower
Employment
Income and Expenses
Assets and Liabilities
Transaction Details
Additional Data
Validate Application
Credit / Underwriting
View Findings
Request Forms
Loan List
GUS User Guide
Withdraw Application
17

USDA United States Department of Agriculture
Rural Development
Import New Application Tips
1. Imports occur from an exported file from an eligible LOS
2. Do not import the same application
• GUS does not "over-write" the existing application
• A new application will be created
• Results in "multiple application" rule
18

Import New Application Tips

3. Credit reports do not import

- Users may reissue an existing report or order a new credit report on the "Credit/Underwriting" application page

4. Some data fields may be altered

- GUS will list the data that may have been altered during import to meet data field criteria

19

Import New Application Tips

5. Do not import and forget

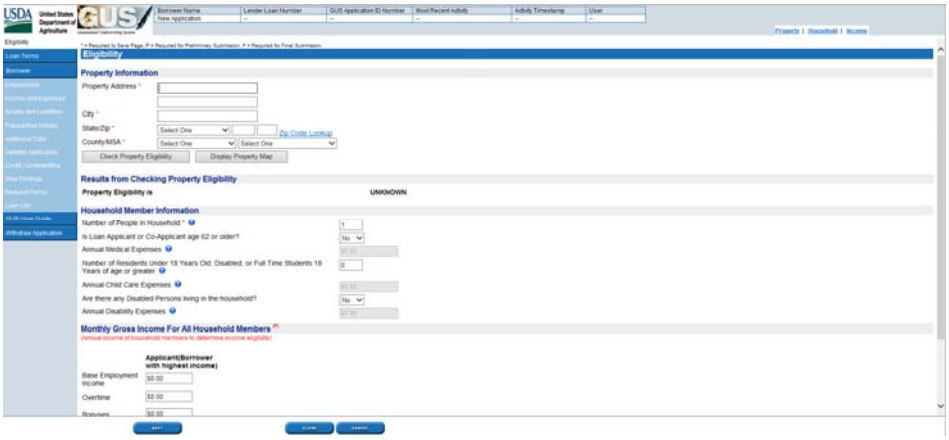
- Imported files do not constitute a complete loan application
- Review each application page and data field entries to ensure accurate data is recorded

20

Manual Entry New Application

21

New Application



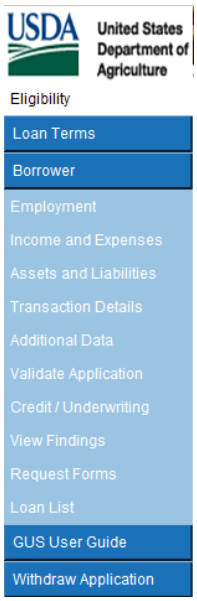
22

GUS Navigation Toolbar

Manual Entry

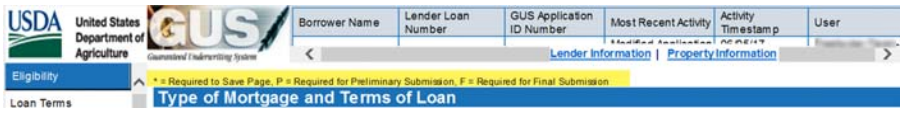
Complete first three pages to **Save** an application:

- Eligibility
- Loan Terms
- Borrower



23

GUS Data Fields



*****: Required data field to Save the application page

P: Required for Preliminary underwriting submission

F: Required for Final underwriting submission

24

GUS Loan Data Entry

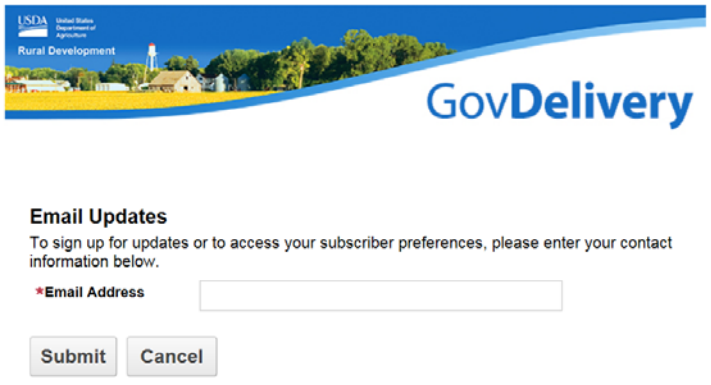
Imported files or manual data entry

- Data must meet 7 CFR 3555 and HB-1-3555 requirements
- Data must be supported with documentation
- Loans may only be final submitted to USDA when the approved lender's underwriter approves the loan file
- USDA is available to respond to questions

25

GovDelivery Sign up

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



26

USDA United States Department of Agriculture
Rural Development

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

27

USDA United States Department of Agriculture
Rural Development

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

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.

USDA is an equal opportunity provider, employer, and lender.

EQUAL HOUSING OPPORTUNITY

28