




Welcome to Begin a Loan Application, presented by USDA's Single Family Housing Guaranteed Loan Program!



USDA United States Department of Agriculture  
Rural Development

## Training Objectives

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

2

The training objectives include:


- Steps to access GUS from USDA LINC
- How to import a loan application into GUS, and
- How to manually begin a loan application in GUS.

The screenshot shows the USDA LINC website interface. At the top, there is a banner with the USDA logo and the text "United States Department of Agriculture Rural Development". Below the banner, the main heading reads "Access GUS: USDA LINC" followed by the URL "https://usdalinc.sc.egov.usda.gov/". The website header includes the USDA logo, the text "United States Department of Agriculture", and the "USDA LINC Lender Interactive Network Connection" title. A navigation bar contains links for "USDA LINC Home", "RHS LINC Home", "RHS LINC Home", "RHS LINC Home", "RHS LINC Home", "Help", "Site Map", and "Login/Train ID Profile". A note states: "NOTE: New User button and Log On button link the RHS have been moved to the RHS menu." Below the navigation bar, there are three main service icons: "Farm Service Agency", "Rural Housing Service", and "Rural Business Service". Each icon has a corresponding text label below it. At the bottom of the page, there is a footer with various links including "USDA.gov", "Site Map", "Policies and Links", "Our Performance", "Report Fraud on USDA Contracts", "Visit OIG", "EOA", "Accessibility Statement", "Privacy Policy", "Non-Discrimination Statement", "Information Quality", "USDA.gov", and "White House".

To access GUS users must go online to USDA LINC. The web address is provided on the slide.

Select “RHS LINC Home”.


United States  
Department of  
Agriculture  
Rural Development



## Access GUS: USDA LINC, RHS Home Page

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


United States  
Department of  
Agriculture


Lender Interactive Network Connection

USDA LINC Home  
ESA LINC Home  
ERS LINC Home  
RHS LINC Home

### Single Family Guaranteed Rural Housing

- Electronic Status Reporting (ESR)
- Guaranteed Annual Fee
- Loss Claim Administration
- Guaranteed Underwriting System (GUS)**
- Lender Loan Closing/Administration
- ID Cross Reference
- Application Authorization
- Lender PAD Account Maintenance
- Training and Resource Library

### Multi-Family Housing

- Lender Loan Closing/Administration
- ID Cross Reference
- Application Authorization
- Lender Status Report List
- Lender PAD Account Maintenance

### Community Facilities

- Lender Loan Closing/Administration
- ID Cross Reference
- Application Authorization
- Lender Status Report List
- Lender PAD Account Maintenance


Your Guaranteed Loan Processing!  
Automated Loan Closing

4

Under the “Single Family Guaranteed Rural Housing” menu, select “Guaranteed Underwriting System (GUS).”

USDA United States Department of Agriculture  
Rural Development

# Log in

USDA United States Department of Agriculture  
eAuthentication

Home | About eAuthentication | Help | Contact Us | Find an LRA

You are here: eAuthentication Home > eAuthentication Login

## eAuthentication Login

**Quick Links**

- What is an account?
- Create an account
- Update your account
- Administrator Links
- Local Registration Authority Login

**LincPass (PIV)**

**User ID & Password**

User ID: OutWoox2017  
Password: [masked]  
I forgot my User ID | Password

**REGISTER** **LOGIN**  
Change my Password

**WARNING**

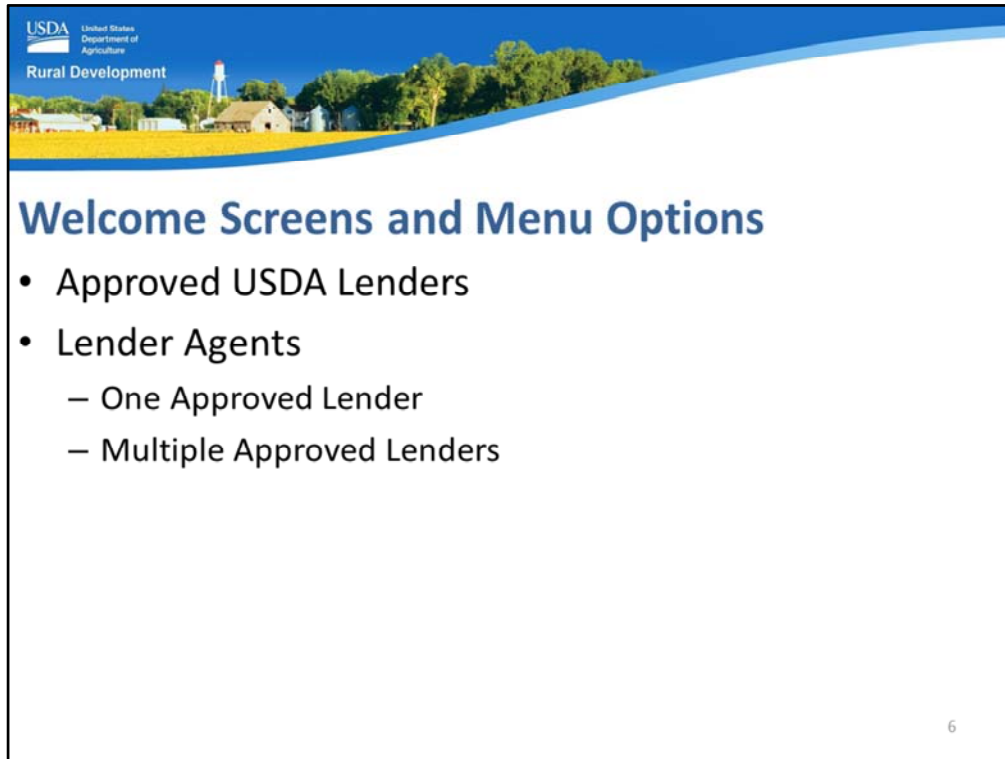
**Upon Login You Agree to the Following Information:**

- 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:
  - 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.
  - Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.
  - 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

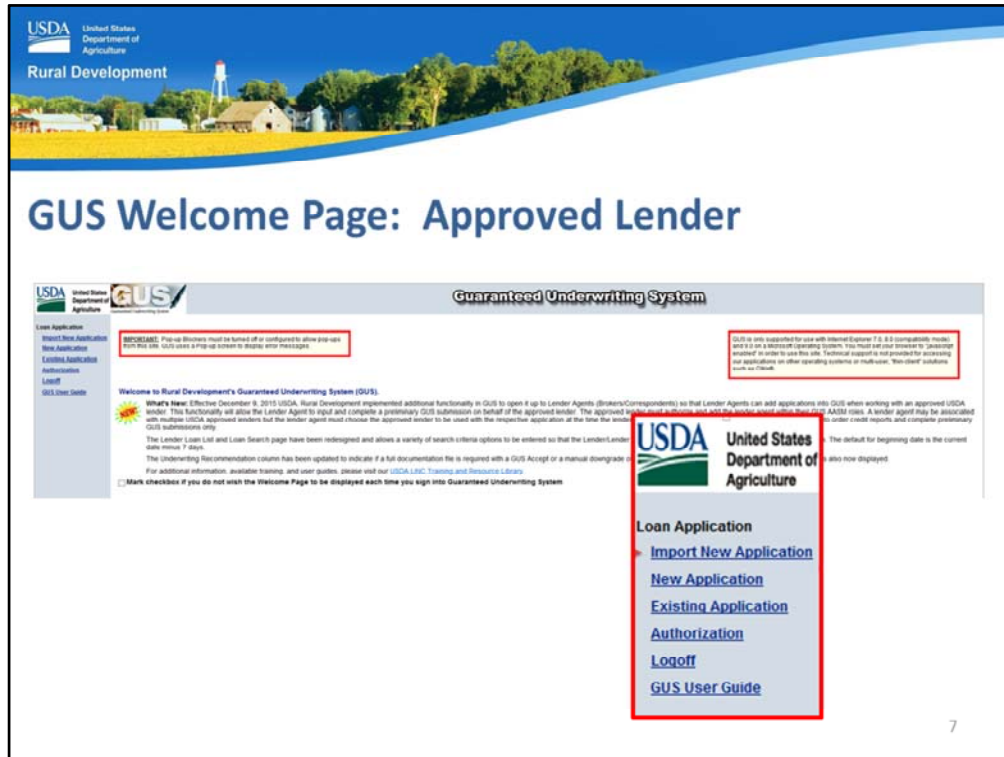
The e-Authentication Log in page will display.

Users that have an activated e-Authentication User ID and password will be able to enter these credentials and select “Login.”



Once the user successfully logs into GUS, the Welcome Screen and Menu Options available will vary if the user is:

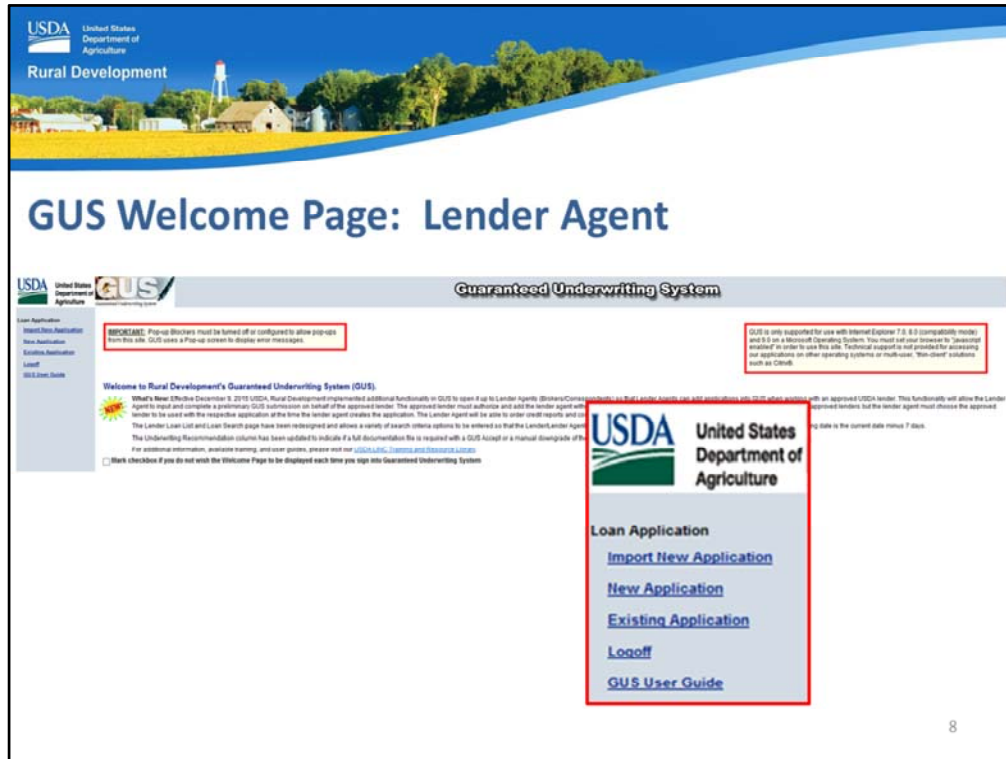
- An Approved USDA Lender,
- A Lender Agent associated with only one USDA Approved Lender, or
- A Lender Agent associated with multiple USDA Approved Lenders



Upon a successful login the GUS welcome page will display. This slide shows the welcome page for a USDA Approved Lender.

The left side menu will allow approved lenders to to:

- Import a New Application,
- Manually enter a New Application,
- Access an Existing Application,
- Authorization will allow Security Administrators to add, modify, or delete GUS users,
- Logoff, and
- Review the GUS User Guide.



The Welcome Page for a Lender Agent that is only associated with one USDA approved lender in GUS will allow for different menu options:

- Import a New Loan Application,
- Manually enter a New Application,
- Access an Existing Application,
- Logoff, and
- Review the GUS User Guide.



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: [Name] (BANK, N.A. - Tax ID: [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
<input type="radio"/>	CREDIT UNION, INC.	[ID]	001
<input type="radio"/>	CITY MORTGAGE	[ID]	001
<input type="radio"/>	MORTGAGE CORPORATION	[ID]	001

Submit

9

When a Lender Agent logs into GUS and they are associated with multiple USDA approved lenders, the first GUS screen will ask the user to select the lender they wish to be associated with during this GUS session.

The Lender Agent will be identified.

The red message states: *"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."*

Each approved lender the Lender Agent is affiliated with will be displayed. The user must select the radio button next to the lender they wish to either:

1. Submit a new loan to through GUS, or
2. Access an existing loan that has already been entered or submitted in GUS.

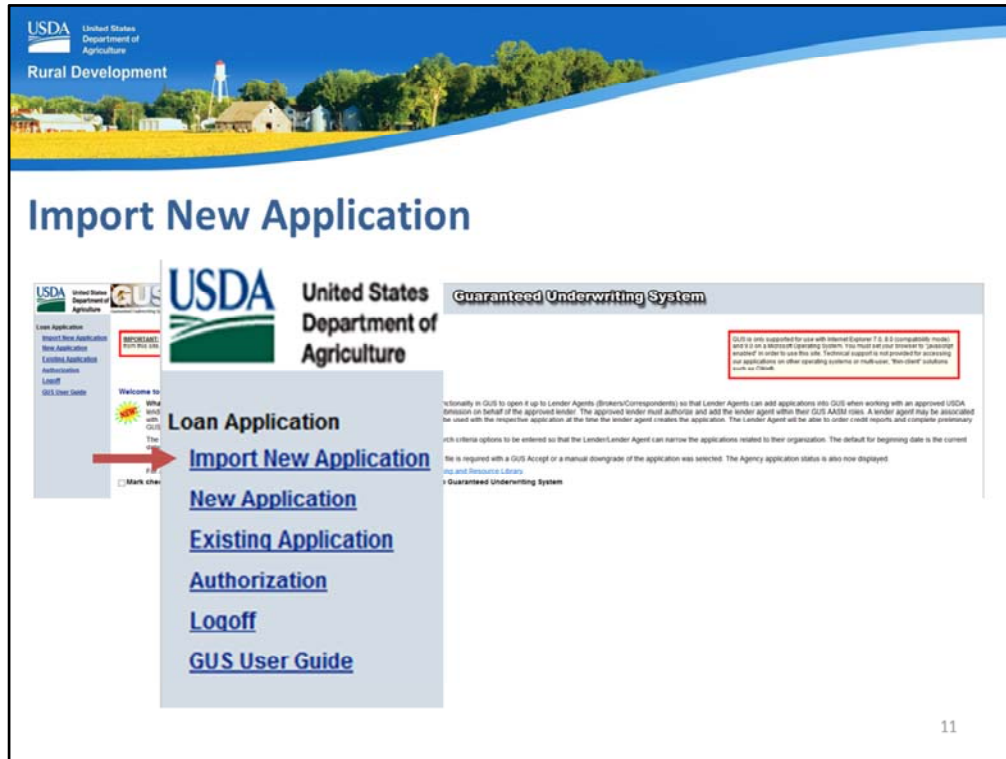
The next screen the Lender Agent will be directed to is the “Loan List / Loan Search” which will allow the user to review all loans they have began or submitted to the selected approved lender.

The Third Party Originator, also known as the Lender Agent’s company, will be listed.

The lender the user selected will also be displayed. If the user does not wish to be viewing this lender, they can click on “Select A Lender” from the left menu. This will return them to the previous screen where they can select a different lender.

Lender Agents may select the following options from the left menu:

- Return to Home,
- Select A Lender, which will allow the user to review existing loans entered with this approved lender,
- Import a New Loan Application,
- Manually enter a New Application,
- Logoff, and
- Review the GUS User Guide.



Both user types have two options to begin a loan application in GUS.

The first option is to “Import New Application.”

This option will allow lenders to import an existing loan application from their eligible Loan Origination System (LOS) into GUS. Most LOS systems are able to connect to GUS.

The screenshot shows the 'Import New Application' web form. At the top left is the USDA logo with the text 'United States Department of Agriculture' and 'Rural Development'. The header features a blue sky and a yellow field with a white barn and a red-roofed house. The main title 'Import New Application' is in large blue font. Below it is a blue bar with the text 'Import New Application'. A grey bar contains the text 'Request Import of New Application'. Red text provides instructions: 'Duplicate applications are established when a user successfully imports a file multiple times.' and 'GUS supports either MISMO Version 2.3.1 AUS or Fannie Mae Version 3.2 (RDL) file formats. Import file must be in one of these file formats.' Another red line of text says 'Enter the filename or select "browse" to locate the filename of the application you would like to import.' Below this is a 'Filename' label, a text input field, and a 'Browse...' button. A blue 'SUBMIT' button is at the bottom left. The page number '12' is in the bottom right corner.

USDA United States Department of Agriculture  
Rural Development

## Import New Application

**Import New Application**

**Request Import of New Application**

Duplicate applications are established when a user successfully imports a file multiple times.

GUS supports either MISMO Version 2.3.1 AUS or Fannie Mae Version 3.2 (RDL) file formats. Import file must be in one of these file formats.

Enter the filename or select "browse" to locate the filename of the application you would like to import.

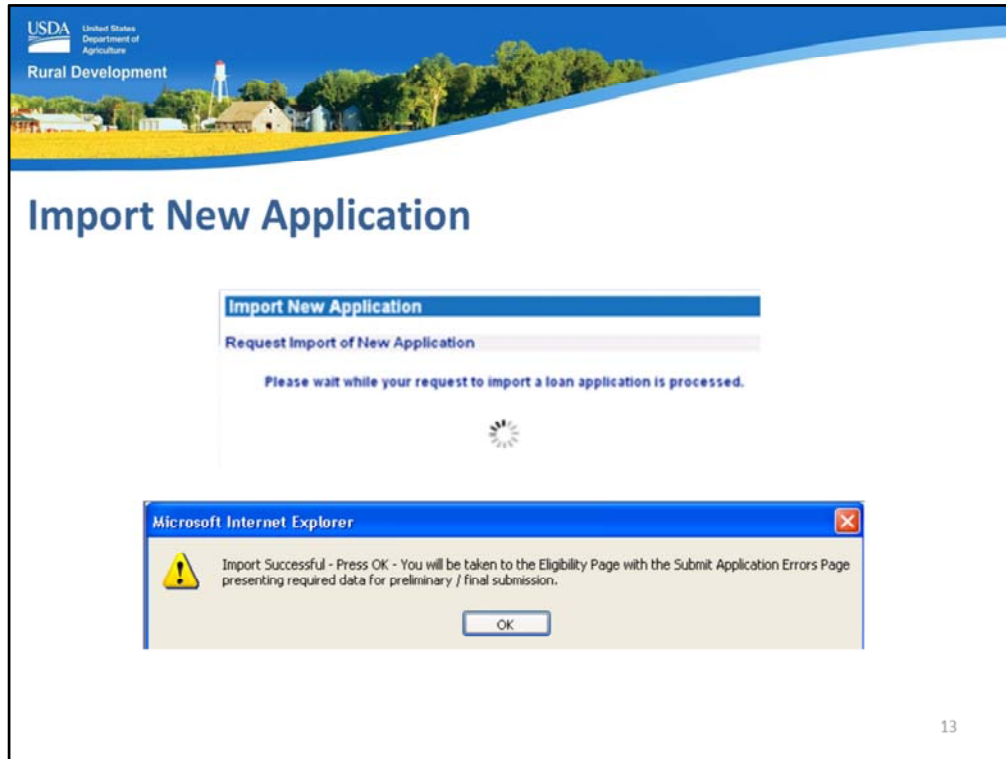
Filename  Browse...

**SUBMIT**

12

The Import New Application screen will appear.

Users may select "Browse" to locate the loan file they wish to import into the system, and then choose "Submit."



A message will appear while the import loan application request is being processed.

When the import is successful a pop up box will appear. The user will be taken to the GUS Eligibility after two additional pop up boxes are reviewed as applicable.

**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.

**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

The first potential pop up box is “Data Modified by GUS during Import.”

This pop up box alerts the user that one or more data fields may have changed from what was entered into their LOS as compared to what is now awaiting review on the corresponding GUS application page.

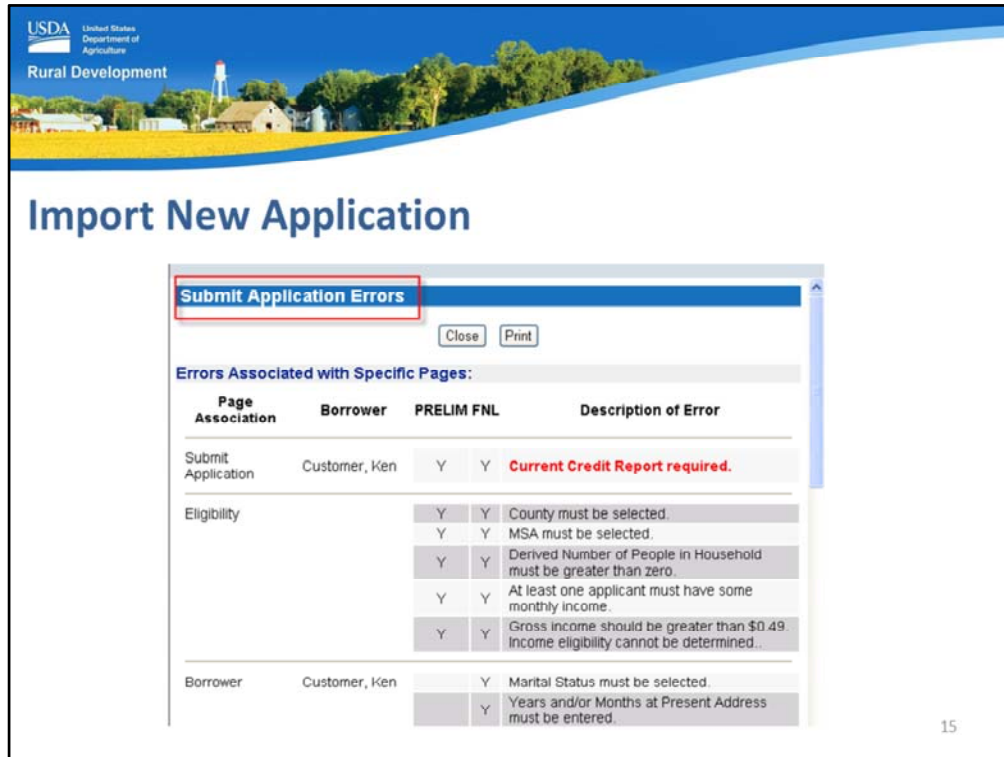
Why would data change? Perhaps the upfront guarantee fee or annual fee was miscalculated in the LOS system. GUS will change these amounts based on the total loan amount.

Regardless of what the change may be, GUS specifically lists the data fields the lender should be aware were changed.

The changes are clearly outlined by: borrower (if applicable), GUS application page and data field.

GUS also states what was imported and compares it to what it was changed to in order to meet GUS data field selections. The reason for the change is also explained.

All data fields may be modified by the lender as they review each GUS application page.



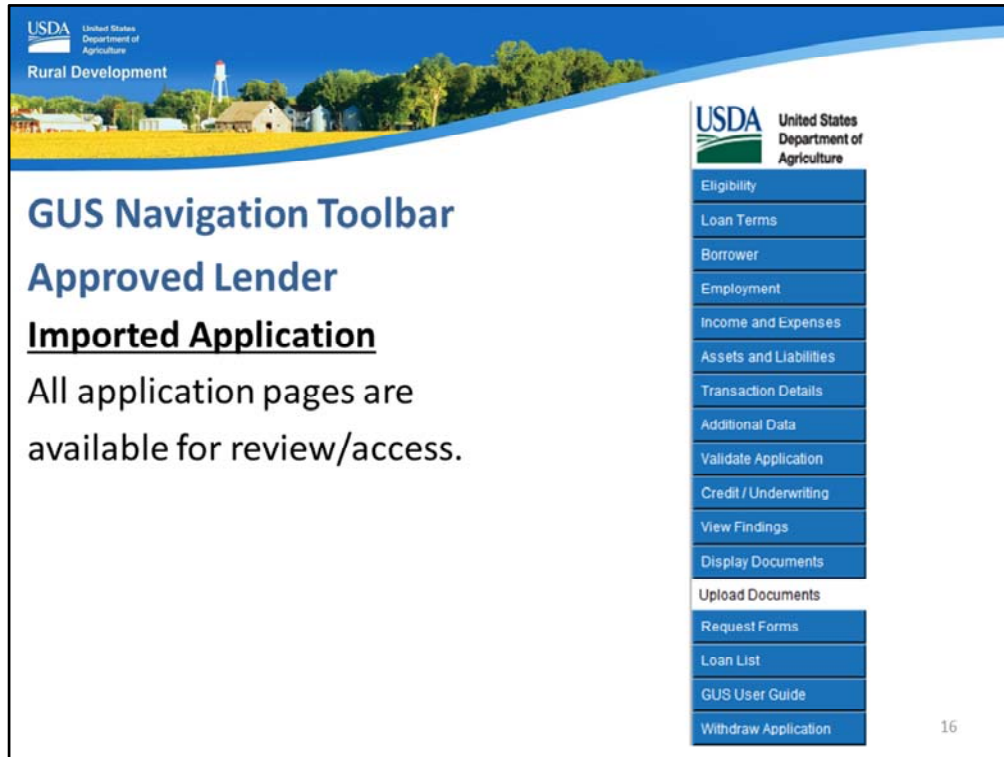
The second pop up box will be “Submit Application Errors.”

No need to panic! The loan file was just imported. There will be data fields specific to GUS that are not part of a lender’s LOS application. No worries. Just review each GUS application page and fill in the blanks.

This pop up box may likely appear later in the loan process before a final underwriting submission occurs to ensure all required data fields are complete.

Again GUS is very user friendly. The exact GUS application page, Borrower (if applicable), and error is displayed. GUS also states if the data field is required to be completed for a preliminary or final underwriting submission.

There may be additional pop up boxes such as the “GEO CODE” box for property address. The user may close these boxes and continue to double check all data entry on the GUS application pages.



When a loan is imported into GUS, every application page will be available to the user. You can view, enter data, and select any available application page you wish.

This slide displays the GUS Navigation tool bar that is displayed for Approved Lenders.

The GUS User Guide is always available to assist with user questions. The “Withdraw Application” button is also always available to allow the user to cancel an application in GUS at anytime.



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

This slide displays the GUS Navigation Toolbar for Lender Agents. Upon a successful file import, agents will also have full access to all available GUS application pages.



## 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

Let's wrap up importing a loan application with a few important tips!

1. Loans are imported from an exported file from the lender's eligible LOS system.
2. Be aware of what occurs when you import the same loan application into GUS.
  - If you have made changes to a loan application in your LOS system, importing the loan file back into GUS will not “over-write” the existing GUS loan file.
  - Every loan imported into GUS will create a new loan file. This new loan file will have a brand new GUS Application ID generated.
  - When multiple loans exist in GUS for the same applicant, the “multiple application” rule will appear on the GUS Underwriting Findings Report. Lenders must submit explanations to USDA when a final underwriting submission is executed for loan files with this message. USDA will review the explanation and previously entered applications to ensure the lender did not enter a “fresh” application into GUS in order to avoid a full documentation submission, ensure there is no data manipulation, etc.



### 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

3. The credit report does not import with the loan file from the LOS.
  - Users may reissue an existing report or order a new credit report from the “Credit/Underwriting” GUS application page.
  - A preliminary or final underwriting submission cannot occur without a valid credit report included in the GUS loan file.
4. Some data fields may be altered or changed following a successful loan file import.
  - If data is changed or altered, GUS will alert the user with the “Data Modified By GUS” pop up box.
  - GUS does not make data changes without notifying the user.



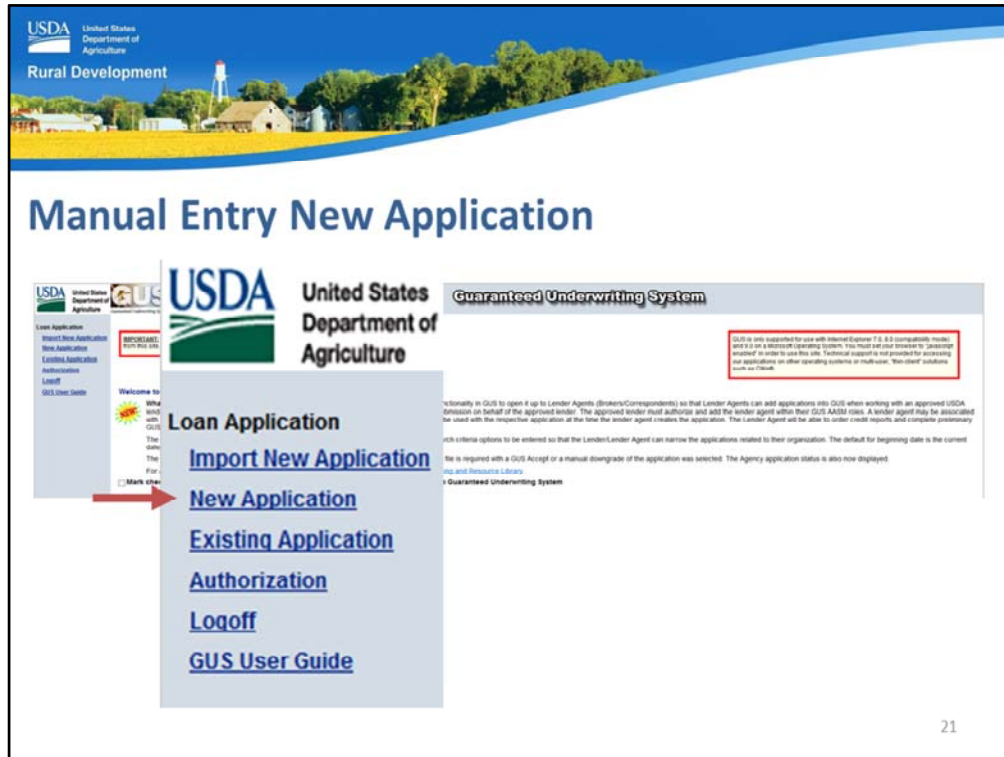
**Import New Application Tips**

**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

5. Do not import the loan file and then assume all is well.
- Imported files do not constitute a complete loan application.
  - Review each GUS application page. Review all data fields. Ensure the entries are correct and supported with documentation in the permanent loan file.



The second loan application option is the manual entry of all loan data.

Users may select “New Application” to begin manual data entry.

**USDA** United States Department of Agriculture  
Rural Development

## New Application

**USDA** United States Department of Agriculture **GUS**

borrower Name: [ ] Lender Loan Number: [ ] GUS Application ID Number: [ ] Most Recent Activity: [ ] Activity Timestamp: [ ] User: [ ]

[Property](#) | [Household](#) | [Income](#)

**Eligibility**

\* Required to Save Page. If a Required for Preliminary Submission. If a Required for Final Submission.

**Property Information**

Property Address: [ ]

City: [ ]

State/City: [ ] [Zip Code Lookup](#)

County/MSA: [ ] [Select One](#) [Select One](#)

[Check Property Eligibility](#) [Display Property Map](#)

**Results from Checking Property Eligibility**

Property Eligibility is: **UNKNOWN**

**Household Member Information**

Number of People in Household: [ ]

Is Loan Applicant or Co-Applicant age 62 or older? [ ]

Annual Medical Expenses: [ ]

Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater: [ ]

Annual Child Care Expenses: [ ]

Are there any Disabled Persons living in the household? [ ]

Annual Disability Expenses: [ ]

**Monthly Gross Income For All Household Members**

Applicant/Borrower with highest income:

Base Employment Income: [ ]

Overtime: [ ]

Annuitant: [ ]

[Save](#) [Cancel](#) [Back](#)

22

The first GUS application page that will appear for completion is “Eligibility.”

USDA United States Department of Agriculture  
Rural Development

## GUS Navigation Toolbar

### Manual Entry

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

- Eligibility
- Loan Terms
- Borrower

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

23

When a loan is manually entered into GUS, the user must complete the first three application pages before the other application pages will be available for data entry. The first three application pages are:

1. Eligibility
2. Loan Terms, and
3. Borrower.

The GUS User Guide is always available to assist with user questions. The “Withdraw Application” button is also always available to allow the user to cancel an application in GUS at anytime.

**GUS Data Fields**

Borrower Name	Lender Loan Number	GUS Application ID Number	Most Recent Activity	Activity Timestamp	User
<a href="#">Lender Information</a>   <a href="#">Property Information</a>					

\* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission  
 Type of Mortgage and Terms of Loan

\*: Required data field to Save the application page  
 P: Required for Preliminary underwriting submission  
 F: Required for Final underwriting submission

24


As the user progresses through the GUS application there is a reminder at the top of each page in regards to data fields.

Data fields that have an asterisk beside them are required to be completed in order to Save the application page.

A “P” indicates the data field must be completed in order to submit a preliminary underwriting submission.

A “F” indicates the data field must be completed in order to achieve a successful final underwriting submission to USDA.





**GUS Loan Data Entry**

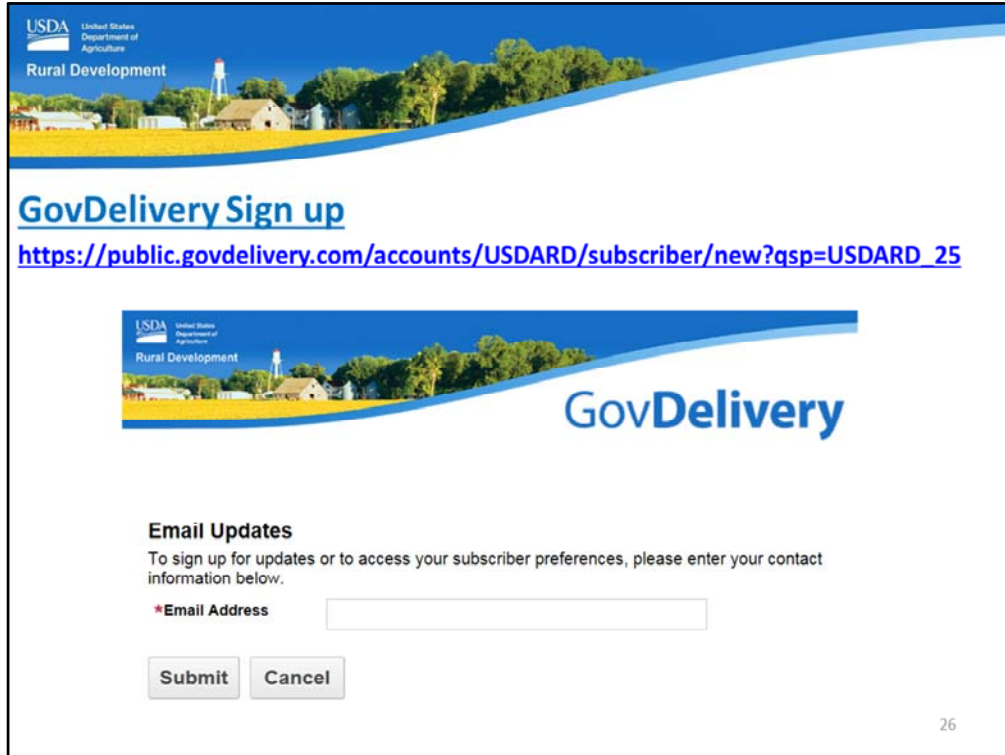
**Imported files or manual data entry**

- 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

Regardless of the data entry method:

- Data entered must meet the program regulation and the technical handbook requirements.
- All data entered must have supporting documentation retained.
- Loans may only be submitted to USDA when the USDA approved lender with GUS approval has fully underwritten the loan file and approved it.
- USDA is always available to assist with any questions from GUS users.



The screenshot shows the 'GovDelivery Sign up' page for the USDA Rural Development. At the top left is the USDA logo with the text 'United States Department of Agriculture' and 'Rural Development'. Below this is a banner image of a rural landscape with a yellow field, a white house, and a windmill. The main heading is 'GovDelivery Sign up' in blue, followed by a URL: [https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD\\_25](https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD_25). Below the URL is a smaller version of the USDA Rural Development banner. To the right of the banner is the 'GovDelivery' logo. Underneath the banner, the section is titled 'Email Updates' with the text: 'To sign up for updates or to access your subscriber preferences, please enter your contact information below.' There is a label '\*Email Address' followed by a text input field. Below the input field are two buttons: 'Submit' and 'Cancel'. In the bottom right corner of the page, the number '26' is displayed.

USDA United States Department of Agriculture  
Rural Development

## GovDelivery Sign up

[https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD\\_25](https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD_25)

USDA United States Department of Agriculture  
Rural Development

GovDelivery

### Email Updates

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

\*Email Address

Submit Cancel

26

Please sign up for GovDelivery messages. USDA sends out origination (including GUS) and servicing messages to alert lenders of new publications, clarifications, and additional program updates.

USDA United States Department of Agriculture  
Rural Development

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



27

Thank you for supporting the USDA Single Family Housing Guaranteed Loan Program! We appreciate the opportunity to help you serve more rural homebuyers!



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](mailto:program.intake@usda.gov).

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

  
EQUAL HOUSING OPPORTUNITY

28

This will conclude the training module. Thank you and have a great day!