Welcome to the Borrower GUS application page, presented by USDA's Single Family Housing Guaranteed Loan Program!

Training Objectives

- Borrower information
- Present address
- Mailing address, if applicable

The training objectives will review each section of the Borrower application page which include:
- Borrower information
- Present address and
- Mailing address.

At the top of the Borrower application page there is an important message in red which reads:

"If you have previously associated a credit report with this application in GUS, and you edit the First Name, Middle Name, Last Name, SSN, or Date of Birth for any applicant then you will be required to associate an updated credit report with the application on the Credit/Underwriting page.

If you upload documents for an applicant in GUS, and later edit that applicant's SSN, then you will be required to upload the documents again at the Upload Documents page.

Borrower information collected by USDA will pre-fill Form RD 3555-21 "Request for Single Family Housing Loan Guarantee" (available on the Request Forms page)."

In short: Changes to critical data in GUS may require a new credit report or the upload of corrected documents to coincide with these new data entries. Take care when deciding to add a middle initial, or make minor changes that would require potentially extensive documentation updates.

Under "Borrower Information" please complete the following as applicable:
- First Name
- Middle Name
- Last Name
- Suffix
- SSN
- Marital Status: Married, Separated, Unmarried
- Date of Birth
- Number of Dependents

The "Present Address" section will capture:
- Present Address
- City
- State/Zip
- Own/Rent: Options include Live Rent Free, Own, and Rent.
- Years/Months at Present Address

When completing the "Present Address" section for the co-borrower, if their information is the same as the borrower, the user may select the "Same as Primary Borrower Address." The address data fields will complete. The user may then select the appropriate responses for "Own/Rent" and "Years/Months at Present Address."

If a "Mailing Address" may be entered if this is different from the present address.

This application page does not capture any previous addresses, but these may be entered on the 1003 Uniform Residential Loan Application available on the "Request Forms" application page.

If a coborrower needs to be removed, the user may select "Delete Co-Borrower."

If additional co-borrowers need to be entered, users may select "Insert More Borrowers/CoBorrowers."

Users may "Save" the application when all data entry is complete.
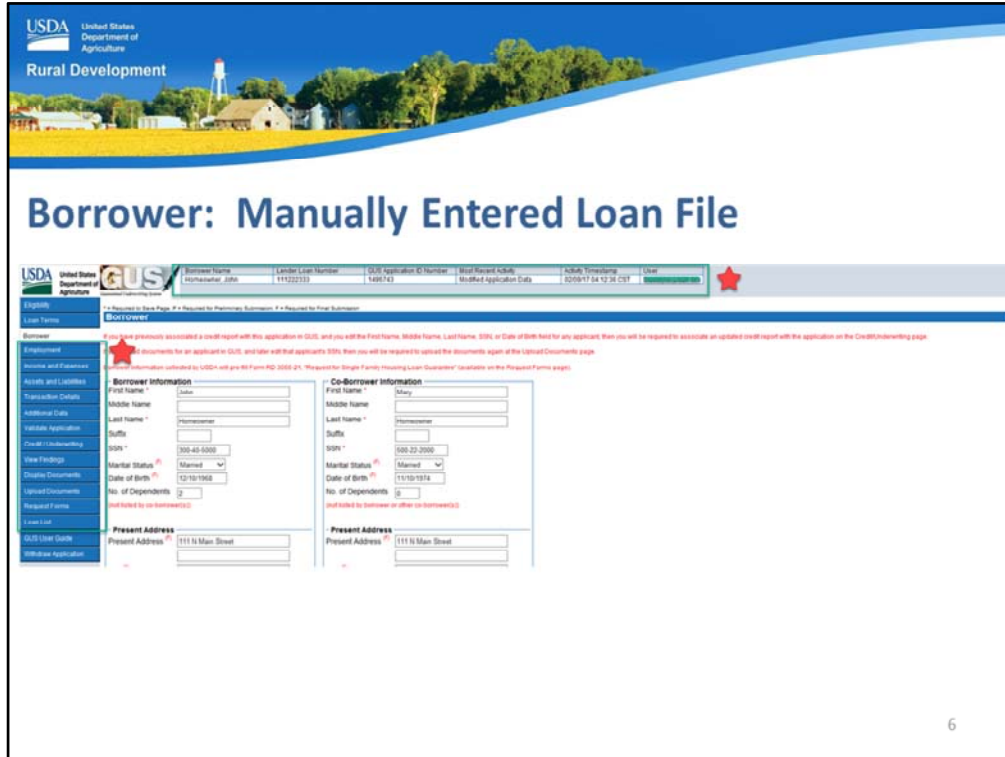
If the GUS application was manually entered by the user, and not imported from an LOS system, once the Borrower application page is completed the following will occur:
1. The loan application will be saved in GUS,
2. The Borrower Pane will be completed at the top of the application page, and
3. The GUS Navigation toolbar located on the left side of the application page will now allow the user to explore additional GUS application pages.

Loan files that are imported from an eligible LOS will automatically be saved, display most items on the borrower pane, and allow the user to navigate through all application pages.

The Borrower Pane lists the following:
- Borrower Name

- Lender Loan Number, this is the loan number the lender assigned the loan on the "Loan Terms" application page

- GUS Application ID Number: this number is randomly assigned to the application by GUS.

- Most recent activity: GUS will state the most recent actions taken on the GUS application such as modified loan data or preliminary and final underwriting submissions.

- Activity Timestamp: the time of the most recent activity will also be displayed. This will assist USDA and lenders to track file progress.

- User: The user that performed the most recent activity will display. This proves rather difficult to defend an "I didn't do that" situation.

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.

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

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