




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



USDA United States Department of Agriculture
Rural Development

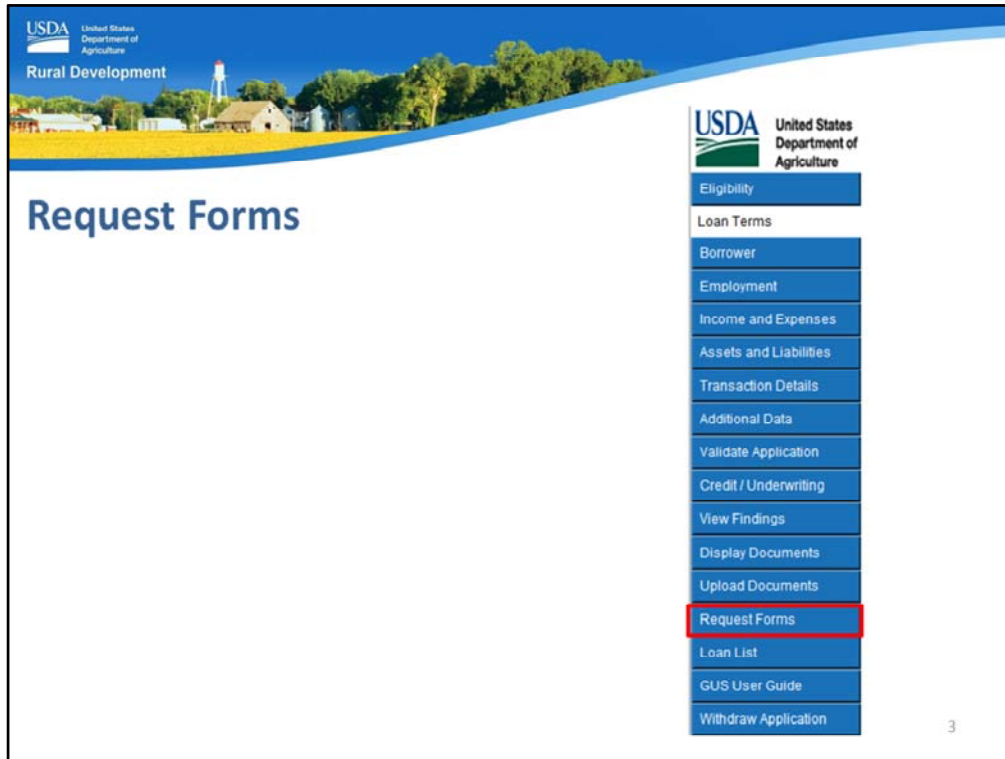
Training Objectives

- Forms
 - 1003 Uniform Residential Loan Application
 - 3555-21 Request for Single Family Housing Guarantee

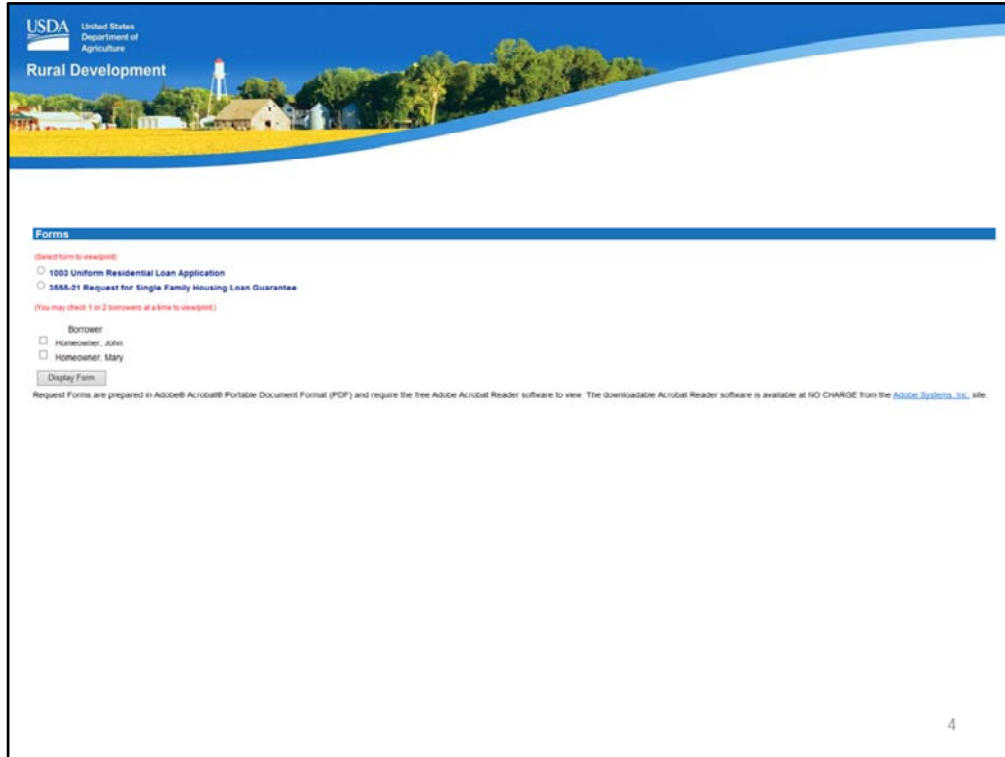
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The training objectives will review each form available to download or print on the “Request Forms” application page:

- 1003 Uniform Residential Loan Application and
- Form RD 3555-21 Request for Single Family Housing Guarantee.



The "Request Forms" application page is accessible from the GUS Navigation Toolbar.



The Forms application page displays the two available forms for the user to select. The red message states *“Select form to view/print.”*


The radio buttons allow you to select one form to view, complete any missing data fields, and print. Users may select one form.

The next red message states *“You may check 1 or 2 borrowers at a time to view/print.”*

Under “Borrower” each applicant to the loan will be listed. Users may select the borrower(s) to display on the form.

When the form and borrowers have been selected, choose “Display Form.”

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Forms

(Select form to view/print)

1003 Uniform Residential Loan Application

3555-21 Request for Single Family Housing Loan Guarantee

(You may check 1 or 2 borrowers at a time to view/print.)

Borrower

Homeowner, John

Homeowner, Mary

Display Form

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In this example the 1003 has been selected for the form, with John and Mary Homeowner to be listed.



Uniform Residential Loan Application

Note: This application is required to be completed for the application of the Uniform Residential Loan Application and is applicable to all borrowers and co-borrowers who are applying for a mortgage loan. This application is not to be used for other types of loans. The borrower is responsible for providing accurate information and for signing this application. The borrower is responsible for providing accurate information and for signing this application. The borrower is responsible for providing accurate information and for signing this application.

If there are applications for your credit, borrower and co-borrower each signs that no other is made for your credit (page 1 only).

Section I: TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Other Other Other Other Other

Section II: PROPERTY INFORMATION AND PURPOSE OF LOAN

Primary Residence Second Home Investment Property Other

Section III: BORROWER INFORMATION

Section IV: EMPLOYMENT INFORMATION

Section V: CO-BORROWER INFORMATION

Section VI: SIGNATURES

Section VII: NOTES

Match data to GUS entries

The 1003 will display. It is a fillable pdf form. All data fields that can be filled in from the data captured in the GUS application pages will be completed. The user may continue to edit and complete as applicable.

This slide displays only the first page of the 1003, all additional pages are available when this form is selected.

The data entries on the 1003 loan application should match the data entries in GUS.



Form RD 3555-21 (Rev. 06-11) UNITED STATES DEPARTMENT OF AGRICULTURE RURAL DEVELOPMENT RURAL HOUSING SERVICE Form Approved OMB No. 0713-0179

REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

Approved Lender (OMBINA, LENDING)	Approved Lender Tax ID No. 588811770
Company Name: Two	Approved Lender E-mail: khalid@two12.lending.com
Phone Number: (314) 390-8522	Fax Number: (314) 335-6577
Does any applicant (Y/N)	TRG Tax ID No.

Applicant Information (Please complete, print, or mark as appropriate)

Name: <u>Somerville, John</u>	Name: <u>Mary</u>
SSN: <u>***-**-****</u> Date of Birth: <u>12-12-1969</u>	SSN: <u>***-**-****</u> Date of Birth: <u>11-10-1974</u>
U.S. Citizen: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	U.S. Citizen: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Purchaser/Resident/Qualified Adult: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Purchaser/Resident/Qualified Adult: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Veteran: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Disabled <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Veteran: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Disabled <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Gender: <input type="checkbox"/> M <input checked="" type="checkbox"/> F First Time Homebuyer: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Gender: <input type="checkbox"/> M <input checked="" type="checkbox"/> F First Time Homebuyer: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Ethnicity: (Check only One Box) <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: (Check only One Box) <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
(Check as many boxes as applicable) Race: <input checked="" type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	(Check as many boxes as applicable) Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White
Marital Status: <input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	Marital Status: <input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried
The applicant: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No does not have a relationship with any current Rural Development employees. Explain:	The applicant: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No does not have a relationship with any current Rural Development employees. Explain:
Applicant's Credit Score: <input type="checkbox"/> <input type="checkbox"/> No Score	Co-Applicant's Credit Score: <input type="checkbox"/> <input type="checkbox"/> No Score
CANIS #	CANIS #
GEASAP Evaluation: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (check Yes if you only re-evaluated, otherwise check No) Date GEASAP Checked: <u>05-05-2017</u>	

ANY ADDITIONAL APPLICANTS MUST BE FULLY DOCUMENTED ON A SEPARATE FORM

Property Address: 137 N. 9th St. County: Willamette

City, State, Zip Code: Medford, 97504, 97504

Is this a Refinance Loan? No Yes If Yes, refinance loan is an RD Single Family Housing Guaranteed Loan Direct Loan

1a. Number of persons in the household: 8 1b. Number of dependents under age 18 or full-time students: 2

2a. Current annual income for the household is: \$65,659.09 2b. Current adjusted income for the household is: \$59,759.09 (See page 1 for determination of gross income)

3. PITI ratio: 28.65% TOTAL DEBT ratio: 29.58%

4. We propose to loan: \$144,444.44 for 30 years at a fixed % per annual with payments (P&I) of: \$731.89 per month

5. The interest rate is based on the: Federal Reserve rate: 10-10-2017 (required to be completed)

6. The interest rate is locked in until:

NOTE: If the interest rate increases at loan closing, the loan must be re-underwritten and this document must be re-certified.

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

7. The applicant is unable to secure the necessary conventional credit without a Rural Development guarantee upon reasonable rates, terms, and conditions in which the applicant could reasonably be expected to fully: (See 7 CFR 2025.10-1-2005 Chapter 8 and 9 for conventional credit definition)


9. Loan funds will be used for the following purposes:

Purchase / Refinance Amt:	
Financial Loan Closing Costs:	
- Request/Other:	
- Guarantee Fee:	\$1,644.44
Total Request:	\$1,644.44

Match data to GUS entries

This is an example Form RD 3555-21 Request for Single Family Housing Loan Guarantee. This is also a fillable pdf. GUS application data will pre-fill many data fields. The user may continue to edit and complete as applicable.

The data entries on the 3555-21 should match the data entries in GUS.



Form 820-3555-21
(Rev. 06-15)

Applicant: _____ Date: _____ Co-Applicant: _____ Date: _____

Certifications CERTIFICATION

Approved Lender Certification

In order to induce the Agency to issue the requested guarantee, we certify that we have originated the loan in compliance with all Agency loan requirements. This form contains or is supplemented with all information required by 7 CFR § 3555.107(c) and further clarified in Chapter 15 of 16B-1-3555 of 7 CFR 3555.

Lender's Authorized Representative Signature / Title

Date

Name of Authorized Representative

Title/Company

Applicant(s) Acknowledgments and Certifications

CERTIFICATION: As the applicant, I certify to the best of my knowledge and belief, (1) I am not presently delinquent, suspended, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) I have not within a three-year period preceding this proposed loan concealed or had a civil judgment rendered against me for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, state, or local) transaction or contract under a public transaction or commission of embezzlement, theft, bribery, infidelity, or distribution of records, making false statement, or receiving stolen property; (3) I do not have an outstanding judgment lien on any property for a debt in favor of the United States which was obtained or any Federal court other than the United States Tax Court; and (4) I am not delinquent on any outstanding debt to the Federal Government (excluding any Federal Tax debt).

I (we) acknowledge this loan will be subject to payment of an annual fee by the Lender. The Lender may pass this fee on to me (us). I (we) understand that the annual fee for the first year is calculated when the loan is closed based upon the loan amount. Thereafter, the annual fee is calculated every 12 months based upon the average scheduled amortized unpaid principal balance. Billing for the annual fee will begin 12 months from the closing of the loan.

I AM (ARE) unable to provide the housing I (we) need on my (our) own account, and I am (we are) unable to secure the credit necessary for this purpose from other sources upon terms and conditions which I (we) can reasonably justify. I (we) certify that the statements made by me (us) in this application are true, complete and correct to the best of my (our) knowledge and belief and are made in good faith to obtain a loan.

WARNING: Section 1051 of Title 18, United States Code provides: "Whoever, in any matter within the jurisdiction of any Department or Agency of the United States knowingly and willfully falsifies, omits or conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both."


Each of the undersigned hereby acknowledges having read all pages of this document as it relates to information regarding the **PRIVACY ACT** and a **NOTIFICATION TO APPLICANT ON USE OF FINANCIAL INFORMATION FROM FINANCIAL INSTITUTION**.

_____ Borrower, John Print Applicant's Name	_____ Applicant's Signature	_____ Date
_____ Borrower, Mary Print Co-Applicant's Name	_____ Co-Applicant's Signature	_____ Date

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This is the second page of the 3555-21. It contains the “Approved Lender Certification” that the loan file has been originated and underwritten in compliance with all USDA regulations.

The second portion of the certification is “Applicant Acknowledgments and Certifications.” Each applicant must read the terms of the certification before they sign to ensure they agree.



Common Issues: Data missing/does not match

- Loan amount
- Interest rate
- Income (annual, adjusted, and repayment)
- Number of household members
- No signatures
- Blank data fields applicable to request

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Some common issues that USDA encounters on the loan application and Form 3555-21 include missing data and data that does not match the data entered into GUS. This includes but is not limited to:

- Loan amount
- Interest rate
- Income
- Number of household members
- Missing signatures, and
- Blank data fields that are applicable to the loan request.

Please review these forms for completeness to ensure a more efficient and timely loan file review.

**United States
Department of
Agriculture**

Rural Development

Form RD 3555-21
(Rev. 08-15)

Applicant: Brownlee, John Co Applicant: Brownlee, Mary

WORKSHEET FOR DOCUMENTING ELIGIBLE HOUSEHOLD AND REPAYMENT INCOME

Under instructions, determine eligible household income for the Single Family Housing Guaranteed Loan Program (SFHGLP) by documenting all sources of income for all household members. Clarify the basis for documenting all sources of income that is stable and dependable utilized to repay the loan.

Identify all Household Members	Age	Full-time Student Y/N	Disabled Y/N	Receive Income Y/N	Source of Income

ANNUAL INCOME CALCULATION (Consider annualized income for the last 12 months for all adult household members as described in SFH-2-011, Paragraph 3.1. Provide for investment/administrative expenses. <http://www.usda.gov/fsg/programs/sfhglp>)

1. Applicant (wages, salary, self-employment, commission, overtime, bonus, tip, royalty, child support, pension/retirement, social security, disability, final income, etc.). Calculate and record how the calculation of each income source/type was determined in the space below. \$ _____
2. Co-Applicant (wages, salary, self-employment, commission, overtime, bonus, tip, royalty, child support, pension/retirement, social security, disability, final income, etc.). Calculate and record how the calculation of each income source/type was determined in the space below. \$ _____
3. Additional Income to Primary Income (Substantial Allowance, Mortgage Differential, Military, Secondary Employment, Seasonal Employment, Unemployment). Calculate and record how the calculation of each income source/type was determined in the space below. \$ _____
4. Additional Adult Household Member (s) who are not a Party to the Title Primary Employment from wages, salary, self-employment, final income, etc. Calculate and record how the calculation of each income source/type was determined in the space below. \$ _____
5. Income from Assets (Income from Household assets as described in SFH-1-1005, "Chapter B"). Calculate and record how the calculation of each income source/type was determined in the space below. \$ _____

E. Annual Household Income (Total through 5) \$ _____

Form RD 3555-21
(Rev. 10-15)

Applicant: Brownlee, John Co Applicant: Brownlee, Mary

ADJUSTED INCOME CALCULATION (Consider qualifying deductions as described in SFH-4-2018, Paragraph 3.6)


7. Dependent Deduction (AAD) for each child under age 18, or full-time student attending school or disabled family member over the age of 18. \$ _____
8. AVAILER CARE EXPENSES (Deductible expenses for AVAILER 12 and under). Calculate and record the calculation of the deduction in the space below. \$ _____
9. Elderly/Disabled Household (1 household deduction of 3400 if 62 years of age or older, or disabled and a party to the title). \$ _____
10. Disability (Deductible expenses in excess of 3% of annual income. See SFH-1-2018, Paragraph 3.7.2 for eligibility). Calculate and record the calculation of the deduction in the space below. \$ _____
11. MEDICAL EXPENSES (Deductible household only. Deductible medical expenses in excess of 3% of annual income. See SFH-1-2018, Paragraph 3.8 for further information.) Calculate and record the calculation of the deduction in the space below. \$ _____

12. Total Household Deductions (Lines 7 through 11) \$ _____

13. Adjusted Annual Income (Line 6 minus line 12) Income cannot exceed Moderate Income Limit to be eligible for SFHGLP \$ _____

Modest Income Limit: _____ Date: _____ County: _____

The income worksheet is also part of Form RD 3555-21, therefore it will also be available for completion. Completing the worksheet in this format will ensure all calculations are legible and the form is complete.



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Rural Development

Form RD 3055-21
(Rev. 06-15)
Applicant: _____, _____ Co Applicant: _____, _____

MONTHLY REPAYMENT INCOME CALCULATION Consider stable and dependable income of parties to the note as described in RD 1-3055, Paragraph 8.4 through 8.9.

14. Stable Dependable Monthly Income (Parties to note only.) Calculate and report how the calculation of each income borrower was determined in the space below. Identify income type by party to note.

	Borrower	Co-Borrower	Total
Base Income	\$ _____ Calculation of Base Income: _____	\$ _____ Calculation of Base Income: _____	\$ _____
Other Income	\$ _____ Calculation of Other Income: _____	\$ _____ Calculation of Other Income: _____	\$ _____
Total Income	\$ _____	\$ _____	\$ _____

15. Monthly Repayment Income (Enter total of 14)

Prepared by (Signature): _____
Name (Print): _____
Title: _____
Lender: _____
Date: _____


Taxing ID: _____

Match data to GUS entries

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This slide displays the final portion of the income worksheet. This sheet is verifying the annual, adjusted, and repayment income for the proposed loan, therefore it must be signed by the agent that has prepared it.

The income worksheet is a record of the approved lender's calculation of annual, adjusted, and repayment income. These calculations must match the data entries in GUS.



Common Issues: Data missing/does not match

- Household information
- Different calculations from GUS
- Missing calculations
- Missing signature
- Blank data fields applicable to request

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Some common issues that USDA encounters on the income worksheet include missing data and data that does not match the data entered into GUS. This includes but is not limited to:

- Household information
- Differing calculations from those entered in GUS (keep in mind GUS automatically rounds some figures, so flexibility is allowed)
- Missing calculations
- Missing signatures, and
- Blank data fields that are applicable to the loan request.

Please ensure the income worksheet is thoroughly reviewed to keep loan file reviews on track!

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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.

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



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

 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.

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