


Welcome to GUS Underwriting Findings Report, presented by USDA's Single Family Housing Guaranteed Loan Program!



USDA United States Department of Agriculture  
Rural Development

## Training Objectives


Underwriting Findings Report

- Underwriting Recommendation
- Underwriting Analysis Report
- Credit Report

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The objectives of the training will review the GUS Underwriting Findings Report which includes:

- Underwriting Recommendation,
- Underwriting Analysis Report, and
- Credit Report.



**GUS UNDERWRITING FINDINGS REPORT**

**UNDERWRITING SUMMARY**

**Underwriting Recommendation: ACCEPT / ELIGIBLE**

Property Eligibility	ELIGIBLE	Primary Borrower	
Income Eligibility	ELIGIBLE	Submission Type	Final
Loan Eligibility	ELIGIBLE	Submission Date	12/22/2015
Borrower Eligibility for:		Submitted By	Richard
Loan Risk Evaluation	ELIGIBLE	Loan Status	Pending
Borrower Risk Evaluation	ACCEPT		

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Lender Name	
Lender Tax Id	
USDA Assigned Branch Nbr	001
Lender Loan Number	00010
GUS Application ID Number	154

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**MORTGAGE INFORMATION**

LTV	101.8950%	Note Rate	3.875%
PTI Ratio	27.6592%	Monthly PTI	\$719.14
		Other Monthly Debt	\$348.00
TD Ratio	41.0438%	Total Monthly Debt	\$1,067.14
Loan Amount	\$122,262.00	Amortization Type	Fixed
Sales Price	\$118,900.00	Loan Purpose	Purchase
Appraised Value	\$120,000.00	Refinance Purpose	N/A
Monthly MCC	\$0.00	Payment Shock	N/A
Temporary Buydown	No	Cash Reserves	\$0.00
		Months of Cash Reserves	0

- The GUS Underwriting Findings Report will take all of the data that has been entered on the eight GUS application pages and
1. Provide an underwriting recommendation based on the data entered into GUS
  2. Provide a property and income eligibility determination
  3. Organize the data into an easy to review package. Users can easily identify potential errors or transposed digits, and follow documentation guidance to assist the lender in putting together a complete loan application.



**GUS UNDERWRITING FINDINGS REPORT**

**UNDERWRITING SUMMARY**

**Underwriting Recommendation: ACCEPT / ELIGIBLE**

Property Eligibility	ELIGIBLE	Primary Borrower	[REDACTED]
Income Eligibility	ELIGIBLE		
Loan Eligibility	ELIGIBLE	Submission Type	Final
Borrower Eligibility for:		Submission Date	12/22/2015
Alridge, Jennifer	ELIGIBLE	Submitted By	Richard [REDACTED]
Loan Risk Evaluation	ACCEPT	Loan Status	Pending
Borrower Risk Evaluation			
Alridge, Jennifer	ACCEPT		

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Lender Name	[REDACTED]
Lender Tax Id	[REDACTED]
USDA Assigned Branch Nbr	001
Lender Loan Number	00010 [REDACTED]
GUS Application ID Number	154 [REDACTED]

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When a successful preliminary or final underwriting submission is completed, the Underwriting Recommendation will be displayed at the top of the GUS Underwriting Findings Report. In this example the recommendation is "Accept/Eligible".




**GUS Underwriting Recommendation**  
Credit, Capacity, Collateral

<b>Accept</b>	<ul style="list-style-type: none"> <li>• NOT a loan approval</li> <li>• Acceptable credit risk</li> </ul>
<b>Refer</b>	<ul style="list-style-type: none"> <li>• Human review required</li> <li>• Risk layers identified</li> </ul>
<b>Refer with Caution</b>	<ul style="list-style-type: none"> <li>• Human review required</li> <li>• Multiple risk layers identified</li> </ul>
<b>Ineligible</b>	<ul style="list-style-type: none"> <li>• Does not meet regulations</li> <li>• Cannot be submitted to USDA</li> </ul>

**Verify all data to support recommendation**

The GUS Underwriting Recommendation is delivered in two parts. The first portion specifically addresses credit, capacity, and collateral. Potential determinations are:

- **Accept:** Remember: GUS IS NOT A LOAN APPROVAL MACHINE. An Accept recommendation indicates that GUS has assessed the loan as an acceptable credit risk.
- **Refer:** GUS has identified risk layers within the loan file, therefore human review is required for a more thorough underwrite of the file.
- **Refer with Caution:** GUS has identified multiple layers of risk, and human review is most definitely required.
- **Ineligible:** The loan does not meet regulations. For example, the debt to income ratios are too high to qualify for a ratio waiver request. The loan file cannot be submitted to USDA for review.



**GUS Underwriting Recommendation**  
Property, Income, and Applicant


<b>Eligible</b>	<ul style="list-style-type: none"> <li>Meets regulatory requirements</li> </ul>
<b>Ineligible</b>	<ul style="list-style-type: none"> <li>One or more regulatory requirements is not met</li> </ul>
<b>Unable to Determine</b>	<ul style="list-style-type: none"> <li>Property cannot be located</li> <li>System may be unavailable</li> </ul>

**Verify all data to support recommendation**

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The second part of the underwriting recommendation is specifically for property, income, and applicant eligibility. Potential results include:

- **Eligible:** Regulatory requirements are met.
- **Ineligible:** The property may be located in an ineligible area, the applicant may be over the adjusted annual income limit, or the applicant may have characteristics that render them ineligible.
- **Unable to Determine:** The property cannot be located with the online mapping system. Users should contact USDA for assistance.



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Borrower Eligibility for:	ELIGIBLE	Submitted By	Richard
Loan Risk Evaluation	ACCEPT	Loan Status	Pending
Borrower Risk Evaluation	ACCEPT		

Lender Name: [REDACTED]  
 Lender Tax Id: [REDACTED]  
 USDA Assigned Branch Nbr: 001  
 Lender Loan Number: 00010  
 GUS Application ID Number: 154


**MORTGAGE INFORMATION**

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If you do not receive the underwriting recommendation from GUS that you anticipated, review the section below the recommendation for potential clues.

GUS provides a breakdown of:

- Property Eligibility
- Income Eligibility
- Loan Eligibility
- Borrower Eligibility
- Loan Risk Evaluation, and
- Borrower Risk Evaluation.



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Borrower Eligibility for:		Submitted By	Richard [REDACTED]
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GUS will also display:

- Primary Borrower
- Submission Type
- Submission Date
- Submitted By, and
- Loan Status.





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The lender information section will include:

- Lender Name
- Lender Tax ID
- USDA Assigned Branch Number
- Lender Loan Number, and
- GUS Application ID Number.

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**UNDERWRITING SUMMARY**

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Sales Price	\$118,900.00	Refinance Purpose	N/A
Appraised Value	\$120,000.00	Payment Shock	N/A
Monthly MCC	\$0.00	Cash Reserves	\$0.00
Temporary Buydown	No	Months of Cash Reserves	0

The Mortgage Information section includes a brief overview of important underwriting information.

- LTV: Loan To Value,
- PITI Ratio: Principal, Interest, Taxes, and Insurance ratio,
- TD: Total Debt ratio,
- Loan Amount: The total loan amount requested by the lender,
- Sales Price: Contract sales price of the collateral,
- Monthly MCC: The monthly amount of a Mortgage Credit Certificate should be displayed, and
- Temporary Buydown: This will display Yes or No.


The middle column displays the Total Debt calculation: Monthly PITI + the total monthly amount of Other Monthly Debt obligations = Total Monthly debt.

The third column lists:

- Note Rate
- Loan Type
- Loan Term
- Amortization Type
- Loan Purpose
- Refinance Purpose, if applicable,
- Payment Shock,

- Cash Reserves, and
- Months of Cash Reserves. Some asset types are not eligible to be included in the cash reserve calculation. Handbook Chapter 9 includes more details.

When briefly reviewing a loan typically the ratios, payment shock and months of cash reserves are the sweet spots on this section.



**PROPERTY INFORMATION**

Property Address 607 N Otis St, Marion, IL 62959

**Subject property is located in an eligible area.**

**PROPERTY ELIGIBILITY FINDINGS**

There were no property eligibility findings issued.

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**INCOME ELIGIBILITY**

County	Williamson
Metropolitan Area (MSA)	Williamson County
Number of People in Household	4
Is Loan Applicant or Co-Applicant age 62 or older?	No
Annual Medical Expenses	\$0.00
Medical Care Deductions	\$0.00
Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater	2
Annual Child Care Expenses	\$6,000.00
Annual Allowable Child Deduction	\$960.00
Are there any Disabled Persons living in the household?	No
Annual Disability Expenses	\$0.00
Total Household Income	\$66,660.00
Allowable Adjustments	\$6,960.00
Adjusted Household Income (Round to nearest \$10)	\$59,700.00
Maximum Allowable Adjusted Household Income	\$76,050.00

**INCOME ELIGIBILITY FINDINGS**

There were no household income eligibility findings issued.

If there are any eligibility issues with the property they will be listed under the “Property Information” section.

The “Income Eligibility” section will state the data entered on the Eligibility application page:

- County and MSA
- Number of People in Household
- Adjusted Income Questions and Entries for: Elderly Household, Medical Expenses and Deductions, Dependents, Childcare Expenses, Disabled Household Members, and Disability Expenses.
- Total Household Income
- Allowable Adjustments
- Adjusted Household Income (Rounded to the nearest \$10), and
- Maximum Allowable Adjusted Household Income: GUS will display the maximum income limit based on the State/County/MSA

If there are any income eligibility findings they will be listed in this section of the underwriting findings report.

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**LOAN/APPLICANT ELIGIBILITY**

**Loan Eligibility Finding(s)**  
STATUS  
 There were no loan eligibility findings noted.

**Eligibility Finding(s) For** STATUS  
CAVRS Number

**ELIGIBLE**  
 There is no eligibility finding for Homeowner John.

**Eligibility Finding(s) For** STATUS  
CAVRS Number

**ELIGIBLE**  
 There is no eligibility finding for STATUS.

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**LOAN/APPLICANT RISK**

**Loan Risk Finding(s)**  
STATUS  
 A review of the mortgage loan application reveals the following:

- STATUS has a credit score of 6. Loan must be manually underwritten by the lender and submitted to HQ for review. A credit exception based in HQ-1-2015 Chapter 10.6 must be recorded by the lender on the underwriting analysis if any indicators of adverse credit are present on the credit report. Applicant provided documentation in support of an approved credit exception must be included in the manual submission to HQ (if applicable).

**Risk Finding(s) For** STATUS  
 There is no risk finding for STATUS.


**Risk Finding(s) For** STATUS  
 There is no risk finding for STATUS.

If the rendered underwriting recommendation is Refer, Refer with Caution, or Ineligible, Review the “Loan/Applicant Eligibility” and “Loan/Applicant Risk” sections for additional details.

There may be data entry errors that can be corrected to change the uw recommendation. There may also be other issues with the loan file that cannot be overcome.

In this example there are no loan eligibility findings but there are loan risk findings, specifically a low credit score for the named applicant. This is not a rejection of the loan file, but GUS is alerting the lender to risks associated with the application that require additional underwriting review and documentation.





**RURAL DEVELOPMENT'S REQUIRED CONDITIONS**

**Prior To Final Submission**  
There are no USDA required conditions prior to final submission.

**Prior To Conditional Commitment**


1. **ACE - Administrative Approval Review:** The agency must complete an Administrative Approval Review and complete Form RD 1002-15. If concerns are detected during the review, the approval report should be referred to an Agency licensed appraiser for a technical desk and/or technical field review of the appraisal.
2. **ACE - Civil Rights/Equity:** The agency must review property eligibility and verify property is located within an eligible rural area.
3. **ACE - Request for Lender Certification:** Ensure the lender provided a Notarized, signed, promissory, or signed Form RD 1002-21 with an applicant signature.
4. **ACE - Environmental Review:** The agency must complete an environmental review at groundlevel with RD Instruction 1004-23. Environmental reviews are not required for refinance transactions unless the agency is aware of an environmentally sensitive situation such as a chemical spill, hazardous material waste, etc.
5. **31000 - Third Party Organism (TPO) Exits:** A TPO has been identified on this application. The TPO identified currently exists in GUS. Verify the TPO's property address entered into GUS corresponds with a branch address in GUS. If not, add a new branch in GUS reflective of the TPO's property address. TPO data is readily available on the Transaction Detail page in GUS.
6. **31000 - Lender of a NonPurchasing Source (NPS):** Except for algorithms specifically excluded by state law, the state of a NPS must be included in the applicant's total debt info when the subject property is located in a community property state. The credit history of a NPS is not a reason to deny a loan application. If applicable, review the provided debt credit report. Ensure appropriate debt obligations are listed in the liability section. If eligible state law is missing, request the loan back to the lender for correction and submit underwriting recommendation. The repayment of NPS debts by the lender on the Asset and Liability page in GUS will not require the lender to downgrade an automated underwriting recommendation of ACCEPT.
7. **10000 - Annual Fee GUS:** Ensure the annual fee for the first year of the loan is correctly submitted on Form RD 1002-10, "Collateral Commitment for Single Family Housing Loan Issuance."
8. **31000 - Applicant Information:** The applicant/applianant information entered into GUS does not match existing information on file in GUS. Please review details noted under the lender's required conditions for rule 31000. The applicant/applianant with differences below.

**Prior To Closing**  
There are no USDA required conditions prior to closing.

**Prior To Guarantee**

1. **ACE - Lender Certification:** Confirm the lender has certified by signature on Form RD 1005-10 or electronically in the Agency's Lender Loan Closing system, that all of the requirements of 7 CFR 20023 have been met and that all of the requirements listed on the conditional commitment (Form RD 1005-10 and any Attachment to Form RD 1005-10) have been satisfied.
2. **10000 - Annual Fee LHO:** Ensure Form RD 1005-10, "Loan Note Guarantor" is populated with the correct annual fee percentage.

“Rural Development’s Required Conditions” refers to what USDA is responsible for Prior to Final Submission, Prior to Conditional Commitment, Prior to Closing, and Prior to Guarantee. Lenders do not have to review these conditions.



**GUS UNDERWRITING ANALYSIS REPORT**

**PROPERTY INFORMATION**

Property Address	106 CEDAR BREEZE LANE, [REDACTED]	Estate Held In	Fee Simple
Property Appraised Value	\$120,000.00	RHS Thermal Indicator	
Sales Price	\$118,900.00	HUD Compliance Indicator	Yes
Purchase is	Existing	Property Type	Detached Housing
Type of Construction	On Site		

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**REPAYMENT INCOME**


	[REDACTED] Jennifer
Base Employment Income	\$2,600.00
Overtime	\$0.00
Bonuses	\$0.00
Commission	\$0.00
Dividends/Interest	\$0.00
Other Income	\$0.00
Net Rental Income	\$0.00
<b>Total Repayment Income</b>	<b>\$2,600.00</b>

The second part of the GUS Underwriting Findings Report is the “GUS Underwriting Analysis Report.” Data captured on the previous GUS application pages will be organized to ensure the ease of review of all data fields completed.

The “Property Information” section allows users to ensure the appraisal value matches the appraisal obtained for the property and the correct transaction has been selected.

Under “Repayment Income” users can review the income types that have been entered as stable and dependable sources to support the mortgage request. Many income types are not eligible for consideration under 3555.152(a) if they cannot be properly documented and supported.





**EXPENSES**

**Housing Expenses**

	Current	Proposed
Rent	\$0.00	
First Mortgage (P&I)	\$0.00	\$574.92
Other Financing (P&I)	\$0.00	\$0.00
Hazard Insurance	\$0.00	\$66.92
Real Estate Taxes	\$0.00	\$26.77
Annual Fee for First Year		\$50.63
Homeowner Association Dues	\$0.00	\$0.00
Other	\$0.00	\$0.00
Less Monthly Mortgage Credit Cert.		(\$0.00)
<b>Total Housing Expenses</b>	\$0.00	\$719.14

**Other Expenses**

Additional Expenses	\$0.00
Alterations, Improvements, Repairs (included in loan amount)	\$0.00
Liabilities	\$14,248.00
Liability Payments	\$348.00

**FUNDS**

Funds Required	\$1,520.10	Debts to Be Paid by Close	\$0.00
Subordinate Financing	\$0.00	Net Cash to Borrower	\$0.00
Available	\$1,520.10	Cash Reserves	\$0.00
Cash Back	\$0.00	Months of Cash Reserves	0

The “Expenses” section will break out Housing and Other Expenses.

- Housing Expenses will compare the applicant’s current housing expenses to the proposed expenses for the purchase of the new home.
- Other Expenses will total the outstanding debt from the credit report and Assets and Liabilities application page, and list the total monthly liability payment due.

The “Funds” section will calculate the funds due, funds available, cash back, debts to be paid at closing, and cash reserves. Some asset types are not eligible to reflect in the funds section. Please refer to HB-1-3555 Chapter 5 for more details.

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### CREDIT REPORT

**Homeowner, John**

Credit Report Status: Complete  
 Provider Name/Number of Request: Equifax Test / 912  
 Credit Report Type: Joint / New  
 Reference Number: V9KCN1  
 Date Issued: 03/03/2017  
 Date Last Updated: 03/03/2017  
 To View/Print credit report click here: [CREDIT REPORT](#)

**Homeowner, Mary**

Credit Report Status: Complete  
 Provider Name/Number of Request: Equifax Test / 912  
 Credit Report Type: Joint / New  
 Reference Number: V9KCN1  
 Date Issued: 03/03/2017  
 Date Last Updated: 03/03/2017  
 To View/Print credit report click here: [CREDIT REPORT](#)

The following credit score, as obtained by the credit agency selected by the user, was used as the indicator score:

Borrower	Credit Score	Credit Repository
Homeowner, John	No Score	
Homeowner, Mary	771	EXPERIAN


PREVIOUS    NEXT    PRINT    CLOSE

The “Credit Report” section will display the information regarding the type of credit report ordered, the date of the report, and the provider from where it was ordered.

The entire credit report may be accessed by selecting the “CREDIT REPORT” hyperlink.

The credit score selected by GUS that was used for underwriting purposes will be listed.

Users will have the ability to print the Underwriting Findings Report by selecting “Print” from the footer buttons at the bottom of the screen.



Borrower Name	Lender Loan Number	GUS Application ID Number	Most Recent Activity	Activity Timestamp	User
Homeowner, John	111222333	1496743	Requested Preliminary Submission	04/13/17 06:17:15 CDT	Employee Green Box

**GUS UNDERWRITING FINDINGS REPORT**

Submission Sequence Nbr: 9; Last Update: April 13, 2017 6:17:15 AM Central Time

**UNDERWRITING SUMMARY**

**Underwriting Recommendation: REFER / ELIGIBLE**

Property Eligibility	ELIGIBLE	Primary Borrower	Homeowner, John
Income Eligibility	ELIGIBLE		
Loan Eligibility	ELIGIBLE	Submission Type	Preliminary
Borrower Eligibility for:		Submission Date	04/13/2017
Homeowner, John	ELIGIBLE	Submitted By	Employee Green Box
Homeowner, Mary	ELIGIBLE	Loan Status	Pending
Loan Risk Evaluation	REFER		
Borrower Risk Evaluation			
Homeowner, John	ACCEPT		
Homeowner, Mary	ACCEPT		

When the GUS Underwriting Findings Report is printed at the top of the page under the borrower pane the following will be listed:

- Submission Sequence: A number will be listed to indicate how many times the application has been submitted for preliminary and final underwriting submissions.
- Last Update: The date and timestamp to reflect when the loan application had updated data fields or was submitted for a preliminary or final underwriting submission will display.

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## GovDelivery Sign up

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USDA United States Department of Agriculture  
Rural Development

### GovDelivery

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

\*Email Address

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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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Rural Development



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**



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EQUAL HOUSING OPPORTUNITY

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