Technical Bulletin
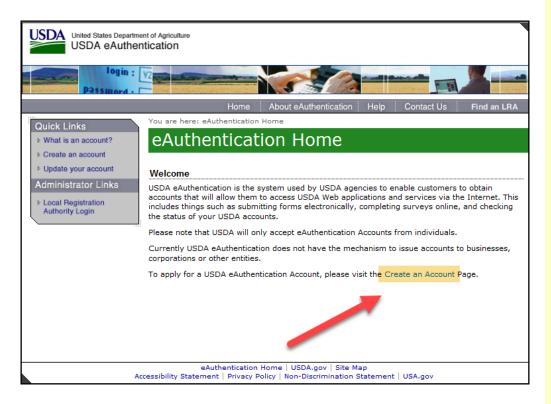# Lender Agent GUS Security Role

Contents

The USDA's Guaranteed Underwriting System (GUS) allows approved GUS lenders to assign mortgage brokers/loan correspondents with a security role of "Lender Agent" in the system. Users assigned a GUS security role of "Lender Agent" will be able to establish applications, order new/re-issue existing credit reports, and request preliminary underwriting recommendations on behalf of an approved lender. Approved lenders will remain responsible for uploading documents to USDA and requesting final submissions in GUS.

HOW DO I OBTAIN ACCESS TO GUS AS A LENDER AGENT?

"Lender Agent" users must complete a series of steps prior to gaining access to GUS as a "Lender Agent" of an approved USDA lender.

Create a Level 1 eAuthentication account (i.e. GUS logon credential). Users must navigate to https://www.eauth.usda.gov/mainPages/index.aspx and choose the option to "Create an Account". The user will proceed through a self-guided set of instructions to create a Level 1 eAuthentication account.

Once the Level 1 eAuthentication account has been established, the user will receive a confirmation email that requires action. The user must activate the account by clicking on a hyperlink included in the body of the confirmation email. Users will not be eligible for access to GUS until they have activated the account.

After activating the account, users must submit their Level 1 eAuthentication ID (just the ID; password should not be shared) to an approved USDA lender and request access to GUS. Specifically, a GUS Security Administrator for the approved USDA lender must create the user a security role of "Lender Agent" in the system. **NOTE**: USDA is not able to add individual "Lender Agent" users to the system.

When the user is successfully added to the system as a "Lender Agent" by an approved USDA lender, an auto-generated email notification will be sent to the user.

Technical Bulletin for Lender Agent (Lender)

ADDING USERS WITH "LENDER AGENT" SECURITY ROLE

A GUS Security Administrator for an approved USDA lender must add "Lender Agent" access for mortgage brokers/loan correspondents.

A **Security Role** of "Lender Agent" is available in GUS when setting up individual users. "Lender Agent" users can enter and process GUS applications on behalf of each lender they are setup under.

NOTE: "Lender Agent" users can only be associated with one lender agent organization (e.g. Mortgage Brokers ABC) however they can be associated with multiple approved lenders (e.g. Bank ABC, Bank XYZ, etc.).

The approved lender's GUS Security Administrator will have an extra step when establishing "Lender Agent" security roles in the system. The **Lender Agent ID** (i.e. nine-digit Federal Tax ID Number of the Agent's organization) must be entered. If the **Lender Agent ID** does not exist in USDA's system the approved lender's GUS Security Administrator will receive an error prompting them to contact the RD Help Desk to establish the **Lender Agent ID** in the system. Approved lenders should email the **Lender Agent Request Form** to rd.hd@stl.usda.gov to get broker/correspondent lender approved.

A Level 1 eAuthentication ID is required for all GUS security roles including "Lender Agent". Each GUS user must have their own eAuthentication ID (shared use of an eAuthentication account is not permitted).

Technical Bulletin for Lender Agent (Lender)

Security Roles Ordered in Descending Level of Administrative Functionality :	
Lender Representative with Final Submit Authority	Allows the user to enter applications into GUS and perform a preliminary and final submission of the application for all of the lender's branches.
Lender Representative	Allows the user to enter applications into GUS and perform a preliminary submission of the application for all of the lender's branches.
Lender Viewer	Allows the user view only capabilities of all applications associated with the lender Tax ID for all branches.
Branch Representative with Final Submit Authority	Allows the user to enter applications into GUS and perform a preliminary and final submission of the application for only the lender branch for which the user is associated.
Branch Representative	Allows the user to enter applications into GUS and perform a preliminary submission of the application for only the lender branch for which the user is associated.
Branch Viewer	Allows the user view only capabilities of all applications for the branch for which the user is associated.
Lender Agent	Allows the user to enter GUS applications on behalf of a Lender and perform preliminary submissions. When the Lender Agent has completed their portion of the application process, the Lender Agent will release the application to the Lender for underwriting processing.

Lender Agent Security Role Attributes

- User can have "Lender Agent" security role with multiple GUS approved lenders. In this instance, the user is prompted to choose which approved lender they will be associated with when signing into GUS. The lender association can be changed at any time during the GUS session in the left hand navigation menu.
- User can order/re-issue credit reports and request preliminary underwriting recommendations (final underwriting recommendation and document upload/display document features are not available to lender agents).
- Approved lenders have view-only capability of applications that are controlled by an authorized lender agent in GUS. Once the lender agent is ready to hand the application over to the approved lender, for underwriting and final submission to USDA, they must release control of the application to the lender at the GUS Credit / Underwriting page. Lender agent user will have view-only capability of the application after releasing control to the approved lender.
- An application cannot be released back to the lender agent once the approved lender has been given control. Any changes to GUS application data will be the responsibility of the approved lender.
- USDA approved lenders can act as a lender agent if they are working as a loan correspondent for another approved lender (i.e. the "Lender Agent" security role is not restricted to non-USDA approved lenders). **NOTE**: users that are associated to an approved GUS lender, with any security role that is not equal to "Lender Agent," are not eligible to be setup with a role of "Lender Agent" under the same eAuthentication credential. In this scenario the user will need two different eAuthentication credentials (i.e. one credential associated with an approved GUS lender and one associated with a lender agent organization).
- Applications established in GUS by a lender agent cannot be transferred to multiple approved lenders.

Technical Bulletin for Lender Agent (Lender)

Lender Agent Request Form

Please provide the following information to request a company be added to the USDA system for "Lender Agent" access to GUS. The request will then be forwarded to the National Office Resource Account to be approved and added. This should be done for each company/tax ID, not each individual user in the company.

CONTACT (Approved USDA Lender - Individual Point of Contact for Questions):
1.   Name_____
2.   Email address_____
3.   Phone Number_____

LENDER AGENT INFORMATION REQUIRED (Company):
4.   Agent ID (Organization's 9-Digit Federal Tax ID Number)_____
5.   Organization's Legal Name_____
6.   Full Mailing Address (street, city, state, zip code with + 4 digit zip code ext)

      _____
      _____
7.   Phone Number_____
8.   Lender Type (must be one of the following options):
      ____Commercial Bank
      ____Mortgage Loan Company
      ____Insurance Company
      ____Production Credit Association
      ____Federal Land Bank
      ____Credit Union
      ____Savings Bank
      ____Bank for Co-ops
      ____Small Business Investment Co
      ____Broker
      ____Other
      ____Non-Traditional
      ____Service Bureau
      ____State Housing Finance Agency
      ____Specialty Servicer