Rural Development
U.S. DEPARTMENT OF AGRICULTURE

GUS LENDER USER GUIDE

March 1, 2021

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1 About the System

1.1 Introduction

Welcome to the updated and improved Guaranteed Underwriting System (GUS), USDA's automated underwriting system for submitting and processing Rural Development Single Family Housing Guaranteed Loans. GUS allows lenders to electronically process loan applications and submit those applications to the Agency.

1.2 What's New in GUS?

It has been several years since GUS was updated. During that time, new IT and security standards have been put in place for all government agencies. The new GUS will incorporate these requirements while upgrading the system, which improves USDA's ability to serve its customers. Improvements to GUS include:

- **Compliance** – Fully complies with Mortgage Industry Standards Maintenance Organization (MISMO 3.4) and Uniform Residential Loan Application (URLA) industry standards for mortgage underwriting, as required by Fannie Mae, Freddie Mac, and Federal Government policy to support changes that have occurred in residential mortgage lending.
- **Security** – Data stored in GUS is secure and will continue to follow the guidelines of the Federal Information Security Modernization Act of 2014 (FISMA).
- **Stability** – Moving the system to a modern customizable platform improves stability and smooths the way for future upgrades, as needed.
- **Integration** – GUS will continue to integrate with other systems making it easier to retrieve credit reports, get CAIVRS number, verify eligibility of loans, and upload/import to USDA's Guaranteed Loan System (GLS).
- **Efficiency** – A modernized GUS is streamlined and serves more customers in less time. Usability for lenders and brokers is improved through a modernized GUS front-end intake process for loan applications. Data collection accuracy as required for the new URLA specifications and for Rural Development (RD) is met.

1.3 How to Use this Guide

This manual contains step by step guidance on how to complete guaranteed loan applications. Included throughout this document are annotated screenshots of the system with steps for completing each application screen. This document will be available online at the USDA LINC Training & Resource Library, which can be accessed via the following link: https://www.rd.usda.gov/page/usda-linc-training-resource-library.

This instructional guide only covers actions a user performs within GUS. Any systems and actions performed outside of GUS are not covered in this document.

2 Getting Started

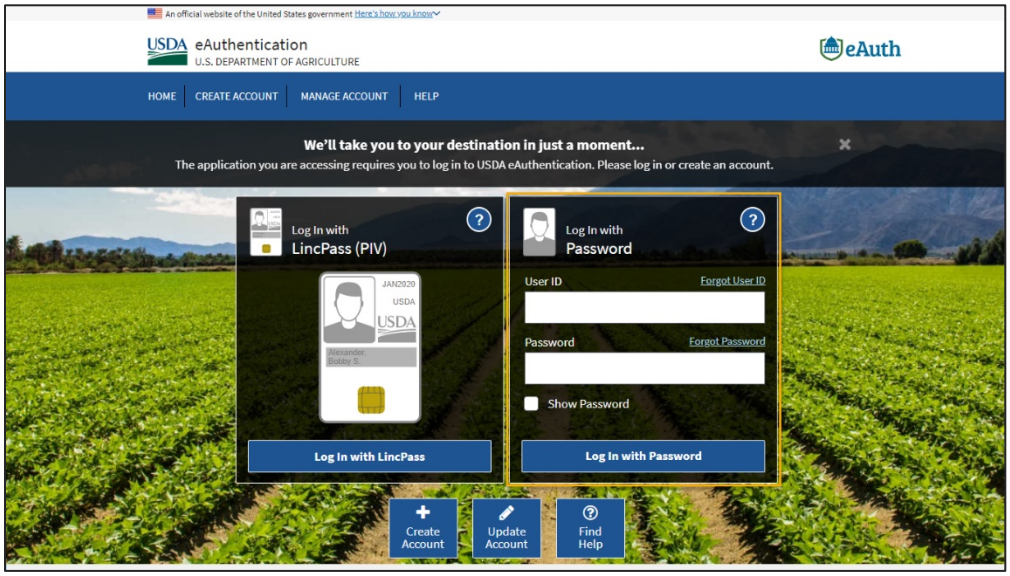
2.1 Account Set Up

Existing users will have the same level of permissions as the current GUS system. New accounts will be set up as needed. New users who have an active eAuthentication (eAuth) account and an existing role in the Application Authorization Security Management (AASM) system may log in to the GUS system. For additional information or questions, please refer to the *2.8 Contact Us* section.

2.2 Logging In to GUS

To access the GUS system as an unauthenticated external user, go to *<placeholder for hyperlink to GUS – Production environment>*. To log in to the GUS system, users must have an Unverified Identity (formerly called level 1) or Verified Identity (formerly called level 2) USDA eAuthentication (eAuth) account. For additional information on how to create a new or update an existing eAuth account, go to: https://www.eauth.usda.gov/mainPages/index.aspx.

Additionally, refer to the ***SFHGLP System Access and Security Guide***, available online at the USDA LINC Training & Resource Library which, can be accessed via the following link: https://www.rd.usda.gov/page/usda-linc-training-resource-library.



Logging in to GUS

From the USDA's eAuthentication page, enter your credentials in the "User ID" and "Password" fields, and then click the **Log In with Password** button.

Once the user is authenticated, the GUS *Home* page will appear.

For an authenticated external user who has already logged in through the eAuthentication page, clicking on *<placeholder for hyperlink to GUS – Production environment>* will automatically take the user to the GUS system *Home* page; refer to section *2.4 Home*.

2.3 Permissions and Roles

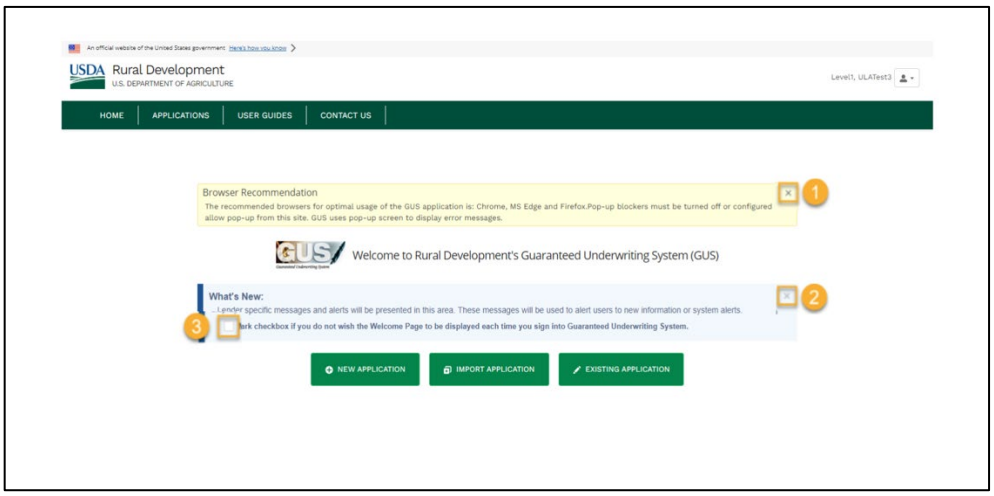
GUS has various roles within the system which grant different access to applications. The actions permitted range from viewing applications to entering information and submitting for final approval.

The table below outlines the actions that lenders can perform in the system. Lender users can view every branch within an organization, while Branch users are limited to their own branch.

	Lender	**Branch**
User Roles	For all branches within an organization	For specific branch(es) within an organization
Viewer	• Views applications associated with Lender Tax ID (for all branches) • Monitors loan applications in GUS	Same as the Lender but limited to the user's lender Branch only
Representative	• Imports applications • Manually enters loan application information • Performs preliminary submission • Typically, an originator or processor for their lender's organization	Same as the Lender but limited to the user's lender Branch only
Representative with Final Submit Authority	• Imports applications • Manually enters loan application information • Performs preliminary and final submissions • Confirms that loan information is accurate and consistent with documentation in the lender's mortgage loan file • Certifies the loan has been underwritten • Usually an underwriter or senior processor	Same as the Lender but limited to the user's lender Branch only
Lender's Security Administrator	• Imports applications • Manually enters loan application information • Performs preliminary and final submissions	Same as the Lender but limited to the user's lender Branch only
Lender Agent/Broker	• Manually enters loan application information on behalf of lender / branch organizations (through the Lender Agent affiliation) • Imports applications on behalf of lender / branch organizations (through the Lender Agent affiliation) • Performs preliminary submissions • Must release control of the application back to a Lender user for final submission	

2.4 Home

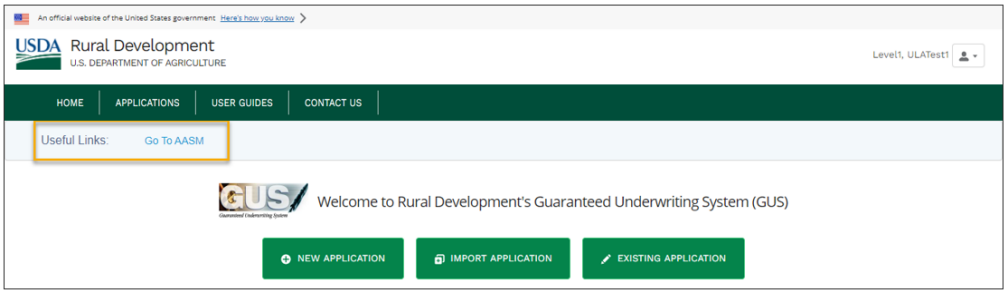
When users log in, they are greeted with the *Home* page screen which displays the "Browser Recommendation" message, the "Welcome Header" and "Welcome Message", and the system's main actions buttons. Both the "Browser Recommendation" and the "Welcome Message" banners may be dismissed. These will re-appear once the user returns to the *Home* page within the same login session or has logged out and logs back in. If the wording and verbiage on the "Welcome Message" is changed by an RD Employee, an updated "Welcome Message" will appear on the screen. After reading through the updated content, users can opt-out of seeing the new message on future logins by clicking the checkbox.



Steps

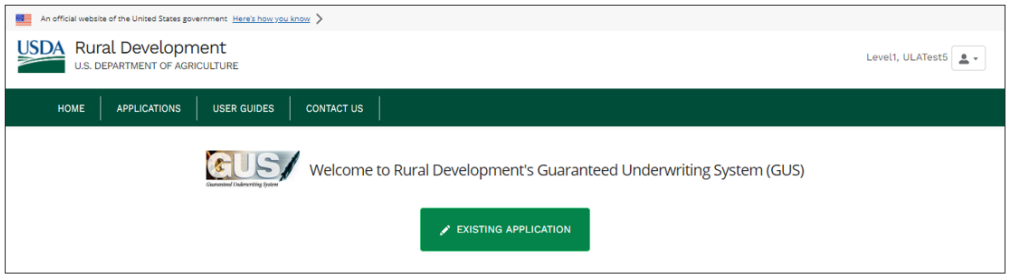
1. Click **X** to dismiss the "Browser Recommendation" banner.
2. Click **X** to dismiss the "Welcome Message" banner.
3. Click the "Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System." checkbox to opt-out of seeing the banner on future logins.

The *Home* page corresponds to the user's role. Examples are provided to illustrate the *Home* page for: Lender's Security Admin user, Lender Viewer and Branch Viewer users and Lender Agents/Brokers. See screenshot below.



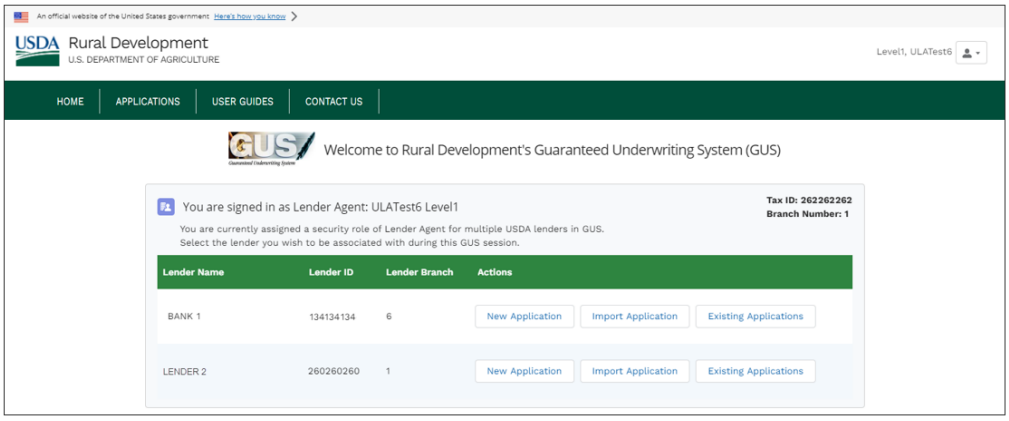
***Home* page for Lender's Security Admin user**

Branch Security Admin and Lender Security Admin users see a "Useful Links" banner, underneath the Navigation Bar, which contains a hyperlink to AASM.



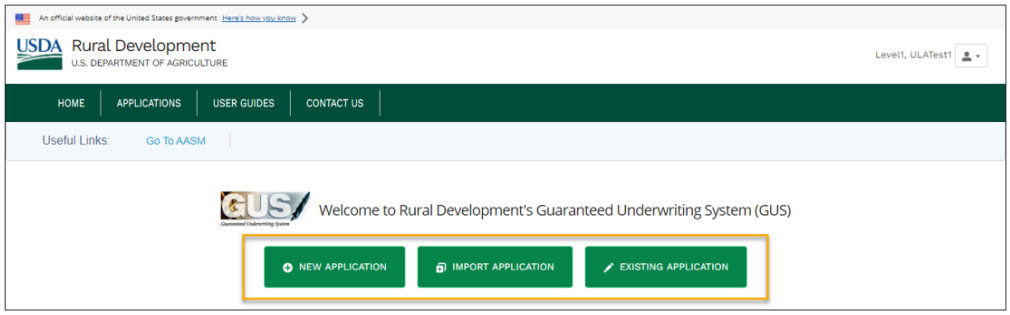
***Home* page for View Only users (e.g. Lender Viewer and Branch Viewer)**

View Only users are NOT allowed to import or create new applications. The Home page only shows the **Existing Application** button, which allows users to search for and view existing applications.



***Home* page for Lender Agents/Brokers**

Lender Agents/Brokers see a list of lenders they are associated with and corresponding action buttons for each listed lender.



The **New Application, Import Application**, and search for **Existing Application** button functionality are discussed in detail in subsequent sections of this document.

Refer to section *4 Creating a New Loan Application* for detailed information on creating new loan applications.

2.5 Importing an Application

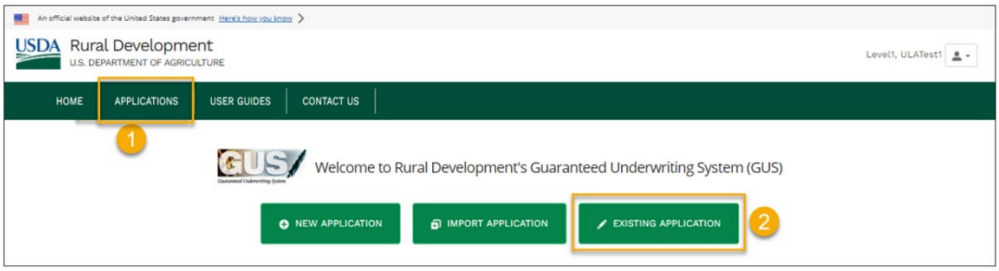
To manually import an application using an XML file, please refer to the ***GUS File Import Guide*** available online at the USDA LINC Training & Resource Library (https://www.rd.usda.gov/page/usda-linc-training-resource-library). To start the process, go to the GUS *Home* page and click the **Import Application** button.

2.6 Searching for and Opening an Existing Application

Once an application has been saved or imported successfully, users can search for and open the existing application to review, edit, complete, or submit the application. To search for and open an existing application, go to the *Loan List / Loan Search* page, by using the options provided below.

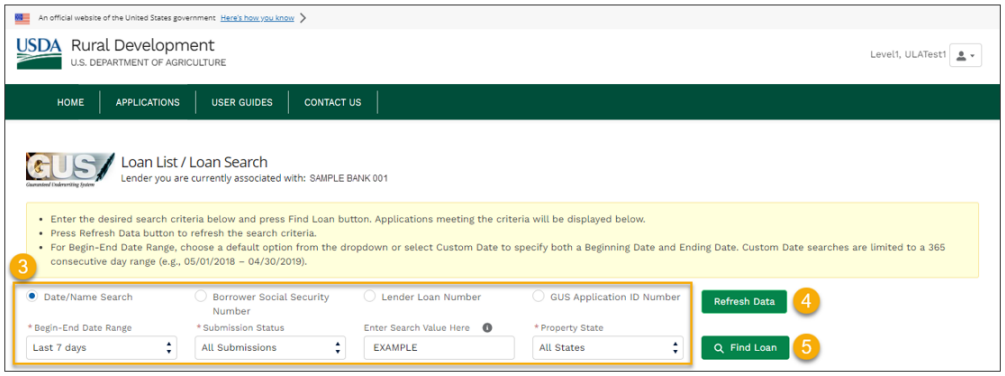
Considerations for Lender Agents/Brokers:

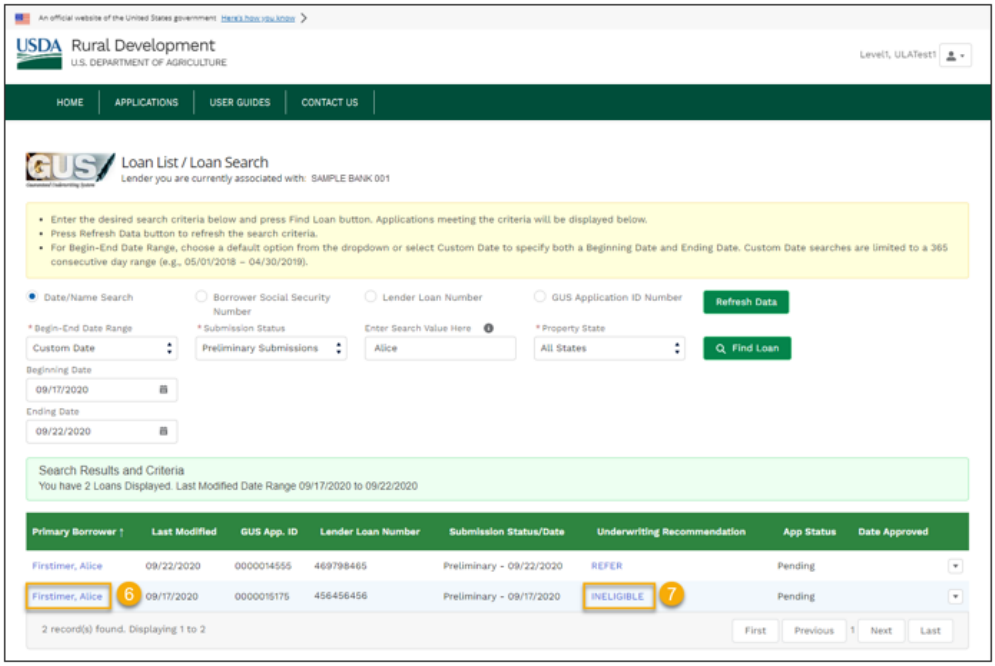
- Lender Agents/Brokers must click the **Existing Application** button that corresponds to the Lender with whom the loan is associated. The system only searches for applications under that specific Lender. The system will not search for loan applications across all the Lenders the Lender Agent/Broker is associated with.
- If the incorrect **Existing Application** button is clicked or the user wishes to search for applications under a different Lender, click the back button on the browser window, or click **Home** to return to the Lender list and click the corresponding **Existing Application** button.
- For Lender users, the "Lender you are currently associated with" information is displayed at the top of the page. For the Lender Agents/Brokers, the "Lender you are currently associated with" and the Third Party Origination (TPO) information are displayed at the top of the page.



Accessing the *Loan List / Loan Search* page from the *Home* page

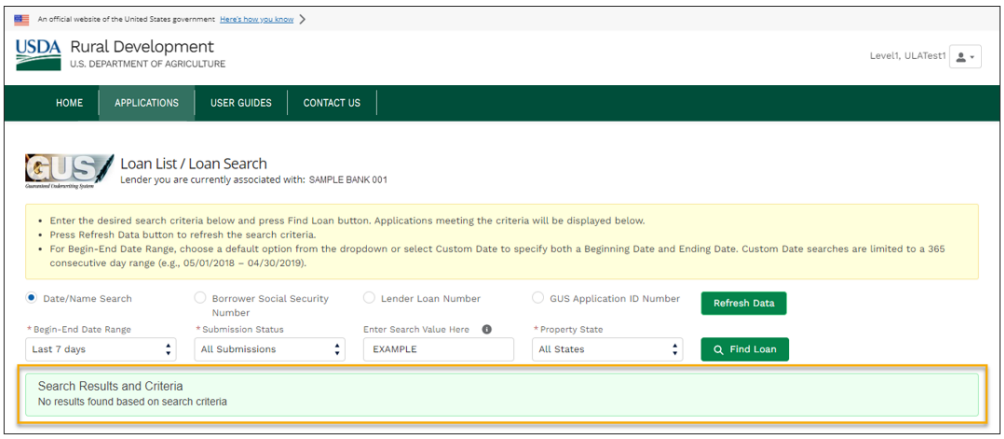
1. Within the top navigation bar, click **Applications**.
2. Or, click the **Existing Application** button.





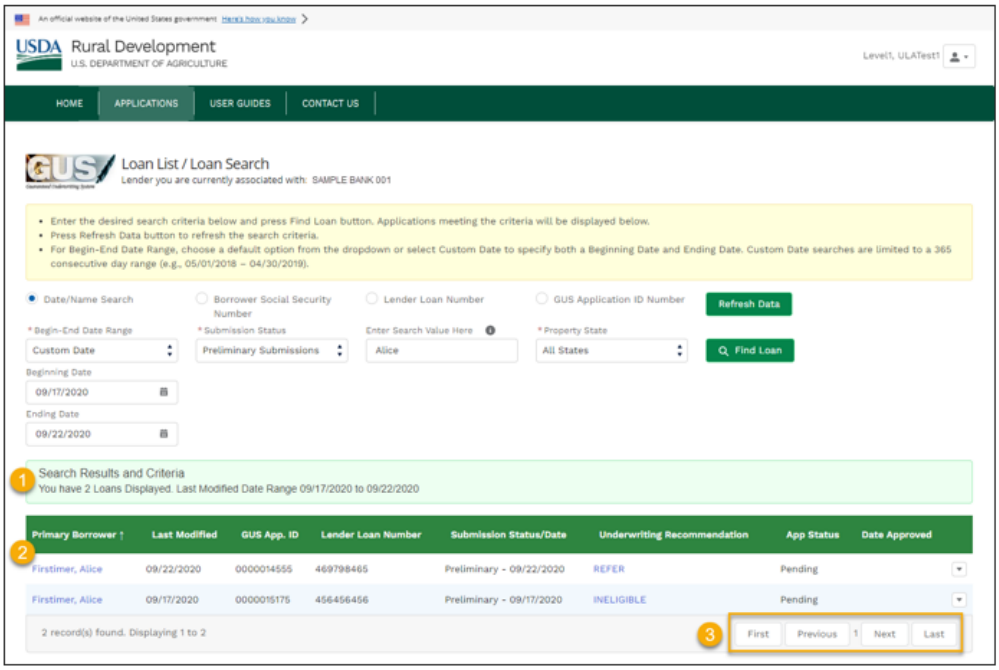
Steps (Cont'd.)

3. From the *Loan List / Loan Search* page, enter the applicable search criteria.
4. Click the **Refresh Data** button to clear out the entered search criteria. The system displays the default search values.
5. Click the **Find Loan** button. The system searches for existing applications and returns any matching results.
6. Click the hyperlink under the "Primary Borrower" column to open the application in the *Borrower Information* screen.
7. Click the hyperlink under the "Underwriting Recommendation" column to open the application's *View Findings* screen. This option is only available when the *View Findings* screen has been completed and saved.



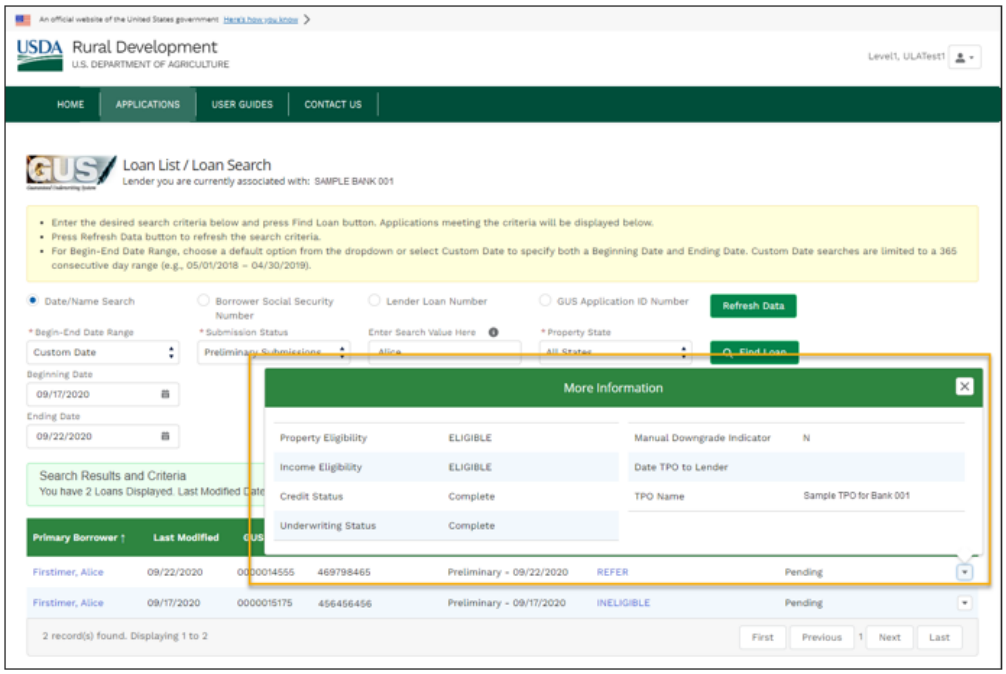
No Results

If the system cannot find any application matching the provided search criteria for the associated Lender, a message will appear underneath the text entry fields, as shown in the "Search Results and Criteria" banner.



Multiple Search Results

1. The system provides a summary of the total number of loans within the "Search Result and Criteria" banner.
2. The system lists applications that match the entered search criteria in a table (up to 200 records display per page). Click on any of the headers to sort the search results.
3. Use the buttons (**First**, **Previous**, **Next**, and **Last**) to move on to another search results page.



More Information

Click the **View More** button to see additional information regarding a particular loan application, within the "More Information" pop-up window, such as the "Property Eligibility" and "Income Eligibility" statuses.

Refer to the subsequent subsections for detailed information on how to search for applications based upon the selected criteria (radio button).

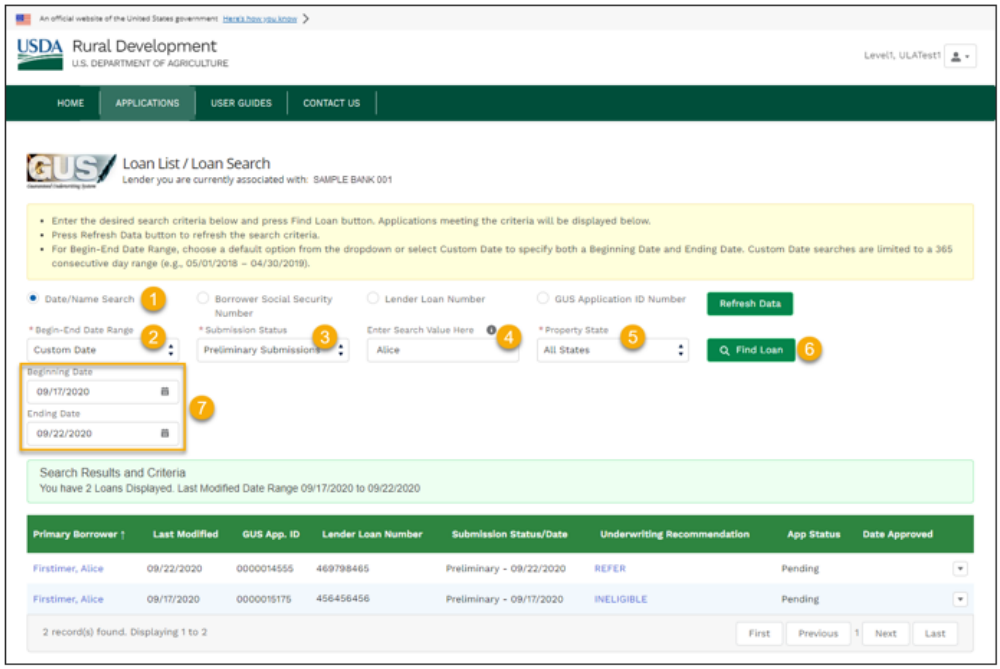
2.6.1 Searching by Name

The *Loan List / Loan Search* page allows users to search for existing application. By default, the "Date/Name Search" radio button is checked. If a different search criteria option had previously been selected, first, click the "Date/Name Search" radio button. Through this option, the user defines search criteria including the loan application's last modified date range, submission status, a search value (if applicable), and the property state. Without selecting specific options and clicking the **Find Loan** button, the system searches for applications using the default options.

The search value can be the Borrower First Name, Last Name, or the Third Party Originator (TPO) Name (for Lenders only). It is not necessary to enter a full name for the system to search for matching applications. For example, entering "*Home*" would return a loan application in which the borrower's last name is "*Homeowner*"; the same would occur if only "*own*" is entered.

The "Begin-End Date Range" drop-down menu offers various pre-defined date range options (e.g., *"Today", Last 30 days"* and *"Custom Date".* The system uses the date range to filter out applications. The *"Last # days"* option looks for application(s) modified a specified number of days ago through the current day. The *"Custom Date"* option enables the "Beginning Date" and "Ending Date" fields.

Click the "Beginning Date" and "Ending Date" fields to manually enter the date in the MMDDYYYY format. The system automatically adds the forward slash(es) as users type in the date, resulting in MM/DD/YYYY. The "Beginning Date" cannot be a future date. The date range cannot exceed 365 consecutive days. Type in the date(s) or click the calendar icon ( ) to choose the day, month, and year from a calendar that pops-up in the screen.

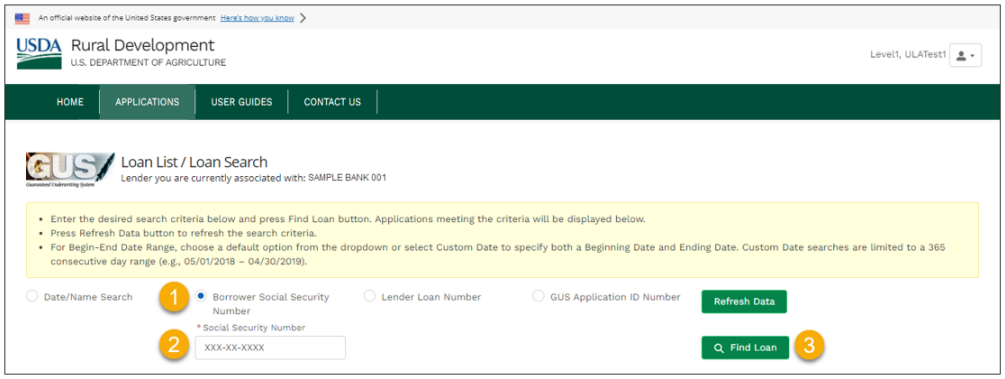


Steps

1. Confirm the "Date/ Name Search" radio button is checked.
2. Select a "Begin-End Date Range" from the drop-down.
3. Choose the Submission Status.
4. If applicable, enter a "Search Value" which would be part or all of the primary borrower's name.
5. Choose the "Property State".
6. Click the **Find Loan** button.
7. When Custom Date is selected, enter "Beginning Date" and "Ending Date".

2.6.2 Searching by Borrower Social Security Number

Use the second radio button to search for applications by the Borrower's Social Security Number (SSN) within the *Loan List / Loan Search* page. Only enter the 9 digits, the system automatically adds dashes as users are typing in the SSN or when the SSN is copied into the field (with or without the dashes).

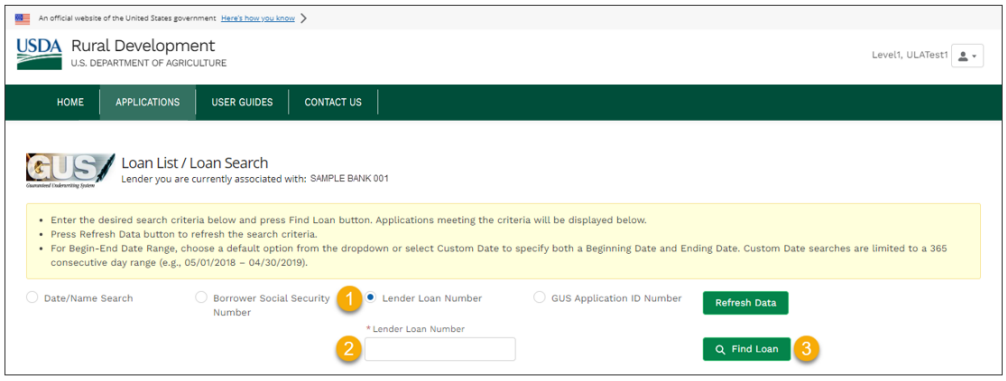


Steps

1. Click the "Borrower Social Security Number" radio button.
2. Enter the "Social Security Number".
3. Click **Find Loan**.

2.6.3 Searching by Lender Loan Number

Use the third radio button to search for applications by the Lender Loan Number within the *Loan List / Loan Search* page.

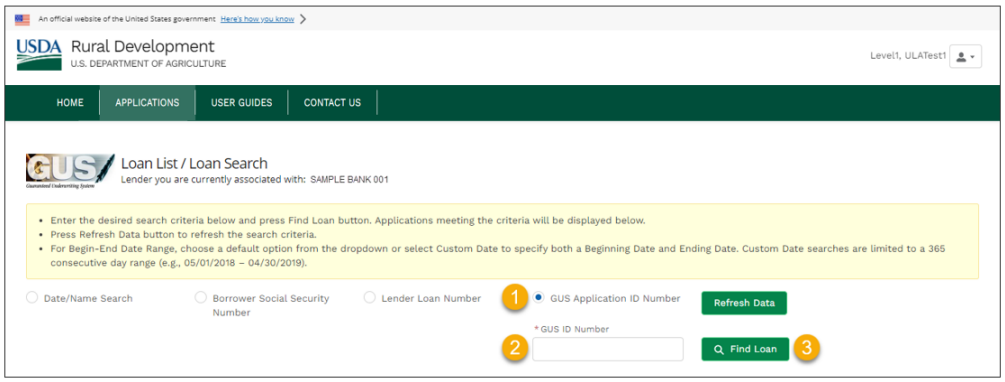


Steps

1. Click the "Lender Loan Number" radio button.
2. Enter the "Lender Loan Number".
3. Click the **Find Loan** button.

2.6.4 Searching by GUS Application ID Number

Use the fourth radio button to search for applications by the GUS Application ID Number within the *Loan List / Loan Search* page. The system requires the user to input at least four digits; if the user enters less than four digits, the system does not look for matching applications and a message appears indicating that no results were found.

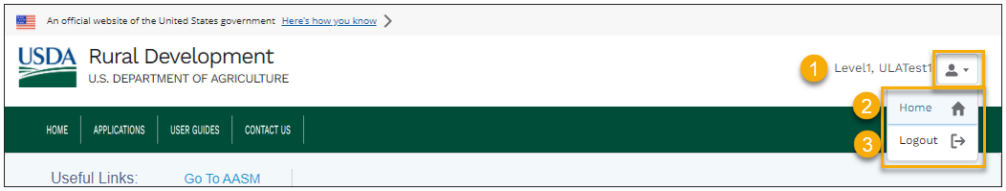


Steps

1. Click the "GUS Application ID Number" radio button.
2. Enter the "GUS Application ID Number".
3. Click **Find Loan**.

2.7 Logged in Controls

In the upper right corner of the system is the user's name where logged in users can access additional options.

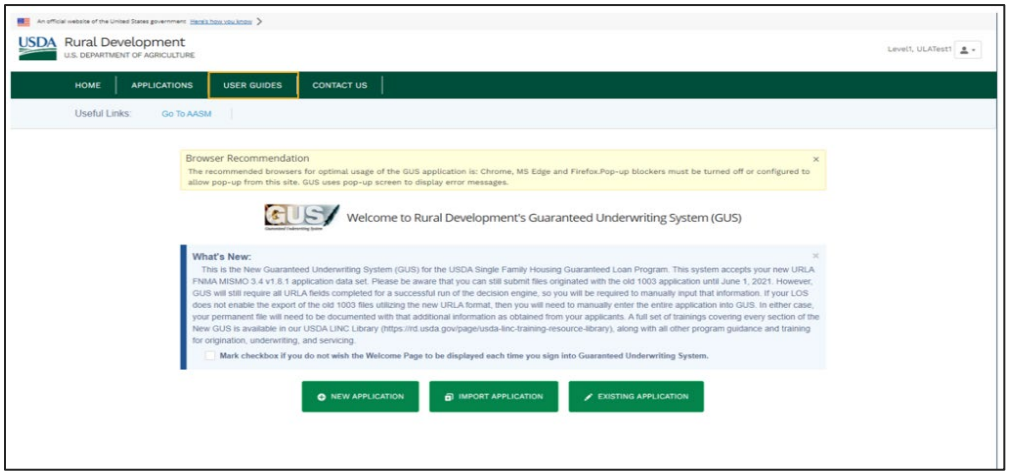


Steps

1. Click the dropdown menu next to the user's name.
2. Click "Home" to return to the *Home* page.
3. Click "Logout" to exit out of GUS.

eAuth expires after 15 minutes of inactivity, logging users out of GUS.

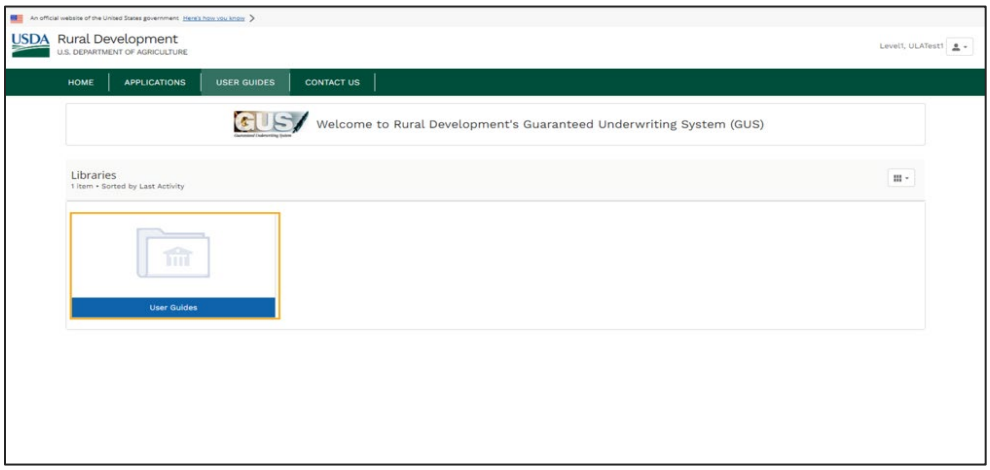
2.8 User Guides



User Guides
User Guides are available from the Navigation Bar.

To access this page, click **User Guides** from the Navigation Bar.

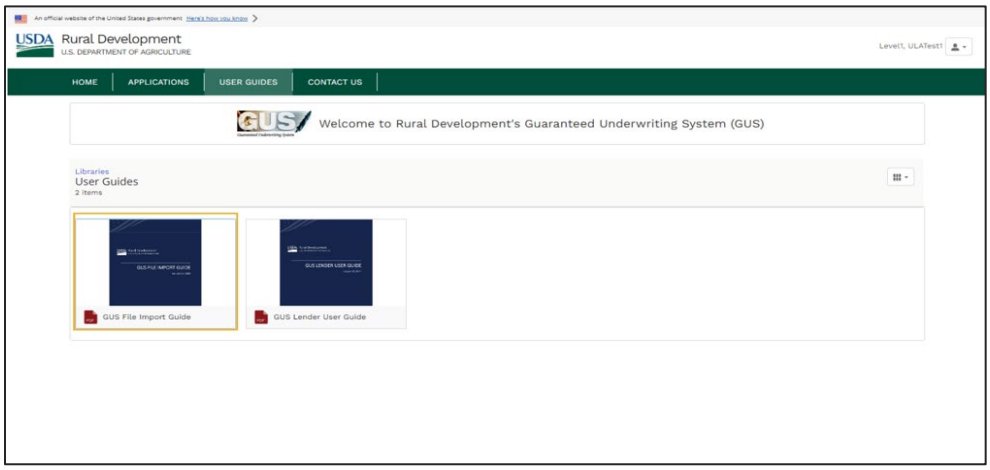
2.8.1 Select Library



The Appearance of the User Guide Library page may change, but the features remain.

To access Library Content, click on the Library Tile.

2.8.2 Select Document



User Guide Content

All of a Library's Content is presented

To select a document to view, click on the tile.

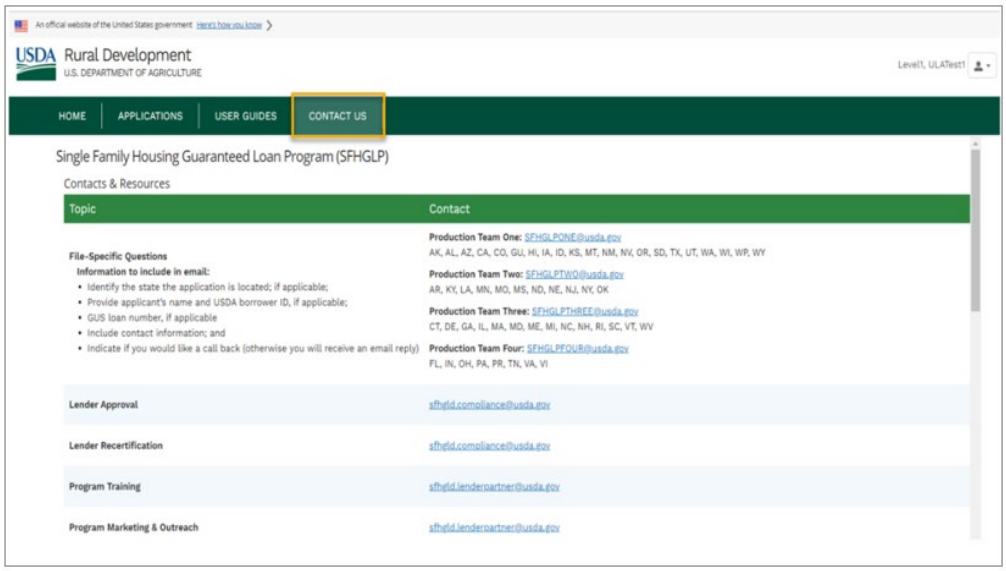
2.8.3 View or Download Document

View or Download Document

Steps

1. Download document by clicking on the Download link at the top of the page.
2. Scroll thru the document by using the Page Navigation menu or by using your cursor.
3. Close the document by clicking the X in upper right corner.

2.9 Contact Us



Contact Us

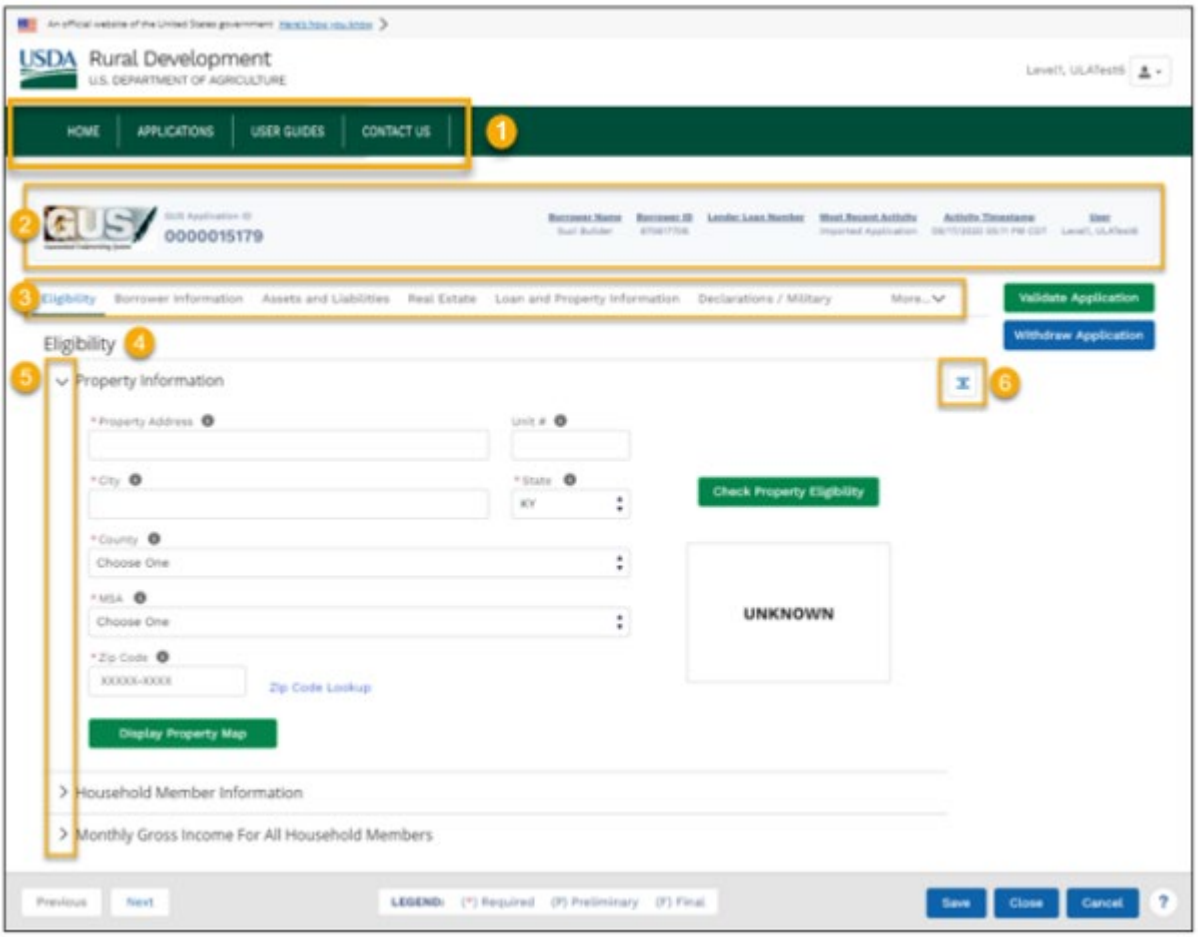
The *Contact Us* page has information regarding USDA system support methods and to address other URLA questions.

To access this page, click **Contact Us** from the Navigation Bar.

3 System Features

Before getting started, it may be useful to review the navigation features and behaviors of the system. This section shows the user various navigation bars, icons, buttons, and menu options which are present throughout the system.

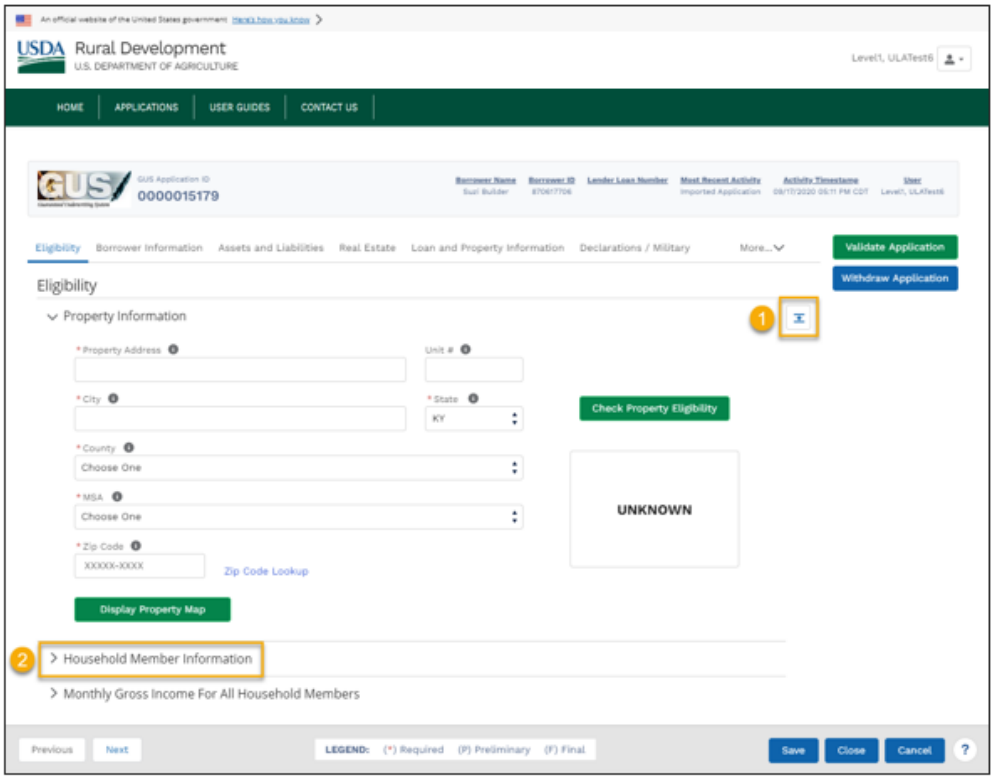
3.1 Navigation Features and Key Elements



Features & Elements

1. Navigation Bar: shows top-level navigation options; when clicked, it redirects users to the specific page.
2. Application Header: shows relevant and summarized loan application information.
3. Application Navigation Bar: lists individual portions of an application, starting with *Eligibility*, and switches to blue when selected. This is used it to navigate the application screens.
4. Screen: is a part of the loan application and contains fields and section(s) used to collect loan application info.
5. Sections: are part of a screen. By default, the first section is shown expanded and the other sections are collapsed. To open a section, click the toggle (>) or the section header.
6. **Expand/Collapse All Sections** button.

3.1.1 "Expand/Collapse All Sections" Button



Expand or Collapse all sections or a section

For screens that have multiple sections, the first section appears expanded, while the other sections within the screen appear collapsed by default.

1. To collapse all sections, click the **Expand/Collapse All** button at the top right of the page. Click again to expand all sections.
2. To expand a section, click the section header or the toggle on the left of the section's header name. Click again to collapse.

3.2 Footer Section

Along the bottom of the screen there is a footer which helps users to navigate the loan application. The footer has a legend indicating fields that are Required (*) to save the application, and fields that are required to save and request a Preliminary (P) submission or Final (F) submission. There are also action buttons, as follows:

- **Previous:** Use this button to navigate back in the application (to the previous screen).
  - The button displays grayed out (or disabled) when the user is on the first screen as there are no previous screens.
  - Before moving to another screen, the system validates the entered information; if it encounters issues, a list of errors appears at the top of the screen. The errors must be resolved before the system successfully saves the application and allows users to move to a different screen.

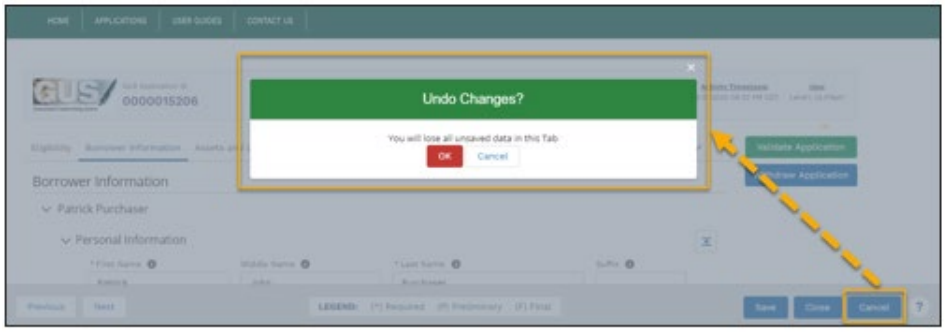
- **Next:** Use this button to navigate forward in the application (to the next screen).
  - The button displays grayed out (or disabled) when the user is on the last screen as there are no other screen going forward.

- Before moving to another screen, the system validates the entered information; if it encounters issues, a list of errors appears at the top of the screen. The errors must be resolved before the system successfully saves the application and allows users to move to a different screen.

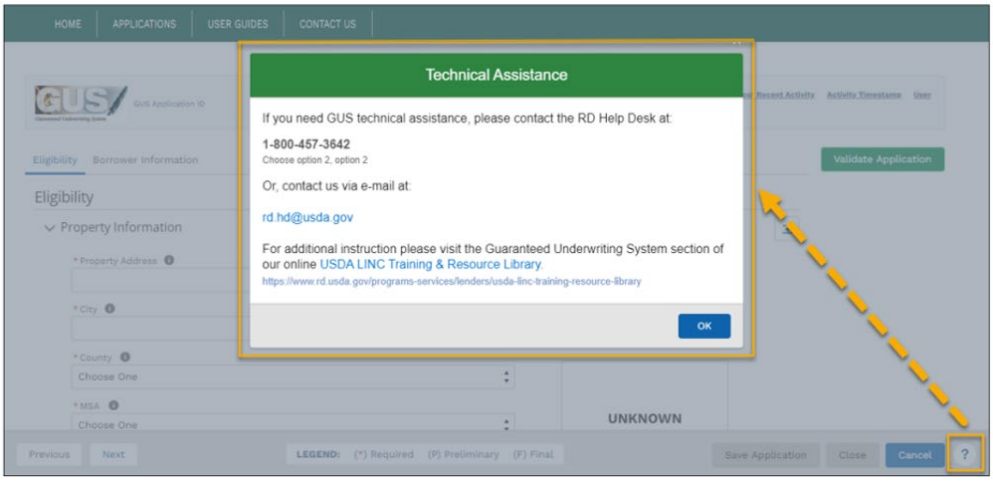
- **Save:** Use this button to save the entered information.
  - The system will check to make sure all required fields on a given screen have been completed and would list errors that are preventing a successful save operation. The system does not save information if there are errors within the current screen of the application. Correct the errors and click the **Save** button again.
  - When a new application is created, this button reads **Save Application**. Enter the required information within the *Eligibility* and *Borrower Information* screens to successfully save the application; the system generates an "Application ID" which makes the loan application record searchable. The **Save Application** button will now change to **Save** for the rest of the screens of the application.
  - Saving regularly is a good practice and allows users to log out and come back to an application later.

- **Close:** Use this button to exit the application and return to the *Home* page. The system validates the entered information prior to returning to the *Home* page. If applicable, a list of errors appears at the top of the screen. The errors must be resolved before the system successfully saves and closes the application.

- **Cancel:** Use this button to exit the application while disregarding any changes made to it. Upon clicking the button, a pop-up window appears allowing the user to confirm the action. If the user clicks the OK button, the system displays the *Home* page without saving any changes to the application (i.e. new or removed information) nor listing any errors found.



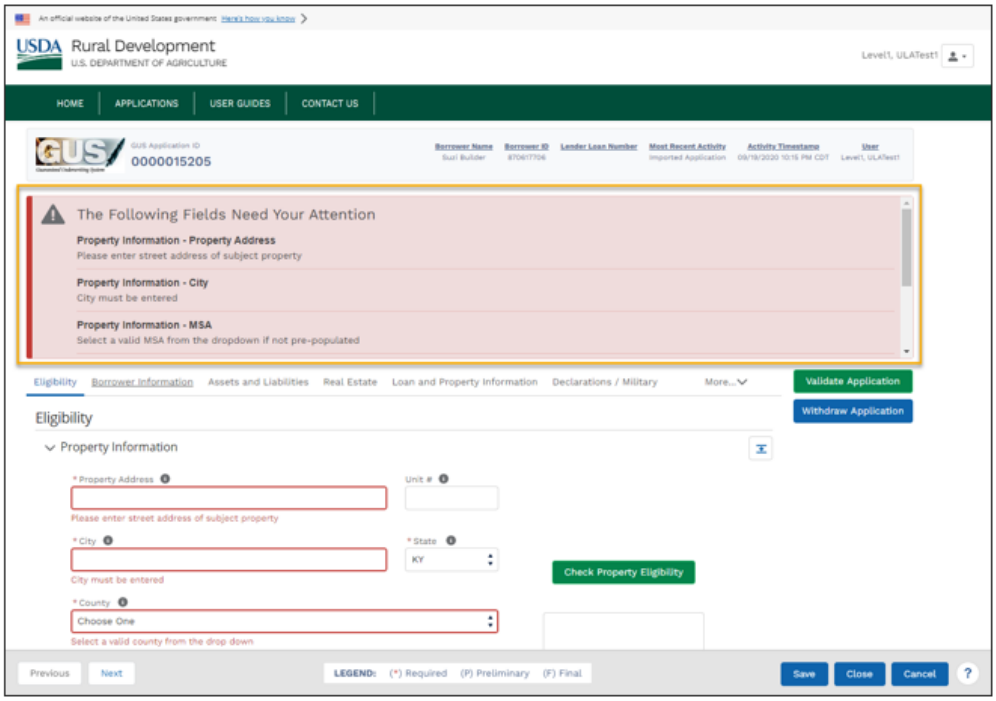
- **Help:** Upon clicking this button, a pop-up window appears listing the contact information to get technical assistance, via email or over the phone.



3.3 Saving Information

This section provides information on how the system displays error messages and indicates fields requiring input, it shows the banner that appears upon achieving a successful save, and the application related information generated within the Application Header.

3.3.1 Errors upon Saving



Field Errors Panel

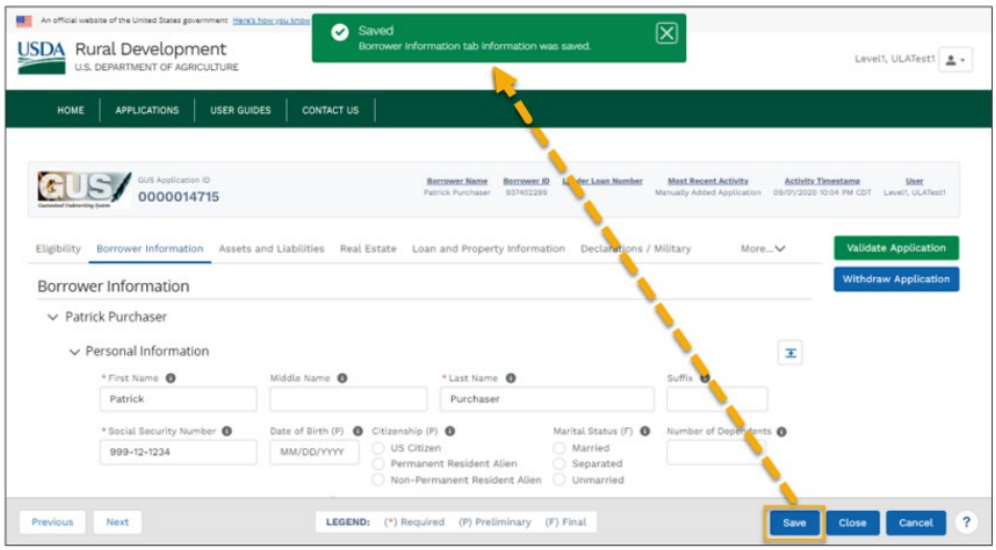
Before an application can be successfully saved, the system checks for potential errors to ensure only accurate, correctly formatted data is retained. If there are any errors, the system displays, underneath the Application Header, a list of the errors indicating which fields need to be fixed along with the section in which that field is located, and a short description of the issue.

Prior to successfully saving the application, correct all the errors listed within the red *Field Errors* panel.

Field Level Validations

When the user clicks in and out of a mandatory field without entering information, or enters invalid characters, field level validation is triggered. The field level validation shows the field with a red border and provides a short message underneath it, prompting the user to enter or correct the information. The field level validation occurs without having to click **Save**, **Next**, **Previous** or **Close** buttons.

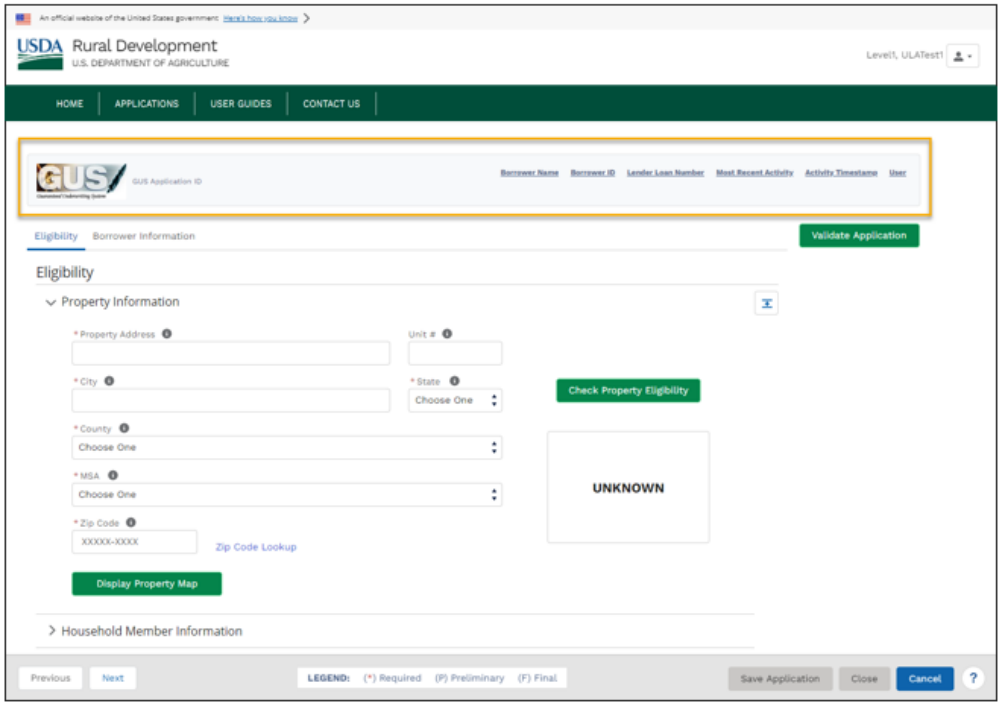
3.3.2 Successful Save



Successful Save

Once the user populates the required information and/or addresses the fields with errors, and the system validates that there are no errors, there will be a green *Success* box confirming a successful save.

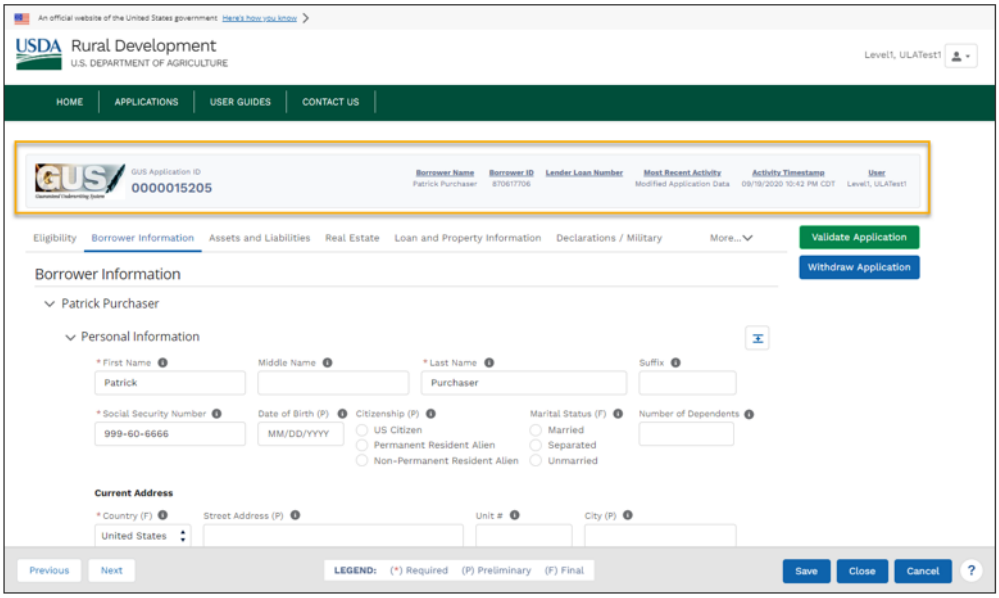
3.3.3 Application Information Generated



New Application

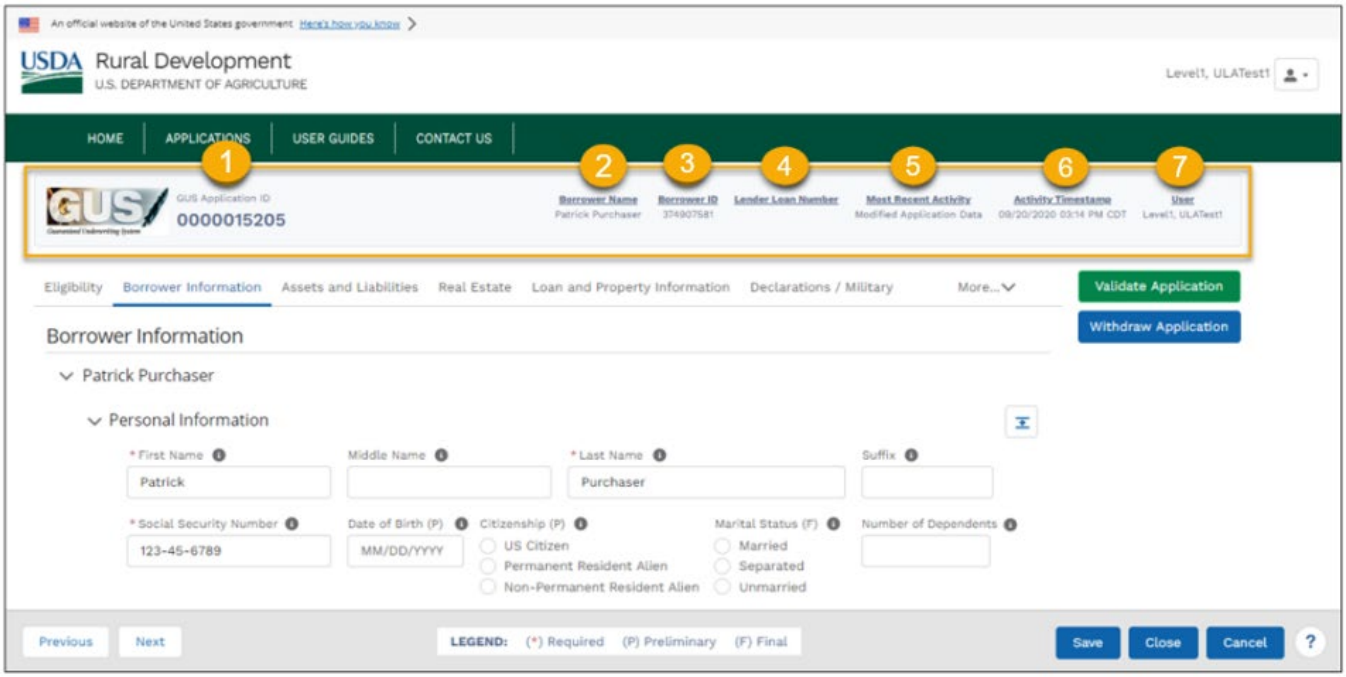
Before a new application is saved for the first time, the Applications Header is empty (this is the space below the green Navigation Bar).

At a minimum, the mandatory information within the *Eligibility* and *Borrower Information* screens must be completed prior to being able to click the **Save Application** button.



Saved Application

Once the application is saved successfully, the system provides a "GUS Application ID" number and displays the entered "Borrower Name" of the primary borrower, as well as, other relevant information. Information appears on the Application Header as it becomes available to the system.

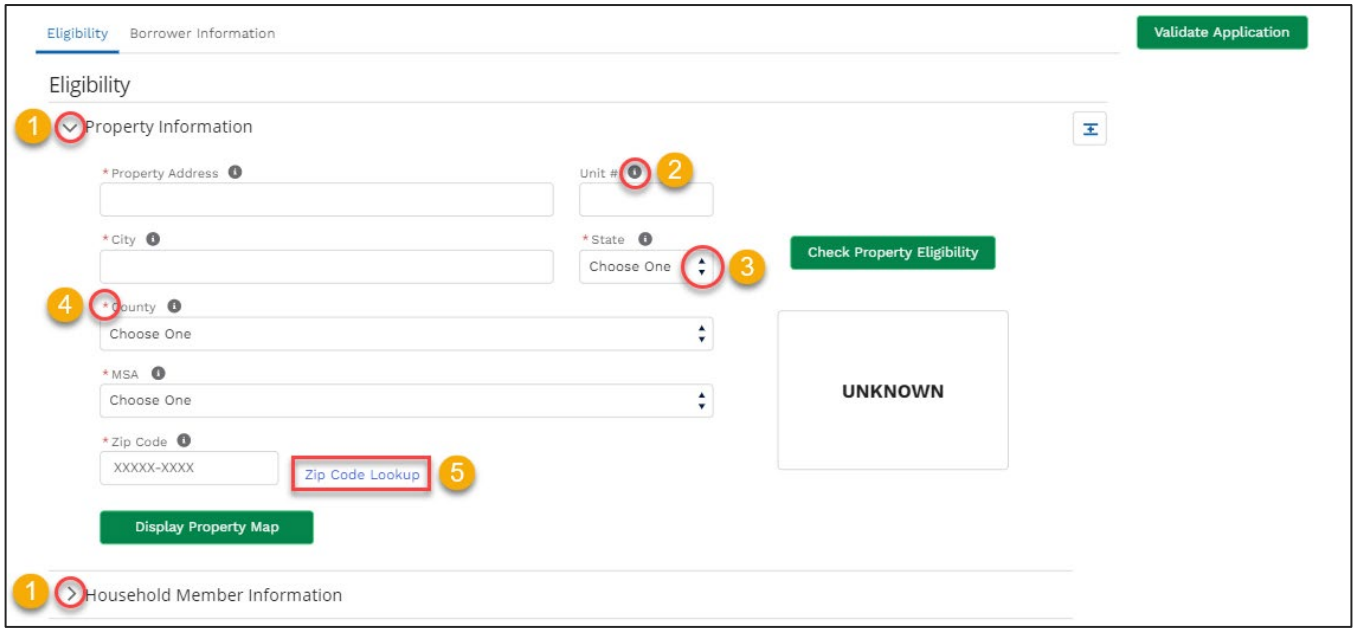


Application Header

1. System generated GUS Application ID.
2. The “Borrower Name” reflects the entered primary borrower name. If the user changes the primary borrower name and saves the application, the Application Header displays the updated “Borrower Name”.
3. The “Borrower ID” is system generated, based on the primary borrower’s Social Security Number (SSN). If the SSN is changed, the system would generate a new “Borrower ID” and updates the Application Header accordingly.
4. When the “Lender Loan Number” field on the *Lender Loan Information* screen is populated and saved, the value appears in the Application Header. If the information is changed and saved, the Application Header updates to the most recent entered data.
5. “Most Recent Activity” such as: *“Modified Application Data”*.
6. “Activity Timestamp” shows the most recent activity’s date and time (in Central Time).
7. “User” who performed the most recent activity.

3.4 Navigation Icons and Buttons

Below is a screenshot showing the most common icons, fields, and buttons used in GUS.



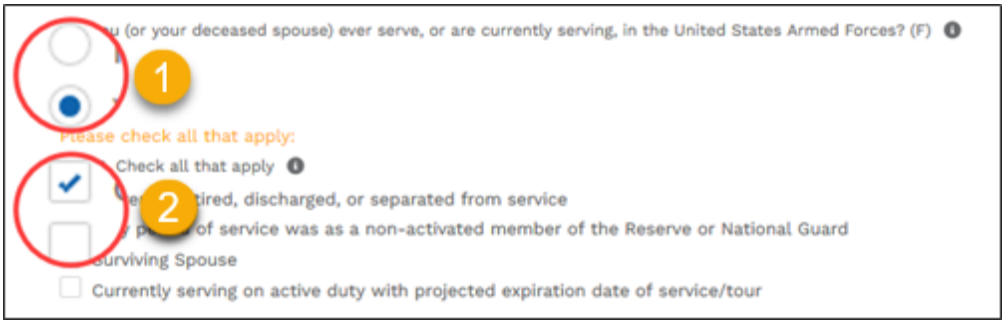
Items and Description

1. **Expand/Collapse** (V is expanded, > is collapsed) – Click on the > facing arrow to expand/open the section.
2. **Information** (i within a dark circle) – Hover over the "i" to view more information about how to complete a field.
3. **Pull down or drop-down menu** (triangles) – Click to view a pre-set list of options.
4. **Required field** (marked with a red asterisk (*)) – Users must enter data in these fields to successfully save an application. When clicking **Save**, if required fields are missing, the system will display an error message for each respective field. The user will be required to complete those fields to proceed.
5. **Website link** (blue text) – Click the blue hyperlink to open a website (e.g. Zip Code Lookup) in a new tab.

Certain field names are followed by (P) and (F), which indicates whether the field is required to request a Preliminary (P) submission or Final (F) submission.

Collapse/Expand All

Click the icon located in the far right, to expand or collapse all the sections on the page.

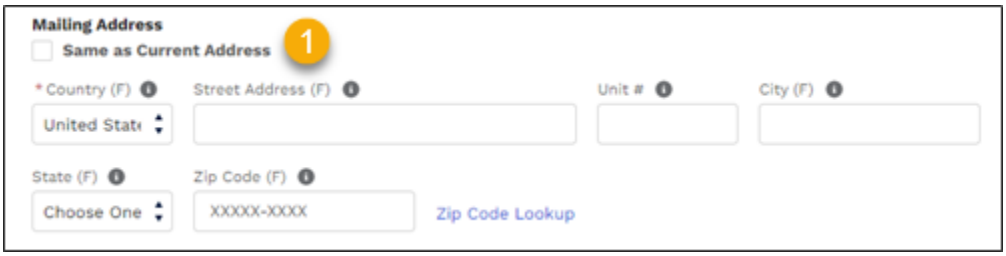


Lists

1. Radio buttons – Click to choose one (1) option.
2. Check boxes – Click to choose one or more options.

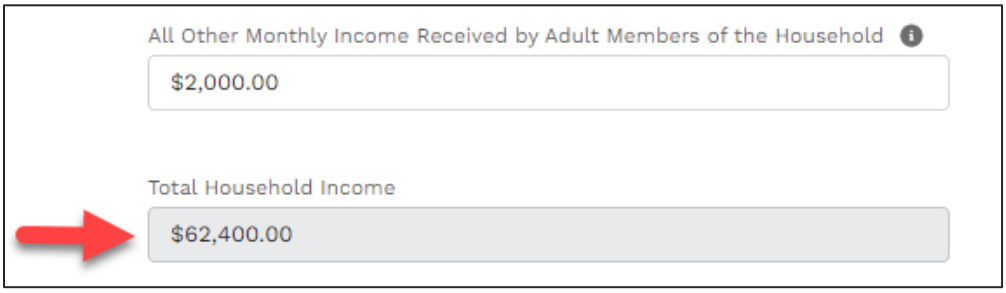
3.5 Enabled and Disabled Fields

Grayed-out fields are not enabled for input by the current user. Some of these fields become enabled based on selections in related fields, while others are always disabled, i.e. auto-calculated fields. Refer to the examples below that show the enabled/disabled field behavior. The images below are for illustration purposes only.



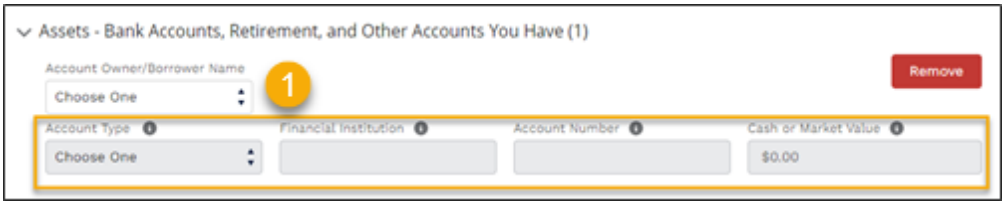
Logic Fields

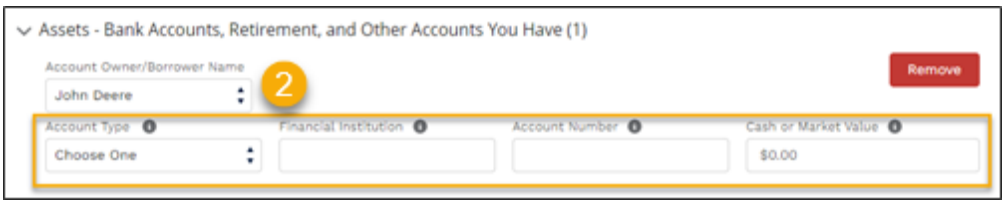
1. Enabled – The *Mailing Address* text entry fields appear enabled allowing the user to enter an address different than their *Current Address*.
2. Disabled – After the user clicks the "Same as Current Address" checkbox, all the *Mailing Address* text entry fields become disabled.



Calculated Field(s)

- Automatically calculates amounts.
- It cannot be edited and remains grayed out.
- To fix the amount shown, users need to edit the related line item(s) within the section.





Conditional Fields (e.g. Assets section)

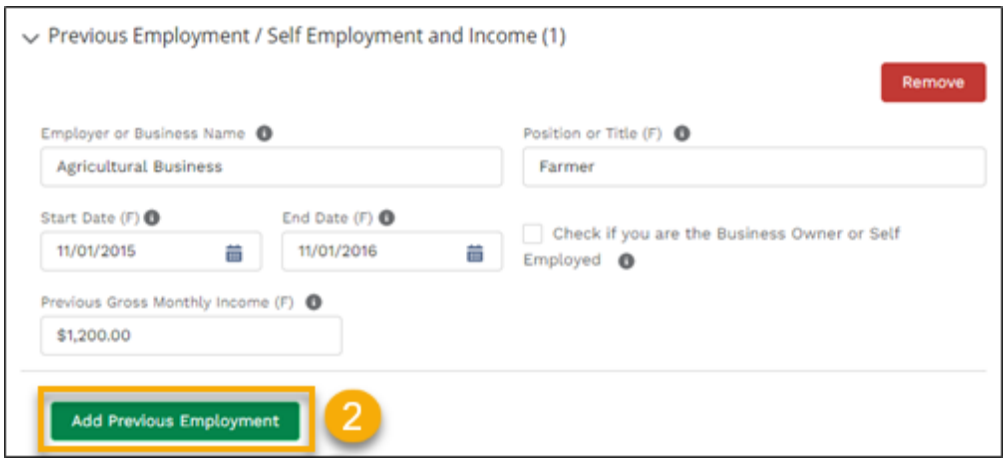
1. The gray fields are disabled because an "Account Owner" has not been selected.
2. Once an "Account Owner" is selected, the four fields become enabled.

3.6 Active and Inactive Buttons

Disabled or inactive buttons, shown in gray, indicate information is needed prior to the button becoming enabled. Once the information has been entered in the applicable fields, e.g. "Employer or Business Name," the button becomes enabled/active and turns green. During Eligibility verification, users may also see enabled/disabled button behavior. In this case, the button is active until the user clicks it and the system completes the verification, rendering the button inactive.

1. Inactive Button

No information has been entered within the *Previous Employment* section and the **Add Previous Employment** button is gray and inactive.



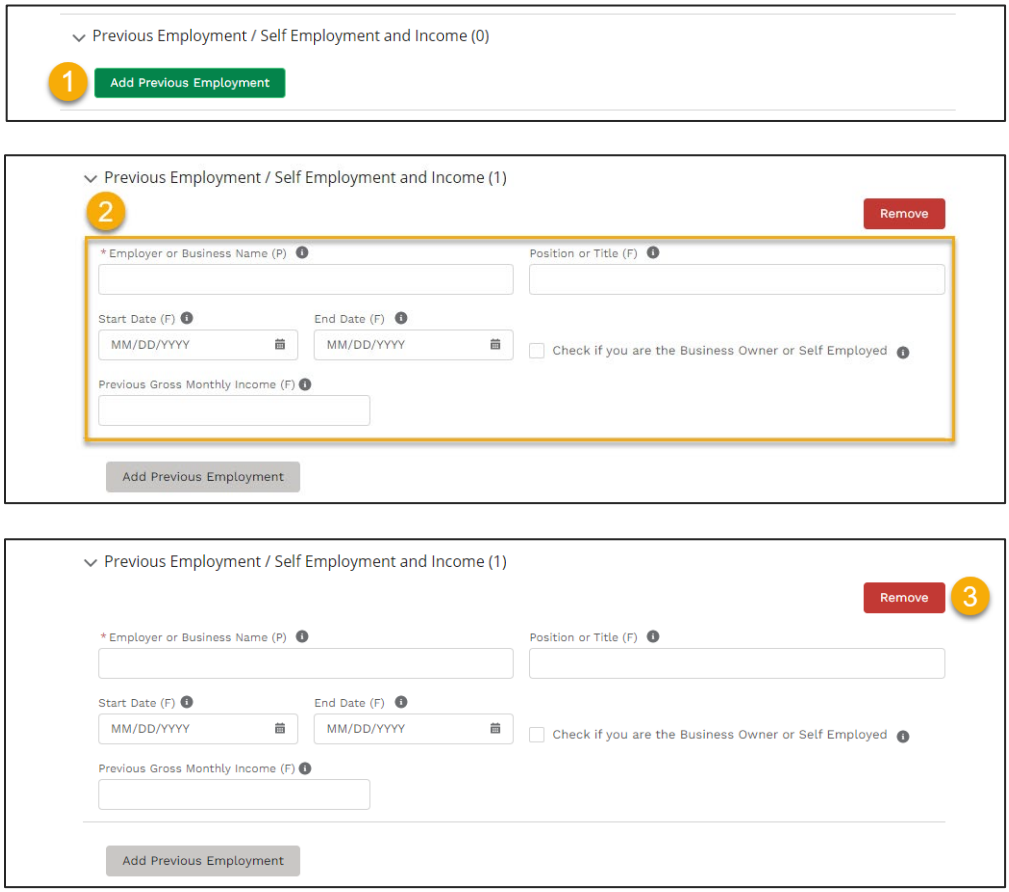
2. Active Button

As soon as any information is entered in the "Employer or Business Name" field, the **Add Previous Employment** button turns green and is active.

3.7 "Add" and "Remove" Buttons

Throughout the loan application screens, there are various sections that contain **Add** and **Remove** buttons that correspond to the information that is being gathered while allowing the user to capture additional information under that particular section. This functionality is replicated across various sections and subsections within the loan application. Detailed information on how to perform the Add and Remove actions is explained here.

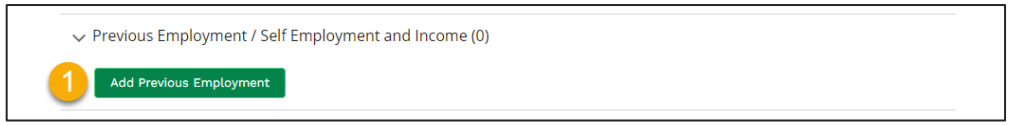
In general, first, enter the required information to save a given record and, if needed, click the **Add** button to capture additional information. The system adds an extra set of fields and the **Remove** button becomes available. Continue by entering the required information within the new set of fields and if needed, click the **Add** button once again. When needed, click the **Remove** button to delete the desired set of fields and all information entered within those fields – this removal is final, and no confirmation pop-up window appears.

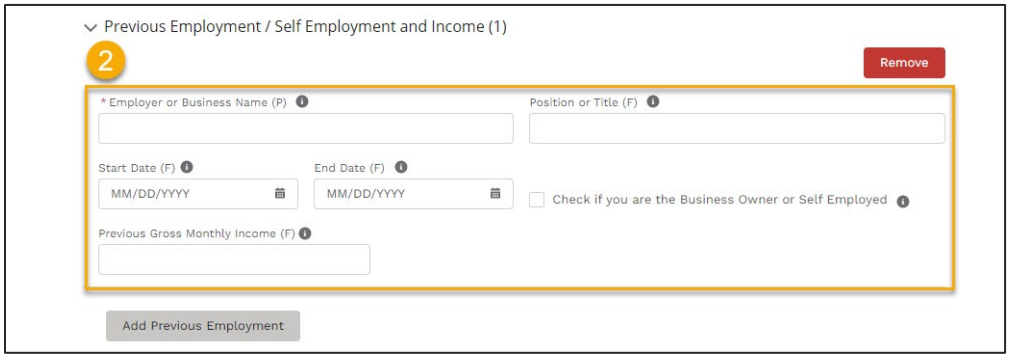


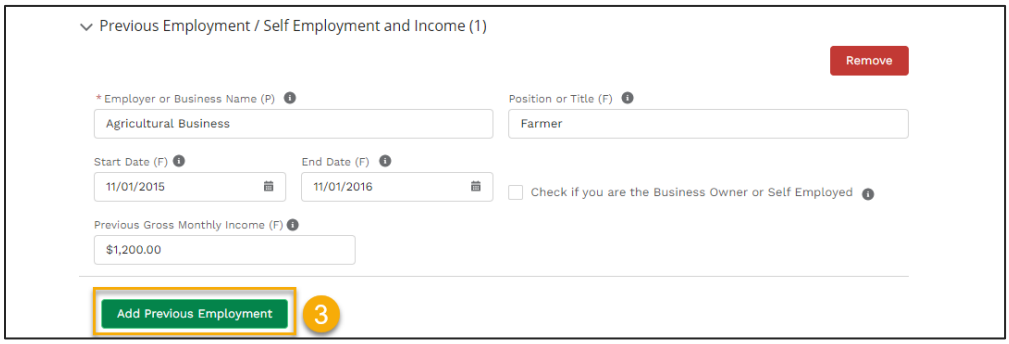
Example of the "Add" and "Remove" buttons (single record)

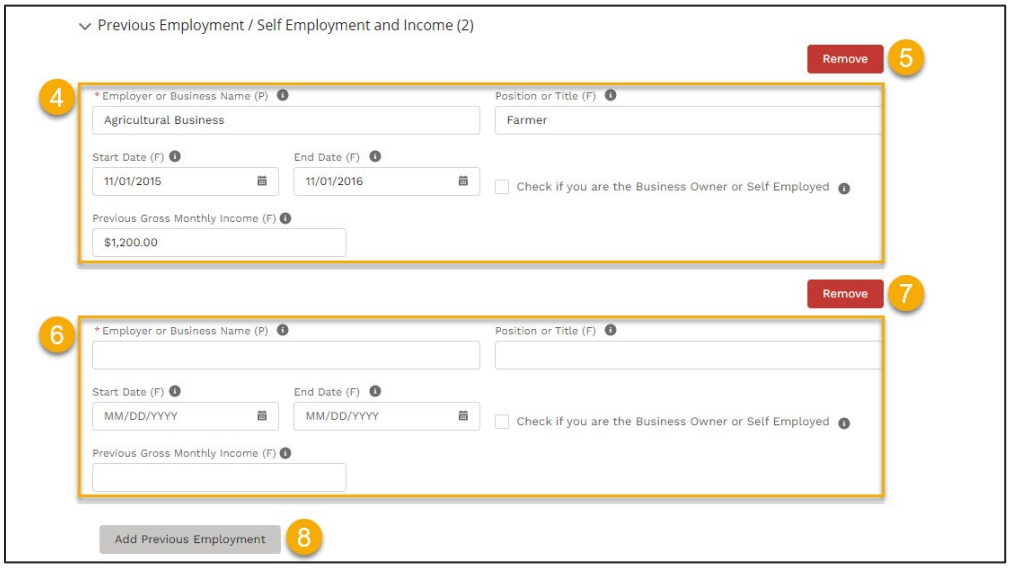
1. User clicks the **Add Previous Employment** button.
2. A set of fields and buttons appear. Choose to populate the single record.
3. Or click the **Remove** button

As records are added, a **Remove** button appears to allow users to delete entries.







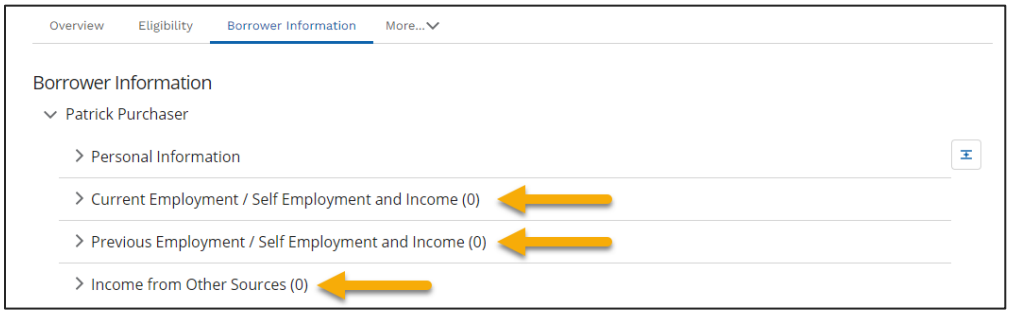


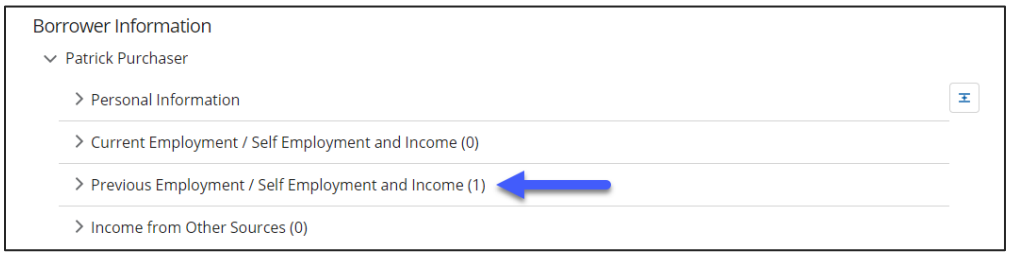
Example of the "Add" and "Remove" buttons (multiple records)

1. User clicks the Add Previous Employment button.
2. A set of fields and buttons appear. Choose to populate the single record.
3. Once the fields are populated, click the **Add Previous Employment** button to add a 2nd record.
4. A new set of fields and buttons appear on the screen. Review the 1st previous employment record.
5. If applicable, click the top **Remove** button to delete the 1st record.
6. Fill-out the 2nd previous employment record.
7. If applicable, click the 2nd **Remove** button.
8. Click the **Add Previous Employment** button. Shown as disabled as it is awaiting data entry for the new record.

3.8 Counter of Records within a Section

Starting on the *Borrower Information* screen, the system provides a count of how many records have been entered and saved within a section. If a record is added or removed within a section, the counter reflects the change. See screenshots below, showing the difference on the *Previous Employment* section.





Example

Top screenshot: the *Borrower Information* screen displays various sections with the counter set to zero (0).

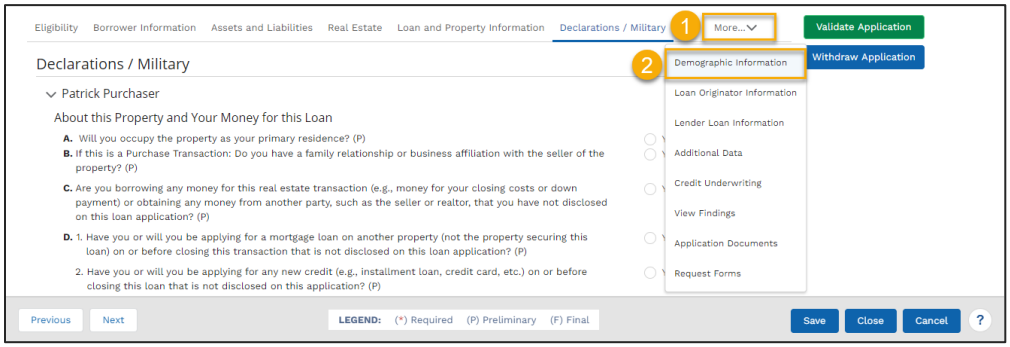
Lower screenshot: Once a single record has been added to the *Previous Employment / Self Employment and Income* section, the section header counter reflects the addition as one (1).

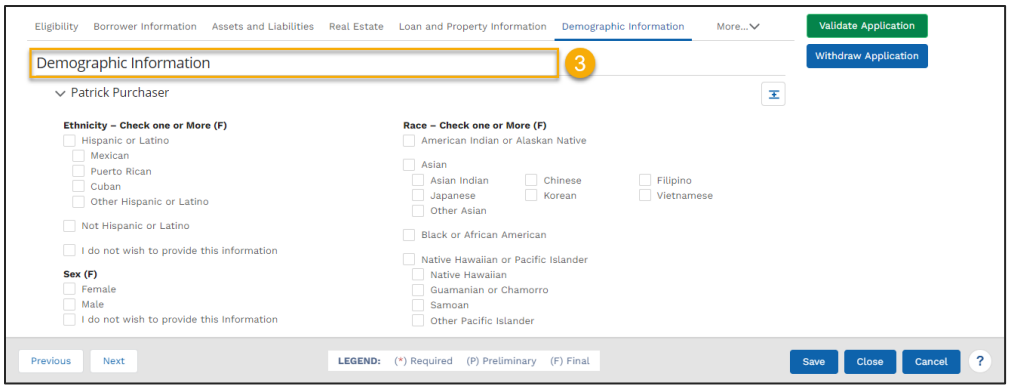
3.9 Navigate Using the "More" Drop-down

There are six screen names displayed on the Application Navigation header bar, from the *Eligibility* screen to the *Declarations / Military* screen, followed by the "More" drop-down. The "More" drop-down contains the remaining screens. The user can also navigate to the remaining screens by clicking the footer's **Next** button, which saves the entered data prior to proceeding to the applicable screen.

The screen name shown to the left of the "More" drop-down has a dynamic behavior. It reflects the screen the user is currently in. For example, in the first screenshot below, the user is updating the *Declarations / Military* screen, hence the screen name shown to the left of the "More" drop-down is *"Declarations / Military"*.

When the user navigates to the next screen, which is the *Demographic Information* screen, the screen name shown to the left of the "More" drop-down changes to read *"Demographic information"*; see second screenshot below. The user should keep this behavior in mind, as they use the "More" drop-down to navigate to subsequent parts of the loan application in GUS.





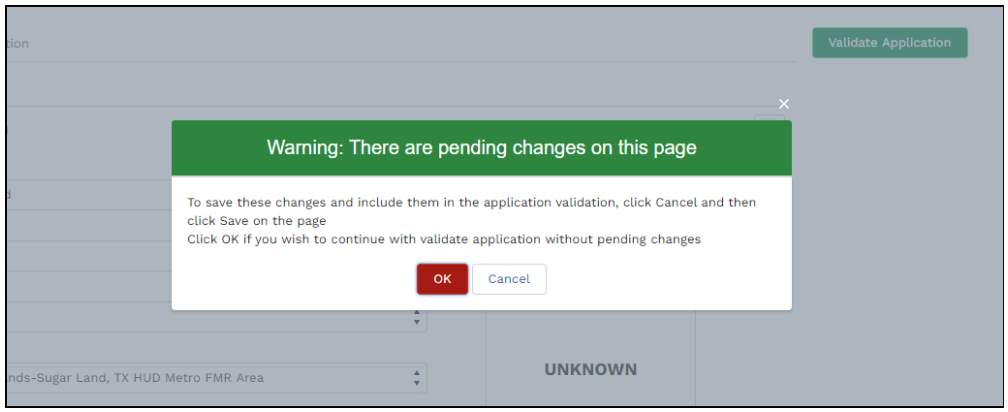
Navigate using the "More" drop-down

1. Click the "More" drop-down.
2. Click the desired screen name from the drop-down list. E.g. *Demographic Information* screen.
3. The selected screen opens up and screen name is displayed to the left of more dropdown. E.g. the *Demographic Information* screen appears.

3.10 Validate Application

The **Validate Application** button is for confirming the underwriting readiness of an application. When users click the **Validate Application** button, the system will check the application to verify if all the required fields for preliminary and/or final validations have been entered correctly.

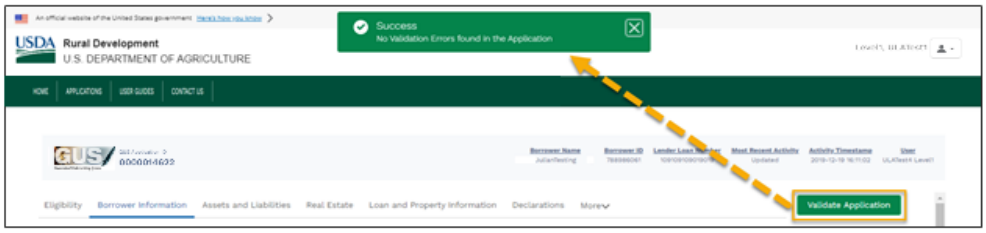
The **Validate Application** button is enabled and always visible after the user has completed the *Eligibility* and *Borrower Information* screens and has saved the loan application at least once.



Unsaved Data

Clicking the **Validate Application** button on an application with unsaved data on the current screen results in a pop-up message located in the middle of the screen notifying the user of unsaved changes on the screen. If the user does not save the application by pressing **Save, Previous, Next,** or navigating to another screen in the application before pressing **OK** on this pop-up, unsaved data will not be considered for the application validation.

If the user presses **OK** in the above example OR presses the **Validate Application** button on an application that has all data saved, the system will validate the data entered.

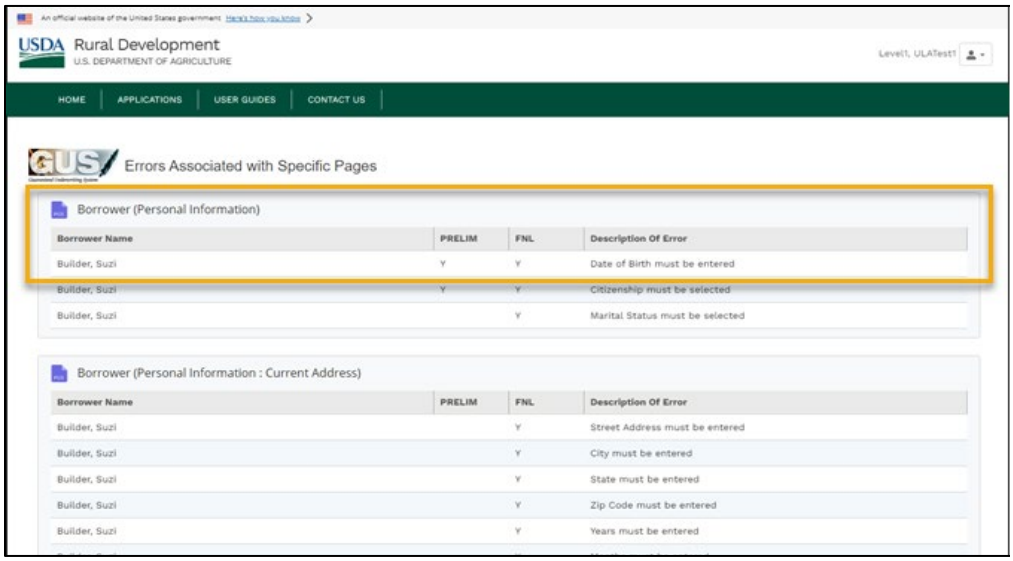


Success – No validation errors in application

If there are no application validation errors, the system displays a green success toast message that reads "*No Validation Errors found in the Application"* at the top of the screen.

If there are validation errors that need to be addressed prior to preliminary or final submission, the system opens a new tab within the browser (see screenshot below). Each line contains a field that needs to be addressed before preliminary and final submission.

There are four columns on the *Validation Error* screen. The "Borrower Name" column indicates which borrower the error applies to. If this column is blank, the error is not associated with a specific borrower's data. The "PRELIM" column refers to errors that the system encountered on specific pages, which must be fixed to proceed with the preliminary underwriting for pre-approval process. The "FNL" column refers to errors which need to be fixed prior to final submission. The "Description of Error" column references the field where the error needs to be corrected for the respective screen.



Errors Associated with Specific Pages

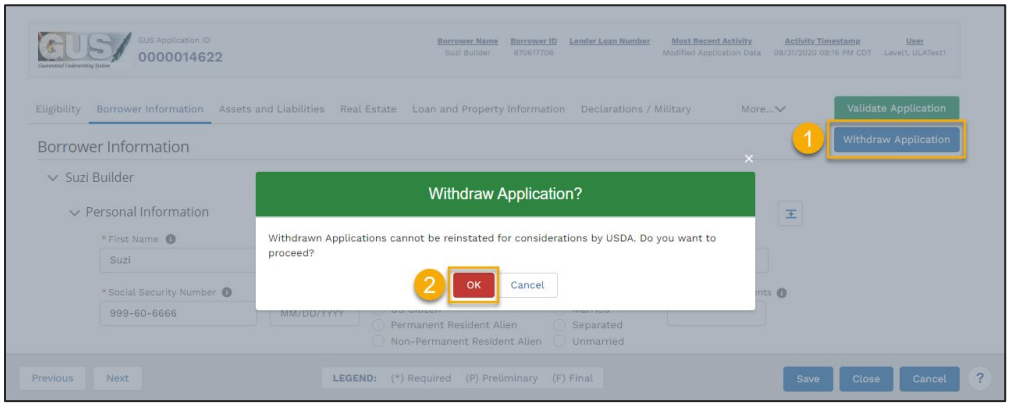
The errors are grouped by screen name, section, and borrower name (if applicable).

To fix or update the field(s), users must go to the applicable screen (e.g. the *Borrower Information* screen) and field (e.g. the "Date of Birth" field).

3.11 Application Withdrawal

If an application has been started, the user may choose to indicate they no longer wish to move forward with the application by clicking the **Withdraw Application** button. The button is located on the top right corner and accessible on any screen within an application. This option is available only while the application's "Submission Status" is *"Unknown"* or *"Preliminary"*. Once the application withdrawal process is completed, the loan "Application Status" changes to "*Withdrawn"* and the application becomes view-only (no data can be changed).

On an application with a "Submission Status" of "*Final," the* **Withdraw Application** button is disabled. Similarly, if the Lender Agent/Broker has released the application back to the Lender user, the **Withdraw Application** button appears disabled for the Lender Agent/Broker.

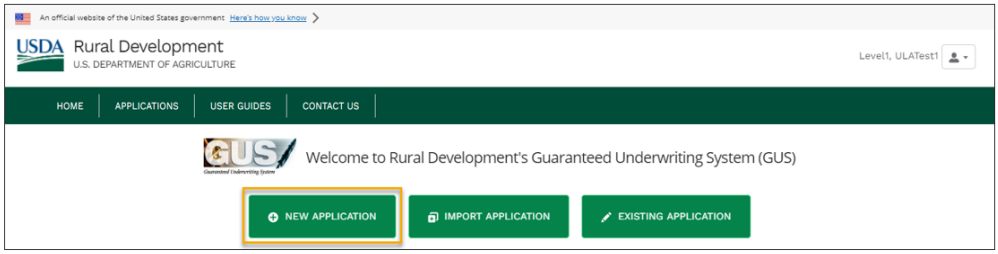


Steps

1. Click the **Withdraw Application** button.
2. A pop-up window appears, click **OK** to proceed with the application's withdrawal. Otherwise, click the **Cancel** button.

4 Creating a New Loan Application

Based upon the user's role, the *Home* screen displays differently; see screenshot below for the *Home* page which displays for the Lender and Branch Representative users. The overall process is the same; however, the Lender Agent/Broker works on an application for a specific Lender as selected on the *Home* page. For additional screenshots, refer to section *2.4 Home*.



Creating an Application

From the *Home* page, click the **New Application** button to start a new manual application. If needed, begin by first pressing **Home** in the navigation bar to get to the *Home* page.

4.1.1 Eligibility

The *Eligibility* screen is where a lender can enter and confirm that a borrower's income and property are eligible for a USDA guaranteed loan before continuing to fill out the rest of the loan application.

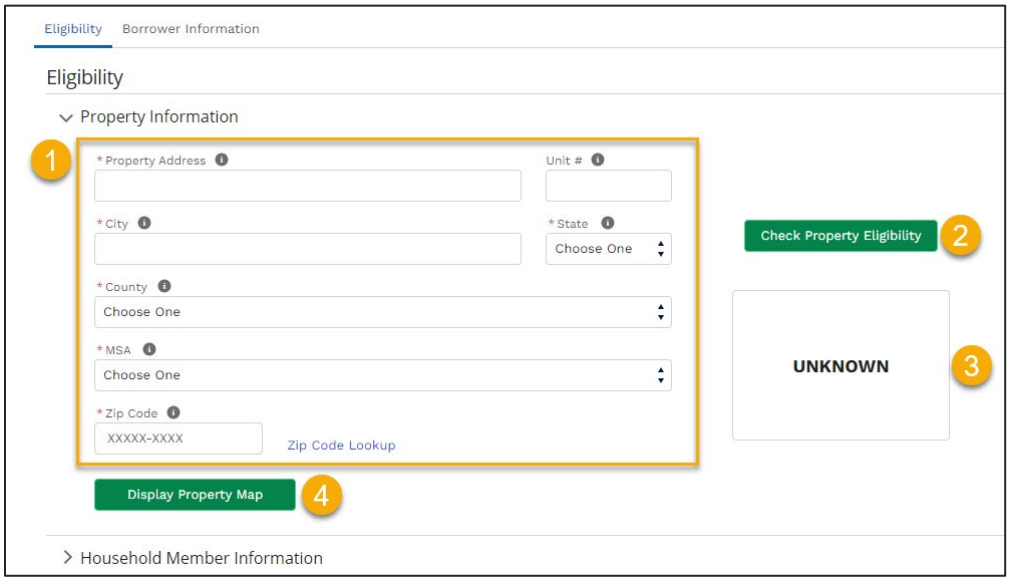
The *Eligibility* screen has three sections:

1. *Property Information*
2. *Household Member Information*
3. *Monthly Gross Income For All Household Members*

To expand or collapse sections, refer to *3.1.1 "Expand/Collapse All Sections" Button*. After entering the required information on each section of the *Eligibility* screen, navigate to the *Borrower Information* screen.

4.1.1.1 Property Information

Within the *Eligibility* screen, the *Property Information* section is where the lender can confirm the eligibility of a property.



Steps

1. Complete *Property Information* fields.
2. Click **Check Property Eligibility** to check the property eligibility determination.
3. View property eligibility results in the white box.
4. If "*Unknown*", click **Display Property Map** to locate the property.

Every field within the *Property Information* section is required to save the application except for the "Unit #". The "City" field accepts these characters: spaces, apostrophe ('), hyphen (-), ampersand (&), and period (.). Click the Zip Code Lookup hyperlink to access the USPS website and search for the nine-digit "Zip Code".

The "County" drop-down menu list gets updated upon selecting the "State". If no "State" has been selected, the "County" list only shows *"Choose One"*. Upon selection of the "County", the "MSA" (Metropolitan Statistical Area) field auto populates unless there is more than one selection in this dropdown. If the "County" has not been selected when the user clicks the MSA field, it reads: *"Choose One"*. Changing the "State" clears out the "County" and "MSA" fields.

When clicked, the **Display Property Map** button opens a new browser map that shows the location of the entered property address.

Users can click the **Check Property Eligibility** button after editing any of the previously entered property information, as the eligibility result becomes *"UNKNOWN"*. If not, the system will attempt to call the Property Eligibility service when the user presses **Save, Next, Previous, Close** or navigates to another screen in the application. If the system that checks the Property service is unavailable or down, users may continue processing the application. Users may also contact RD Help Desk (RD.HD@stl.usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]) or their USDA Representative to find out when the service may be available. GUS will determine Property Eligibility at the time of submission.

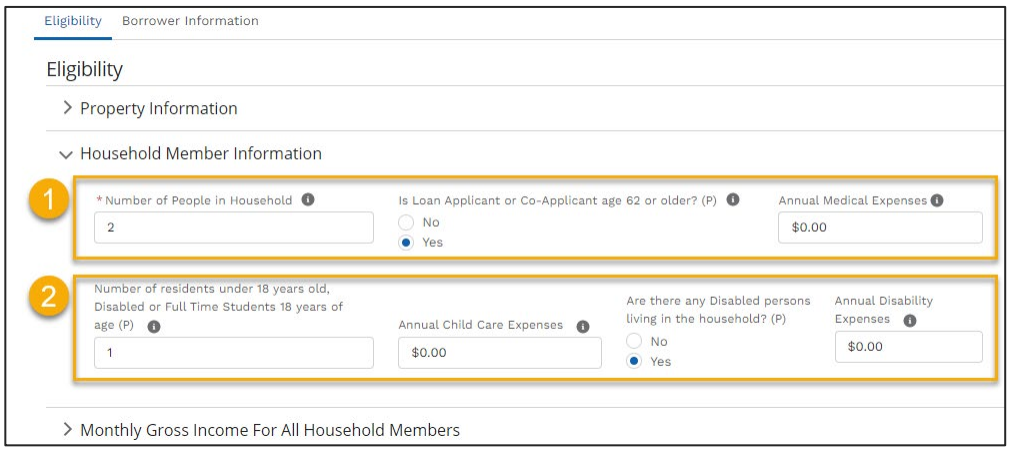
There are three possible results when checking the property eligibility:

- *"ELIGIBLE"* – The property is in an eligible area. If the property entered is declared Eligible, click the *Household Member Information* section header to expand the section.

- *"INELIGIBLE"* – The property is not located in an eligible area. If the property eligibility result is Ineligible, please refer to the ***HB-1-3555 SFH Guaranteed Loan Program Technical Handbook*** for more assistance or users may click the *Household Member Information* section header to expand the section and continue with the application process.
    - The ***HB-1-3555 SFH Guaranteed Loan Program Technical Handbook*** can be accessed via the following link: https://www.rd.usda.gov/publications/regulations-guidelines/handbooks#hb13555
- *"UNABLE TO DETERMINE"* – The property could not be located. Users may click on the **Display Property Map** button and locate the property on the map. Users can proceed with the application even if this is the returned property eligibility status. Common errors include:
    - New Construction – Property Address(es) may not be mapped in the system yet.
    - Misspelling – "Street Address" or "City" is misspelled, and the system could not verify the address.

4.1.1.2 Household Member Information

The *Household Member Information* section prompts users to provide information about the people living in the household including the: "Number of people in the Household", "Number of residents under 18 years old, Disabled or Full Time Students 18 years of age," as well as, all corresponding medical, child care, and disability expenses.



Steps

1. Enter the "Number of People in Household" and choose the radio button to answer the question. If applicable, enter "Annual Medical Expenses" for applicants over 62.
2. Complete the information about minor and disabled persons, including annual expenses.

The amount in the "Number of People In Household" defaults to "*1*" (i.e. the primary borrower) and is required to save the application. the "Number of residents under 18 years old, Disabled or Full Time Students 18 years of age" defaults to "*0*" (zero). The questions that contain radio buttons are defaulted to "*No*". Certain fields dynamically display based on the answers to other fields in this section.

If the user selects the "*Yes"* radio button for the "Is Loan Applicant or Co-Applicant age 62 or older?" question, the "Annual Medical Expenses" field appears; the user may enter an amount, or the system will default the value to $0.

The amount entered in the "Number of People in Household" field must be greater than the amount in the "Number of residents under 18 years old, Disabled or Full Time Students 18 years of age" field.

If the number entered in the "Number of residents under 18 years old, Disabled or Full Time Students 18 years of age" field is more than "*0*" (zero), the user can complete the "Annual Child Care Expenses" fields. The user may enter an amount, or the system will default the value to $0.

If the user selects the "*Yes"* radio button for the "Are there any Disabled persons living in the household?" question, the "Annual Disability Expenses" field appears. The user may enter an amount, or the system will default the value to $0.

Values entered in expense fields are automatically converted into formatted dollar amounts (e.g. 5000 becomes $5,000.00). Use the period (.) to enter cents.

4.1.1.3 Monthly Gross Income For All Household Members

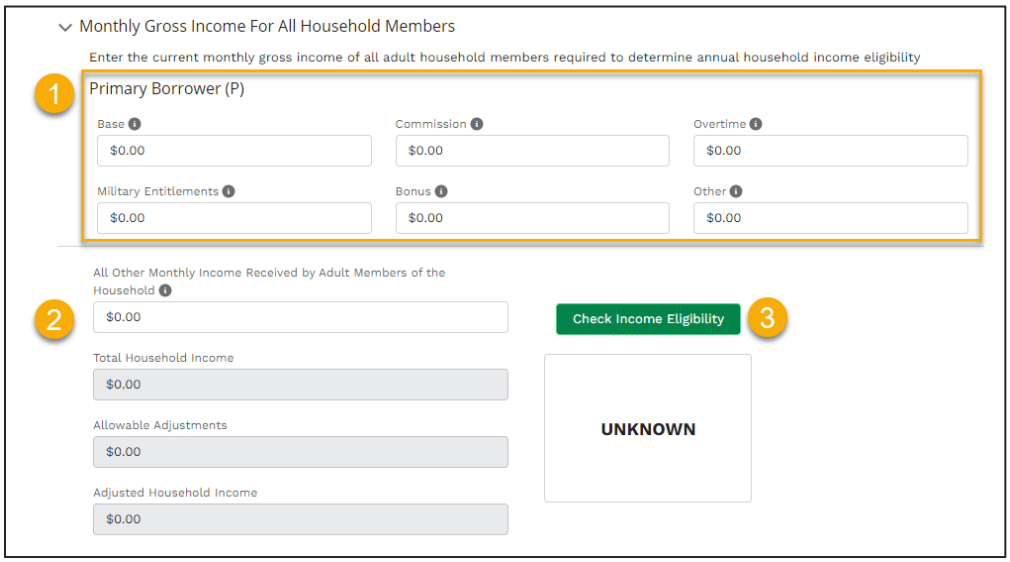
The *Monthly Gross Income For All Household Members* section is directly related to the number of adults in the household (who are not disabled nor full-time students) which was captured in the *Household Member Information* section. The sum of monthly gross income for all members cannot be $0.00.

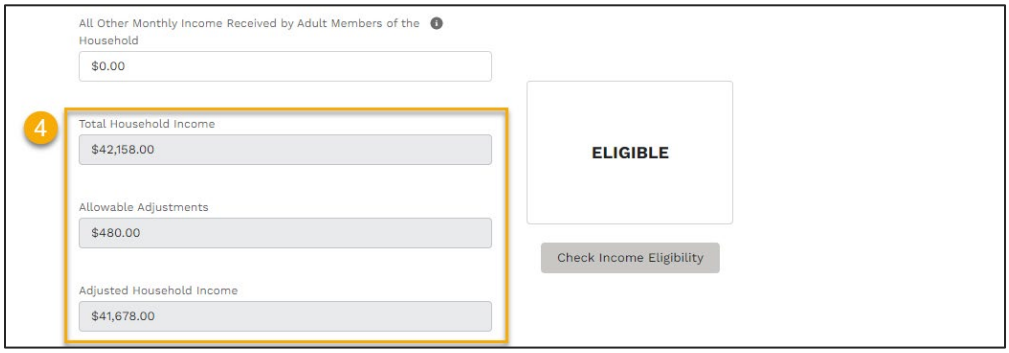
The value the lender enters in the "Number of People in Household" fields within the Household Member Information section, determines the number of subsections visible in the *Monthly Gross Income For All Household Members* section. Two scenarios are presented, as an example, that may apply to a user filling out a loan application for a borrower(s) in which their household includes an adult or more. These are the scenarios:

A. The household is composed only of a primary borrower, and
B. The household is composed of two adults (a primary borrower and other household member).

The system displays a primary borrower subsection by default, and for each additional adult within the household, one *Other Household Member* subsection appears. If applicable, income information can be provided for the additional adult(s).

A. The Household is composed only of a Primary Borrower

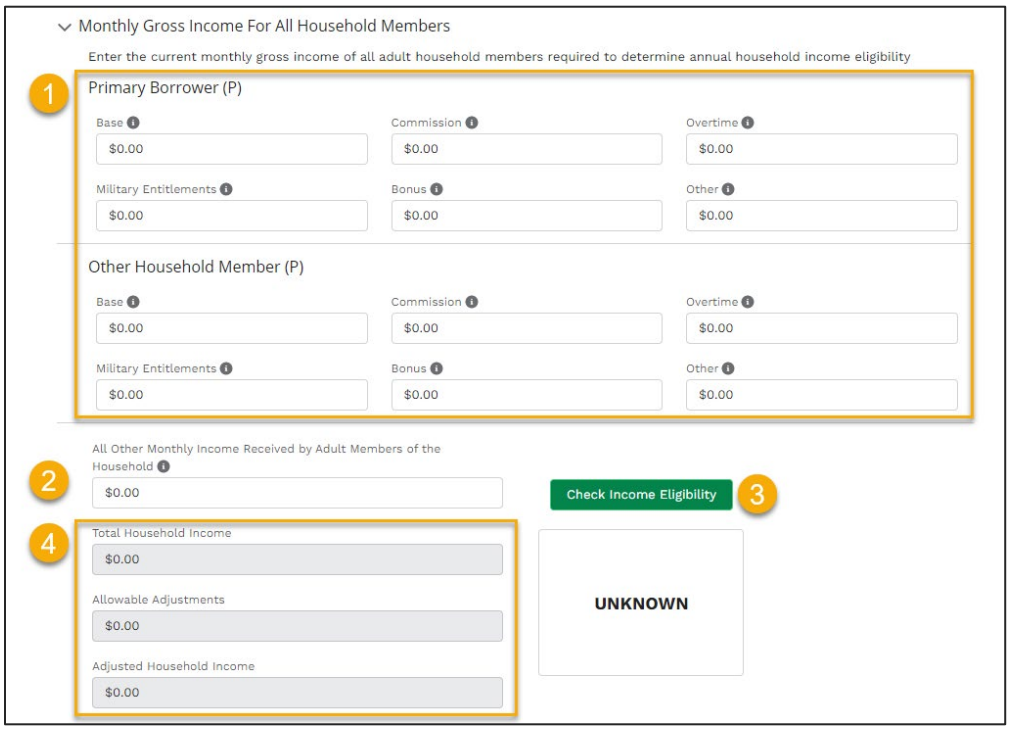




A. The Household is composed only of a Primary Borrower

1. Complete fields in the P*rimary Borrower* section.
2. If applicable, complete the "All Other Monthly Income Received" field.
3. Click the **Check Income Eligibility** button to confirm the income is within the current USDA parameters. View the eligibility results in the Eligibility box below the button. After selecting, the **Check Income Eligibility** button becomes disabled.
4. If applicable, review the auto calculated values.

B. The household is composed of two adults (a primary borrower and other household member)



B. The household is composed of two adults (a primary borrower and other household member)

1. Complete fields in the *Primary Borrower* section. Also, enter the other household member's income in the *Other Household Member* section.
2. If applicable, enter "All Other Monthly Income Received".
3. Click **Check Income Eligibility**.
4. If applicable, review the auto calculated values.

Users are encouraged to click the **Check Income Eligibility** button after editing any of previously entered information, as the eligibility result reverts to *"UNKNOWN."* If not, the system will attempt to call the Income Eligibility service when the user presses **Save, Next, Previous, Close** or navigates to another screen in the application. If the system that checks the Income Eligibility service is unavailable or down, users may continue processing the application. Users may also contact RD Help Desk (RD.HD@stl.usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]) or their USDA Representative to find out when the service may be available. GUS will determine Income Eligibility at the time of submission.

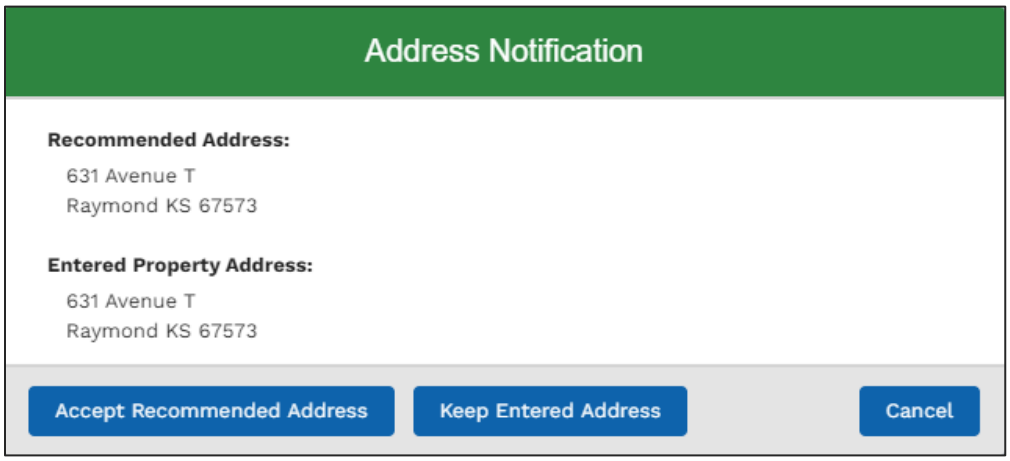
There are two possible results when checking the income eligibility:

- *"ELIGIBLE"* – Based on the number of household members and property location, the household income is eligible.
- *"INELIGIBLE"* – Based on the number of household members and property location, the household income is ineligible, please refer to the ***HB-1-3555 SFH Guaranteed Loan Program Technical Handbook*** for more assistance or users may continue with the application process.
    - The ***HB-1-3555 SFH Guaranteed Loan Program Technical Handbook*** can be accessed via the following link: https://www.rd.usda.gov/publications/regulations-guidelines/handbooks#hb13555

4.1.1.4 Address Notification

Upon saving or navigating away from the *Eligibility* screen, the "Address Notification" pop-up window appears. Confirm the address by selecting the **Accept Recommended Address** or the **Keep Entered Address** buttons. Select the **Cancel** option when corrections need to be made to the previously entered address, and to navigate back to the *Eligibility* screen.

Accepting the recommended address will replace the values entered on the *Eligibility* screen with the values listed under "Recommended Address;" keeping the entered address will retain the address as entered on the *Eligibility* screen.



4.1.2 Borrower Information

The *Borrower Information* screen gathers personal information on the loan applicant(s) including citizenship, marital status, employment history and other income sources (e.g. alimony, retirement, etc.).

The *Borrower Information* screen has four sections:

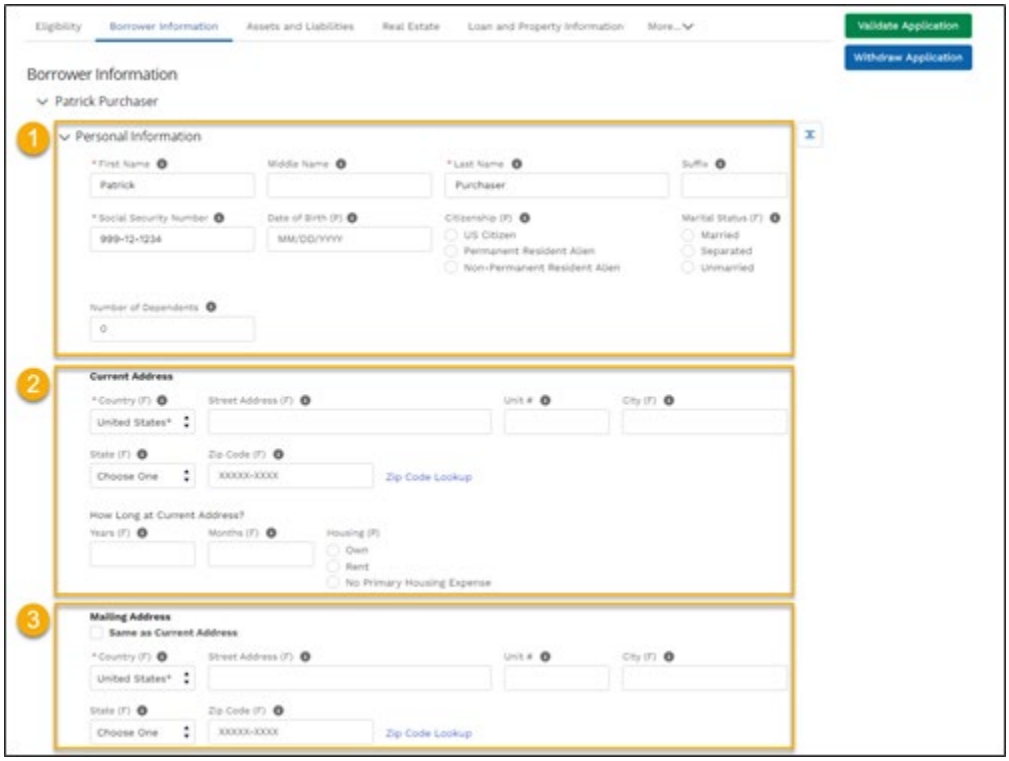
1. *Personal Information*
2. *Current Employment / Self Employment and Income*
3. *Previous Employment / Self Employment and Income*
4. *Income from Other Sources*

To expand or collapse sections, refer to *3.1.1 "Expand/Collapse All Sections" Button*. The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section *3.7 "Add" and "Remove" Buttons*. After entering the required information on each section of the *Borrower Information* screen, navigate to the *Assets and Liabilities* screen.

4.1.2.1 Personal Information

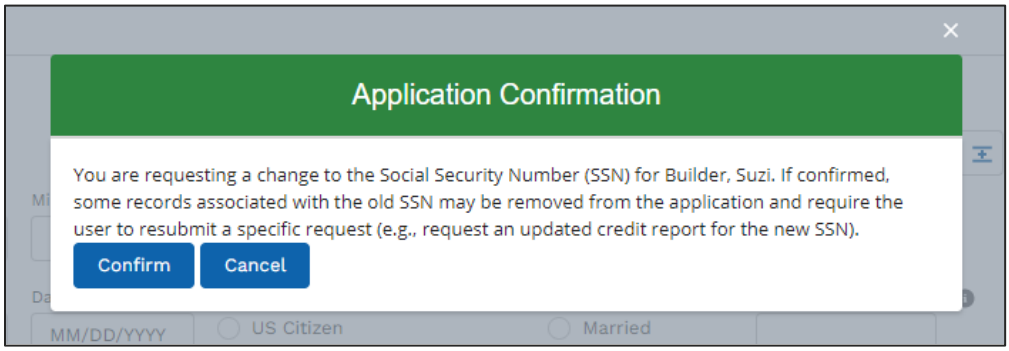
Capture the borrower(s) information within the *Personal Information* section for the Primary Borrower on the application. As the Primary Borrower's first name and last name are entered, the section heading displays these as the section's header (e.g. Patrick Purchaser).

At a minimum, the Primary Borrower's and additional borrower(s) "First Name", "Last Name", "Social Security Number" (SSN), and *Current Address* "Country" are required to save the application.



Steps

1. Complete all the Personal Information fields.
2. Complete all the *Current Address* fields.
3. Under Mailing Address, click the checkbox if the entered *Current Address* is the same as the *Mailing Address.* Else, complete all the *Mailing Address* fields.



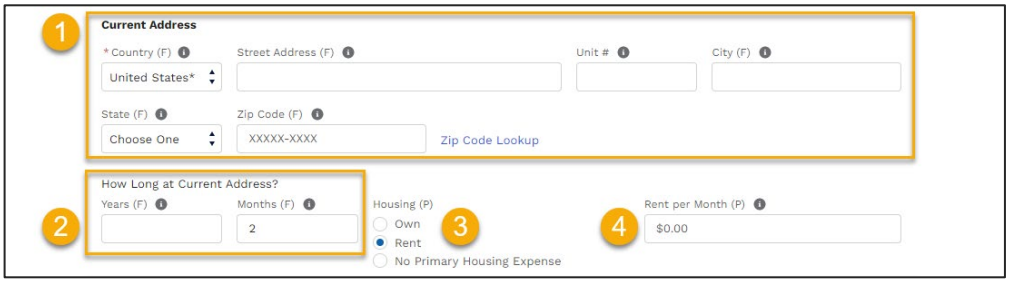
Changes to the Social Security Number and the Application Confirmation window

Because the Social Security Number (SSN) determines the Borrower ID, changes to an already entered and saved SSN prompts the system to **Confirm** the request for a change in the SSN. Clicking **Cancel** reverts the Social Security Number field back to the previously entered and saved SSN.

Changes to the Primary Borrower's SSN will result in a new "Borrower ID" being displayed in the Application Header.

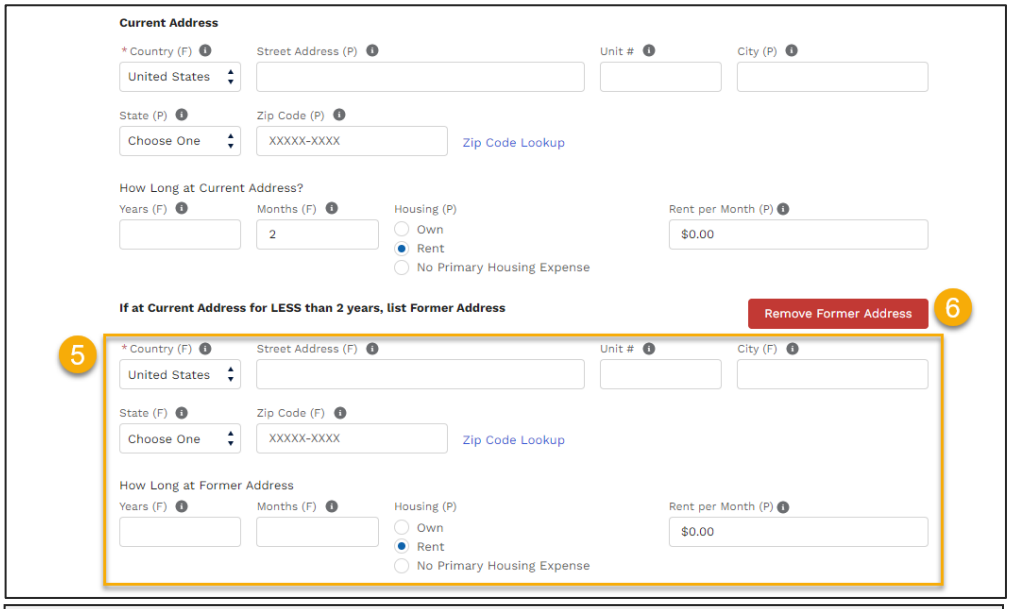
4.1.2.1.1 Personal Information – Housing History

This section allows the user to enter the former address(es) of applicants, if needed. The system requires at least twenty-four (24) months of occupancy history. If the borrower has lived in their *Current Address* for less than that time, the user is required to capture the former address(es) until 24 months of housing history are covered.



Steps – Current Address

1. Complete the *Current Address* information.
2. Enter "Years" and "Months" at *Current Address*.
3. Choose "Housing" type.
4. If "Housing" type is "*Rent*", enter "Rent per Month" amount.



Steps – Former Address

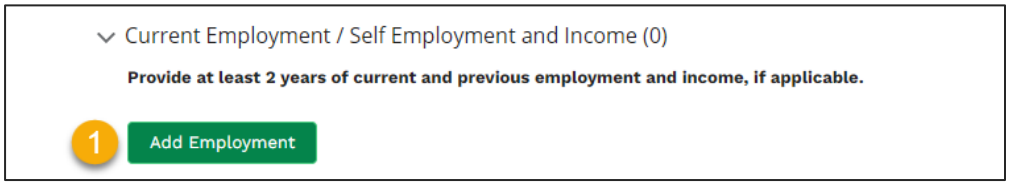
If the borrower resided at the current address for less than 24 months, the system automatically adds a *Former Address* entry. If needed, the system continues adding *Former Address* records until the total of "Years" and/or "Months" entered in the *Current* and *Former Address* sections is at least 2 years.

5. Complete the *Former Address* section.
6. To clear entered information, click the **Remove Former Address** button.

4.1.2.2 Current Employment / Self Employment and Income

The *Current Employment* section is located below the *Personal Information* section. This section captures information about the applicants' employment and income.

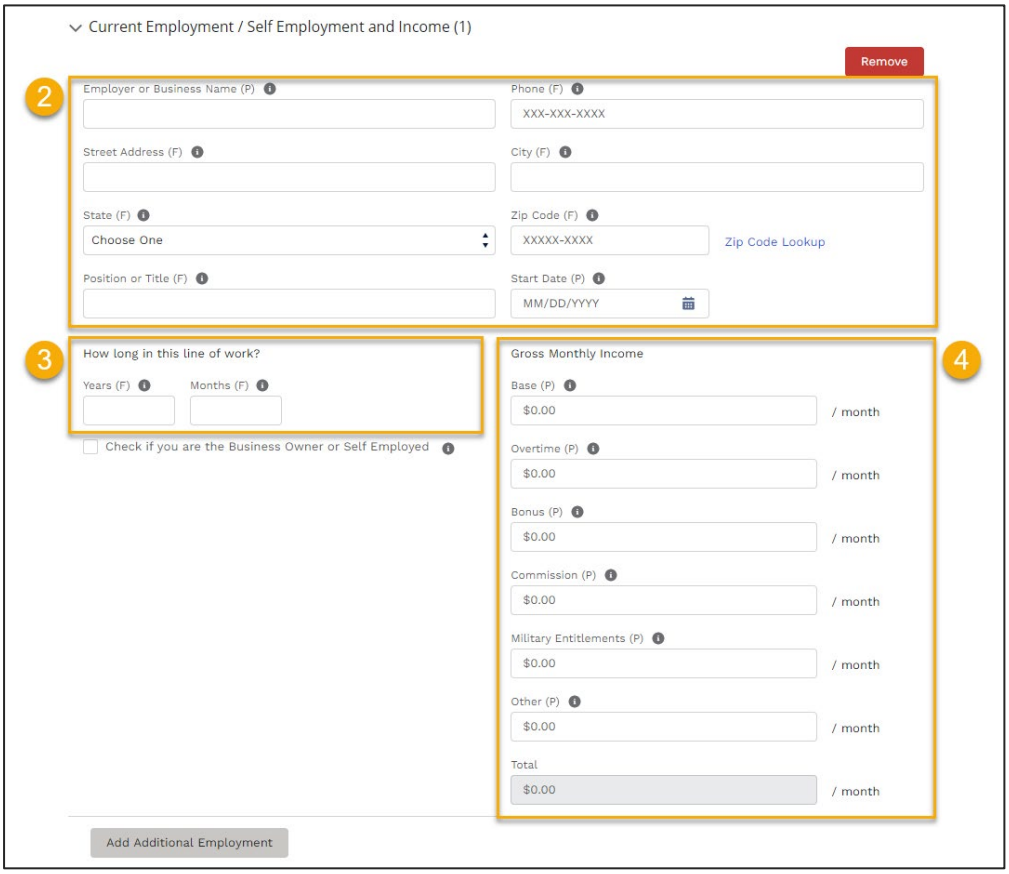
If applicable, enter at least two years of employment history. Users start by providing the current employment information and if needed, continue by adding previous employment positions and history. To get started on the *Current Employment* section, click the **Add Employment** button (see screenshot below). If the applicant currently holds another job, click the **Add Additional Employment** button to capture the other current employment information. "Employer or Business Name" is required to save a *Current Employment* record.



Steps

1. Click the **Add Employment** button.

Steps shown below are for employed applicants. Refer to the next page for when the applicant is a business owner or is self-employed.



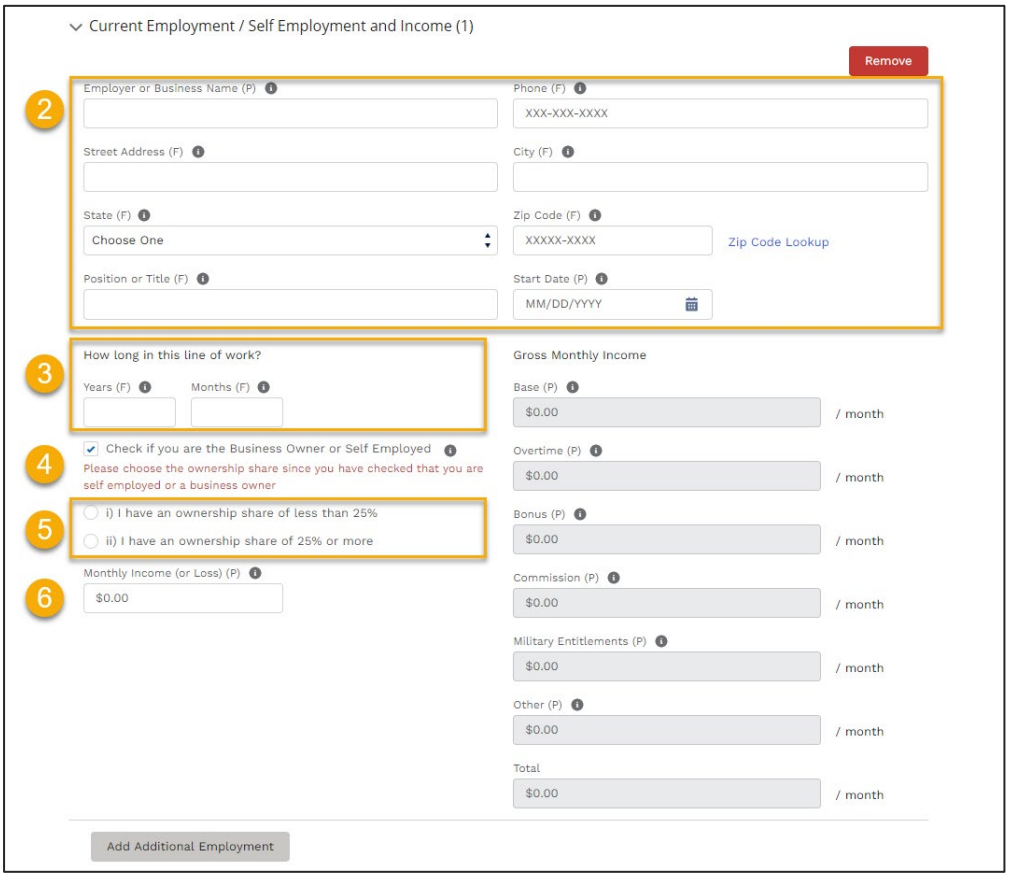
Steps (for Employed Applicants)

2. Complete the employer/business information fields.
3. Enter "Years" and/or "Months" at work.

If the user enters 12 or more in the "Months" field, the system calculates and populates the number of years in the "Years" field based upon the entered number of months.

4. Enter the *Gross Monthly Income* amounts.

The below steps are for borrowers who are business owners or self-employed.

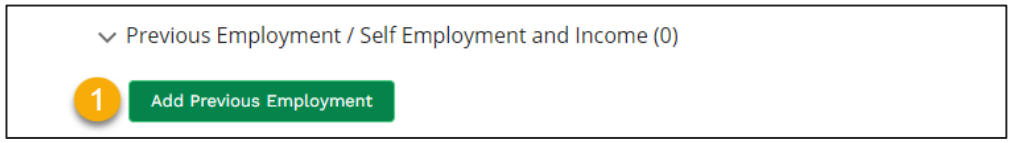


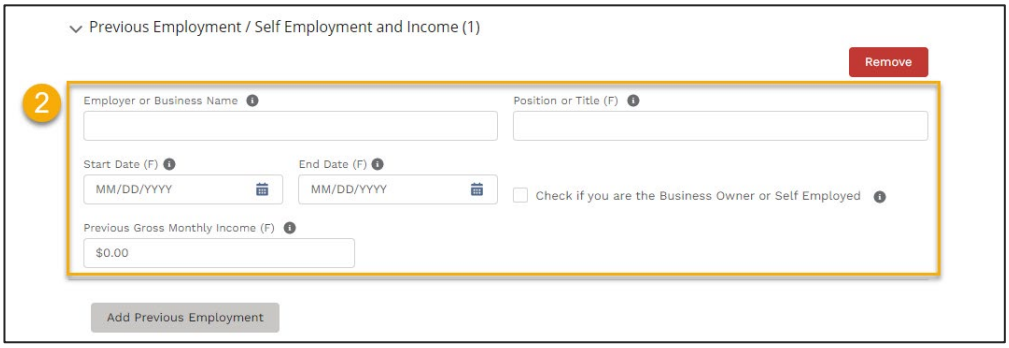
Steps (Business Owner or Self Employed)

2. Complete the employer/business information fields.
3. Enter "Years" and/or "Months" at work.
4. Click the "Business Owner or Self Employed" checkbox.
5. Choose ownership radio button.
6. Enter the "Monthly Income (or Loss)" amount. Use minus (-) to indicate loss.

4.1.2.3 Previous Employment / Self Employment and Income

This section captures previous employment history of applicants, if required. Should the entered *Current Employment* history have a duration of less than two years, it will be necessary to capture additional employment information in the *Previous Employment / Self Employment and Income* section. "Employer or Business Name" is required to save a *Previous Employment* record.



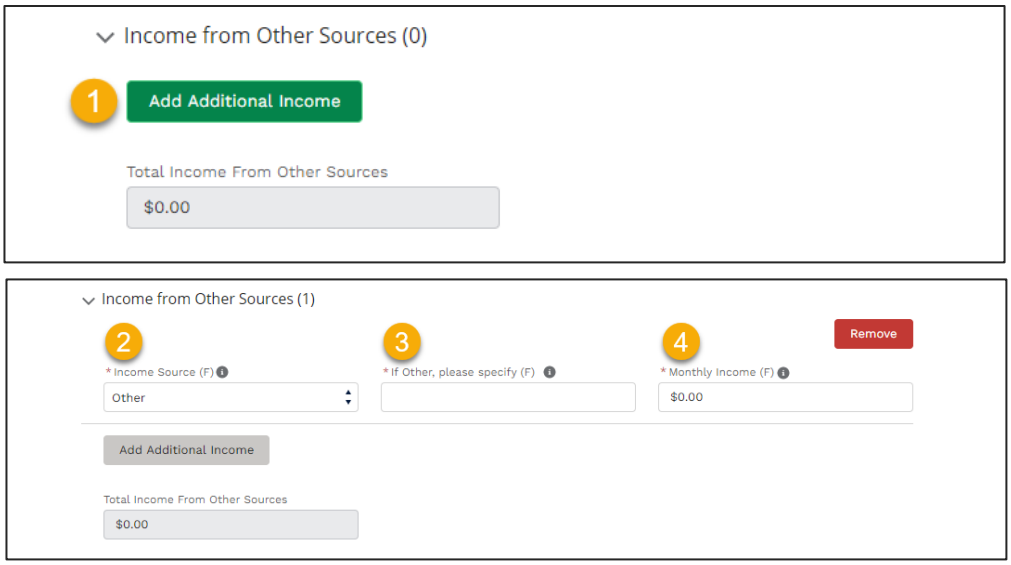


Steps

1. Click the **Add Previous Employment** button.
2. Enter the *Previous Employment* information.

4.1.2.4 Income from Other Sources

This section allows users to add all non-employment income sources for the applicants.



Steps

1. Click **Add Additional Income**.
2. Choose an "Income Source" option.
3. When other is selected, populate the "If Other, please specify" field.
4. Enter "Monthly Income" amount.

If additional income is entered, the system adds the monthly income amount from all the entered income sources and displays it in the auto calculated "Total Income from Other Sources" field.

The below "Income Sources" options are available. If "*Other*" is selected, the user must complete the "If Other, please specify" field that appears.

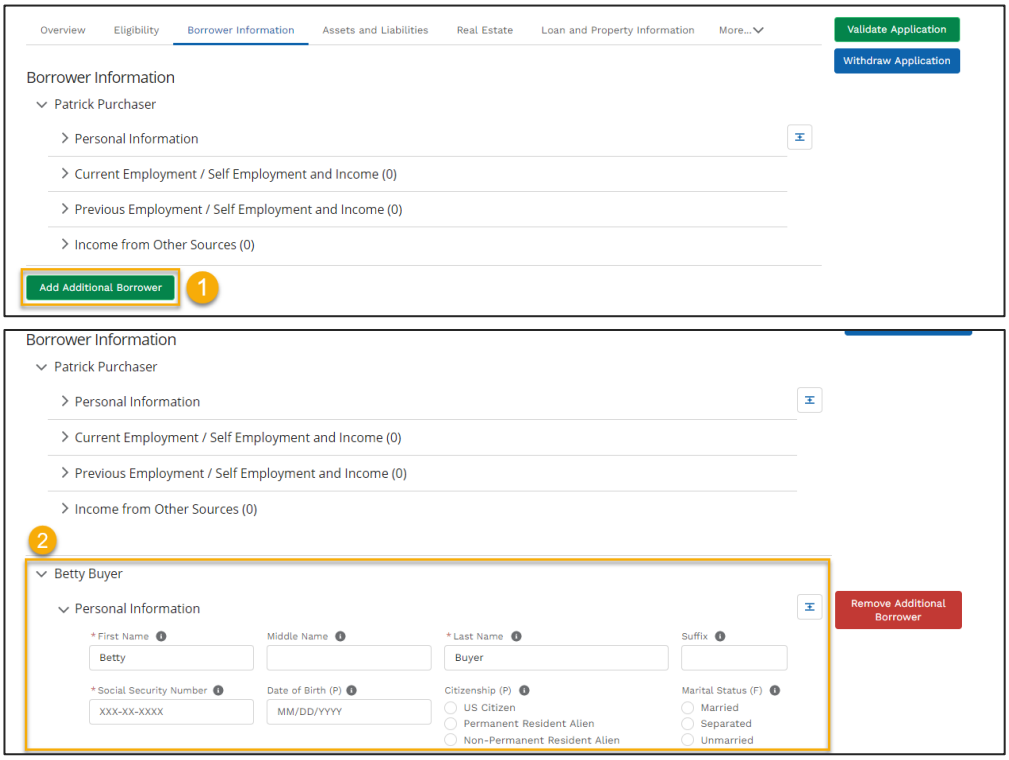
- Accessory Unit Income
- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Defined Contribution Plan
- Disability
- Employment Related Account
- Foster Care
- Housing Choice Voucher Program
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Non-Borrower Household Income
- Notes Receivable
- Other
- Public Assistance
- Retirement
- Royalty Payments
- Separate Maintenance
- Social Security
- Temporary Leave
- Tip Income
- Trust
- Unemployment Benefit
- VA Compensation

After entering the required information on each section of the *Borrower Information* screen, click the **Save Application** button in the footer and proceed to the *Assets and Liabilities* screen.

4.1.2.5 Adding and Removing Additional Borrowers

Starting in the *Personal Information* section, users can enter up to five Borrowers (four additional borrowers and the primary Borrower) by clicking the **Add Additional Borrower** button.

In the example shown below, the *Borrower Information* sections are completely collapsed to show the primary borrower, named Patrick Purchaser. Followed by the addition of an additional borrower, called Betty Buyer. The same four sub-sections appear, allowing the user to capture the additional borrower's personal and income information.



Steps

1. Click the **Add Additional Borrower** button.
2. The 4 sub-sections appear for the recently added additional borrower. The Personal information sub-section displays expanded; the others collapsed. Complete all the associated sub-sections for the additional borrower.

Complete the additional borrower's sub-sections as explained in sections *4.1.2.1 Personal Information* through *4.1.2.4 Income from Other Sources*.

4.1.3 Assets and Liabilities

Once the *Borrower Information* screen has been completed and the application has been saved, proceed to the *Assets and Liabilities* screen. This is where users enter information regarding the borrower's assets (bank accounts, investments, etc.), liabilities (credit cards, leases, car, and student loans, etc.), and find CAIVRS information.

The *Assets and Liabilities* screen has five sections:

1. *Assets – Banks Accounts, Retirement, and Other Accounts You Have*
2. *Other Assets You Have*
3. *Liabilities – Credit Cards, Other Debts, and Leases You Owe*
4. *Other Liabilities and Expenses*
5. *CAIVRS Information*

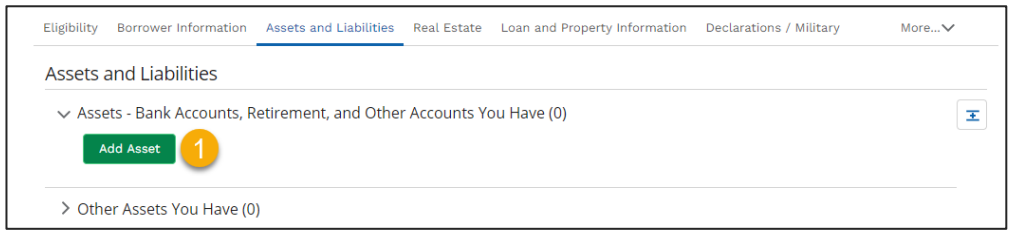
To expand or collapse sections, refer to *3.1.1 "Expand/Collapse All Sections" Button*. The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section *3.7 "Add" and "Remove" Buttons*. After

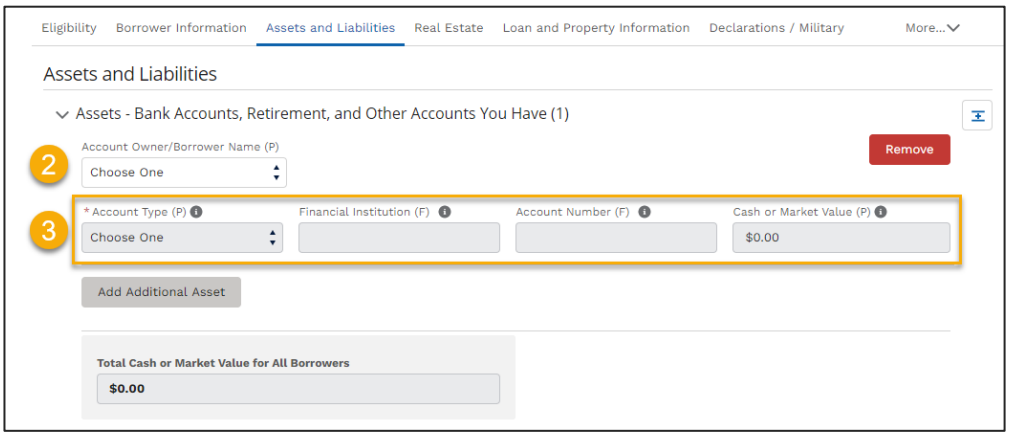
entering the required information on each section of the *Assets and Liabilities* screen, navigate to the *Real Estate* screen.

4.1.3.1 Assets – Banks Accounts, Retirement and Other Accounts You Have

This section allows users to enter information about borrower assets that will be used to evaluate their loan eligibility. Verified assets could offset risks associated with the underwriting recommendation.

"Account Type," "Account Owner/Borrower Name" and "Cash or Market Value" are required to save a record. "Financial Institution," "Account Number" and "Cash or Market Value" are enabled when the "Account Type" value is other than *"Choose* One." The system will not allow a pipe ("|") to be saved for any free form text entry fields.





Steps

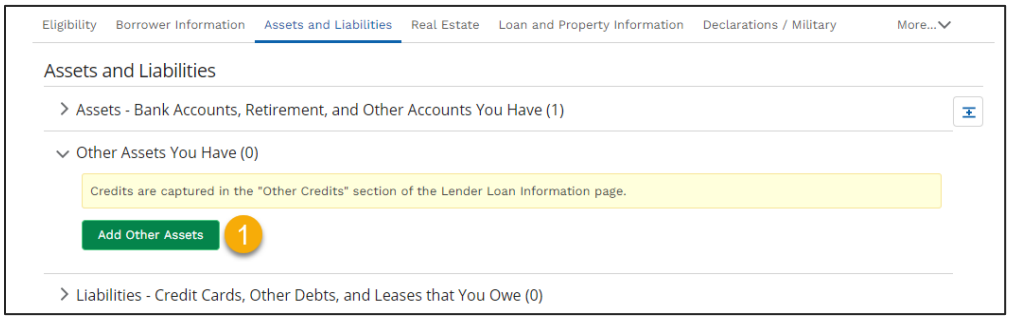
1. Click the **Add Asset** button.
2. Select "Account Owner / Borrower Name" from the list, with which the Asset is associated.
3. Select "Account Type" from list, then complete remaining fields.

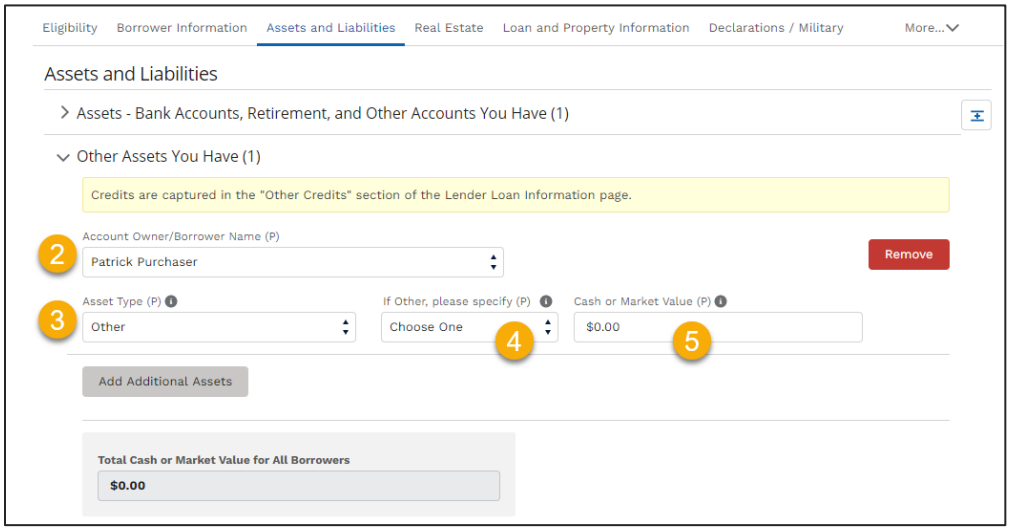
The following "Account Type" options are available. Types not specified here may be available in *Other Assets You Have* section or can be manually entered in that section by selecting an "Asset Type" of *"Other"* and selecting a value from the "If Other, please specify" field.

- Bonds
- Bridge Loan Proceeds
- Cash Value of Life Insurance (used for the transaction)
- Certificate of Deposit
- Checking
- Individual Development Account
- Money Market
- Mutual Fund
- Retirement (e.g. 401k, IRA)
- Savings
- Stock Options
- Stocks
- Trust Account

4.1.3.2 Other Assets You Have

This section is completed by lenders for borrower(s) who have additional Assets not listed in the "Account Type" list under the previous section *Assets - Bank Accounts, Retirement, and Other Accounts You Have*. Assets listed within this section will be considered in qualifying for the loan.





Steps

1. Click the **Add Other Assets** button.
2. Choose "Account Owner / Borrower Name".
3. Choose "Asset Type".
4. As applicable, populate the "If Other, please specify" field.
5. Enter the "Cash or Market Value" amount.

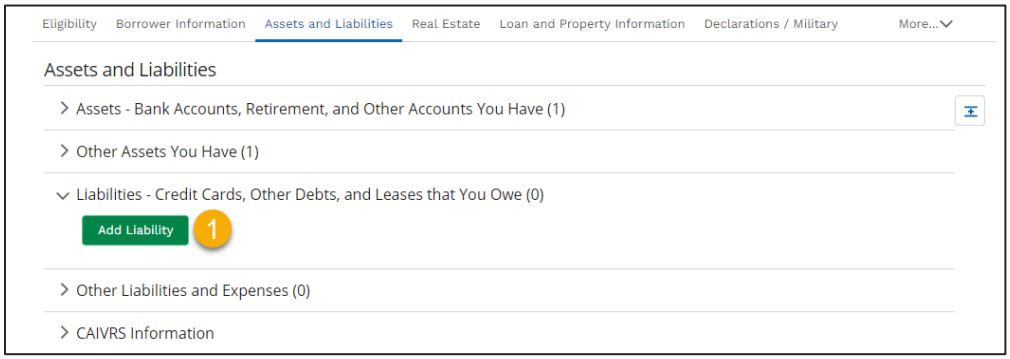
"Account Owner/ Borrower Name" is required to save a record. "Cash or Market Value" is disabled as long as "Asset Type" is "*Choose One,*" and is required to save a record when enabled.

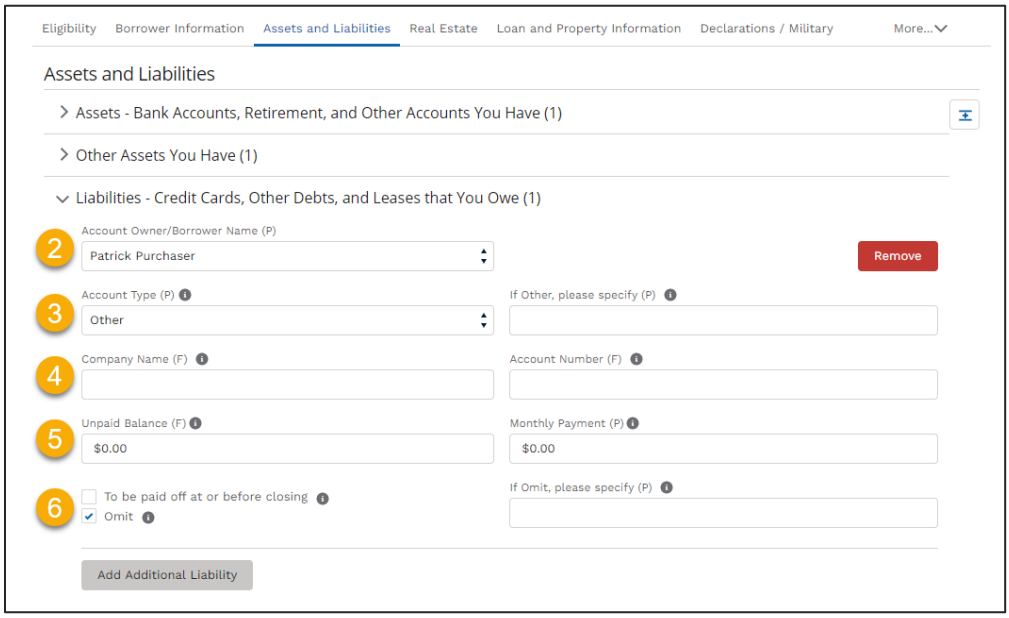
The following "Asset Type" values are available. If *"Other"* is selected, the user must complete the "If Other, please specify" field to save the record, select either *"Other Liquid Asset"* or *"Other Non-Liquid Asset"*.

- Cash on Hand
- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

4.1.3.3 Liabilities – Credit Cards, Other Debts, and Leases You Owe

In this section, the lender provides the borrower's liabilities including details of all personal debt the borrower currently owes at the time of the application or will be owed before the mortgage loan closes. The liabilities include debts not listed on the borrower's credit report, debts with payments that are currently deferred, and personal debts that will be paid off at or before closing, even if they will be paid off by this mortgage loan.





Steps

1. Click the **Add Liability** button.
2. Choose "Account Owner/Borrower Name", which is required to save the record.
3. Choose "Account Type". If "*Other*", please specify.
4. Enter "Company Name" and "Account Number".
5. Enter the required "Unpaid Balance" and "Monthly Payment" once "Account Type" is selected.
6. As needed, select the appropriate checkbox(es) for "To be paid off at or before closing" and "Omit". Then, "If Omit, please specify".

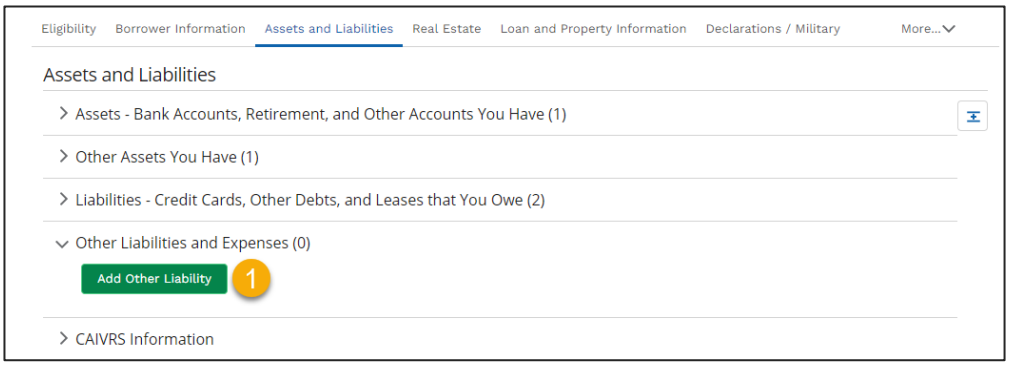
The following "Account Type" options are available. Types not specified here may be available in *Other Liabilities and Expenses* section or can be manually entered in either section by selecting *"Other"* and completing the "If Other, please specify" field.

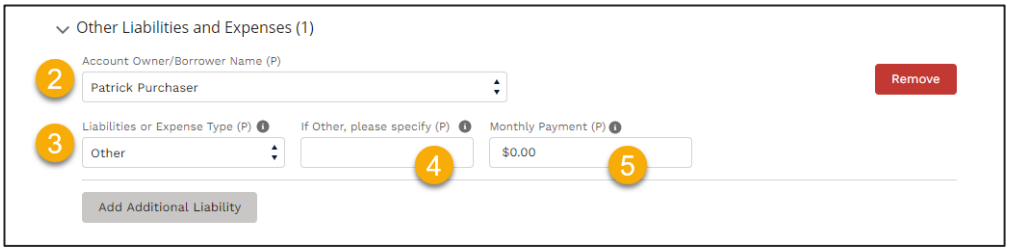
- Collections Judgments and Liens
- Installment (e.g. car, student, personal loan)
- Lease (not real estate)
- Open 30-Day (balance paid monthly)
- Revolving (e.g. credit cards)
- Taxes
- Tax Lien
- Other

4.1.3.4 Other Liabilities and Expenses

This section is for entering liabilities not specified in the previous section. Ensure all liabilities that do not appear listed on the credit report are disclosed prior to final submission to GUS.

"Account Owner/Borrower Name" is required to save a record. A value must be entered for "Monthly Payment" if the "Liabilities or Expense Type" is not *"Choose One."* "If Other, please specify" must be completed "Liabilities or Expense Type" is "*Other.*"





Steps

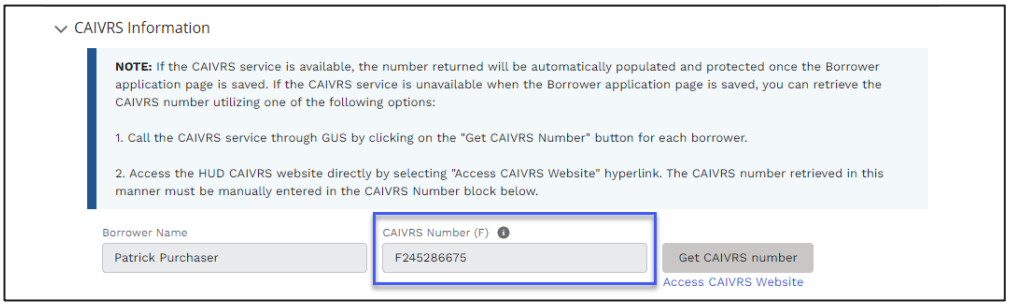
1. Click the **Add Other Liability** button.
2. Choose "Account Owner / Borrower Name".
3. Choose "Liabilities or Expenses Type".
4. If *"Other"* is selected, please specify.
5. Complete "Monthly Payment".

The following "Liabilities or Expense Type" options are available. If "*Other*" is selected, complete "If Other, please specify."

- Alimony
- Child Support
- Job Related Expenses
- Separate Maintenance
- Other

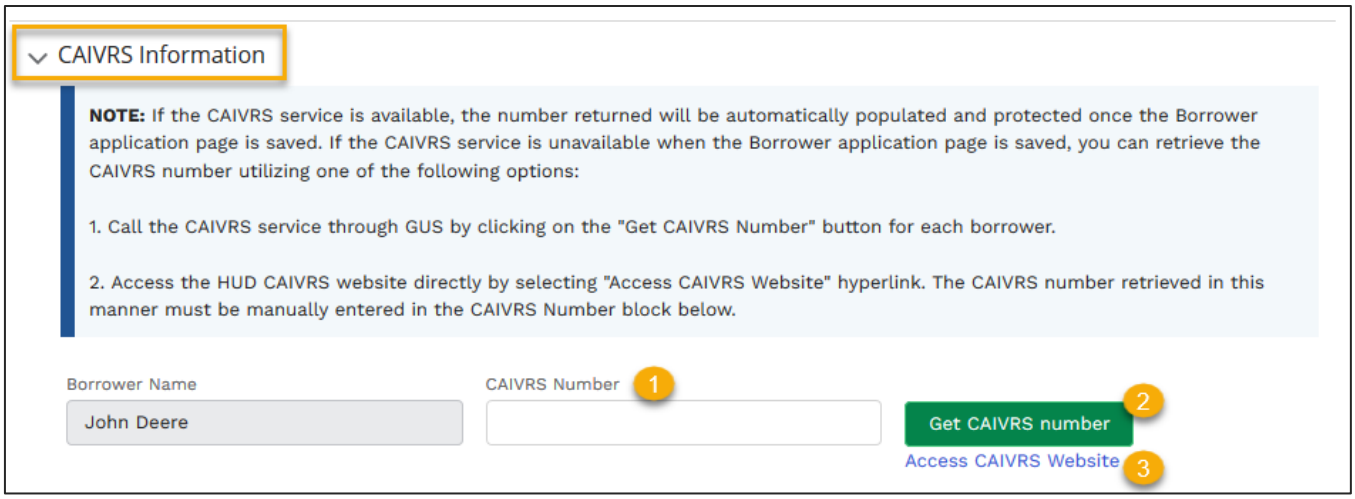
4.1.3.5 CAIVRS Information

This section captures the "CAIVRS Number" assigned to the borrower. The "CAIVRS Number" is auto-populated by the U.S. Department of Housing and Urban Development Credit Alert System (CAIVRS) service upon entering a borrower's social security number on the *Borrower Information* screen.



CAIVRS Information

Confirm the CAIVRS Number is correct.



Steps

1. An empty "CAIVRS Number" field indicates the service did not successfully populate the CAIVRS number.
2. Attempt the CAIVRS service call to auto-populate the CAIVRS number for each of the borrowers on the application using the **Get CAIVRS number** button. This action calls the CAIVRS service again to auto-populate the field.
3. Alternatively, click the **Access CAIVRS Website** hyperlink. From the CAIVRS website, retrieve the appropriate CAIVRS number, and manually enter it into the loan application's "CAIVRS Number" field.

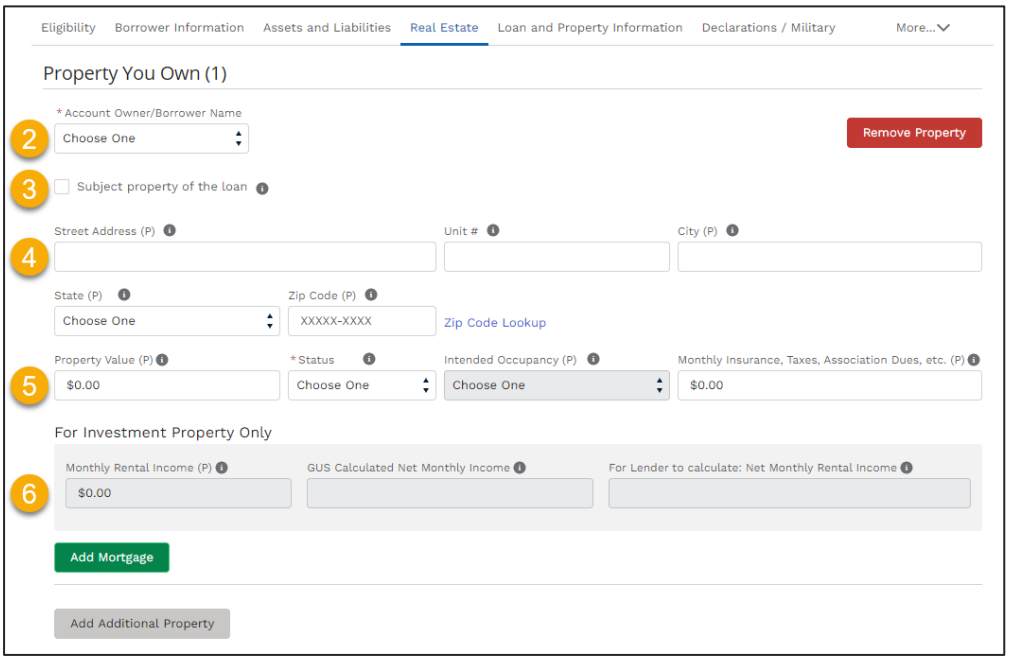
4.1.4 Real Estate

The *Real Estate* screen allows users to add properties and associated mortgage loans. Start by adding a property then, if applicable, add a mortgage under it and if needed, users may include additional mortgages for that property. Once the information for the first property has been captured, users may add an additional property and corresponding mortgage(s).

The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section *3.7 "Add" and "Remove" Buttons*. After entering the required information on each section of the *Real Estate* screen, navigate to the *Loan and Property Information* screen.

4.1.4.1 Adding a Property

These instructions cover how to add a property record to an application. Which includes undeveloped land the borrower has an ownership interest in, timeshare if the borrower holds the title of the property, and/or if the borrower has a mortgage. "Account Owner/Borrower Name" and "Status" are required to save a property record.



Steps

1. Click the **Add Property** button to get started.
2. Choose "Account Owner / Borrower Name."
3. If applicable, check the "Subject property of the loan" checkbox.
4. Enter the property address.
5. Enter "Property Value". Choose a "Status." Enter the "Monthly Insurance, Taxes, Association Dues, etc." If the value is *"Retained,"* the "Intended Occupancy" field becomes enabled.
6. If the "Status" is *"Investment,"* the *For Investment Property* Only section becomes enabled.

The following "Status" values are available:

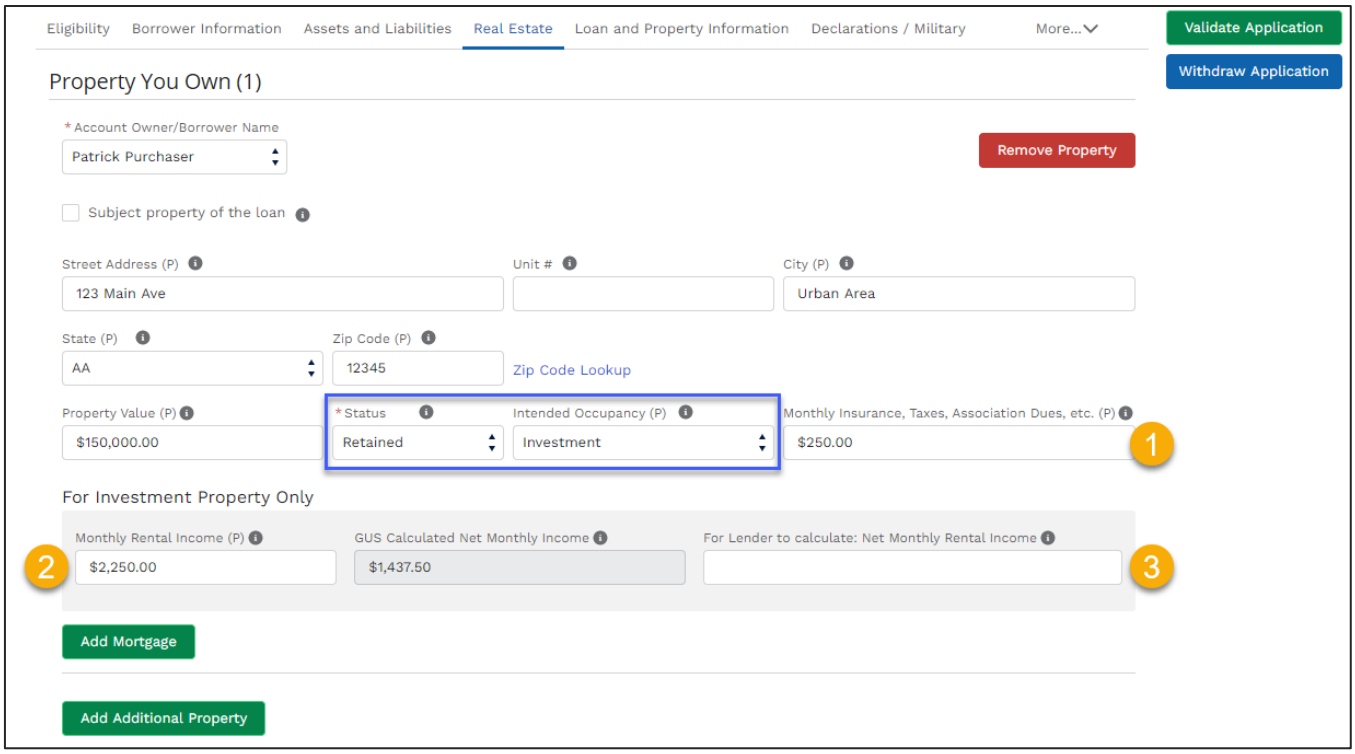
- Sold
- Pending Sale
- Retained

The following "Intended Occupancy" values are available:

- Primary Residence
- Second Home
- Investment

4.1.4.1.1 Retained Investment Properties

This section covers additional processing for properties retained as an investment by loan applicants. If the "Intended Occupancy" is "*Investment*" and the "Status" is "*Retained*", the system will enable extra fields in the *For Investment Property Only* section.



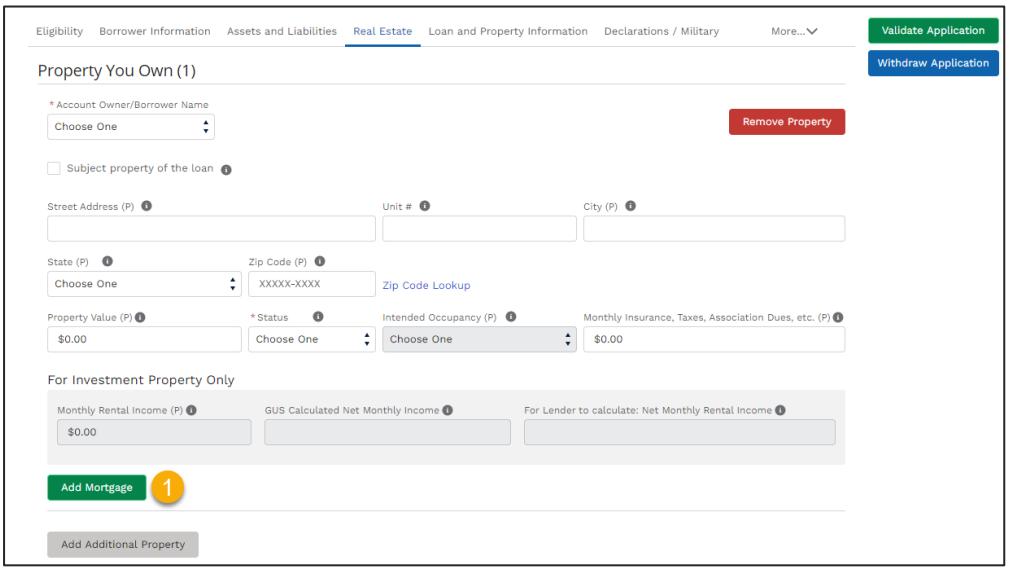
Steps and Example

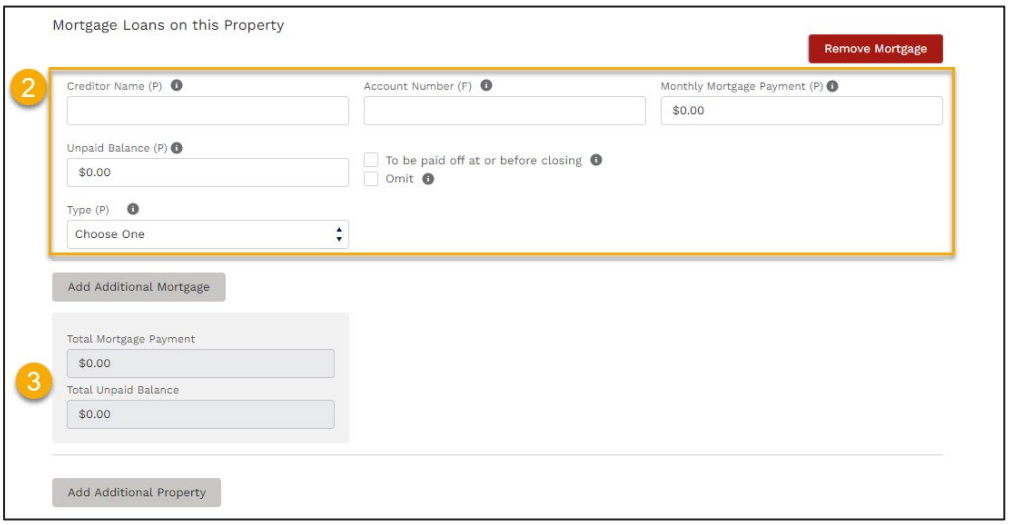
1. Enter the "Monthly Insurance, Taxes, Association Dues, etc." (e.g. $250.00).
2. Enter the "Monthly Rental Income" (e.g. $2,250.00).
3. Review the "GUS Calculated Net Monthly Income" (e.g. $1,437.50) and, if applicable, enter the "For Lender to calculate: Net Monthly Rental Income" amount.

The "GUS Calculated Net Monthly Income" ($1,437.50) field is determined by the "Monthly Rental Income" multiplied by 75% (i.e. $2,250.00 x 0.75 = $1,687.50) and deducting the "Monthly Insurance, Taxes, Association Dues, etc." amount ($250.00). Values for "Monthly Mortgage Payments" on Mortgage records associated with the property not marked "Omit" or "To be paid off at or before closing" are also subtracted, if entered.

4.1.4.2 Adding a Mortgage to a Property

Users can add one or more mortgages to each property entered in GUS. Users can complete the creditor information and mortgage fields for each mortgage loan. Mortgage(s) details are required for each property if the borrower is obligated on a mortgage, including properties the borrower owns by themselves, jointly with someone else, or even if they are not on the title to the property.





Steps

1. Click the **Add Mortgage** button.
2. Complete the fields within the *Mortgage Loans on this Property* subsection. "Creditor Name" is required to save a mortgage record.
3. As needed, review the auto-calculated total amounts.

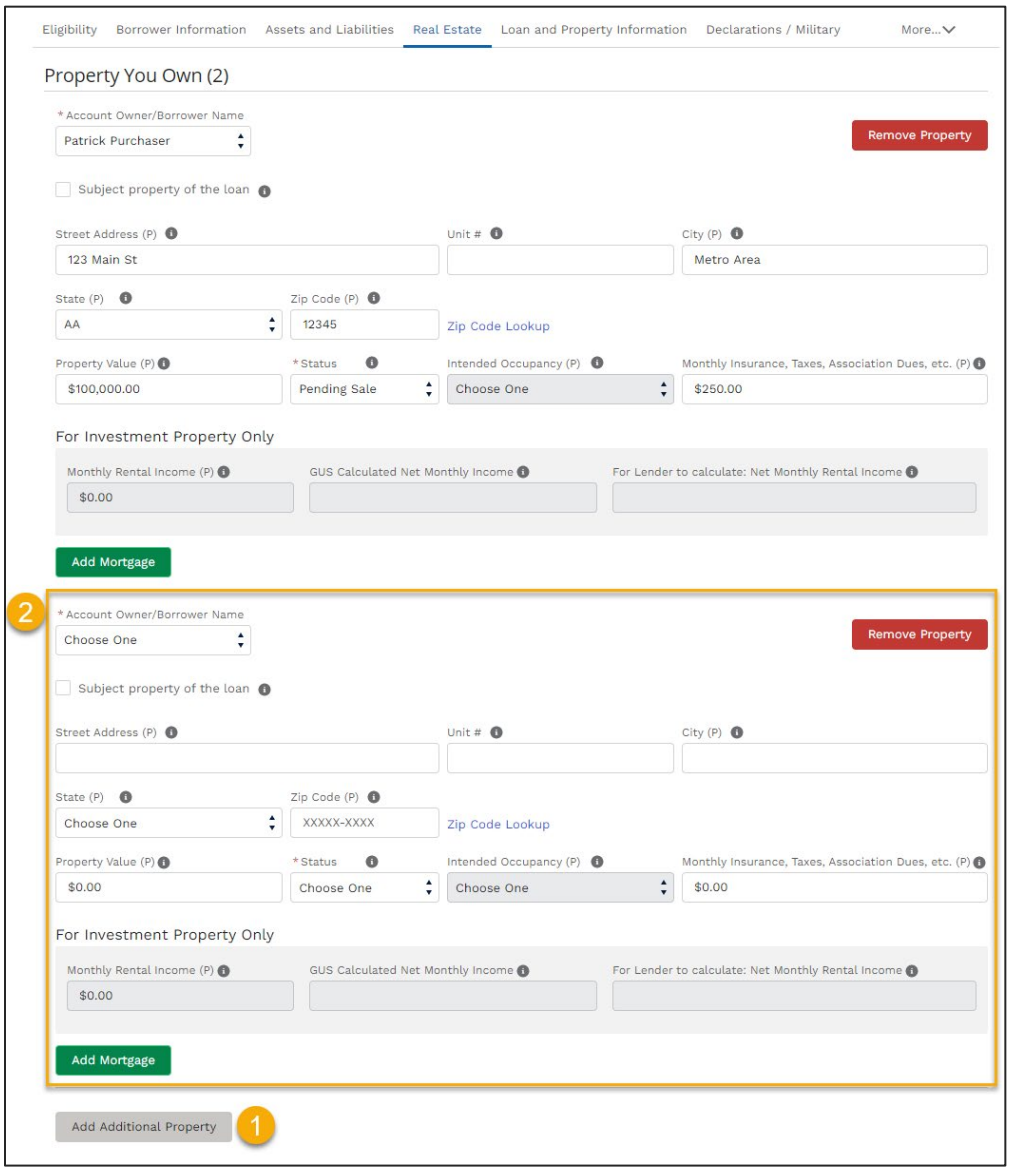
The **Add Additional Mortgage** button can be used to add second and subsequent mortgages associated with a property. And the **Remove Mortgage** button can be used to remove previously entered mortgage loans associated with the property.

The following loan "Types" are available:

- Conventional
- FHA
- USDA-RD
- VA
- Other

4.1.4.3 Adding an Additional Property

Once a property has been entered, users can add a second and subsequent properties with the **Add Additional Property** button. Follow these steps if the borrower owns more than one property.



Steps

1. Click the **Add Additional Property** button.
2. Complete the fields and information for the second property section which appears underneath the previously entered property information for the first property.

4.1.5 Loan and Property Information

The *Loan and Property Information* screen is where users enter the loan amount, purpose of the loan and other relevant information. Some information from this screen will carry over to *Loan and Lender Information*.

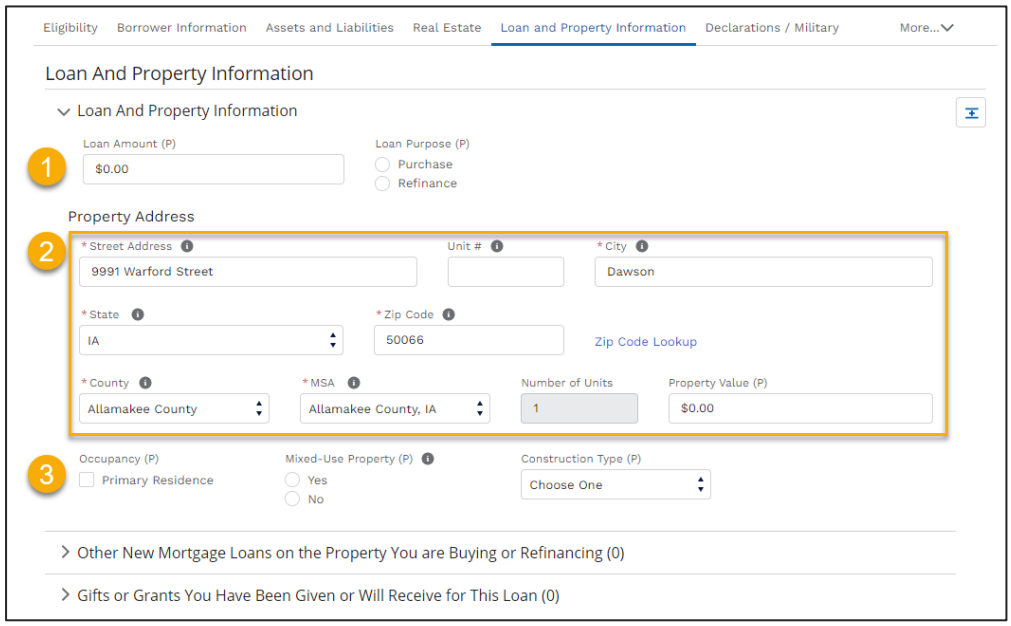
The *Loan and Property Information* screen has three sections:

1. *Loan and Property Information*
2. *Other New Mortgage Loans on the Property You are Buying or Refinancing*
3. *Gifts or Grants You Have Been Given or Will Receive for This Loan*

To expand or collapse sections, refer to *3.1.1 "Expand/Collapse All Sections" Button*. The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section *3.7 "Add" and "Remove" Buttons*. After entering the required information on each section of the *Loan and Property Information* screen, navigate to the *Declarations / Military* screen.

4.1.5.1 Loan and Property Information

This section captures property address information and high-level loan details like "Loan Amount" and "Loan Purpose" in support of the loan the borrower is applying for. "Street Address," "City," "State", "Zip Code" and "County" are required to save the application.



Steps

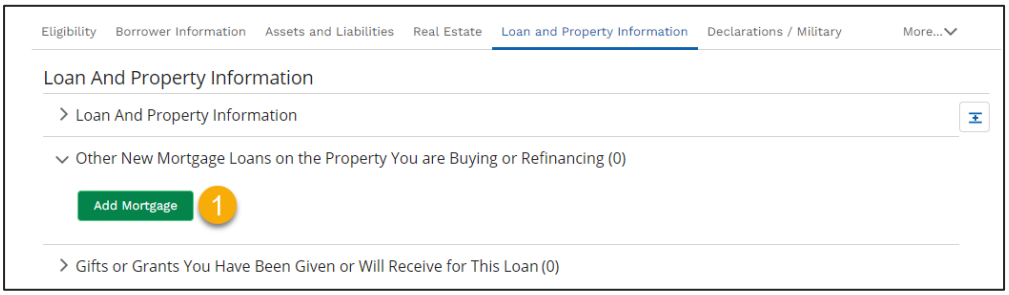
1. Fill out the "Loan Amount" and "Loan Purpose" fields.
2. The "Property Address" populates from the *Eligibility* page. Enter the "Property Value."
3. As applicable, complete the "Occupancy," "Mixed-Use Property" and "Construction Type" fields. Select "*Yes*" for Mixed-Use Property if the property will be also be used for a business.

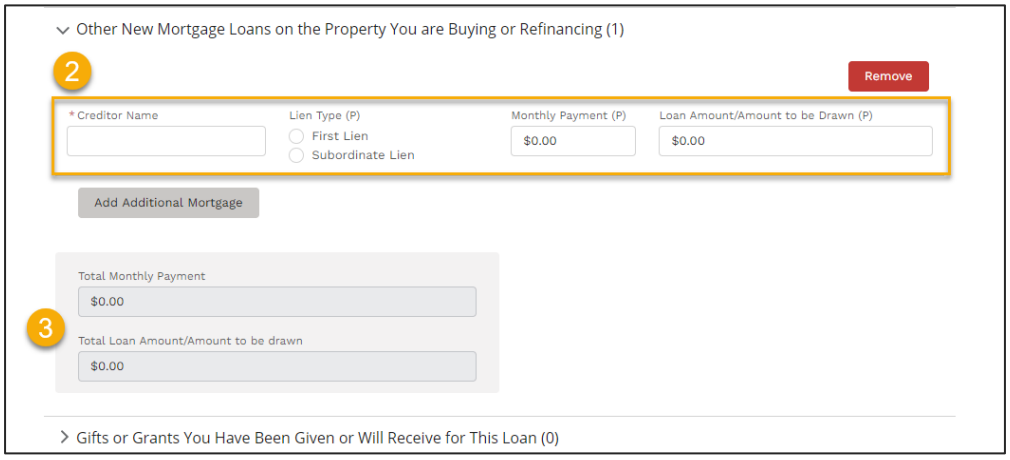
4.1.5.2 Other New Mortgage Loans on the Property You are Buying or Refinancing

In the event that there are additional liens on the property for which the application is being submitted, this section will allow users to capture this information. If there are any other new mortgages or loans on the property being bought, they must be included in the application as part of the *Other New Mortgage Loans on the Property You are Buying or Refinancing* section.

Enter information in this section when the borrower is applying for more than one new mortgage loan to purchase or refinance the property. For example, the borrower is applying for a second mortgage at the same time as the first mortgage to get a line of credit for renovations.

"Creditor Name" must be entered and a value other than "$0.00" must be provided for "Monthly Payment" and "Loan Amount/Amount to be Drawn" to save a record.



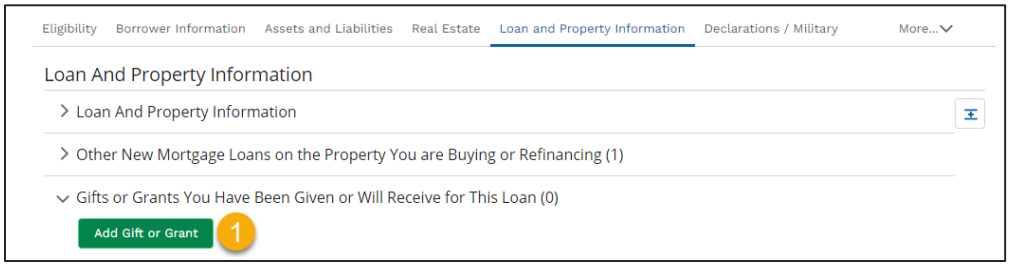


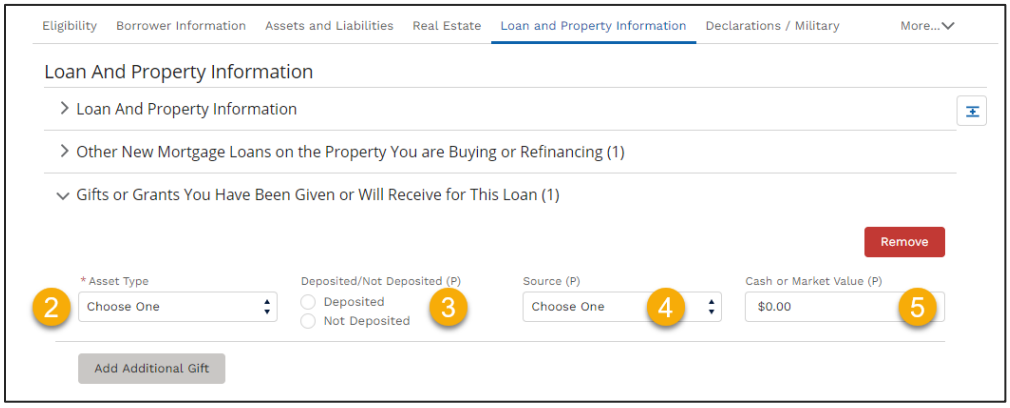
Steps

1. Click the **Add Mortgage** button.
2. Fill in the "Creditor Name," "Lien Type", "Monthly Payment" and "Loan Amount"/ "Amount to be Drawn" fields.
3. Confirm the amounts displayed in the auto-calculated total fields.

4.1.5.3 Gifts or Grants You Have Been Given or Will Receive for This Loan

This section captures additional sources of aid the borrowers have or will receive. “Asset Type” and “Cash or Market Value” are required to save a record. The “Deposited/Not Deposited” radio buttons become disabled when the selected “Asset Type” is *“Gift of Equity”* to comply with URLA form standards.





Steps

1. If applicable, click the **Add Gift or Grant** button.
2. Choose “Asset Type.”
3. Choose the appropriate “Deposited / Not Deposited” radio button.
4. Choose “Source”. If *“Other”*, please specify.
5. Enter “Cash or Market Value”.

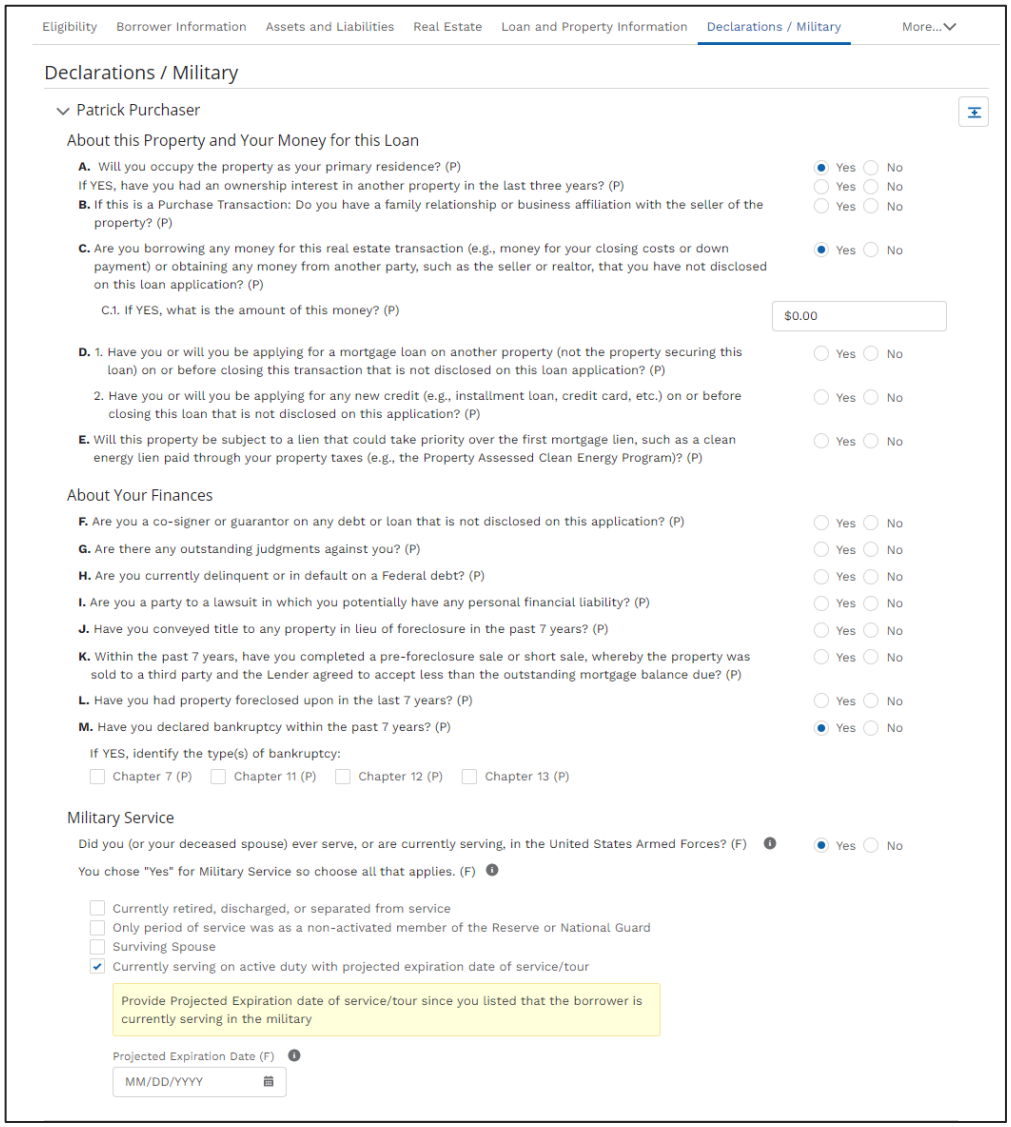
“Asset Type” options are *“Cash Gift,” “Gift of Equity”* or *“Grant.”* The following “Source” options are available. “If Other, please specify” must be completed “Source” is “*Other.”*

- Community Nonprofit
- Employer
- Federal Agency
- Lender
- Local Agency
- Relative
- Religious Nonprofit
- State Agency
- Unmarried Partner
- Other
- Non-Parent Relative
- Parent
- Unrelated Friend

4.1.6 Declarations / Military

The *Declarations / Military* screen is where users answer "Yes" or "No" questions about the property, how the property will be financed, the borrower's financial history and military service. Some "Yes" or "No" responses may prompt the user for additional information. Answer the *Declarations* questions for each borrower within the loan application.

To expand or collapse sections, refer to *3.1.1 "Expand/Collapse All Sections" Button*. After entering the required information for each borrower on the *Declarations / Military* screen, navigate to the *Demographic Information* screen, refer to *3.9 Navigate Using the "More" Drop-down*.



Steps

Choose the "*Yes*" or "*No*" radio button for each question under the *About this Property and Your Money for this Loan, About Your Finances* and *Military Service* sections.

Complete the extra questions, if the answer is "*Yes*" for questions A, C, M, and/or Military Service.

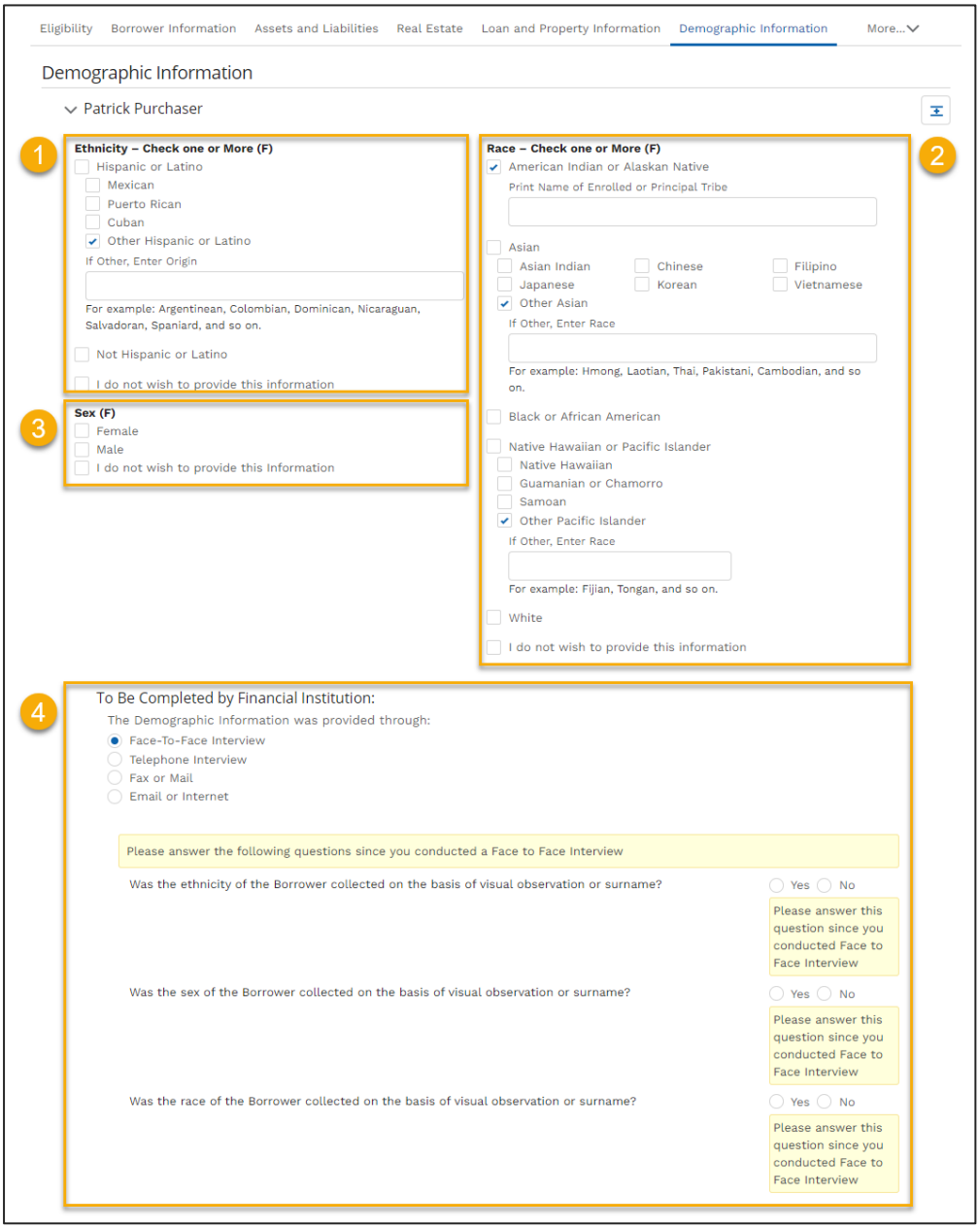
If the answer is *"Yes"* for question A, a follow-up question appears. If the answer to that question is *"Yes"*, two additional questions appear. Choose the appropriate radio button(s) for those questions.

If the answer is "*Yes*" under the *Military Service* section, check the option(s) that applies. If the selection(s) includes "Currently serving on active duty with projected expiration date of service/tour", provide the "Projected Expiration Date" by entering the date or clicking the calendar icon and choosing the appropriate date from the calendar that pops-up underneath the date field.

4.1.7 Demographic Information

The *Demographic Information* screen is where users enter information about each borrower's demographics.

To expand or collapse sections to provide responses for each borrower on the loan application, refer to *3.1.1 "Expand/Collapse All Sections" Button*. After entering the required information for each borrower on the *Demographic Information* screen, navigate to the *Loan Originator Information* screen, refer to *3.9 Navigate Using the "More" Drop-down*.

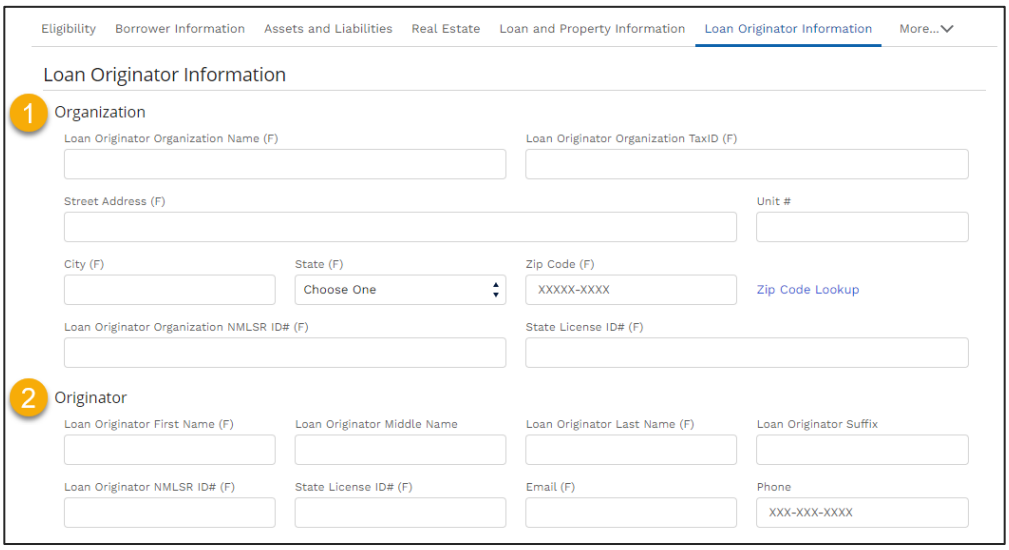


Steps

1. Choose the *Ethnicity* option(s). If *Ethnicity* is *"Other Hispanic or Latino"*, enter "Origin".
2. Choose the *Race* option(s). If *Race* is *"American Indian or Alaskan Native"*, enter the "Name of Enrolled or Principal Tribe". If *Race* is *"Other Asian"* or *"Other Pacific Islander,"* enter specifying information.
3. Choose the *Sex* option(s).
4. Click the appropriate radio button. If *"Face-To-Face Interview"* is selected, answer additional questions.

4.1.8 Loan Originator Information

The *Loan Originator* screen is where users enter information about the loan originator and the loan originator's organization. After entering the required information on the *Loan Originator Information* screen, navigate to the *Lender Loan Information* screen, refer to *3.9 Navigate Using the "More" Drop-down*.



Steps

1. Fill in the fields within the *Organization* subsection.
2. Fill in the fields within the *Originator* subsection.

4.1.9 Lender Loan Information

The *Lender Loan Information* screen is where users enter the specific details about the property and loan. Data from other screens is used to populate portions of this screen.

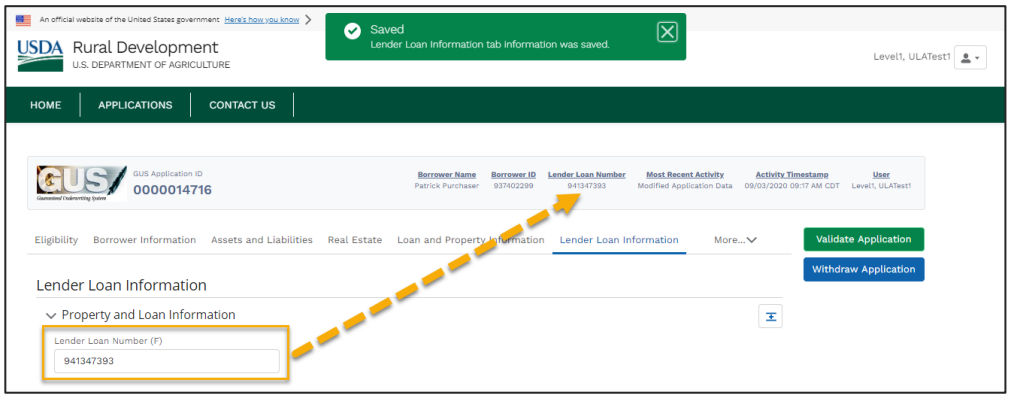
The *Lender Loan Information* screen has five sections:

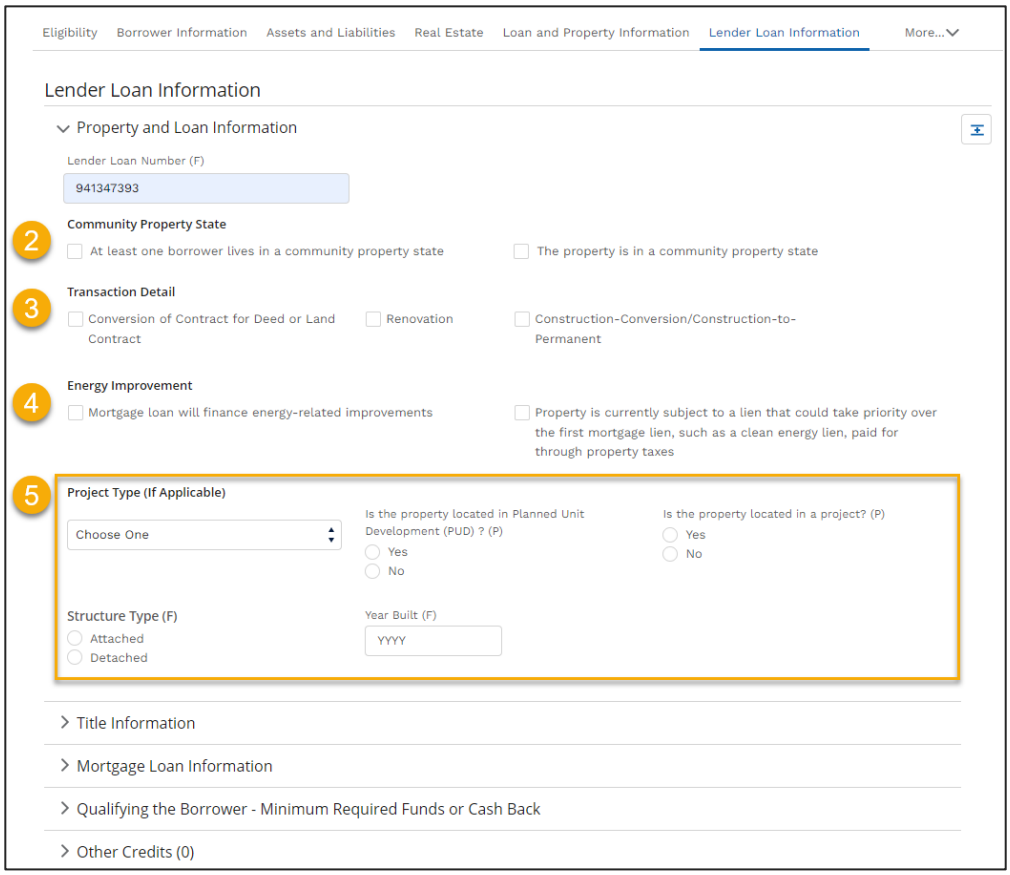
1. *Property and Loan Information*
2. *Title Information*
3. *Mortgage Loan Information*
4. *Qualifying the Borrower – Minimum Required Funds or Cash Back*
5. *Other Credits*

To expand or collapse sections, refer to *3.1.1 "Expand/Collapse All Sections" Button*. The screen and its section(s) include **Add** and **Remove** buttons, this functionality is detailed in section *3.7 "Add" and "Remove" Buttons*. After entering the required information on each section of the *Lender Loan Information* screen, navigate to the *Additional Data* screen, refer to *3.9 Navigate Using the "More" Drop-down*.

4.1.9.1 Property and Loan Information

This section captures information about the property and loan relevant to underwriting fitness.

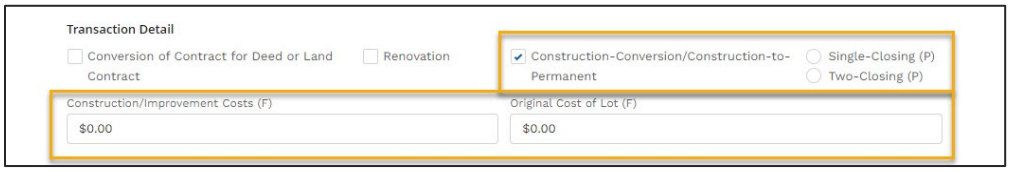




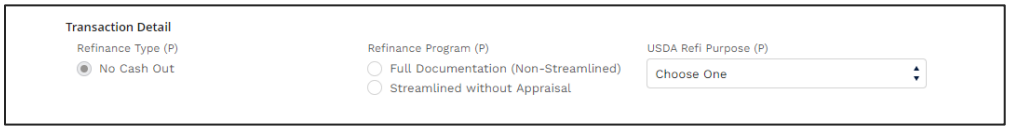
Steps

1. Fill in the "Lender Loan Number". Upon saving the application, the "Lender Loan Number" populates in the Application header.
2. Choose the applicable *Community Property State* checkbox(es).
3. Complete the *Transaction Detail* fields (screenshot shows field when the loan purpose is "*Purchase*").
4. Under the *Energy Improvement* subsection, choose the applicable checkbox(es).
5. Complete the *Project Type* fields, as applicable.

Conditional behavior for fields in this section is covered below.



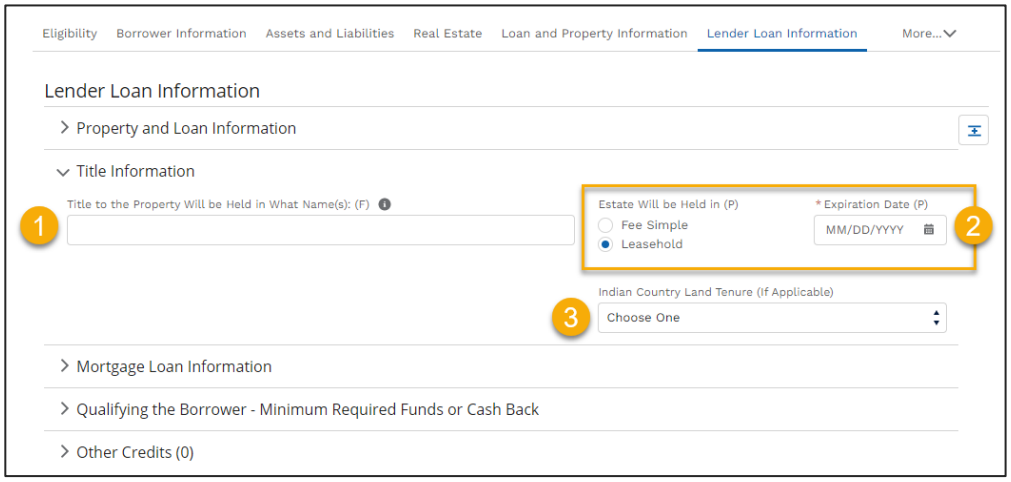
If "Construction-Conversion/ Construction-to-Permanent" is selected, additional fields appear. Choose from the "*single-closing*" or "*two-closing*" radio buttons, enter values for "Construction/ Improvement Costs" and "Original Cost of Lot."



The *Transaction Detail* shows different fields when the loan purpose is "*Refinance.*"

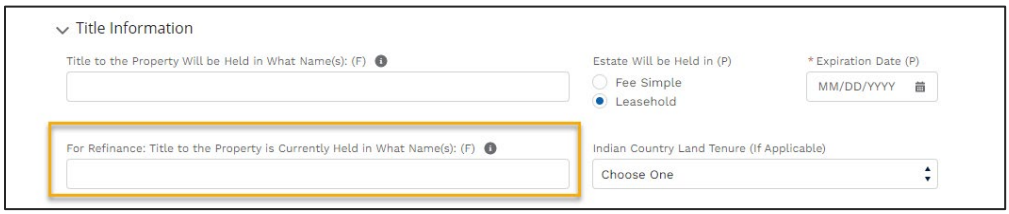
4.1.9.2 Title Information

This section captures information about property ownership and how the title for the property will be held as discussed by lender representative with the borrower.



Steps

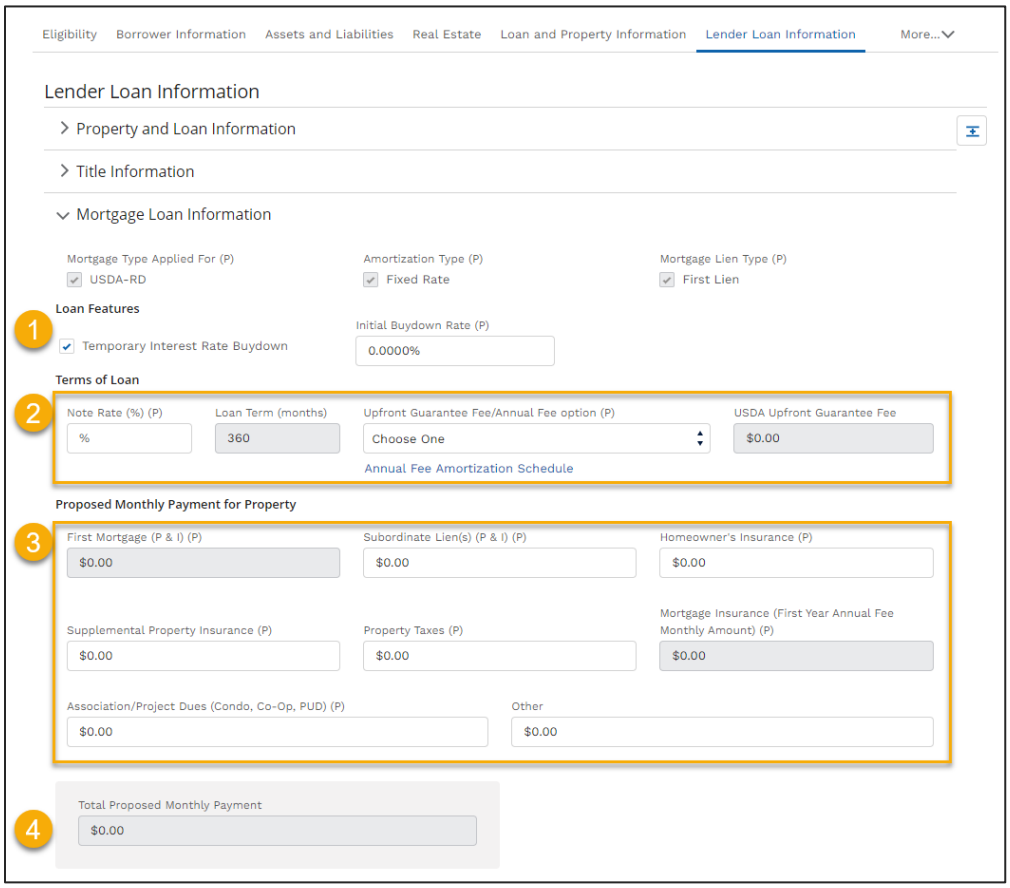
1. Enter the "Name" in which the Title is under.
2. Choose a value for the "Estate Will be Held In" radio button.
   If "*Leasehold*", enter the "Expiration Date."
3. If applicable, choose an option from the "Indian Country Land Tenure" drop-down menu.



In the *Title Information* section, when the loan purpose is "*Refinance*", the "For Refinance: Title to the Property is Currently Held in What Name(s)" field appears.

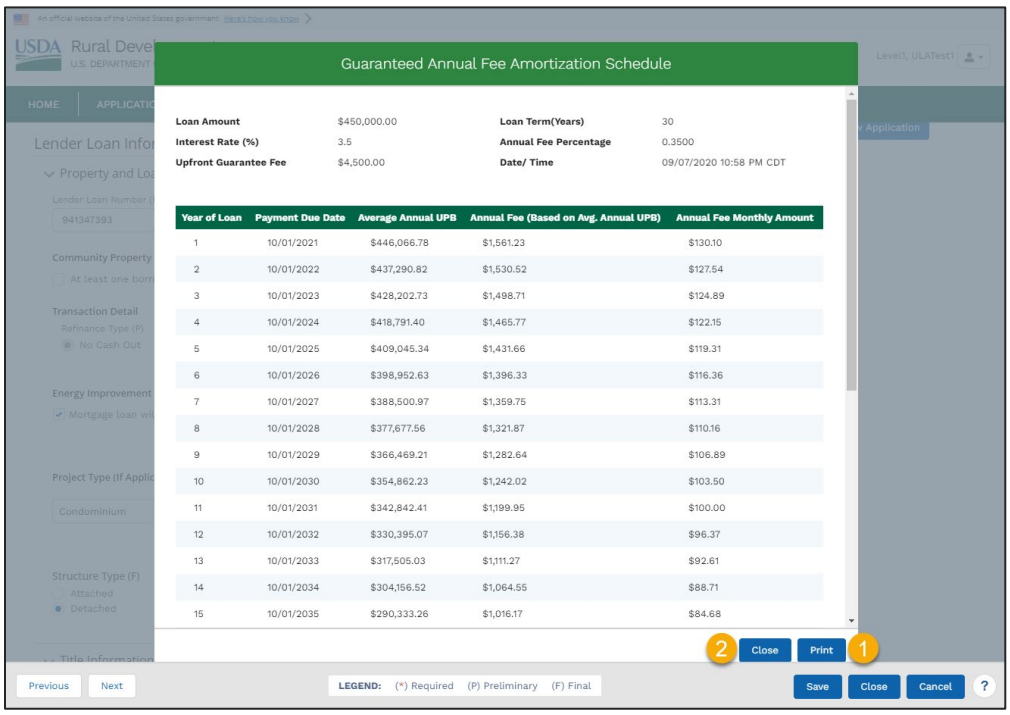
4.1.9.3 Mortgage Loan Information

This section collects details about *Loan Features*, *Terms of Loan* and calculates the *Proposed Monthly Payment for Property* and for which the loan is being applied. Grayed out fields are pre-populated or auto-calculated fields.



Steps

1. If applicable, click the "*Temporary Interest…*" checkbox.
   If clicked, enter the "Initial Buydown Rate" percentage.
2. Complete the *Terms of the Loan* fields.
   The system prepopulates the "Upfront Guarantee Fee/Annual Fee option" field if there is only one option; otherwise, the user is prompted to select an option.
3. Complete the *Proposed Monthly Payment for Property* fields.
4. Review the "Total Proposed Monthly Payment".



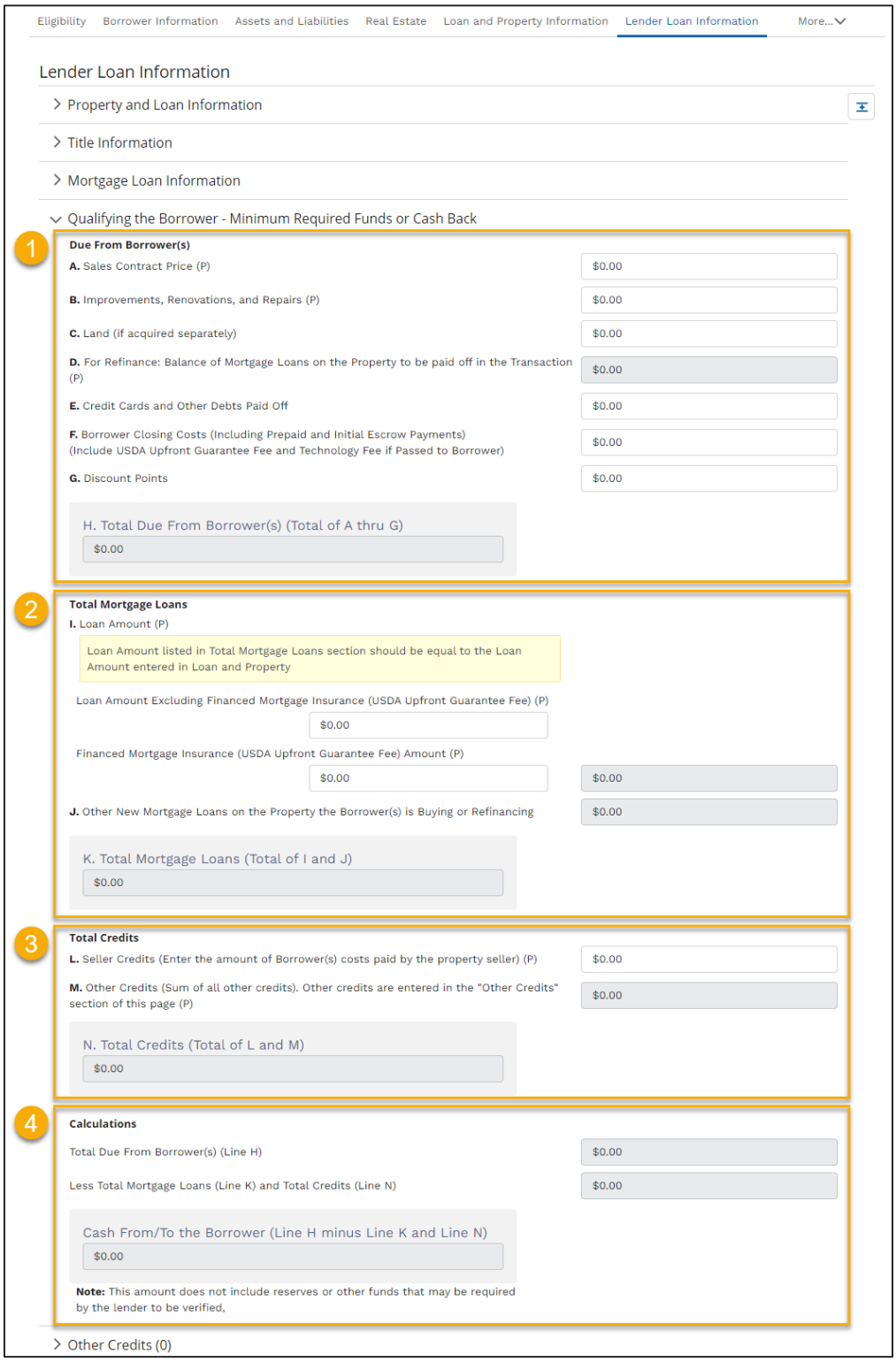
Guaranteed Annual Fee Amortization Schedule

Upon entering or changing the "Note Rate", "Loan Amount", and "Upfront Guarantee Fee" users may click the calculated "Annual Fee Amortization Schedule" hyperlink and the "Guaranteed Annual Fee Amortization Schedule" pop-up window appears.

1. Click **Print** to see results as a PDF.
2. And/or click **Close**.

4.1.9.4 Qualifying the Borrower – Minimum Required Funds or Cash Back

This section contains information from the *Loan and Property Information* screen and combines it with USDA guaranteed fees. It provides high-level calculations of the funds *Due From Borrower(s)*, *Total Mortgage Loans*, and *Total Credits*. Disabled fields are conditionally enabled based on "Loan Purpose" or automatically calculated.



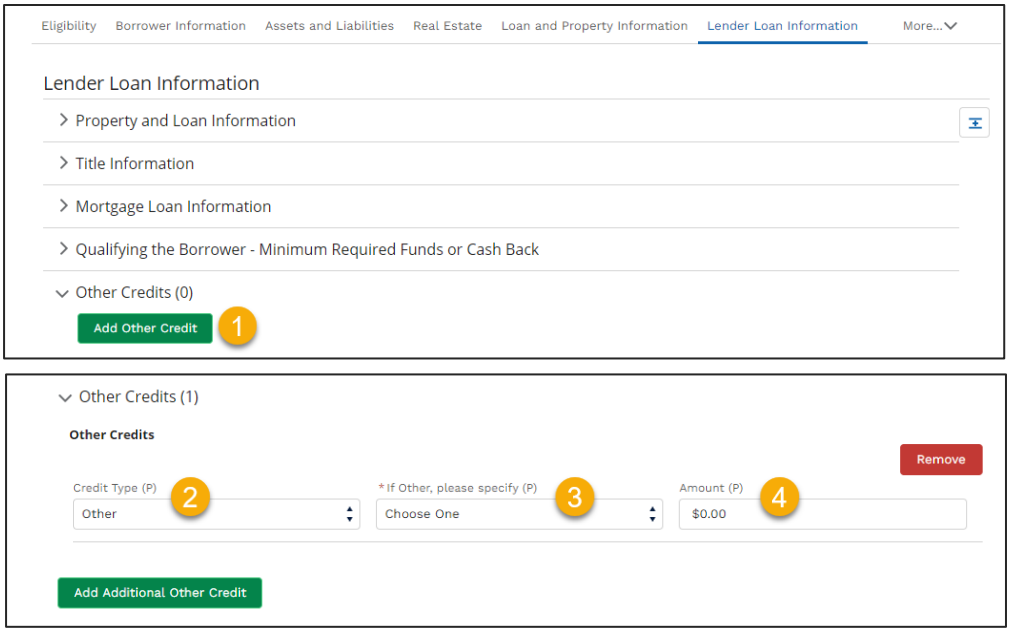
Steps

1. Enter values in the *Due From Borrower(s)* fields, and review auto calculated total.
2. Enter values in the *Total Mortgage Loans* fields, and review auto calculated total.
3. Enter information in the *Total Credits* fields, and review auto calculated total.
4. Review amounts under the *Calculations* subsection.

The screenshot shows field "A. Sales Contract Price" enabled and "D. For Refinance: Balance of Mortgage Loans on the Property to the paid off in the Transaction" disabled given that the loan's purpose is "*Purchase*". When the loan purpose is "*Refinance*" the field "A. Sales Contract Price" becomes disabled and "D. For Refinance: Balance of Mortgage Loans on the Property to the paid off in the Transaction" becomes enabled.

4.1.9.5 Other Credits

This section allows users to enter any additional money or equity which may impact the loan application.



Steps

1. Click the **Add Other Credit** button.
2. Click the "Other Credits" drop-down menu and select an option.
3. If other is selected, choose the applicable option..
4. Fill in the "Amount" field.

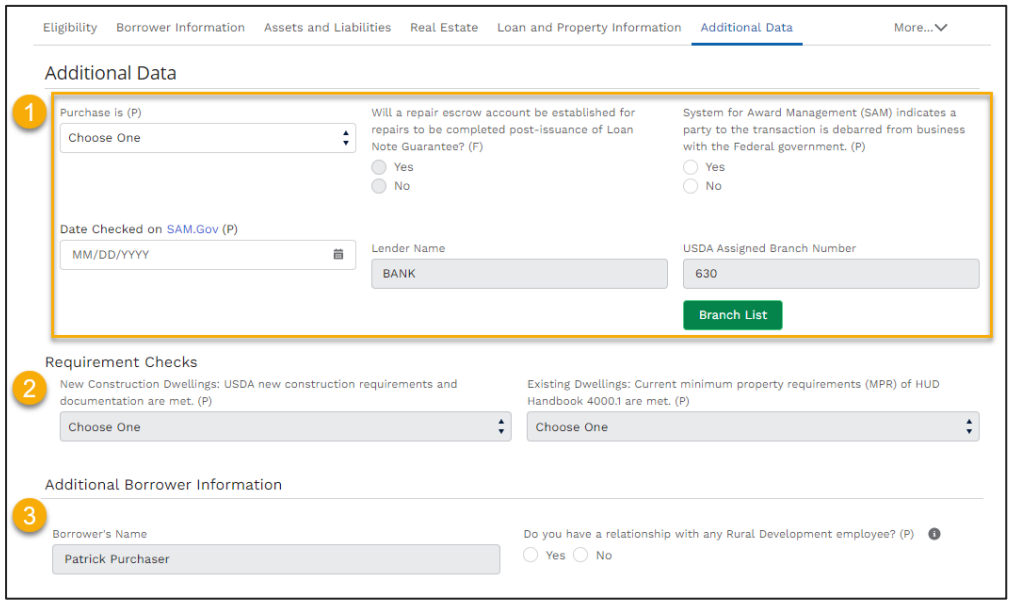
The following values are available for "Credit Type." If "*Other*" is selected, a value is required for "If Other, please specify"

- Earnest Money
- Employer Assistance
- Rent Credit
- Lender Credit
- Relocation Funds
- Sweat Equity
- Trade Equity
- Other

4.1.10 Additional Data

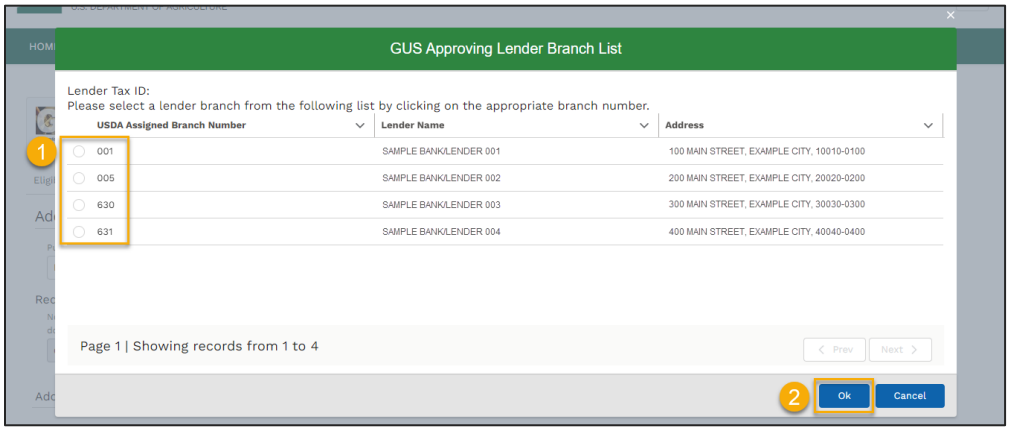
The *Additional Data* screen captures information related to appraisal, dwelling information, special financing, and borrower information specific to Form RD 3555-21 ("Request for Single Family Housing Loan Guarantee"). After entering the required information on the *Additional Data* screen, navigate to the *Credit Underwriting* screen, refer to *3.9 Navigate Using the "More" Drop-down*.

Grayed out information is conditionally enabled or pre-populated. The Requirement Checks' fields are not enabled for "Refinance" loans but are conditionally enabled for "Purchase" loans.



Steps

1. Complete fields within the *Additional Data* section.
2. As applicable, answer the *Requirement Checks* question.
3. Complete the *Additional Borrower Information* question.



Clicking the **Branch List** button brings up the GUS Approving Lender Branch List window.

1. Choose the appropriate "USDA Assigned Branch Number" radio button.
2. Click **Ok**. The *chosen branch and lender information is updated in Additional Data screen.*

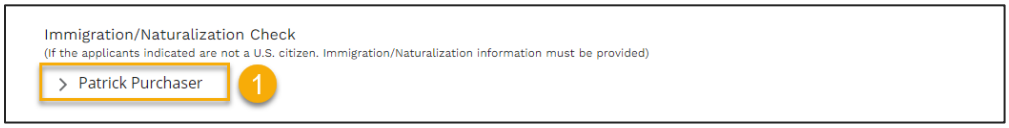
To exit out of the pop-up window, click the 'X' located top-right of the pop-up window or click **Cancel**.

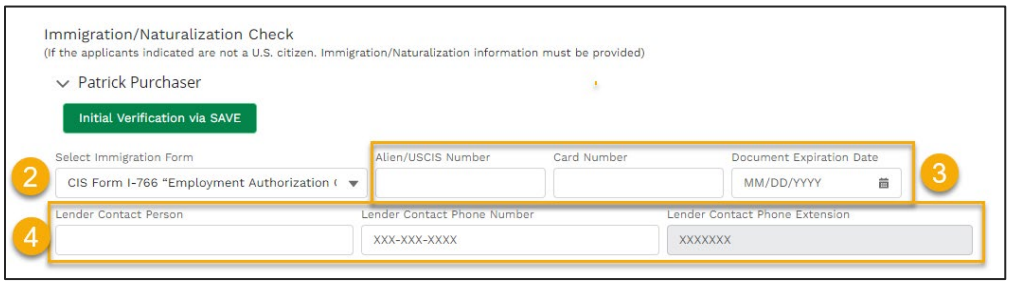
4.1.10.1 Immigration/Naturalization Check Information

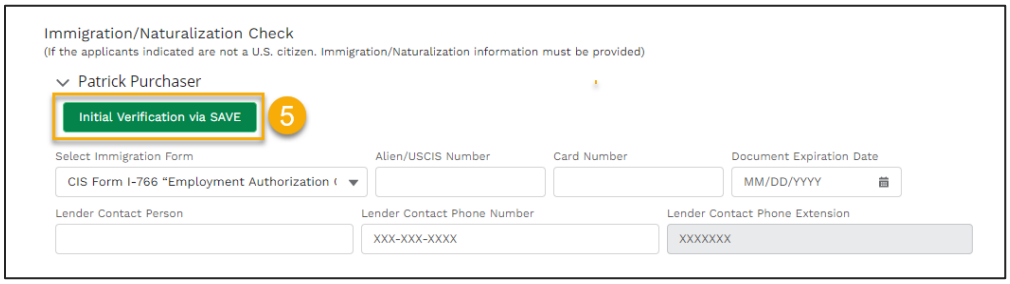
For each borrower who is not a U.S. Citizen as indicated on the *Borrower Information* screen, there will be a subsection in the *Immigration/Naturalization Check* section to be completed. If all the borrowers are U.S. Citizens, this subsection does not display on the screen.

For additional information on SAVE, refer to the ***USDA GUS Training: Module 13 – Additional Data***, available online at the USDA LINC Training & Resource Library: https://www.rd.usda.gov/page/usda-linc-training-resource-library.

4.1.10.1.1 Completing Initial Verification







Steps

1. Click the toggle or the **Borrower's Name** to expand the subsection.
2. Click the "Select Immigration Form" drop-down menu and choose form.
3. Populate the additional immigration related field(s), which appear based upon the selected form.
4. Enter the Lender Contact information fields: "Person", "Phone Number", and "Phone Extension".
5. Click the **Initial Verification via SAVE** button to confirm citizenship and immigration status.

Upon clicking the **Initial Verification via SAVE** button, the system communicates with the Division of Homeland Security (DHS) SAVE and returns immigration qualification confirmation for the borrower. The user may need to request a Secondary Check (and in some cases a Third Check). The user may also close the SAVE case, which disables all fields, sets the "CASE Status" to *"Closed"*, and closes the case created in DHS SAVE Database.

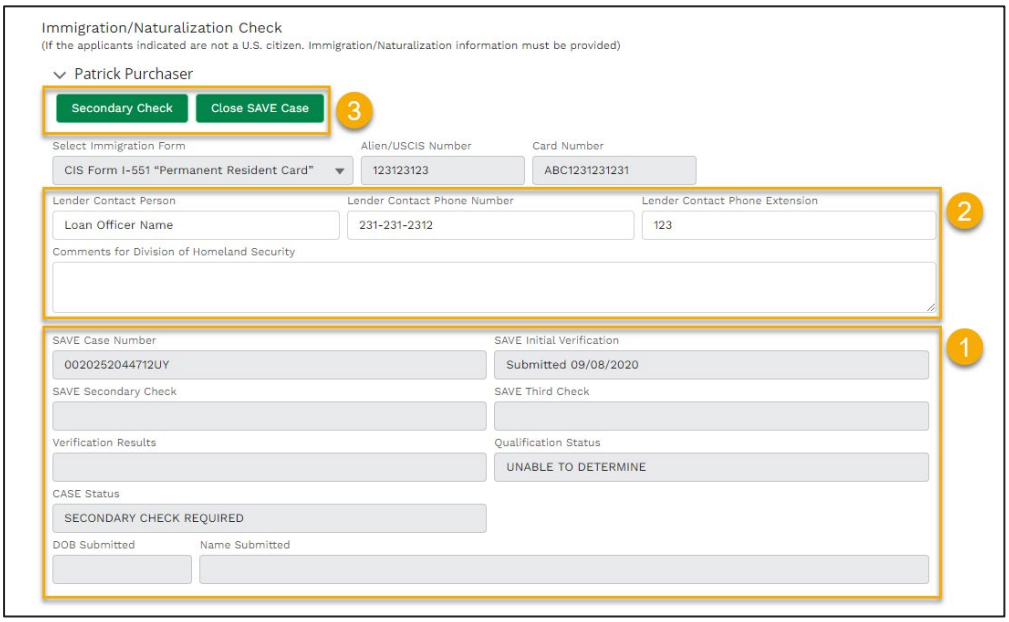
The following information may be completed based on the Immigration Form selected:

- For **CIS Form I-551 (Permanent Resident Card):** Alien/USCIS Number, Card Number
- For **CIS Form I-571 (Refugee Travel Document):** Alien/USCIS Number
- For **CIS Form I-94 (Arrival/Departure Record):** I-94 Number

- For **CIS Form I-766 (Employment Authorization Card):** Alien/USCIS Number, Card Number, Document Expiration Date
- If users wish to refer to a form other than those available in the drop down, select **Form Not Listed** and enter the Alien/USCIS Number

After clicking the **Initial Verification via SAVE** button, a secondary and/or third verification may be required.

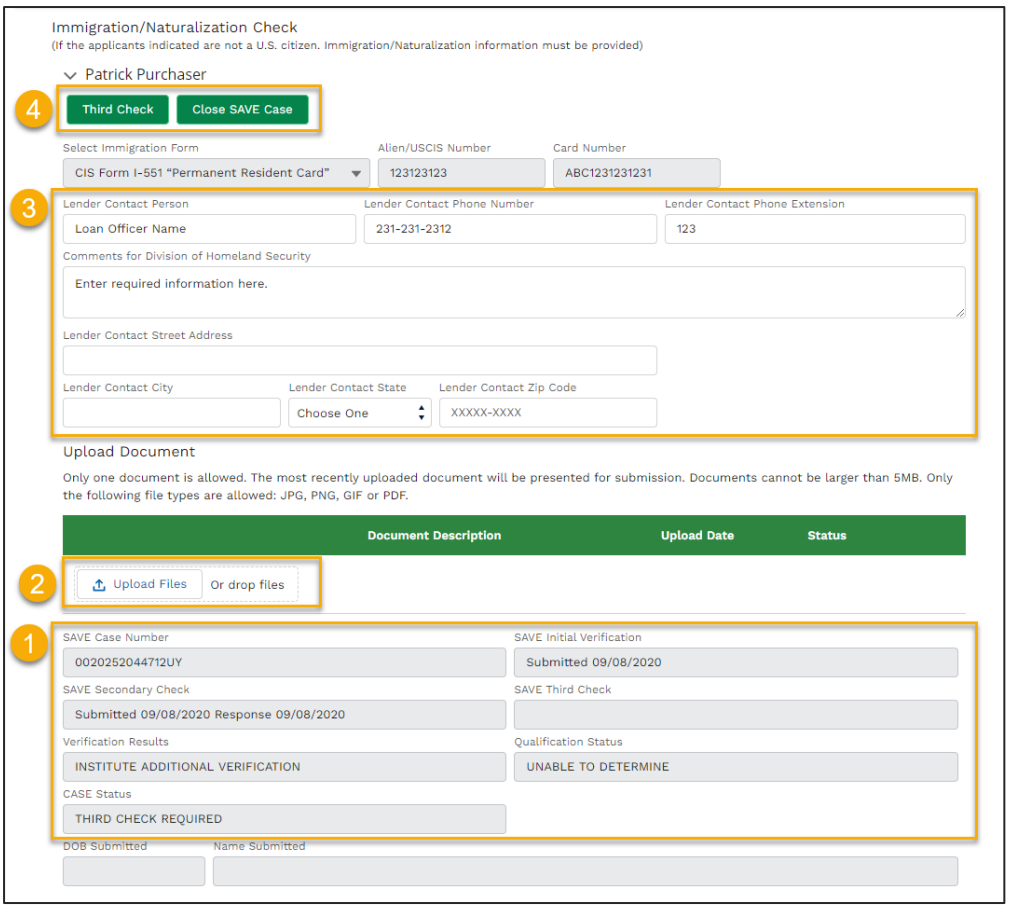
4.1.10.1.2 Completing Secondary Check



Steps (2nd Check)

1. Review the initial SAVE result fields from DHS (e.g. CASE Status).
2. As needed, review, update Lender fields, and input the "Comments for Division of Homeland Security".
3. Click the **Secondary Check** button to proceed with DHS SAVE confirmation or click **Close SAVE Case** button.

4.1.10.1.3 Completing Third Check



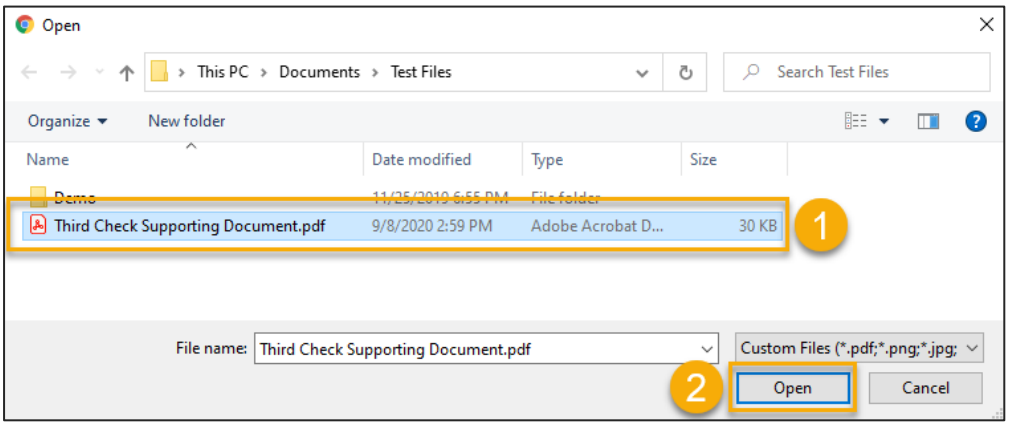
Steps (3rd Check)

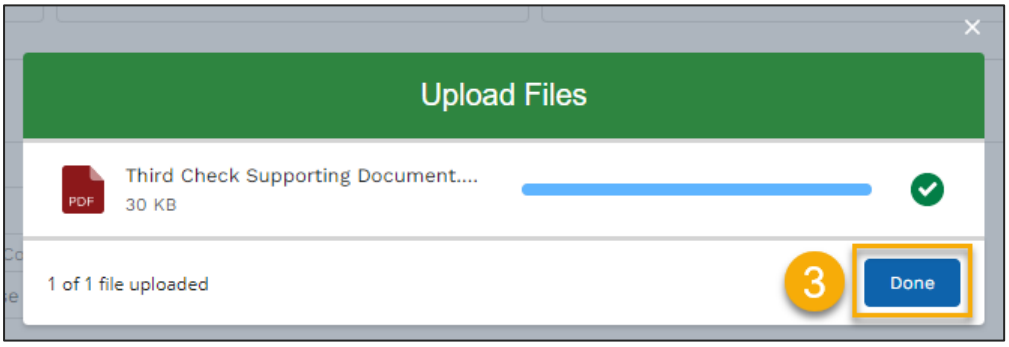
1. Review the second SAVE result fields from DHS (e.g. CASE Status).
2. Provide supporting documentation. Follow the next page's ***"Steps (Upload Files)"***.
3. As needed, review, update Lender fields, enter Comments for DHS, and complete the "Lender Contract Address" fields.
4. Click the **Third Check** button to proceed with DHS SAVE confirmation or click **Close SAVE Case** button.

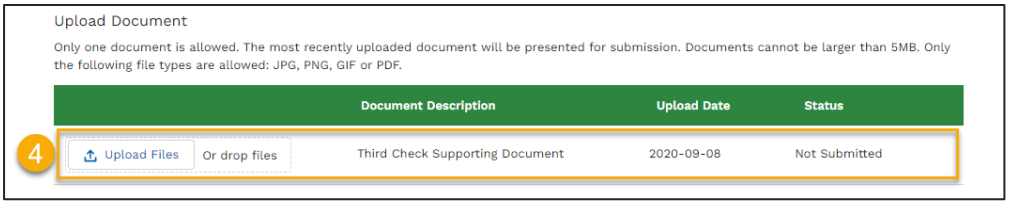
4.1.10.1.3.1 Uploading Documents for Third Check Verification

Upon clicking the **Upload Files** button follow the prompts in the screen to look for and upload the desired file as shown in the Steps panel below. Alternatively, drag and drop the applicable document from its location within your desktop into the dotted portion labeled "Or drop files" and continue from step 3 below.

Uploaded files cannot be removed from the loan application. If user wants to replace the uploaded files, they can upload another file and the new file will replace the old file. A successfully uploaded file is sent to ECF Imaging service once third check service is successful. Immigration Document, which was uploaded to ECF successfully, will be displayed in the Application Document page under Submitted Documents section.







Steps (Upload Files)

1. After clicking the Upload Files button, the browser's file search pop-up window appears. Choose the *file*. Document size limited to 5 MB.
2. Click the **Open** button.
3. The Upload Files pop-up window appears. Once the document has been uploaded, a green checkmark displays, click the **Done** button.
4. The file appears listed under the "Upload Document" section. If needed, repeat steps to add additional files.

4.1.10.1.4 SAVE Verification Response Email for Secondary and Third Checks

Sandbox: SAVE Verification Response Available for GUS App ID #0000000021. - Messa...

File Message Help Tell me what you want to do

Mark Unread Find Zoom Insights

Sandbox: SAVE Verification Response Available for GUS App ID #0000000021.

From: RD Support <rd.adminappssupport@wdc.usda.gov>
Sent: Wednesday, January 29, 2020 12:29 PM
To: Lender Agent <lender.agent@bank003.com>
Subject: Sandbox: SAVE Verification Response Available for GUS App ID #0000000021.

The Guaranteed Underwriting System (GUS) has received a Systematic Alien Verification for Entitlements (SAVE) verification response from the Department of Homeland Security regarding GUS Application ID #0000000021.

Details regarding the response are located on the GUS Additional Data page of the application. If you have any questions regarding the response please contact the Rural Development Help Desk at (800) 457-3642; option 2, option 2 or via email at rd.hd@stl.usda.gov

Sample email of the "SAVE Verification Response Available for GUS App ID"

The user receives the "SAVE Verification Response Available…" system-generated notification email indicating updates are available in GUS for secondary or third check.

4.1.10.1.4.1 Example of Finalized Immigration/Naturalization Check

Immigration/Naturalization Check
(If the applicants indicated are not a U.S. citizen. Immigration/Naturalization information must be provided)

Patrick Purchaser

Select Immigration Form	Alien/USCIS Number	Card Number
CIS Form I-551 "Permanent Resident Card"	123123123	ABC1231231231

Lender Contact Person	Lender Contact Phone Number	Lender Contact Phone Extension
Loan Officer Name	231-231-2312	123

Comments for Division of Homeland Security
Enter required information here.

Lender Contact Street Address
123 Main St

Lender Contact City	Lender Contact State	Lender Contact Zip Code
Laurel	MD	20707

SAVE Case Number	SAVE Initial Verification
0020252044712UY	Submitted 09/08/2020
SAVE Secondary Check	**SAVE Third Check**
Submitted 09/08/2020 Response 09/08/2020	Submitted 09/08/2020 Response 09/08/2020
Verification Results	**Qualification Status**
CONDITIONAL RESIDENT	ELIGIBLE
CASE Status	
CLOSED	

DOB Submitted	Name Submitted

Example (Finalized Immigration/ Naturalization Check)

The SAVE related fields, show submission date in case of Initial Verification, Secondary and Third check. System updates Verification results, Qualification status and CASE status real time in case of Initial verification. System updates the response dates for the secondary and third checks, along with Verification results, Qualification status and CASE status when DHS updates it via a batch job.

The DOB Submitted and Name Submitted fields are populated when Initial verification closes the case, otherwise these remain empty.

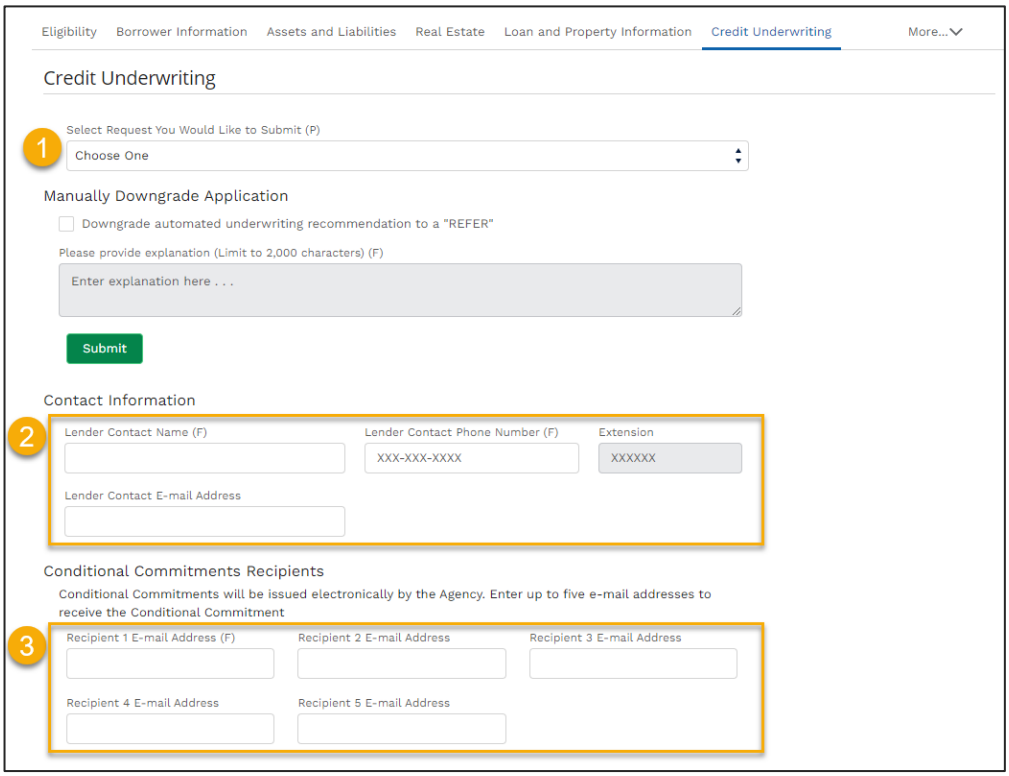
4.1.11 Credit Underwriting

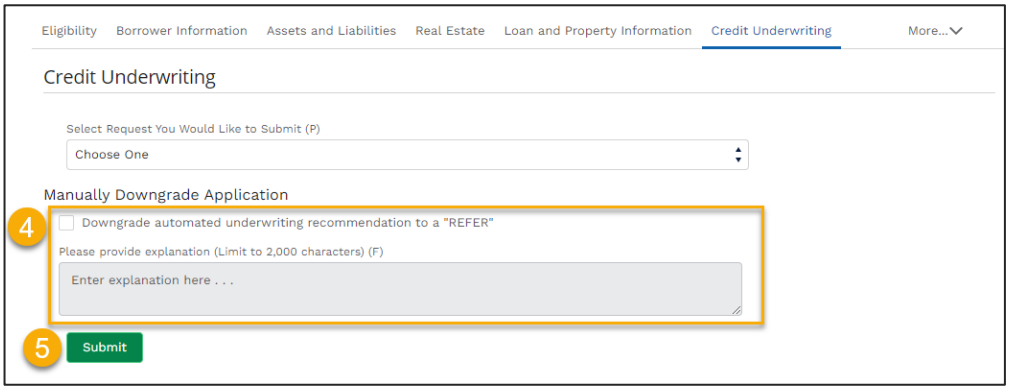
The *Credit Underwriting* screen allows users to order a new or reissued credit report(s) for underwriting purposes. The user may also perform a preliminary or final underwriting submission.

From this screen, the users have the following options from the "Select Request You Would Like to Submit" drop-down menu:

- *"Request Credit Report*:" Request a new or joint or reissue credit report.
- *"Request Credit Report and Underwriting Only (Preliminary Underwriting for preapproval):"* Request a new or reissued credit report and subsequently submit the application for a preliminary GUS Underwriting Recommendation.
- *"Request Underwriting Only (Preliminary Underwriting for pre-approval):"* Submit the application for a preliminary GUS Underwriting Recommendation. This requires that all borrowers have an associated credit report.
- "*Request Final Underwriting and Submission to Rural Development:"* After successfully requesting credit for all borrowers and entering all required information, perform a final submission to USDA Rural Development to request conditional commitment for loan note guarantee. See section *4.1.15 Final Submission.*
    - This option is available to a user who has been delegated the role of "Representative with Final Submit Authority" by the lender's Security Administrator (SA).
    - A successful final submission will lock down the application from further changes. The user will still have "view" capability of the application. If loan application data changes are required after final submission to Rural Development (e.g. loan amount increases, interest rate increases, etc.), contact the USDA Rural Development office and request that the GUS application be released to the Lender. "Refer to the *2.8 Contact Us* section.
- *"Release Control of Application to the Lender:"* Lender Agents/Brokers can choose to release the application to a Lender for review and underwriting submission. This is detailed in section *4.1.11.1 Releasing Control of the Application to the Lender (only for Lender Agent/Broker)*.

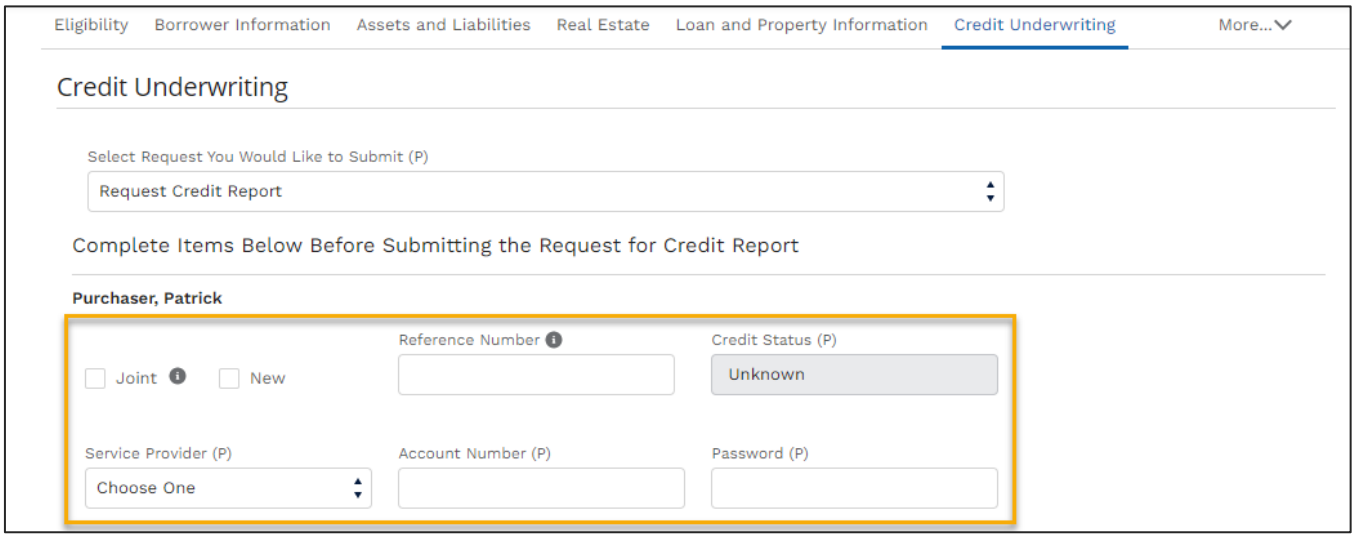
Once the request option is selected, the user will be prompted to complete the applicable data fields for that type of request.





Steps

1. Select a Request from the list.
2. Fill out the *Contact Information*.
3. Provide *Conditional Commitments Recipients* email addresses.
4. If applicable, click the “Manually Downgrade Application” checkbox to downgrade the loan application and provide an explanation.
5. Click the **Submit** button to process the request.

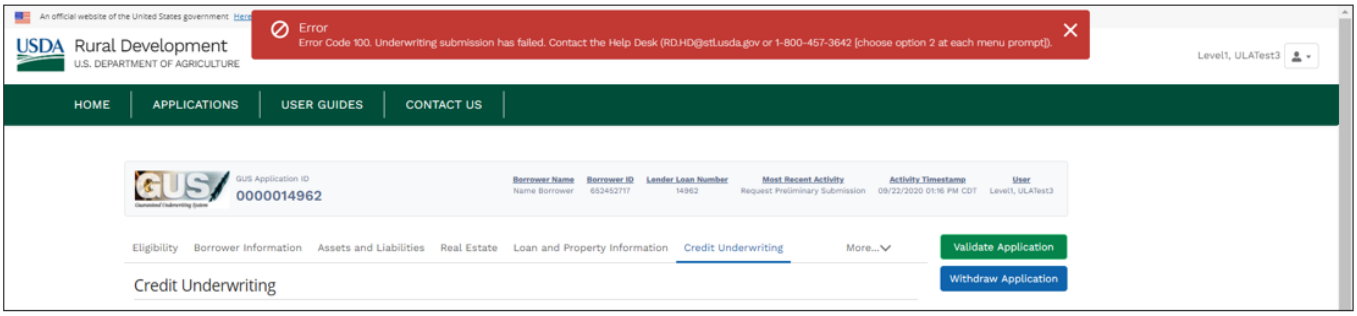


Additional fields appear when the request is *"Request Credit Report"* and *"Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)"*.

For each borrower, indicate whether the credit report being requested is "Joint" and/or "New". If the credit report is **not** "New," enter the "Reference Number." Select the credit report "Service Provider," enter the "Account Number" and "Password." GUS utilizes the Fannie Mae Credit Interface Service to retrieve credit reports. Account numbers and passwords are issued by the credit provider.

Preliminary and Final Submission selections will invoke the preliminary and final loan application validations, respectively, when the user presses **Submit**. These are the same validations that are invoked when the user selects the **Validate Application** button. See additional information on these validations in section *3.10 Validate Application*. Any validation failures will navigate the user to the Validate Application Error page and end the underwriting attempt.

The system may encounter an error when submitting an underwriting request. These are displayed to the user in the top center of the screen as *Error* toast messages and can be dismissed by pressing "X" in the top-right corner. Errors encountered during the underwriting process with an associated error code can be escalated to the USDA Help Desk (RD.HD@stl.usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]) for triage.

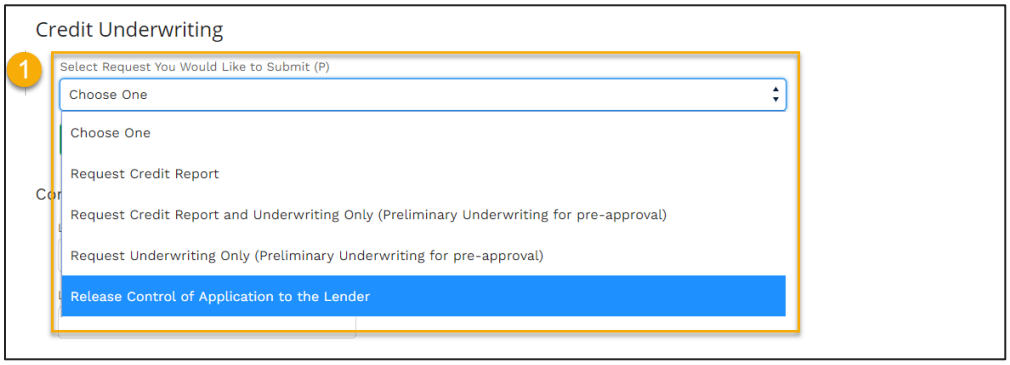


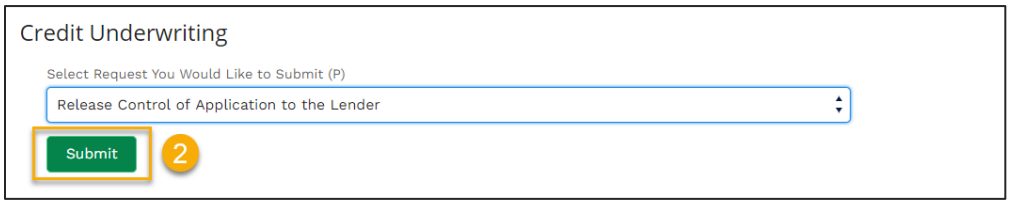
An example of an* Error *toast message provided to a user during underwriting.

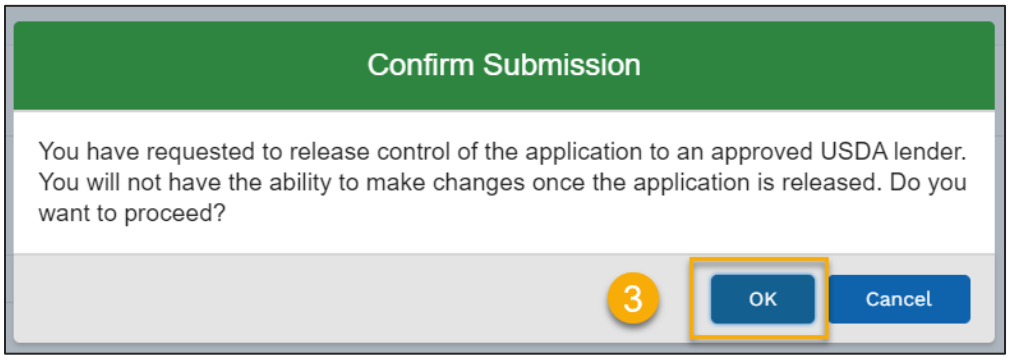
When the request is complete, user will be navigated to the *View Findings* screen. For final submission steps, refer to section *4.1.15 Final Submission*.

4.1.11.1 Releasing Control of the Application to the Lender (only for Lender Agent/Broker)

Lender Agents/Brokers have the ability on the *Credit Underwriting* screen to release the control of a loan application to the Lender for further processing and final submission. Once control is released, the application will no longer be editable to the Lender Agent/Broker and will be editable by the lender to whom control has been released.







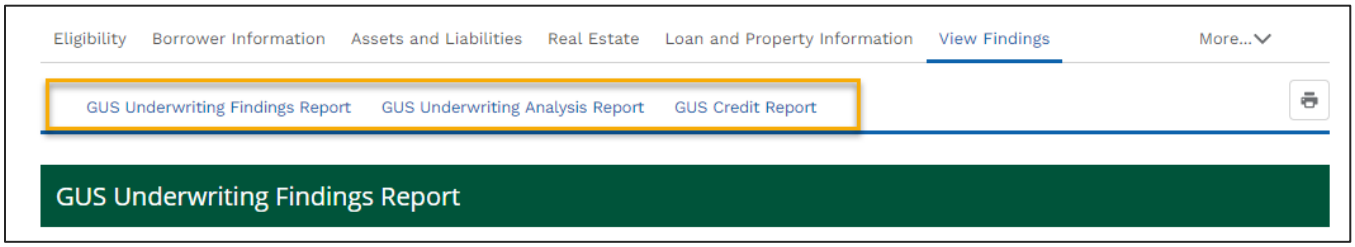
Steps

1. Select *Release Control of Application to the Lender* from the "Select Request You Would Like to Submit" drop-down menu.
2. Click **Submit**.
3. Click **OK** to confirm releasing back to Lender.

4.1.12 View Findings

This screen compiles application and eligibility data into three separate reports: the *GUS Underwriting Findings Report, GUS Underwriting Analysis Report,* and *GUS Credit Report*. The *GUS Underwriting Findings, GUS Underwriting Analysis,* and *GUS Credit Report – Credit Report Summary* sections are only populated following a successful underwriting submission, and the underwriting status is reset if application data changes. The information is combined with USDA loan requirements into a single tab summary. The *GUS Credit Report* section displays a borrower's credit status information and, if successfully retrieved from a credit bureau, the borrower's credit report.

Once the *View Findings* screen is displayed, the user may scroll down the screen to view all information or use the sub-tab links to jump to the *Underwriting Findings Report, Underwriting Analysis Report,* or *GUS Credit Report (*see screenshot below). After reviewing the information on the *View Findings* screen, navigate to the *Application Documents* screen, refer to *3.9 Navigate Using the "More" Drop-down*.



4.1.12.1 GUS Underwriting Findings Report

The *GUS Underwriting Findings Report* allows users to review entered application data and the Eligibility Findings and Required Conditions returned from Rural Development. This allows users to see the current underwriting recommendations and any actions required for successful underwriting submission. Users are encouraged to review all sections of this report.

The lender must ensure the loan complies with the requirements stated in the report . Lenders must apply due diligence when reviewing the documentation in the loan file to determine if there are any potentially derogatory or contradictory information that is not part of the data analyzed by GUS. Lenders should also review the credit report to confirm the data GUS evaluated with respect to the borrower's credit history was accurate and complete.

Within this section, the user is presented with Eligibility Findings and Conditional Commitment Required Conditions. Lenders can review these findings to learn of issues and requirements related to loan completion and submission. Lenders can quickly complete the documentation of their loan file by using the findings report messages appropriately. The message numbers associated with Findings and Required Conditions are returned from Rural Development's application evaluation system.

Messages and recommendations delivered by GUS differ from that of other automated underwriting systems.

4.1.12.1.1 Underwriting Summary

The first section of the *GUS Underwriting Findings Report* is the *Underwriting Summary*. This report provides the underwriting recommendation for the mortgage loan request, a detailed list of findings, and the steps necessary to complete the processing of the loan file.

The first part of the *Underwriting Summary* is the "Underwriting Recommendation," split into two parts. First, the "Summary Underwriting Recommendation" confirms thorough analysis of data entered/retrieved if the mortgage

loan application meets the credit, capacity, and collateral requirements for underwriting by USDA Rural Development. Possible underwriting recommendations are described below.

- **ACCEPT:** The data entered meets acceptable credit, capacity, and collateral requirements of GUS and is eligible for delivery to a Rural Development office with only three items, RD Form 1980-21, Appraisal, and FEMA Flood.
- **ACCEPT WITH FULL DOCUMENTATION:** The data entered meets acceptable credit, capacity, and collateral requirements of GUS and is eligible for delivery to a Rural Development office with FULL DOCUMENTATION, the list of required documentation is listed in the *View Findings* report.
- **REFER:** Loans that receive a REFER recommendation require a manual underwrite of the file prior to submitting a full documentation origination file to Rural Development. REFER does not indicate the file is unacceptable. Underwriters may approve the loan file upon review and confirmation the loan application meets Rural Development guidelines. The *GUS Underwriting Findings Report* is a tremendous asset to the underwriter during file review.
- **REFER WITH CAUTION:** Loans that receive a recommendation of REFER WITH CAUTION require a manual underwrite. These files indicate a combination of risk factors (i.e. total debt ratio, credit history, etc.) are present. A recommendation of REFER WITH CAUTION requires a manual underwrite of the origination file prior to submitting a full documentation file to Rural Development. Underwriters may approve the loan file upon review and confirmation that the file meets Rural Development guidelines including the submission of a full documentation file to Rural Development. The *GUS Underwriting Findings Report* will assist the underwriter during the manual review.
- **INELIGIBLE:** The data entered does not meet acceptable credit, capacity, and/or collateral requirements of GUS and is not eligible for delivery to a Rural Development office.
- **UNABLE TO DETERMINE:** The system was unable to determine whether the application met credit, capacity, and/or collateral requirements of GUS.

The second part of the "Underwriting Recommendation," the "Summary Eligibility Recommendation," summarizes Rural Development's requirements (property, income, loan, and borrower) for eligibility. An application that receives a "Summary Eligibility Recommendation" OTHER THAN "ELIGIBLE" can NOT be submitted to Rural Development.

- **ELIGIBLE:** The loan meets all Rural Development Guarantee Loan Program guidelines. The lender must ensure the accuracy of all data used to render the GUS decision.
- **INELIGIBLE:** Loans receiving this recommendation do not meet certain Rural Development eligibility requirements. Reasons for an ineligible recommendation may include but are not limited to:
    - Input data states the borrower(s) will not occupy the home as their primary residence (Declarations).
    - Lack of documentation noted under the Permanent Resident Alien page.
    - The property's location is in an ineligible mapped area. Nationwide, various designations exist in areas affected by hurricanes and/or areas delegated by congressional authority.
    - Borrower(s) do not meet income eligibility requirements.

- **UNABLE TO DETERMINE:** One or more of the property/properties, income, loan, or borrower determinations were unable to be determined. Typical reasons for this recommendation include but are not limited to:
    - Insufficient address information to determine the property is in an eligible area.
    - New Construction properties have a higher occurrence of "Unable to Determine" due to electronically unmapped areas.
    - The public property and/or income websites are offline.

Loans that receive a recommendation of "**ACCEPT/INELIGIBLE**" may still be eligible for USDA Rural Development with updates to application data. To achieve eligibility status, the lender must analyze the findings report and determine the reason(s) for the ineligibility. Next, the lender can determine if these issues can be resolved within the application in a manner complying with USDA Rural Development requirements.

Users are encouraged to contact their local USDA Rural Development representative when property determinations are INELIGIBLE or UNABLE TO DETERMINE. If determined to be eligible, both recommendations can be overwritten during the approval process by Rural Development. Refer to the *2.8 Contact Us* section.

Other information in this section include:

- "Property Eligibility" confirms if the property submitted as collateral for the loan request falls within an eligible lending area.
- "Income Eligibility" confirms the income recorded for the borrower(s) meets USDA Rural Development guidelines.
- "Loan Eligibility" confirms if the loan request meets USDA Rural Development criteria.
- "Loan Risk Evaluation" confirms that the data submitted to GUS appears to satisfy USDA Rural Development's credit risk and capacity assessment criteria.
- "Primary Borrower" is the first borrower on the application.
- "Submission Type" listed may be one of two types:
    - **Preliminary:** The Underwriting Recommendation is preliminary. The GUS application has not been submitted to Rural Development for Loan Note Guarantee consideration. The lender maintains full access and control of the GUS application. Rural Development may only view the data input by the lender. This is also the status if an application was submitted for Final Underwriting but received a Summary Eligibility Recommendation OTHER THAN "ELIGIBLE".
    - **Final:** The lender has successfully submitted the GUS application to Rural Development and is requesting a conditional commitment for loan note guarantee prior to closing the loan. The lender is locked out of the GUS application, and no changes may be made to a final submission. USDA Rural Development can process the lender's request for conditional commitment for loan note guarantee. USDA Rural Development may only view the GUS application pages completed by the lender and are unable to change any of the lender certified data.
- "Submission Sequence Nbr" identifies the total number of times the application has been submitted for preliminary and final underwriting, combined.
- "Submission Date/Time" reflects the last date the application was submitted to GUS.

- "Submitted By" identifies who performed the most recent submission.
- "Borrower Eligibility" will be listed separately for each borrower. Borrower eligibility confirms if each borrower meets USDA Rural Development criteria.
- "Borrower Risk Evaluation" is determined separately for each borrower. GUS will evaluate each borrower(s) based upon the data submitted and determine if each borrower satisfies the credit risk assessment criteria.
    - It is not uncommon to see the "Borrower Risk Evaluation" vary between applicants. One Borrower may be marked as "Accept" and one may be marked as "Refer." GUS will consider these individual risk evaluations for the "Underwriting Recommendation." Review Borrower Risk Findings for additional information.
- "Lender Name"
- "Lender Tax ID"
- "USDA Assigned Branch Number" will display based upon the information entered by the user.
- "Lender Loan Number" will be assigned by the lender prior to a Final submission.
- "Application ID Number" is assigned by GUS.
- "Lender Agent Name" will be listed if the application was created by a Lender Agent/Broker.
- "Lender Agent Tax ID" will be listed if the application was created by a Lender Agent/Broker.

Underwriting Summary

Underwriting Recommendation: Accept / Unable To Determine

Property Eligibility	Eligible	Primary Borrower	Homeowner, John
Income Eligibility	Eligible	Submission Type	Final
Loan Eligibility	Eligible	Submission Sequence Nbr	1
Loan Risk Evaluation	Accept	Submission Date/Time Stamp	3/11/2020 01:02 PM CDT
		Submitted By	ULATest1 Level1

Borrower Name	Borrower Eligibility	Borrower Risk Evaluation
FICO, Testing	Eligible	Refer

Lender Name	SAMPLE BANK/LENDER 003	Lender Agent Name	ULATest3 Level1
Lender Tax ID	347347347	Lender Agent Tax ID	347347347
USDA Assigned Branch Number	630		
Lender Loan Number	21324231		
Application ID Number	0000006172		

4.1.12.1.2 Mortgage Information

Information in this section include:

- "LTV" (Loan to Value Ratio) is populated based upon the loan amount and appraised value data input into GUS.
- "Monthly PITI" (Principal, Interest, Taxes, and Insurance) is calculated based on the loan request and includes the Annual Fee for the First Year.
- "Other Monthly Debt" is a sum of monthly payments owed by the borrowers.
- "Total Monthly Debt" is the sum of "Other Monthly Debt" and "Monthly PITI."
- "PITI Ratio" is calculated based on loan request. The calculated PITI appears under "Monthly PITI."
- "TD Ratio" (Total Debt) is calculated based upon loan amount and liabilities to be included in the underwriting recommendation. The total of all monthly debts (excluding PITI) is listed under "Other Monthly Debt." The PITI and other monthly debts are combined to calculate the "Total Monthly Debt." These figures can quickly assist lenders and underwriters to confirm calculations to ensure data is true, accurate, and complete.
- "Loan Amount"
- "Sales Contract Price" is listed if the "Loan Purpose" is "Purchase."
- "Balance of Mortgage Loans to be Paid Off in the Transaction" is listed if the "Loan Purpose" is "Refinance."
- "Property Value" is listed if the "Loan Purpose" is "Purchase."
- "Note Rate"
- "Loan Term (months)" will default to "360."
- "Amortization Type"
- "Loan Purpose"
- "USDA Refi Purpose" is listed if the "Loan Purpose" is "Refinance."
- "Refinance Program" is listed if the "Loan Purpose" is "Refinance."

Below is a sample of this section where the "Loan Purpose" is "Purchase."

Mortgage Information

LTV	100.0000 %	Note Rate	2.0000 %
Monthly PITI	$460.96	Loan Term (months)	360
Other Monthly Debt	$100.00	Amortization Type	Fixed Rate
Total Monthly Debt	$560.96	Loan Purpose	Purchase
PITI Ratio	11.5240 %		
TD Ratio	14.0240 %		
Loan Amount	$110,000.00		
Sales Contract Price	$110,000.00		
Property Value	$110,000.00		

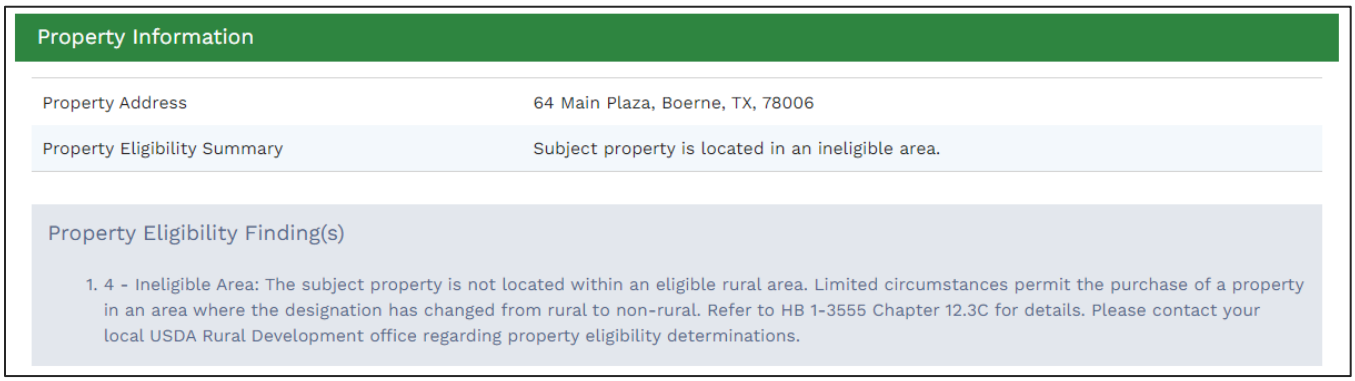
4.1.12.1.3 Property Information

This section confirms the “Property Address” and “Property Eligibility Summary.” There are four possible summary messages:

- Subject property is in an **ELIGIBLE** area. System will indicate “Subject property is located in an eligible area.”
- Subject property is in an **INELIGIBLE** area. System will indicate “Subject property is located in an ineligible area.”
- System is **UNABLE TO DETERMINE** property eligibility based on current property information. System will indicate “System unable to determine property eligibility based on current property information.”
- Subject property eligibility is **UNKNOWN**. System will indicate “Property Eligibility is unknown.”

Followed by the *Property Eligibility Finding(s),* if any, returned from Rural Development in an ordered list. Lenders should review these for additional details.

If there are no Property Eligibility Findings returned from Rural Development, the system displays “There were no property eligibility findings issued.”



Property Information

Property Address	64 Main Plaza, Boerne, TX, 78006
Property Eligibility Summary	Subject property is located in an ineligible area.

Property Eligibility Finding(s)

1. 4 - Ineligible Area: The subject property is not located within an eligible rural area. Limited circumstances permit the purchase of a property in an area where the designation has changed from rural to non-rural. Refer to HB 1-3555 Chapter 12.3C for details. Please contact your local USDA Rural Development office regarding property eligibility determinations.

4.1.12.1.4 Income Eligibility Information

This section confirms data entered on the *Eligibility* screen and returned from the income eligibility service, including:

- "County"
- "Metropolitan Area (MSA)"
- "Number of People in the Household"
- "Is Loan Applicant or Co-Applicant Age 62 or Older?" as "Yes" or No."
- "Annual Medical Expenses"
- "Elderly Household Deduction"
- "Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 years of age or greater"
- "Annual Child Care Expenses"
- "Annual Allowable Child Deduction"
- "Annual Disability Expenses"
- "Are there any Disabled Persons Living in the Household?" as "Yes" or No."
- "Total Household Income"
- "Allowable Adjustments"
- "Adjusted Household Income"

- "Maximum Allowable Adjusted Household Income"

At the bottom of the section are the income eligibility determination summary and findings. An income eligibility determination message will be listed at the top of the text box followed by findings returned by Rural Development, if applicable:

- If the application's income eligibility determination is **ELIGIBLE**, the system displays "Applicant is eligible based on income criteria."
- If the application's income eligibility determination is **INELIGIBLE**, the system displays "Applicant is ineligible based on income criteria."
- If the application's income eligibility determination is **UNABLE TO DETERMINE,** the system displays "System unable to determine applicant income eligibility."
- If the value is **UNKNOWN**, the system displays "Applicant income eligibility is unknown."

Review the Income Eligibility Finding(s) for additional details.

Income Eligibility

County	
Metropolitan Area (MSA)	San Antonio-New Braunfels, TX HUD Metro FMR Area
Number of People in the Household	1
Is Loan Applicant or Co-Applicant Age 62 or Older?	No
Annual Medical Expenses	$0.00
Elderly Household Deduction	$0.00
Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 years of age or greater	0
Annual Child Care Expenses	$0.00
Annual Allowable Child Deduction	$0.00
Annual Disability Expenses	$0.00
Are there any Disabled Persons Living in the Household?	No
Total Household Income	$21,282.00
Allowable Adjustments	$0.00
Adjusted Household Income	$21,282.00
Maximum Allowable Adjusted Household Income	$0.00

Income Eligibility Finding(s)

There were no income eligibility findings issued.

4.1.12.1.5 Loan/Applicant Eligibility

The *Loan/Applicant Eligibility* section displays program eligibility findings specific to individual applicants and the loan parameters as a whole.

Lenders should review this section carefully as it may list specific eligibility factors identified by GUS that directly contributed to the "Underwriting Recommendation" message portion regarding eligibility (Eligible, Ineligible, or Unable to Determine). Results will vary per applicant. Review each finding.

The first text box in this section includes the *Loan Eligibility Finding(s)*, if any, returned from Rural Development as well as the overall "Loan Eligibility Recommendation." The system will display *"Unknown," "Eligible," "Ineligible"* or *"Unable to Determine"* for "Loan Eligibility Recommendation". If no findings were issued, the system populates *"There were no loan eligibility findings issued."*

Subsequent text boxes in this section include *Borrower Eligibility Finding(s)*, if any, returned from Rural Development as well as the "CAIVRS Number" and "Borrower Eligibility Recommendation." The system will display "Borrower's eligibility is:" followed by "Unknown," "Eligible," "Ineligible" or "Unable to Determine" for "Borrower Eligibility Recommendation." If no findings were issued, the system populates *"There is no eligibility finding for (Borrower's Name)*" instead of generating an ordered list.

These borrowers are listed in the order they are entered on the *Borrower* screen.

4.1.12.1.6 Loan/Applicant Risk

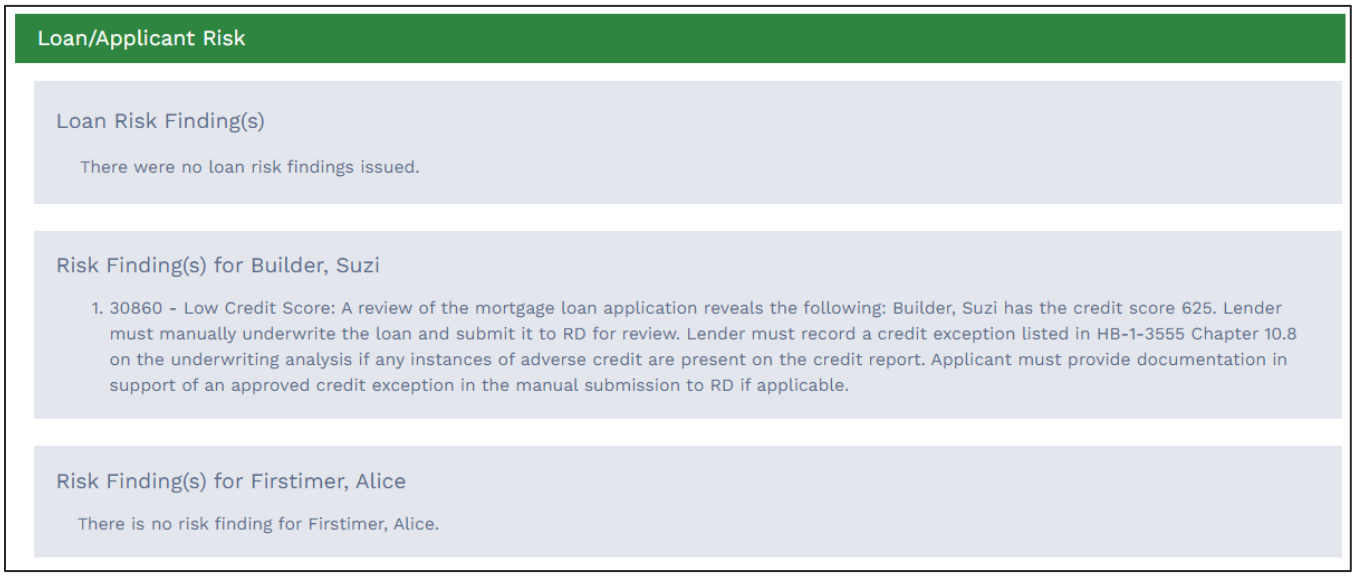
The "Loan/Applicant Risk" section of GUS will display program eligibility risk specific to individual applicants and the loan parameters as a whole.

Lenders should review this section carefully as it may list specific risk factors identified by GUS that directly contributed to the "Underwriting Recommendation." Results will vary per applicant. Review each finding.

The first text box in this section includes the *Loan Risk Finding(s)*, if any, returned from Rural Development. If no findings were issued, the system populates *"There were no loan risk findings issued."*

Subsequent text boxes in this section include Borrower Risk Finding(s), if any, returned from Rural Development. If no findings were issued, the system populates *"There is no risk finding for (Borrower's Name)."*

These borrowers are listed in the order they are entered on the *Borrower* screen.



4.1.12.1.7 Lender's Required Conditions

This section specifically states which steps the lender must take to complete the file prior to each of the following stages:

- Final Submission
- Conditional Commitment
- Closing
- Guarantee

The *Lender's Required Conditions* encompass any items identified during the loan evaluation analysis performed by GUS, regarding the credit, capacity, and collateral of the loan application. Lenders should carefully review each finding requirement to ensure true, accurate, and complete data. Each condition should be addressed in the lender's permanent loan file.

If there are no Lender Required Conditions Prior to a given stage, then the system displays *"There are no Lender Required Conditions Prior to (Stage),"* where (Stage) is "Final Submission," "Conditional Commitment," "Closing" or "Guarantee."

Lender's Required Conditions

Prior to Final Submission Findings

1. 31900 – Community Property State: Application indicates that at least one borrower either lives in a community property state or the subject property is located in a community property state. Situations involving a non-purchasing spouse (NPS) require additional evaluation by the lender. The debts of a NPS must be included in the total debt ratio unless specifically excluded by state law. Obtain an eligible credit report for the NPS independent of GUS and manually enter the NPS debts as liabilities in the application. The NPS credit report must be included with document upload as part of the submission to USDA. The manual entry of NPS debts will not require the lender to downgrade an automated underwriting recommendation of ACCEPT. The credit history of a NPS is not a reason to deny a loan application. State law may require the NPS to sign the security instrument or a document indicating they are relinquishing all rights to the property in order to perfect a valid and enforceable first lien.
2. 601 - Standard Flood Hazard Determination Form (SFHDF): Obtain FEMA Form 086-0-32 (SFHDF). Submit form to Rural Development when requesting a conditional commitment for loan note guarantee. If an existing dwelling is in a 100-yr. floodplain the lender must ensure flood insurance through FEMA's National Flood Insurance Program (NFIP) is available for the community and flood insurance whether NFIP, 'write your own', or private flood insurance, as approved by the lender, is purchased. Additional requirements for flood insurance are listed in HB-1-3555 Chapter 12.10B, including requirements for new construction properties.

Prior to Conditional Commitment Findings

1. 555 - Paid in Full Liabilities: One or more liabilities was/were marked as Paid by Close in the application. Lender must retain evidence that the account(s) was/were paid in full at or before loan closing. The liability may not be satisfied with loan funds unless the liability involves a refinance and/or is the subject of the loan. Firstimer, Alice has a liability account type of Lease, unpaid balance of 1400.0, monthly payment of 10.0 owed to No Bank LLC which has been designated as paid off at or before closing.

Prior to Closing Findings

1. 505 - Purchase New Construction: Dwelling must be designed and constructed in accordance with certified plans and specifications. Lender must retain acceptable evidence of plan certifications/specifications, construction inspections, and compliance with thermal standards (HB-1-3555 Chapter 12.9B).

Prior to Guarantee Findings

1. 602 - First Lien Position: The lender must obtain a valid first lien position at loan closing except in conjunction with a supplemental loan for transfer and assumption.
2. 610 - Lender Certification: Certify that all requirements of 7 CFR 3555 have been met and that any additional requirements listed on the Conditional Commitment (Form RD 3555-18 / 18E including any Attachment to Form RD 3555-18 / 18E) have been satisfied. The lender certification is recorded by signature on Form RD 3555-18 or electronically in the Agency's Lender Loan Closing system.

4.1.12.1.8 Borrower/Co-Borrower GUS/GLS Data Comparison

This section notes any differences between borrower data entered on the application and data from existing applications in GLS. The section notes "Differences Between Specific Borrower/Attribute" in a table that includes the borrower's name in the "Borrower" element, relevant application page in "GUS Page Association," data element name in "Name of Attribute(s)," application value in "GUS Data" and GLS value in "GLS Data."

The following data elements are included in the comparison:

- "Number of People in Household"
- "Are there any Disabled persons living in the household?"
- "First Name"
- "Middle Name"
- "Last Name"
- "Suffix"
- "Date of Birth"
- "Citizenship"
- "Marital Status"
- "Number of Dependents"
- "Did you (or your deceased spouse) ever serve, or are currently serving, in the United States Armed Forces?"
- "Street Address (Property Address)" for the subject property of the loan.
- "Unit # (Property Address)" for the subject property of the loan.
- "City (Property Address)" for the subject property of the loan.
- "State (Property Address)" for the subject property of the loan.
- "Zip Code (Property Address)" for the subject property of the loan.
- "M. Have you declared bankruptcy within the past 7 years?"
- "Bankruptcy Explanation" if the borrower has previously declared bankruptcy.
- Gender, Race and Ethnicity information from the Demographic Information page
- "System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government."
- "Do you have a relationship with Any Rural Development employee?"
- "Qualification Status" for non-US citizens.

Borrower/Co-Borrower GUS/GLS Data Comparison

Differences Between Specific Borrower/Attribute:

Borrower	GUS Page Association	Name of Attribute(s)	GUS Data	GLS Data
Firstimer, Alice	Borrower	Date of Birth	01/01/1990	06/23/1978
Firstimer, Alice	Borrower	Marital Status	Unmarried	Separated
Firstimer, Alice	Borrower	Number of Dependents	No Value	0
Firstimer, Alice	Loan and Property Information	Street Address (Property Address)	54 Sugarloaf Mountain Rd	777 N FM 1486 ROAD RT 9999
Firstimer, Alice	Loan and Property Information	City (Property Address)	Boulder	VERY LONG NAME ADDED
Firstimer, Alice	Loan and Property Information	State (Property Address)	CO	TX

If no discrepancies exist between evaluated data elements, then this section is not displayed on the *View Findings* screen.

4.1.12.1.9 Rural Development's Required Conditions

This section specifically states the conditions which USDA Rural Development requires prior to each of the following stages:

- Final Submission
- Conditional Commitment
- Closing
- Guarantee

Lenders should carefully review each finding requirement to ensure true, accurate, and complete data. Each condition should be addressed in the lender's permanent loan file.

If there are no *Rural Development Required Conditions* Prior to for a given stage, then the system displays "There are no USDA Required Conditions Prior to (Stage," where (Stage) is "Final Submission," "Conditional Commitment," "Closing" or "Guarantee."

Rural Development Required Conditions

Prior to Final Submission Findings

There are no USDA Required Conditions Prior to Final Submission.

Prior to Conditional Commitment Findings

1. 536 - Existing GLS Application: The system has detected an applicant Firstimer, Alice on this application is associated with an existing application in GLS. The applicant should not have multiple applications in the system. Agency must research and confirm reason for multiple applications. Additional documentation may be requested from the lender.
2. 536 - Existing GLS Application: The system has detected an applicant Builder, Suzi on this application is associated with an existing application in GLS. The applicant should not have multiple applications in the system. Agency must research and confirm reason for multiple applications. Additional documentation may be requested from the lender.
3. 542 - Existing Guaranteed Rural Housing (GRH) Loan: GLS indicates the applicant is a borrower on an existing GRH loan. Confirm the property securing the existing loan has been sold and the guarantee has been terminated. The Agency may condition for the existing home to be sold and guarantee terminated, prior to issuance of a Loan Note Guarantee for subject property.

Prior to Closing Findings

There are no USDA Required Conditions Prior to Closing.

Prior to Guarantee Findings

1. 628 - Lender Certification: Confirm the lender has certified by signature on Form RD 3555-18 / 18E or electronically in the Agency's Lender Loan Closing system, that all of the requirements of 7 CFR 3555 have been met and that all the requirements listed on the Conditional Commitment (Form RD 3555-18 / 18E and any Attachment to Form RD 3555-18 / 18E) have been satisfied.
2. 60001 - Annual Fee LNG: Ensure Form RD 3555-17E, 'Loan Note Guarantee' is populated with the correct annual fee percentage.
3. 60031 - USDA Technology Fee: Ensure the USDA Technology fee of $25.00 is correctly populated on Form RD 3555-18 / 18E, 'Conditional Commitment for Single Family Housing Loan Guarantee'.

This section concludes the *GUS Underwriting Findings Report*.

4.1.12.2 GUS Underwriting Analysis Report Section

The *GUS Underwriting Analysis Report* contains key information used in determining the recommendation including borrower, property, and loan information.

4.1.12.2.1 Property Information

This section is the first under the *GUS Underwriting Analysis Report* and reviews property-related data entered into the loan application. Information in this section includes:

- "Property Address"
- "Property Value"
- "Sales Contract Price" is listed if the "Loan Purpose" is "Purchase."
- "Balance of Mortgage Loans to be Paid Off in the Transaction" is listed if the "Loan Purpose" is "Refinance."
- "Purchase is"
- "Const-Conv/Perm" is listed if the "Loan Purpose" is "Purchase."
- "Single Closing/Two-Closing" is listed if the "Loan Purpose" is "Purchase" and "Const-Conv/Perm" is "Yes."
- "Renovation" is listed if the "Loan Purpose" is "Purchase."
- "Type of Construction"
- "Estate Will Be Held In"
- "New Construction Requirements Met" is listed if the "Loan Purpose" is "Purchase" and "Purchase is" is "New."
- "Existing Construction Requirements Met" is listed if the "Loan Purpose" is "Purchase" and "Purchase is" is "Existing."
- "Structure Type"

GUS Underwriting Analysis Report

Property Information

Property Address	599 Larson Rd, Mullan, ID	Type of Construction	Modular
Property Value	$150,000.00	Estate Will Be Held In	Fee Simple
Sales Contract Price	$10.00	New Construction Requirements Met	By Closing
Purchase is	New	Structure Type	Attached
Const-Conv/Perm	No		
Renovation	Yes		

4.1.12.2.2 Repayment Income

Repayment Income details are listed by borrower and may vary from eligibility income. “Base”, “Overtime”, “Bonus”, “Commission”, “Military Entitlements”, “Other Income”, “Self-Employed Income (Monthly Income/Loss)” and “Income from Other Sources” are from the *Borrower* screen. “Net Rental Income” is the sum of positive rental income from *Real Estate* for a given borrower. The section provides a “Grand Total” at the bottom of the section, and a subtotal “Total Repayment Income” per borrower. Borrowers are listed in the order they are entered on the *Borrower* screen.

Repayment Income

Builder, Suzi		Firstimer, Alice	
Base Income	$0.00	Base Income	$0.00
Overtime	$0.00	Overtime	$0.00
Bonus	$0.00	Bonus	$0.00
Commission	$0.00	Commission	$0.00
Military Entitlements	$0.00	Military Entitlements	$0.00
Other Income	$0.00	Other Income	$0.00
Net Rental Income	$0.00	Net Rental Income	$0.00
Self-Employed Income (Monthly Income/Loss)	$543.00	Self-Employed Income (Monthly Income/Loss)	$2,000.00
Income From Other Sources	$0.00	Income From Other Sources	$0.00
Total Repayment Income	**$543.00**	**Total Repayment Income**	**$2,000.00**

Grand Total $2,543.00

4.1.12.2.3 Monthly Expenses

This section outlines the total *Housing Expenses – Proposed* and *Other Expenses*. Each of these sections are sub-totaled at the end of the section.

The *House Expenses – Proposed* section is pulled from the *Lender Loan Information* section.

“Other Expenses” totals monthly payments from the *Assets and Liabilities* and *Real Estate* screens:

- “Credit Cards, Other Debts, and Leases that you owe” is the sum of “Monthly Payments” under “Liabilities – Credit Cards, Other debts and Leases that you owe” not marked “Omit” or “To be paid off at or before closing” on the *Assets and Liabilities* screen.
- “Other Liabilities and Expenses” is the sum of Monthly Payments under “Other Liabilities and Expenses” on the *Assets and Liabilities* screen.
- “Mortgage Loans” is the sum of “Monthly Mortgage Payments” not marked “Omit” or “To be paid off at or before closing” associated with properties on the *Real Estate* screen where the “Status” is “Pending Sale,” “Sold,” as well as “Retained” properties with an “Intended Occupancy” of “Primary Residence” or “Second Home”.
- “Negative Net Rental” is the sum, as a positive number, of the negative net rental income from properties on the *Real Estate* screen.

Monthly Expenses

Housing Expenses - Proposed

First Mortgage (P&I)	$539.40
Subordinate Lien(s) (P&I)	$10.00
Homeowner's Insurance	$10.00
Supplemental Property Insurance	$10.00
Property Taxes	$10.00
Mortgage Insurance (Annual Fee for First Year - Monthly)	$47.21
Association/Project Dues (Condo, Co-Up, PUD)	$10.00
Other	$10.00
Total Housing Expenses	**$646.61**

Other Expenses

Credit Cards, Other Debts, and Leases that you owe	$0.00
Other Liabilities and Expenses	$0.00
Mortgage Loans	$0.00
Negative Net Rental	$0.00
Total Other Expenses	**$0.00**

4.1.12.2.4 Funds to Close

This section will calculate the funds needed to close as well as the funds available.

- "Cash From the Borrower"/ "Cash To the Borrower" are pulled from *Lender Loan Information*. Only one of these two is displayed based on whether cash is required from or owed to the borrower at closing.
- "Mortgage Debt to be Paid by Closing" is calculated from the *Real Estate* section.
- "Total Funds Required" calculates the amount of funds needed at closing based upon the data entered on the loan application.
- "Funds Available" is the sum of eligible assets entered into the loan application.

Funds to Close

Cash To the Borrower	$94,940.00
Mortgage Debt to be Paid by Closing	$0.00
Total Funds Required (sum of Cash To/From Borrower and Mortgage Debt to be Paid by Closing)	$(94,940.00)
Funds Available	$2,000.00

4.1.12.2.5 Post Closing Cash Reserves

"Cash Reserves" represents the borrowers' available cash after closing. "Months of Cash Reserves" is the amount of cash reserves available divided by the proposed PITI (including Annual Fee for the first year). Cash reserves can represent a strong compensating factor in the credit and risk evaluation by GUS.

Post Closing Cash Reserves	
Cash Reserves	$96,940.00
Months of Cash Reserves	149

This section concludes the *GUS Underwriting Analysis Report*.

4.1.12.3 GUS Credit Report Section

The *GUS Credit Report* section is the third and final section and summarizes key statistics from the issued credit report.

4.1.12.3.1 Credit Report

This section provides a summary of and a link to each credit report that was returned for the request. **This is the only section that will populate even if an application has not been submitted for underwriting.**

- "Credit Report Status" lists the status of the credit report
  - "*Complete*" indicates a complete credit report is associated with the loan application of the borrower(s).
  - "*Error*" indicates an error occurred in the credit request; a description of the error is provided.
  - "*Out of Date*" indicates the borrower information has been modified since the last underwriting request or it was issued prior to 120 days, thereby requiring a new credit request.
  - "*Updating*" indicates that the application is still processing a borrower's credit status.
  - "*Unknown*" indicates that a borrower has not had a credit report requested.
- "Provider Name/Number of Request"
- "Credit Report Type" is broken into two parts: first the system indicates if the associated credit report is a "Joint" or "Individual" credit report, then if it is a "New" or "Reissued" credit report.
- "Reference Number" lists the credit file number associated with the request.
  - If the credit report is later reissued, the reference number of the initial credit report will be utilized to reissue the report.
- "Date Issued" lists the date of the credit report.
- "Date Last Updated" displays an updated date, if any changes had been made to the credit report.
- Click on **Click to View/Print Credit Report** hyperlink to access the retrieved credit report.

Below is a sample of this section for a loan application with two borrowers, each with an individual credit report.

GUS Credit Report

Credit Report

Homeowner, Mary		Homeowner, John	
Credit Report Status	Complete	Credit Report Status	Complete
Provider Name/Number of Request	Test Credit Agency(200)	Provider Name/Number of Request	Test Credit Agency(200)
Credit Report Type	Individual/New	Credit Report Type	Individual/New
Reference Number	5004499	Reference Number	500446
Date Issued	3/1/2020	Date Issued	3/1/2020
Date Last Updated		Date Last Updated	
Click to View/Print Credit Report		Click to View/Print Credit Report	

Below is a sample of this section for a loan application with two borrowers for which a joint credit report was ordered.

Builder, Suzi & Firstimer, Alice	
Credit Report Status	Complete
Provider Name/Number of Request	Test Credit Agency(200)
Credit Report Type	Individual/New
Reference Number	5004459
Date Issued	2/1/2020
Date Last Updated	
Click to View/Print Credit Report	

Below is a sample of this section for a loan application with one borrower with an individual credit report.

Builder, Suzi	
Credit Report Status	Complete
Provider Name/Number of Request	Test Credit Agency(200)
Credit Report Type	Individual/New
Reference Number	5004459
Date Issued	3/1/2020
Date Last Updated	
Click to View/Print Credit Report	

4.1.12.3.2 Credit Report Summary

This section provides the "Credit Score(s)" utilized in the GUS recommendation and the associated "Credit Repository" for each borrower. These values are returned by the HUD service.

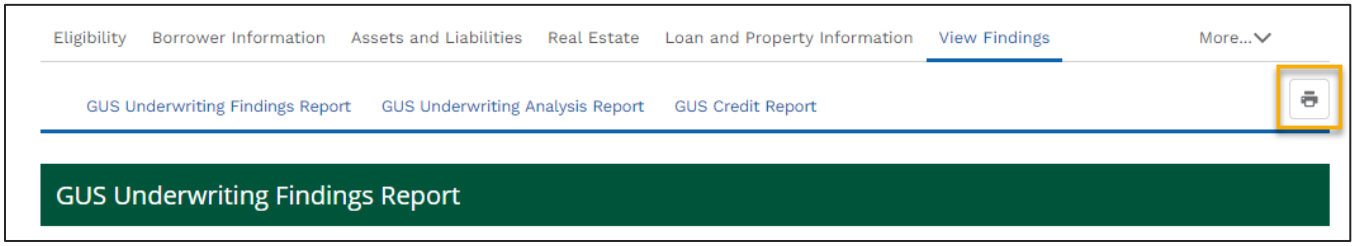
Credit Report Summary

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
Builder, Suzi	625	EXPERIAN

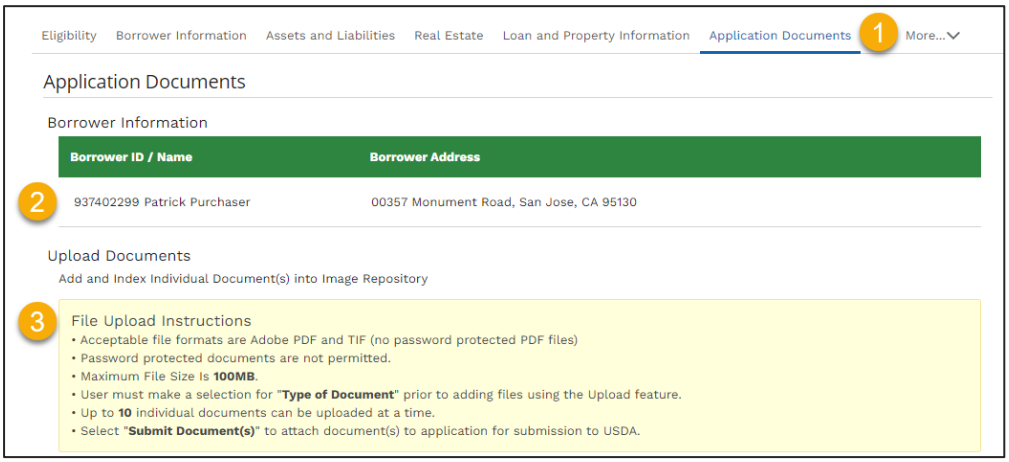
4.1.12.4 Printing View Findings

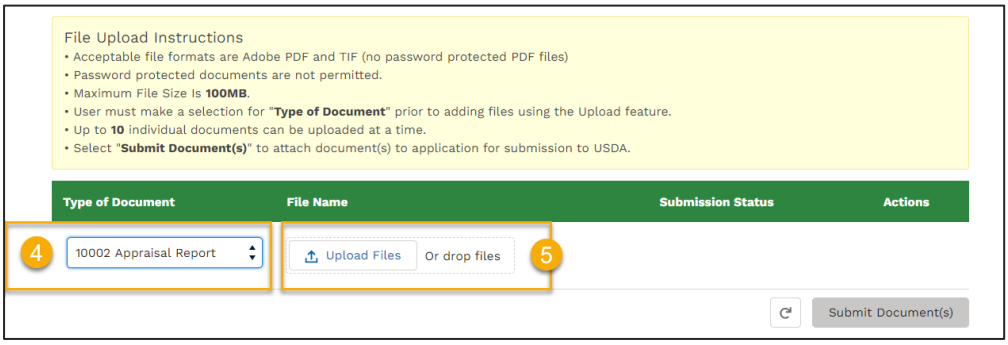
Use the **Print Sections** button to obtain a system generated PDF of the *View Findings* reports. The **Print Sections** button is located to the right side of the screen and shows a printer icon ( ). Alternatively, scroll to the bottom of the screen and click the **Print** button (Print) to generate the PDF.

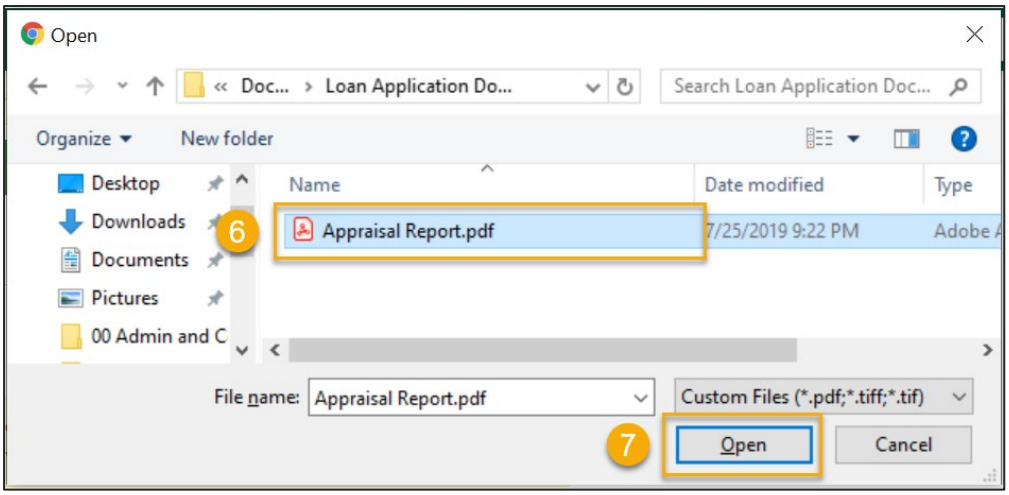


4.1.13 Application Documents

During the loan application creation and submission, the user may choose to upload documents associated with the loan application. This may include an Appraisal Report, Underwriting, or Request for Guarantee.

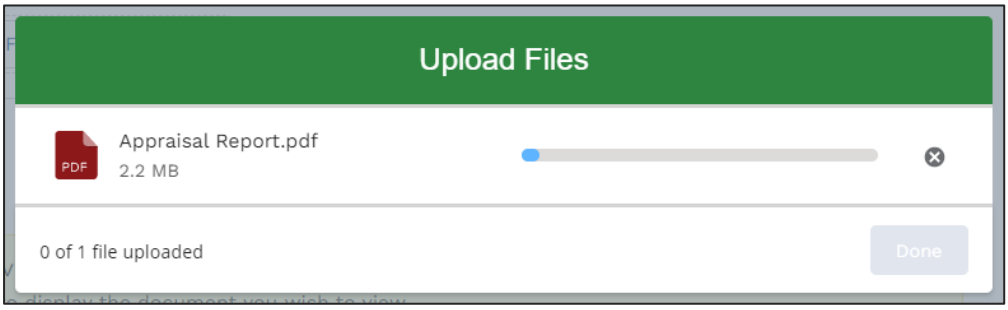






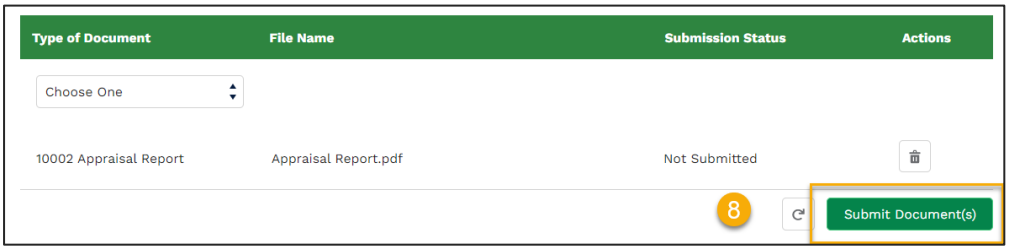
Steps

1. Navigate to the *Application Documents* screen.
2. Review the borrower information.
3. Review the file upload instructions. Only use files that are NOT password protected and are in the following formats: Portable Document Format (PDF) or Tagged Image File Format (TIF or TIFF).
4. Select the "Type of Document".
5. Click the **Upload Files** button to select a file from file explorer. Or drag and drop the file into the "Or drop files" box and proceed from step 8.
6. Select the document to be uploaded.
7. Click **Open** to attach to the loan application.



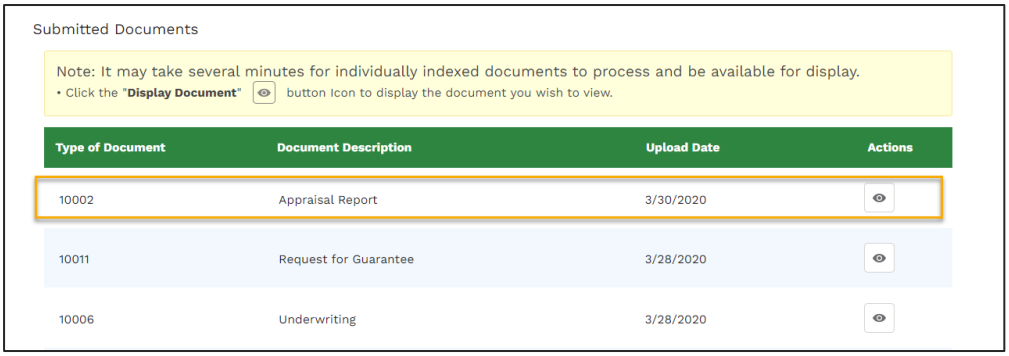
Wait for the upload to complete, as indicated in the "Upload Files" progress pop-up window. Click **Done** when complete.

Only one document can be uploaded at a time.



Steps (Cont'd.)

8. Follow steps 4 to 7 to upload additional files. Multiple documents can be submitted at once. To submit the selected and uploaded document(s), click the **Submit Document(s)** button.



Submitted documents appear in the Submitted Documents section.

To view the document, click the **Display Document button,** icon ( ).

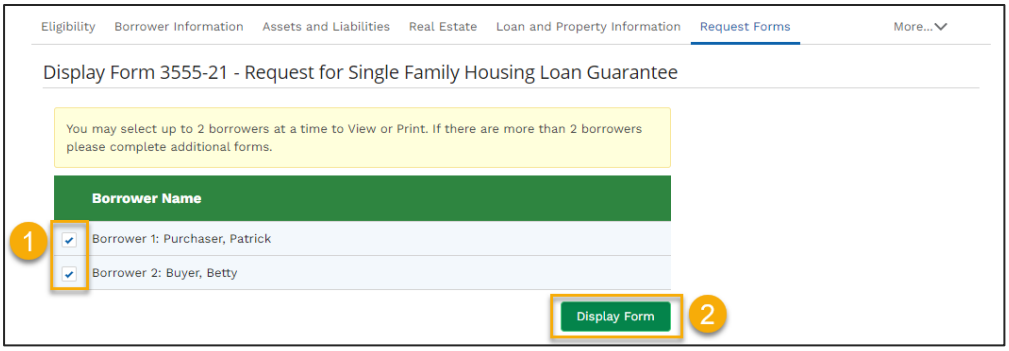
Users can continue to upload and submit documents even after final submission of the loan application, while the application status is pending. Users can only upload one file at a time on the Application Documents page.

The system allows for file upload up to 100 MB for most documents, with the exception of the immigration's third check supporting documentation which is uploaded within the *Additional Data* screen and has a file size limit of 5 MB.

After uploading and submitting documents on the *Application Documents* screen, navigate to the *Request Forms* screen, refer to *3.9 Navigate Using the "More" Drop-down*.

4.1.14 Request Forms

During the loan application creation and submission, the user may choose to generate and display ***Form 3555-21 Request for Single Family Housing Loan Guarantee***. Generating the form begins by navigating to the *Request Forms* screen.



Steps

1. Click the borrower(s) checkbox(es) to select the borrower(s) to be included on the Form 3555-21.
2. Click **Display Form**.

Form RD 3555-21
(Rev. 10-19)

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT
RURAL HOUSING SERVICE

Form Approved
OMB No. 0575-0179

REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

Approved Lender:	SAMPLE BANK/LENDER 003	Approved Lender Tax ID No.:	347347347
Contact:	Lenny Loans	Approved Lender E-Mail:	lenny.loanswtest.com
Phone Number:	444444444		
Third Party Originator (TPO):		TPO Tax ID No:	

Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:

Applicant Information (Please complete or mark as appropriate)	*Co-Applicant Information* (Please complete or mark as appropriate)
Name: Purchaser , Patrick	Name: Buyer , Betty
SSN: ***-**-6789	SSN: ***-**-2345
Veteran: ☐Yes ☐No	Veteran: ☐Yes ☐No
The applicant ☐has ☐does not have a relationship with any current Rural Development employee. Explain:	The applicant ☐has ☐does not have a relationship with any current Rural Development employee. Explain:

GSA/SAM Exclusion: ☐Yes ☐No (Check Yes if any party is excluded, otherwise check No) Date GSA/SAM Checked: _____

ANY ADDITIONAL APPLICANTS MUST BE FULLY DOCUMENTED ON A SEPARATE FORM.

Notes:

- Depending on your browser, the downloaded file will be available in Downloads or otherwise available for selection.
- Data here and throughout this guide is sample data only.

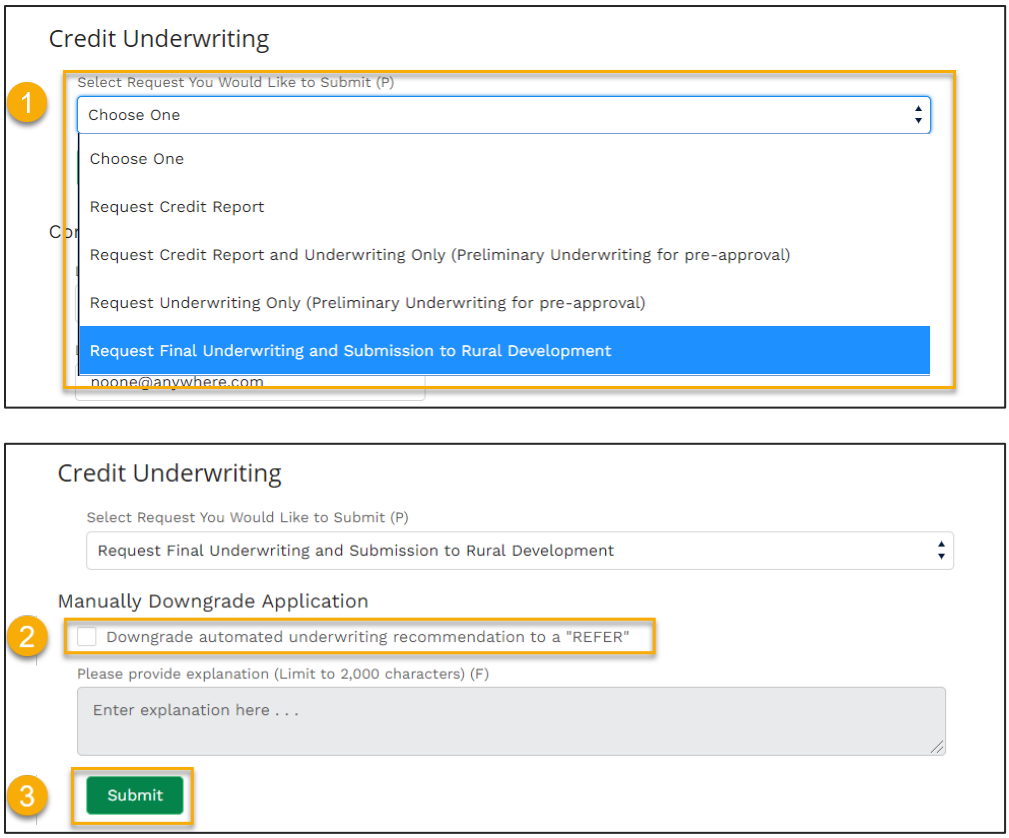
Only two borrowers can be selected at a time as part of the requested form. If there are more than 2 borrowers as part of the loan application, choose two of them, generate/display the form, and then repeat the steps to get additional form(s) for the remaining borrower(s).

The form saves and renders as a pop-up. If the form does not render on your screen, please check your browser pop-up settings, and ensure pop-ups are enabled for this site.

4.1.15 Final Submission

When the loan application is ready for final submission to USDA Rural Development to request conditional commitment for loan note guarantee, navigate to the *Credit Underwriting* screen. All final validations must pass and Final Submission Requirements (see section *4.1.15.1 Final Submission Requirements*) must be met to proceed. To run validations, please see section *3.10 Validate Application*.

The final submission option is only available to a user who has been delegated the role of "Representative with Final Submit Authority" by the lender's Security Administrator (SA).



Steps

1. Select *Request Final Underwriting and Submission to Rural Development* from the request drop-down menu.
2. If desired, click the "Downgrade automated underwriting recommendation to a 'REFER'" checkbox, and enter an explanation.
3. Click **Submit**.

An application that receives a "Summary Eligibility Recommendation" of "*INELIGIBLE*" will NOT be submitted to Rural Development and will remain in Preliminary status. Users may update and resubmit the application after reviewing the *View Findings* page.

A successful final submission action that returns a "Summary Eligibility Recommendation" of "*ELIGIBLE*" locks down the application from further changes; the user will still have "view" capability of the application. If loan application data changes are required after final submission to Rural Development (e.g. loan amount increases, interest rate increases, etc.), contact the USDA Rural Development office and request that the GUS application be released.

4.1.15.1 Final Submission Requirements

- All borrower must have a "Credit Report Status" of "*Complete*" on the *Credit Underwriting* screen following a successful credit report request.
- If the lender Branch ID associated with the application is not authorized to underwrite then the user will be unable to do a final underwriting submission until the branch is updated on the Additional Data page.
- If the property and income eligibility, HUD TOTAL Scorecard, GLS or FICO interfaces are offline, the user will be unable to do a final underwriting submission and transfer the file to USDA Rural Development until the service(s) return(s) online.
- If a borrower is missing a Borrower ID and the interface to retrieve it is offline, the user will be unable to do a final underwriting submission and transfer the file to USDA Rural Development until the site returns online.

- The application must receive a summary eligibility recommendation other than "INELIGIBLE" from Rural Development.

4.2 Modifying Loan Applications after Submission

After final submission of the loan application to USDA Rural Development, the loan application will no longer be editable; rather, it will be view only. If changes are required after final submission (e.g. loan amount increases, interest rate increases, etc.), contact the USDA Rural Development office and request that the GUS application be released.

Once the application is released, the loan application's status will be set to "*Pending*" and the loan application's submission status will be set to "*Unknown*." The loan application fields across screens will be opened back up for editing. Once all modifications are made, you may proceed again with the next submission request.

If users no longer wish to move forward with the application, they may withdraw the application after it is released by USDA Rural Development by following steps in section *3.11 Application Withdrawal*.

Appendix A: Acronyms

AASM .....(USDA's) Application Authorization Security Management

CAIVRS.....Credit Alert Interactive Verification Reporting System (managed by HUD)

GLS .....(USDA's) Guaranteed Loan System

GUS .....(USDA's) Guaranteed Underwriting System

FISMA.....Federal Information Security Modernization Act of 2014

HUD.....Department of Housing and Urban Development

LINC.....Lender Interactive Network Connection

MISMO.....Mortgage Industry Standards Maintenance Organization

MSA.....Metropolitan Statistical Area

SAVE.....Systematic Alien Verification for Entitlements (managed by DHS)

SFHGLP.....Single Family Housing Guaranteed Loan Program

TPO.....Third Party Originator

URLA.....Uniform Residential Loan Application

USDA .....U.S. Department of Agriculture