

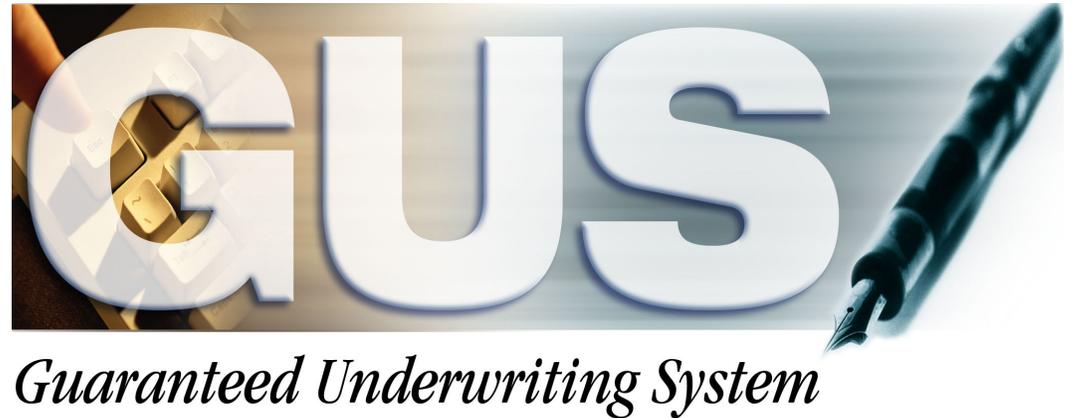


# USDA GUS TRAINING

## GUS OVERVIEW

# Training Objectives:

- GUS – Defined
  - Features and Benefits
- Gaining Accessing to GUS
  - Lender Request for Approval
  - USDA Review and Lender Setup
  - User Account Creation
  - User Security Privilege Setup
- Accessing GUS
  - Logging In and Out of GUS
  - Recommended Internet Browsers
- GUS Training and Communication Updates
  - Training Resource Library
  - GovDelivery signup and notifications



# What is the USDA Guaranteed Underwriting System (GUS)?

**The Guaranteed Underwriting System (GUS)** is USDA's automated underwriting system lenders use to submit and process loan application requests for the Rural Development Single Family Housing Guaranteed Loan Program.

- What does GUS do?
  - GUS is a TOOL! GUS only provides a recommendation. GUS does not replace the judgment of an experienced underwriter.
- What does GUS not do?
  - GUS does not decision loans.

## **Features and Benefits of GUS**

- Allows approved USDA lenders to electronically enter, process, and submit loan applications for a USDA loan note guarantee.
- Assists the approved USDA lender in determining a final loan approval decision through the utilization of a USDA specific TOTAL scorecard and GUS Rules Engine underwriting recommendation.



# GUS Underwriting Recommendations

The GUS Underwriting Recommendation is delivered in two parts. The first portion of the Underwriting Recommendation specifically addresses credit, capacity, and collateral.

Potential determinations are:

- **Accept**: An Accept recommendation indicates that GUS has assessed the loan as an acceptable credit risk based on the data entered. May allow lender to submit streamlined documentation.
- **Accept: Full documentation** - Requires full documentation to be submitted to the agency.
- **Refer**: GUS has identified risk layers within the loan file. Manual underwriting requirements per HB 1-3555 apply.
- **Refer with Caution**: GUS has identified multiple layers of risk within the loan file. Manual underwriting requirements per HB 1-3555 apply.
- **Ineligible**: The loan does not meet regulatory requirements. For example, the debt to income ratios are too high to qualify for a ratio waiver request. The loan file cannot be submitted to USDA for review.



## GUS Underwriting Recommendations (continued)

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

Potential results include:

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



# GUS does NOT replace underwriting guidelines...

There are some things that GUS does not assess when reviewing the loan file.

For example:

- GUS does not determine inaccurate calculations or data entry errors.
- GUS does not do an assessment of time in a job, determine if a second job meets underwriting requirements or if the income entered is acceptable to use.
- GUS does not determine if the property value entered is accurate.
- GUS does not read the credit report and detect liabilities.

## **NOTE:**

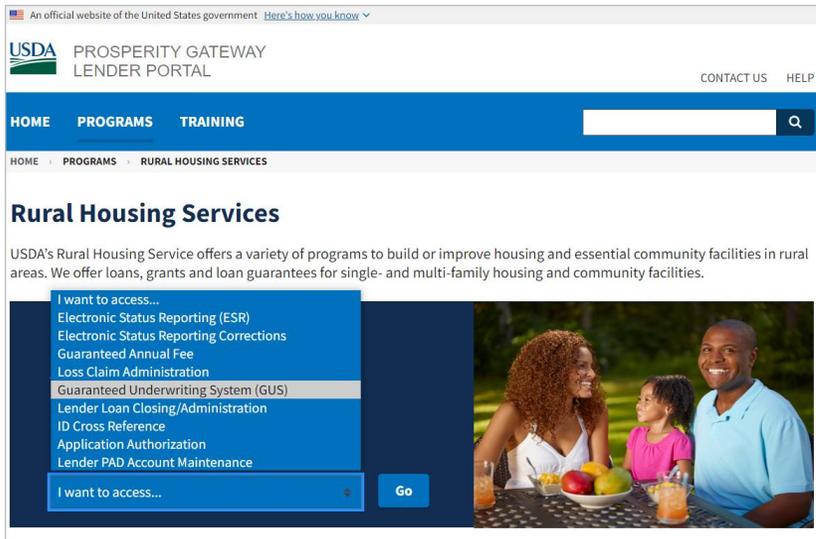
Once an underwriting recommendation has been rendered, the recommendation is only valid if the data entered to support it is accurate and supported.



# Accessing GUS

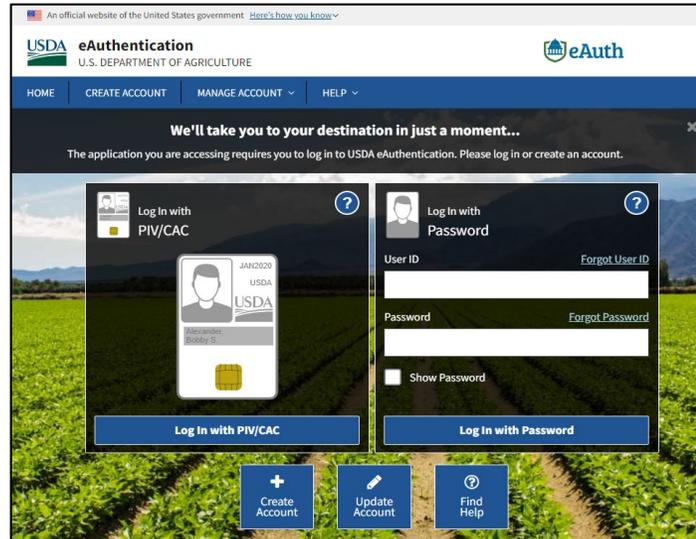
- **Before a Lender can access GUS, they need GUS approval. Approved access to GUS requires:**
  - A USDA approved LENDER relationship.
  - An approved GUS User Agreement
  - A USDA approved LENDER AGENT relationship.
    - A Lender Agent relationship is only required for correspondents and brokers who are working as third-party originators under an approved lender.
    - They are not required to have a lender agreement or GUS User Agreement.
    - Approved lenders do not have to have a lender agent role or even use lender agents.
  - **Note:** USDA Rural Development (RD) Single Family Housing (SFH) lenders need an active Lender Participation Agreement (Form RD 3555-16 or RD 1980-16, “Agreement for Participation in Single Family Housing Guaranteed/Insured Loan Programs of the United States Government”).
- **Once a Lender gains approval from USDA, user access to GUS requires the lender to:**
  - Have each user create and activate an e-Authentication user account ID and password which will be linked to the USDA Lender Account.

# Log in to GUS: Steps



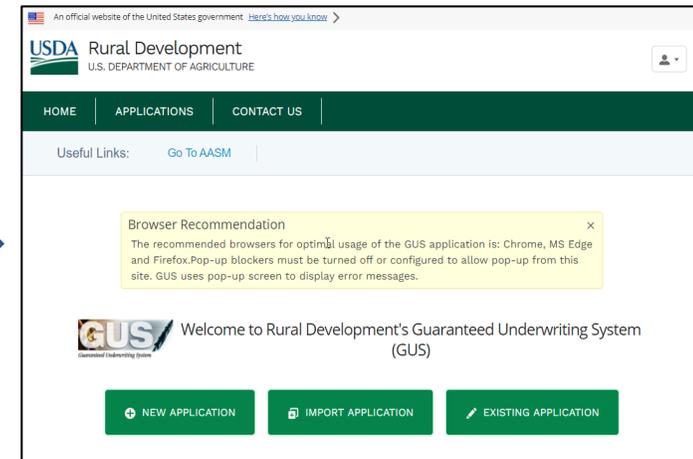
## Access USDALINC RHS

- <https://usdalinc.sc.egov.usda.gov/RHShome.do>
- Select **Guaranteed Underwriting System** and select **Go**.



## Enter eAuthentication Credentials

- Enter your e-Authentication **User ID** and **Password**
- Select **Log in with Password**



## USDA GUS Home Page

- Successful access will result in landing on the GUS **HOME** page
- User can start an application, import an application, search existing applications, and access help from the main menu

# GUS Home Page

Upon successful log in, the GUS home page will display. The home page includes the following messages of interest to users:

The screenshot shows the GUS Home Page with the following elements:

- 1. Main tabs on the Navigation Bar:** A dark green navigation bar with three tabs: HOME, APPLICATIONS, and CONTACT US. The HOME tab is highlighted with a red circle and the number 1.
- 2. Browser Recommendation:** A yellow banner with the text: "Browser Recommendation. The recommended browsers for optimal usage of the GUS application is: Chrome, MS Edge and Firefox. Pop-up blockers must be turned off or configured to allow pop-up from this site. GUS uses pop-up screen to display error messages." A red circle with the number 2 is next to it.
- 3. Welcome Message:** A light blue banner with the text: "Welcome to Rural Development's Guaranteed Underwriting System (GUS)". Below it is a "What's New:" section with a "Test Lender Message" and a checkbox: "Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System." A red circle with the number 3 is next to it.
- 4. Application Buttons:** Three green buttons: "NEW APPLICATION", "IMPORT APPLICATION", and "EXISTING APPLICATION". A red circle with the number 4 is next to the first button.

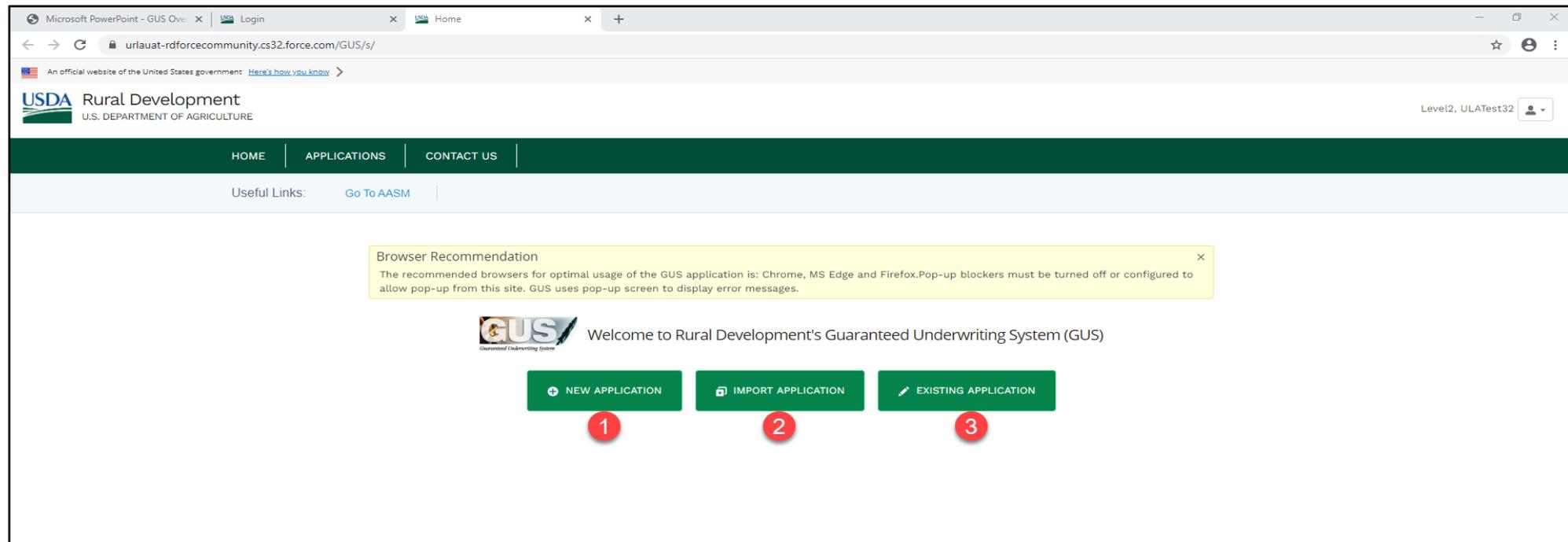
**Home Page**

1. Main tabs on the Navigation Bar
2. Browser Recommendation
3. Welcome Message
4. Application Buttons

# GUS Home Page (continued)

In addition to messaging, the home page contains three actions:

1. New Application
2. Import Application
3. Existing Application.



# GUS – Logging Out of Application

- In the corner of the system the user's name displays where logged in users can access additional options. When the user selects the **drop-down menu** next to the user's name, a pull-down menu becomes available (1), then proceed by selecting the applicable option (2).



## Note:

- The **Home** option takes the user back to the Home page.
- The system will time users out after 15 minutes of inactivity. To logout at any time, click the **Logout** option.

# USDA LINC: Training and Resource Library and GovDelivery Updates

USDA LINC RHS Page – Training & Resource Library provides valuable information broken into 2 key areas:

- **GovDelivery Updates**
  - Please sign up for **critical** electronic updates
  - Visit the webpage and search archived updates
- **LINC Training and Resources**
  - Contact Us
  - Guaranteed Underwriting System (GUS)

**Note:** You can access these pages at <https://www.rd.usda.gov/page/usda-linc-training-resource-library> or through the USDALINC RHS home page and select **Training and Resource Library** under **Single Family Guaranteed Rural Housing** links.

**USDA LINC Training & Resource Library**

HOME > USDA LINC TRAINING & RESOURCE LIBRARY

The documents and material contained in the USDA LINC Training and Resource Library use Adobe PDF and Adobe Connect. To view PDF files you must have Adobe Acrobat Reader installed on your computer.

**GovDelivery Updates**

An archive of previously released GovDelivery program updates.

- [Foreclosure Moratorium Extension and Additional Guidance for Servicing Loans Impacted by COVID-19](#)  
08/28/2020 09:19 AM EDT
- [USDA Applications Upgraded to Support the Use of Modern Browsers!](#)  
08/14/2020 04:00 PM EDT
- [USDA Applications Upgraded to Support the Use of Modern Browsers!](#)  
08/14/2020 04:00 PM EDT
- [STAKEHOLDER ANNOUNCEMENT: Green Named Acting Administrator of USDA Rural Housing Service](#)  
07/29/2020 08:43 AM EDT
- [ADVANCE COPY NOTICE: HB-1-3555 Chapter 15 Submitting the Application Package](#)  
07/09/2020 04:20 PM EDT

Receive Email Updates

enter email address...

Go

**LINC Training and Resources**

- Contact Us +
- 7 CFR 3555 +
- Electronic Status Reporting (ESR) +
- Guaranteed Annual Fee Billing and Payment +
- Guaranteed Underwriting System (GUS) +
- Lender Loan Closing/Administration +
- Loss Claim Administration and Servicing +



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