



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Guaranteed Underwriting System: Lender Test Environment (GUS LTE)

Lender Quick Reference Guide

Version 1.0

August 20, 2020

GUS LTE - LENDER QUICK REFERENCE GUIDE

LOG IN AND HOME PAGE



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LOG INTO GUARANTEED UNDERWRITING LENDER TEST ENVIRONMENT (GUS LTE)

1. GUS LTE point of entry (URL) will be supplied when security access for each TEST eAuthentication account is granted.
2. From the login page, enter the following:
 - **User ID**
 - **Password**
3. Select “**Log in with Password**”.

The system will display the GUS LTE Home Page.

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USDA eAuthentication U.S. DEPARTMENT OF AGRICULTURE eAuth

HOME CREATE ACCOUNT MANAGE ACCOUNT HELP

We'll take you to your destination in just a moment...

The application you are accessing requires you to log in to USDA eAuthentication. Please log in or create an account.

Log In with PIV/CAC Log In with Password

User ID Password

Forgot User ID Forgot Password

Show Password

Log In with PIV/CAC Log In with Password

Create Account Update Account Find Help

GUS LTE HOME PAGE

- ① **Home:** Main landing page when a user logs in to GUS LTE.
- ② **New Application:** Select to start a new manual application. (no import file available)
- ③ **Import Application:** Select to import a new or an existing loan application from the lender's system into GUS LTE.
- ④ **Existing Application:** Select to search GUS LTE for an existing application.

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1 HOME APPLICATIONS CONTACT US

Useful Links: [Go To AASM](#)

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.

Welcome to Rural Development's Guaranteed Underwriting System (GUS)

NEW APPLICATION IMPORT APPLICATION EXISTING APPLICATION

2 3 4

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IMPORT AN APPLICATION



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IMPORT AN APPLICATION

Once "Import Application" is selected on the Home Page, the interface will display the "Request Import of New Application" screen.

- ① Select "Upload Files".
- ② Navigate to the XML file and select "Open".
- ③ Once file is uploaded, select "Done".
- ④ Upon successful import, the system will display a "success" message.

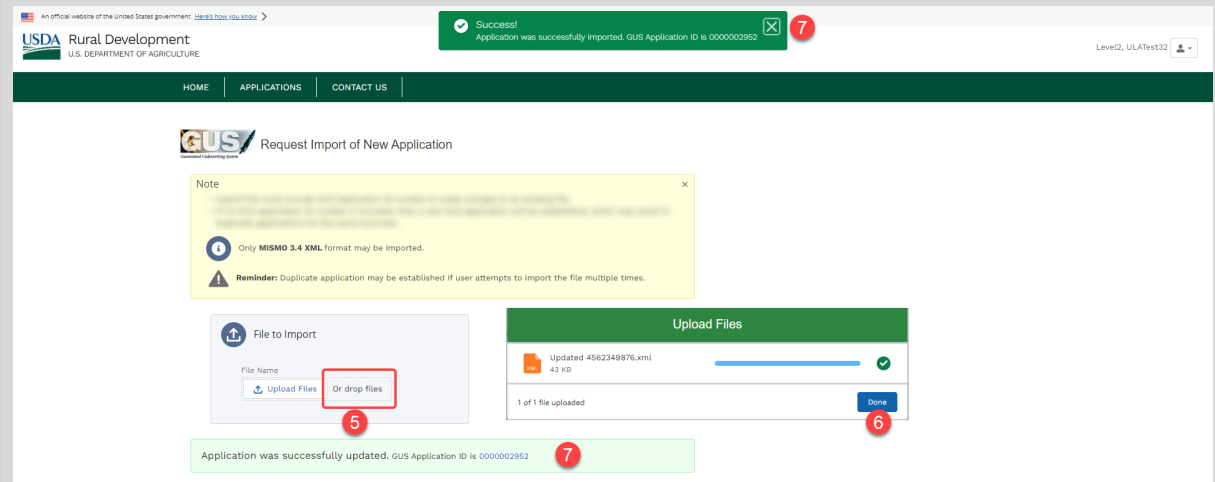
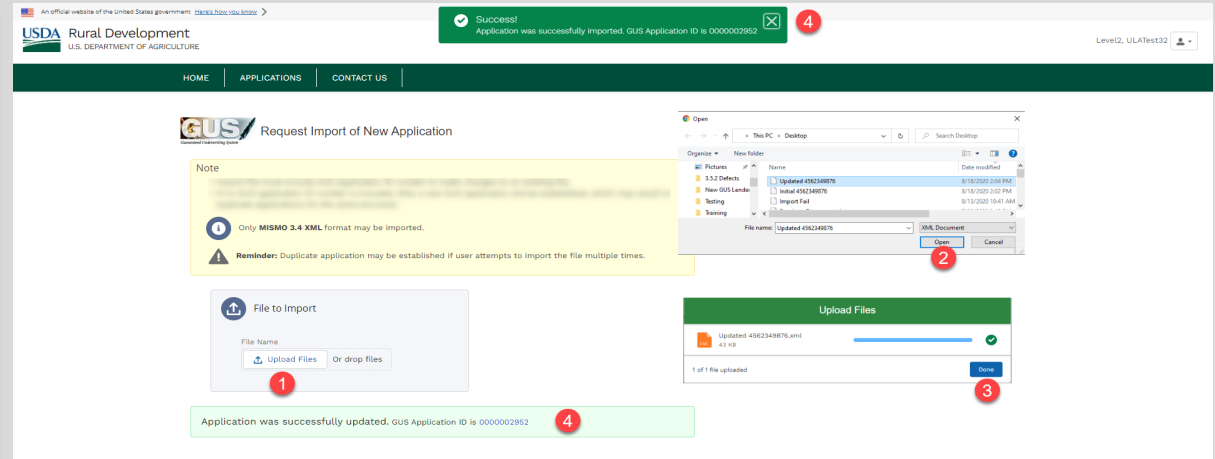
OR:

- ⑤ User drags the file from his/her computer's folder and drops it in "Or drop files" box.
- ⑥ Once file is uploaded, click the "Done" button.
- ⑦ Upon successful import, the system will display a "success" message.

The success message has a GUS LTE application ID hyperlink that can be selected to open the loan in GUS LTE.

IMPORTANT XML FILE INFORMATION:

- The XML that is uploaded to GUS LTE **MUST** be in the FNMA DU MISMO 3.4 XML format.



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SEARCH FUNCTIONALITY

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HOME APPLICATIONS CONTACT US

Loan List / Loan Search

Lender you are currently associated with

• Enter the desired search criteria below and press Find Loan button. Applications meeting the criteria will be displayed below.
• Press Refresh Data button to refresh the search criteria.
• For Begin-End Date Range, choose a default option from the dropdown or select Custom Date to specify both a Beginning Date and Ending Date. Custom Date searches are limited to a 365 consecutive day range (e.g. 05/01/2018 – 04/30/2019).

1 ☐ Date/Name Search ☐ Borrower Social Security Number ☐ Lender Loan Number ☒ GUS Application ID Number

* GUS ID Number
0000000658

Refresh Data

2 Find Loan

Search Results and Criteria
You have 1 Loans Displayed. Last Modified Date Range 06/11/2020 to 06/11/2020

Primary Borrower ↑	Last Modified	GUS App. ID	Lender Loan Number	Submission Status/Date	Underwriting Recommendation	App Status	Date Approved
3 Homeowner, John	06/11/2020	0000000658	44444444444444	Preliminary - 06/11/2020	ACCEPT	Pending	

1 record(s) found. Displaying 1 to 1

First Previous 1 Next Last

SEARCH FUNCTIONALITY

① **Search Functionality:** There are 4 ways to search for an application in GUS LTE:

- **Date/Name Search**
- **Borrower Social Security Number**
- **Lender Loan Number**
- **GUS LTE Application ID Number**

② Select the radio button for the preferred search criteria, enter the criteria and select **“Find Loan”**.

③ When search results return, select the link to the **Primary Borrower’s name**.

OR

Select the **Underwriting Recommendation** link (if applicable) to enter the loan.

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NAVIGATION FEATURES

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1 HOME APPLICATIONS CONTACT US

2

Borrower Name	Borrower ID	Lender Loan Number	Most Recent Activity	Activity Timestamp	User
John Homeowner	952374718	4444444444444444	Updated	6/11/2020 09:11 AM CDT	ULATest32 Level2

3 Eligibility Borrower Information Assets and Liabilities Real Estate Loan and Property Information Declarations / Military More...

4 Eligibility

5

Property Information

* Property Address 1 26500 Johnson Rd

Unit # 1

* City 1 Montgomery

* State 1 TX

* County 1 Montgomery County

* MSA 1 Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area

* Zip Code 1 77356 [Zip Code Lookup](#)

Check Property Eligibility

UNKNOWN

Display Property Map

5

Household Member Information

5

Monthly Gross Income For All Household Members

"More" section:
Expand the drop down
to see the rest of the
tabs of the application.

NAVIGATION FEATURES:

① Navigation Bar: Displays top-level navigation options:

- Home: Returns the user to the home page.
- Applications: Provides access to search for existing applications.
- Contact Us: Provides USDA contact information.

② Application Header: Displays a summary of the loan application information.

③ Tabs: List individual sections of an application. Select a tab to view that section of the application. When selected, a line appears below the tab name and the color changes to blue. **Note:** Each tab must be completed and without errors in order to submit the loan for underwriting.

④ Page: Corresponds to the selected Tab and displays the fields and section(s) of the application.

⑤ Sections: Sub-topics within a Page that are visible when the tab is opened or expanded. To expand a Section, select the Section name or the chevron (>).

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NAVIGATION FEATURES (CONTINUED)



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HOME APPLICATIONS CONTACT US

GUS Application ID: 0000000658

Borrower Name	Borrower ID	Lender Loan Number	Most Recent Activity	Activity Timestamp	User
John Homeowner	952374718	44444444444444	Updated	6/11/2020 09:11 AM CDT	ULATest32 Level2

Eligibility **Borrower Information** Assets and Liabilities Real Estate Loan and Property Information Declarations / Military More...

Borrower Information

John Homeowner

Personal Information

* First Name (F) John Middle Name (F) Last Name (F) Homeowner Suffix (F)

* Social Security Number (F) 999-40-5000 Date of Birth (P) 05/05/1995 Citizenship (P) ☒ US Citizen ☐ Permanent Resident Alien ☐ Non-Permanent Resident Alien Marital Status (F) ☒ Married ☐ Separated ☐ Unmarried Number of Dependents (F) 0

How Long at Current Address?

Years (F) 5 Months (F) 0

Housing (P) ☒ Own ☐ Rent ☐ No Primary Housing Expense

1 Previous 2 Next 7 LEGEND: (*) Required (P) Preliminary (F) Final 3 Save 4 Close 5 Cancel 6 ?

ADDITIONAL NAVIGATION OPTIONS

At the bottom of each GUS LTE screen, there is a persistent footer that contains additional navigation options:

- ① **Previous:** Use the button to navigate back in the application (previous tab).
- ② **Next:** Use to navigate forward in the application (next tab).
- ③ **Save:** Select to save entered information. **Note:** When starting a new manual application, this will display as "Save Application". Once the Eligibility and Borrower Information tabs have been completed and saved, this will change to "Save".
- ④ **Close:** Exits the application and returns to the Home page. The system will perform a check and saves the application (unless errors appear that must be corrected first).
- ⑤ **Cancel:** Use to exit the application while disregarding any changes made to the current tab.
- ⑥ **? (Help):** When selected, a pop up window will display with contact information for technical assistance.
- ⑦ **Legend:** Fields marked with a (P) must be completed for preliminary underwriting. Fields marked with an (F) need to be completed for final underwriting. Fields marked with an (*) are required fields and must be completed before exiting the page.

PAGE FEATURES:

- ① **Validate Application:** When selected, the system will check the application to verify if all required fields (for preliminary and final validations) have been entered correctly. Results are displayed in a new web browser tab. This feature is available at all times within the application. **NOTE:** See page 8 for more information.
- ② **Withdraw Application:** The user may choose to indicate they no longer wish to move forward with the application by clicking the **Withdraw Application** button. This option is available only while the application's submission status is Unknown or Preliminary.
- ③ **Check Property Eligibility:** Click button after entering property address on the Eligibility tab. Three results could come back: Eligible, Ineligible or Unable to Determine.
- ④ **Display Property Map:** The Display Property Map button opens a map in a new browser tab showing the location of the property address. If it is Unable to Determine, click on the **Display Property Map** button and locate the property on the map. Common errors include: new construction (property address has not been mapped yet) and spelling errors.
- ⑤ **Check Income Eligibility:** Click button after entering all required household income on the Eligibility tab. Three results could come back: Eligible, Ineligible or Unable to Determine.

The screenshot displays the GUS LTE Lender Quick Reference Guide interface. At the top, there is a navigation bar with links for HOME, APPLICATIONS, and CONTACT US. Below this is a header section containing the GUS logo, the GUS Application ID (0000000658), and a table of user information including Borrower Name, Borrower ID, Lender Loan Number, Most Recent Activity, Activity Timestamp, and User.

The main content area is titled "Eligibility" and features a tabbed interface with options for Eligibility, Borrower Information, Assets and Liabilities, Real Estate, Loan and Property Information, and Declarations / Military. A "More..." dropdown is also present. On the right side of the Eligibility tab, there are two buttons: "Validate Application" (labeled 1) and "Withdraw Application" (labeled 2).

The "Property Information" section includes input fields for Property Address (Johnson Rd), Unit #, City (Montgomery), State (TX), County (Montgomery County), MSA (Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area), and Zip Code (77356). A "Check Property Eligibility" button (labeled 3) is located to the right of these fields. Below the input fields is a "Display Property Map" button (labeled 4).

The "Income" section includes input fields for "All Other Monthly Income Received by Adult Members of the Household" (\$0.00), "Total Household Income" (\$0.00), "Allowable Adjustments" (\$0.00), and "Adjusted Household Income". A "Check Income Eligibility" button (labeled 5) is located to the right of these fields. Below the input fields is a "UNKNOWN" status box.

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VALIDATE APPLICATION: RESULTS SCREEN



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Browser Tabs

Application: 0000002030 Application Validations

urlaut-rdforcecommunity.cs32.force.com/GUS/s/application-val

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HOME APPLICATIONS CONTACT US

GUS Errors Associated with Specific Pages
Guaranteed Underwriting System

Lender Loan Information

Borrower Name	PRELIM	FNL	Description Of Error
Homeowner, John	Y	Y	A. Sales Contract Price must be entered
Homeowner, John	Y	Y	Seller Credits must be entered

Additional Data

Borrower Name	PRELIM	FNL	Description Of Error
Homeowner, John	Y	Y	Purchase Is must be selected
Firsttimer, Alice	Y	Y	Indicate if a party to the transaction is debarred from business with the Federal government
Homeowner, John	Y	Y	Date Checked on System for Award Management must be entered
Firsttimer, Alice	Y	Y	Employee relationship must be selected

Credit / Underwriting

Borrower Name	PRELIM	FNL	Description Of Error
Homeowner, John		Y	Lender Contact Name must be entered
Firsttimer, Alice		Y	Lender Contact Phone Number must be entered

VALIDATE APPLICATION: RESULTS SCREEN

When selected, the system checks the application to verify if all required fields (for preliminary and final validations) have been entered correctly. Field validation errors are displayed in a **new web browser tab**.

The Results screen contains the following information:

- ① **Borrower Name:** Displays the name of the borrower for which the validation error is related.
- ② **PRELIM:** If “Y” is displayed, indicates the error must be corrected before preliminary submission is requested.
- ③ **FNL:** If “Y” is displayed, indicates the error must be corrected before final submission is requested.
- ④ **Description of Error:** Displays field information that must be completed or updated before preliminary or final submission.