



Committed to the future of rural communities.

SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM

**LOSS MITIGATION SERVICER USER GUIDE
INPUT OF LOSS MITIGATION PLANS
AND THE DOCUMENT UPLOAD PROCESS**

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System Requirements and Hours of Operation

System Requirements:

- Internet Explorer 11 or higher, Chrome, Microsoft Edge or Mozilla Firefox

Hours of Operation for the Rural Development Guaranteed Loan System (GLS):

- Monday – Saturday 6:00 am to 6:00pm CST/CDT
- Sunday 8:00am to 4:00pm CST/CDT

System messages can be found by using the Message Board hyperlink on USDA LINC web page.

Getting Started

System Security

Having a USDA eAuth account provides:

- Convenient access to information and applications
- Faster processing of applications
- Identity security throughout lending process

All Lender Approved Loss Mitigation Plans must be submitted electronically through the USDA Lender Interactive Network Connection (LINC) system. In order to access this system Level 2 E-Authentication (eAuth) access is required. The following provides information on how set up Level 2 eAuth access, how to access the USDA LINC system and how to input the different Loss Mitigation Plans.

Click on the following link to access the Training and Resource Library page:

USDA United States Department of Agriculture **USDA LINC** Lender Interactive Network Connection

[USDA LINC Home](#) [FSALINC Home](#) [EBS LINC Home](#) [EIS LINC Home](#) [EUS LINC Home](#) [Help](#) [Site Map](#) [Message Board](#)

Single Family Guaranteed Rural Housing
[Electronic Status Reporting \(ESR\)](#)
[Electronic Status Reporting Corrections](#)
[Guarantee of Annual Fee](#)
[Loss Claim Administration](#)
[Guarantee of Underwriting System \(GUS\)](#)
[Lender Loan Closing Administration](#)
[ID Cross Reference](#)
[Application Authorization](#)
[Lender PDA Account Maintenance](#)
[Training and Resource Library](#)

Multi-Family Housing
[Lender Loan Closing Administration](#)
[ID Cross Reference](#)
[Application Authorization](#)
[Lender Status Report List](#)
[Lender PDA Account Maintenance](#)

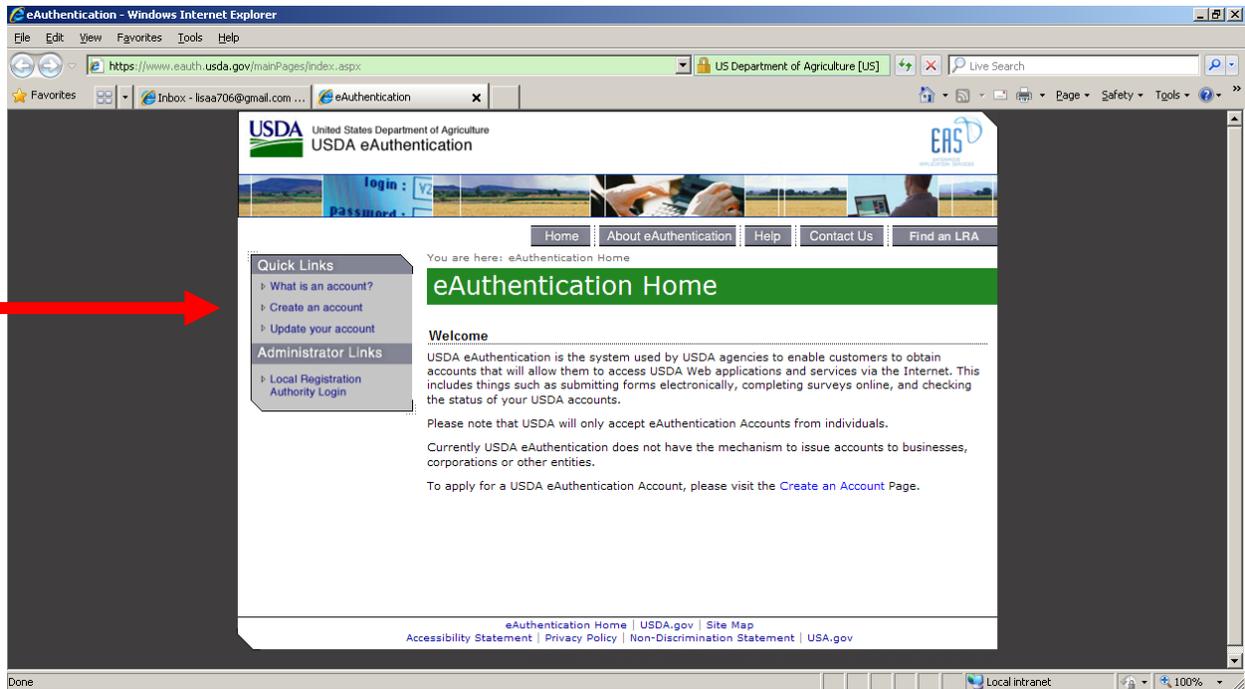
TURBOCHARGE Your Guaranteed Loan Processing!
AUTOMATED LOAN CLOSING START

Click on the hyperlink for training on creating an eAuth account.

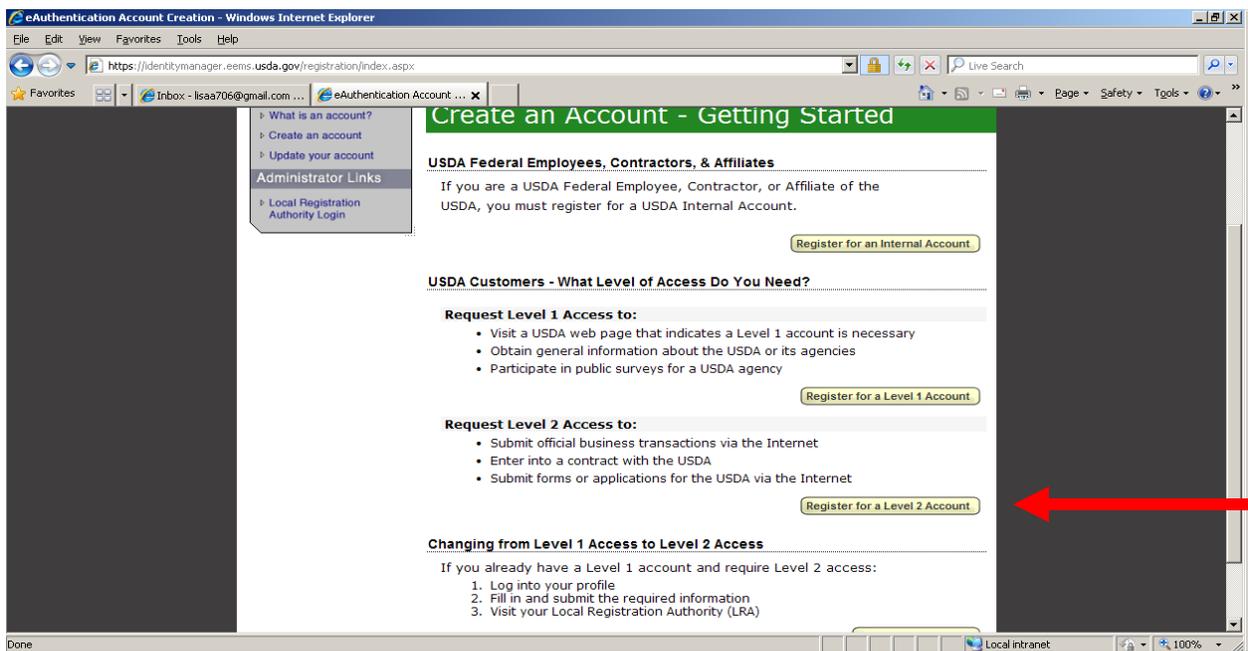
Gaining Level 2 e-Auth Access for the USDA LINC Website

<https://www.eauth.usda.gov/mainPages/index.aspx>

Select 'Create an account'.



Select 'Register for a Level 2 Account'.



Follow the steps and fill in the required information. You will create your own login id, password and four-digit pin number at this time.

Register for Your Account - Level 2
Form Approved OMB No. 0503-0014

Step 1 of 4 - Level 2 Access Account Registration

USDA customers should complete the information below to create a USDA eAuthentication account. Please read the [eAuthentication Privacy Act Statement](#) and [Public Burden Statement](#) for more information on how your personal information will be protected.

All required fields are red and marked by an asterisk (i.e. *). Enter your first and last name exactly as it appears on your Government issued photo ID (e.g. state driver's license).

Note: The characters < > ^ | are not allowed on this form.

User Information

Required Field*

First Name*

Middle Initial

Last Name*

Address*

City*

State*

Zip/Postal Code*

Contact Information

Home Phone

Email*

Confirm Email*

Login Information

User ID*

Password*

Confirm Password*

Security Information

Mother's Maiden Name*

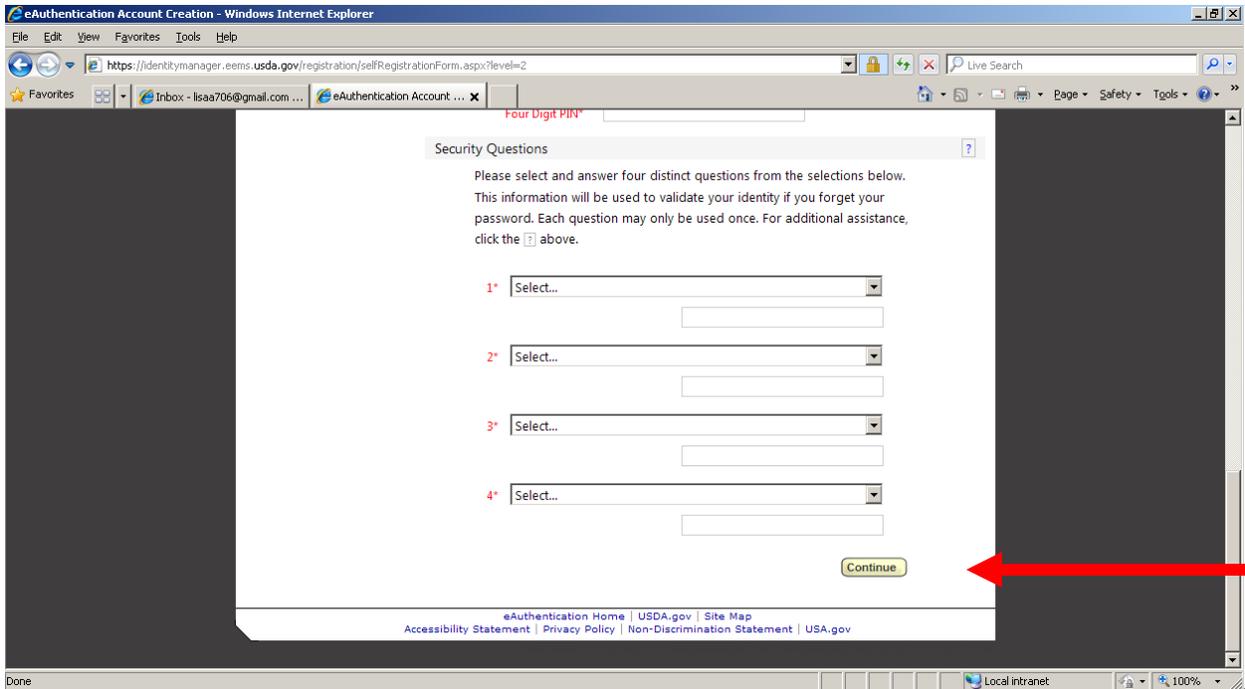
Birth Date*

Four Digit PIN*

Security Questions

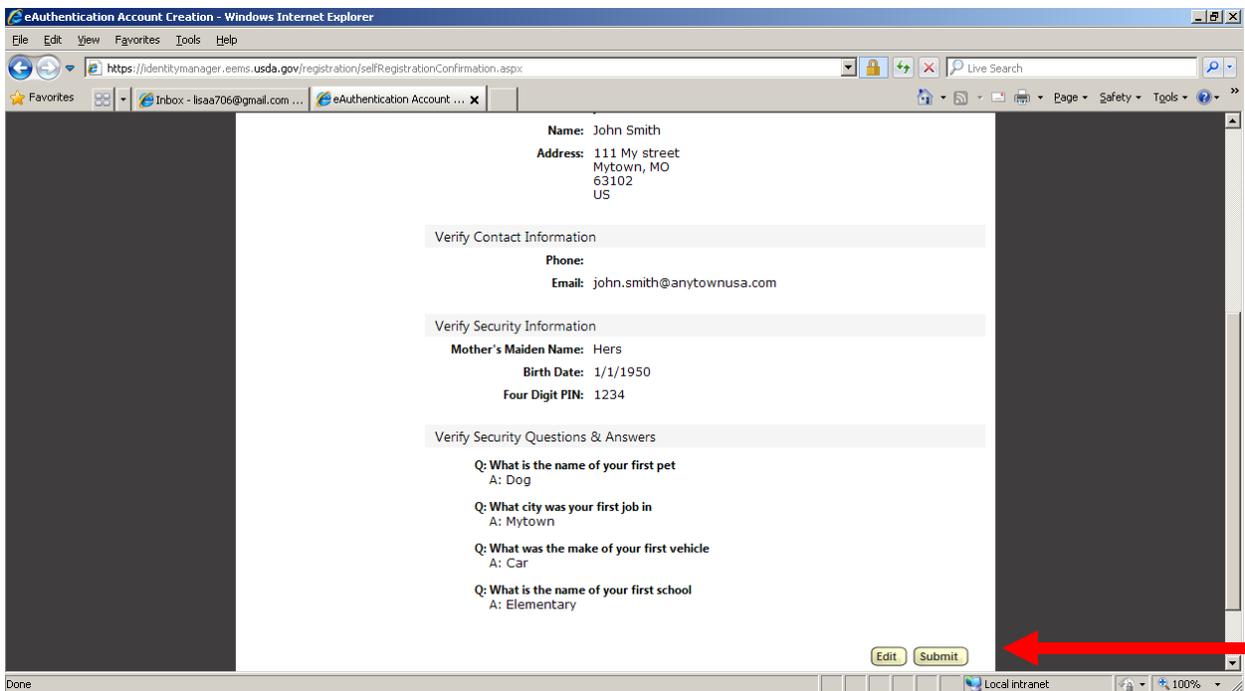
Please select and answer four distinct questions from the selections below. This information will be used to validate your identity if you forget your password. Each question may only be used once. For additional assistance, click the ? above.

1*

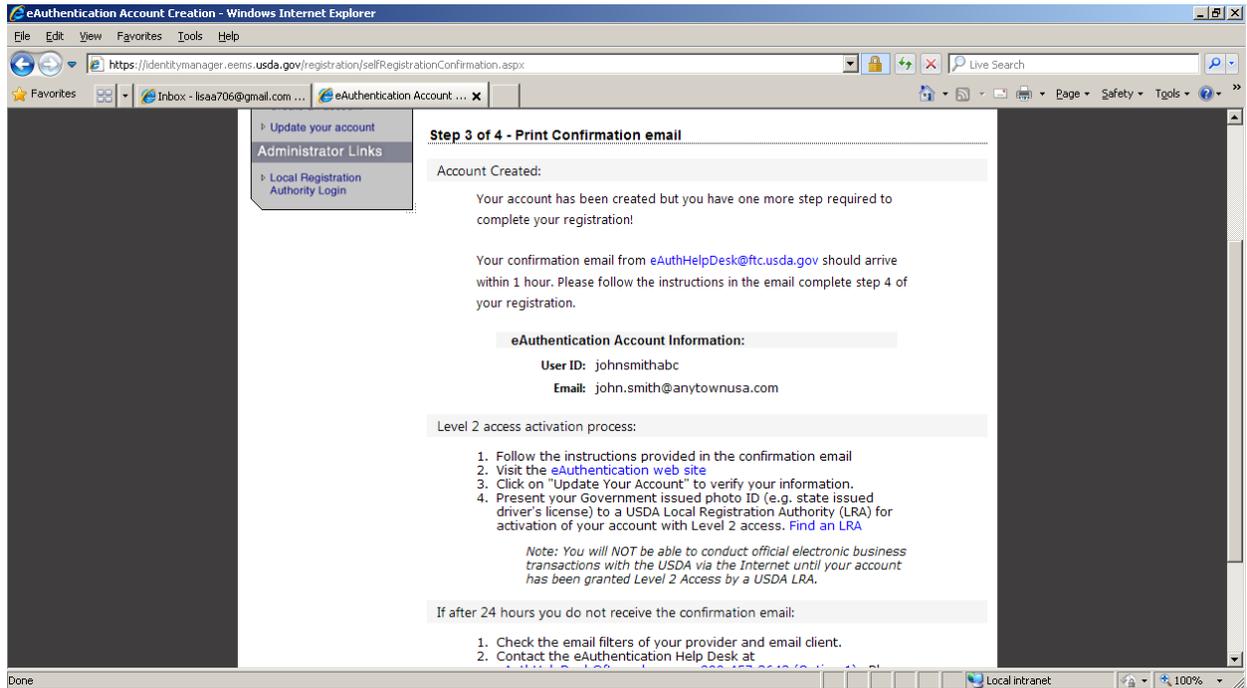


Select 'Continue'.

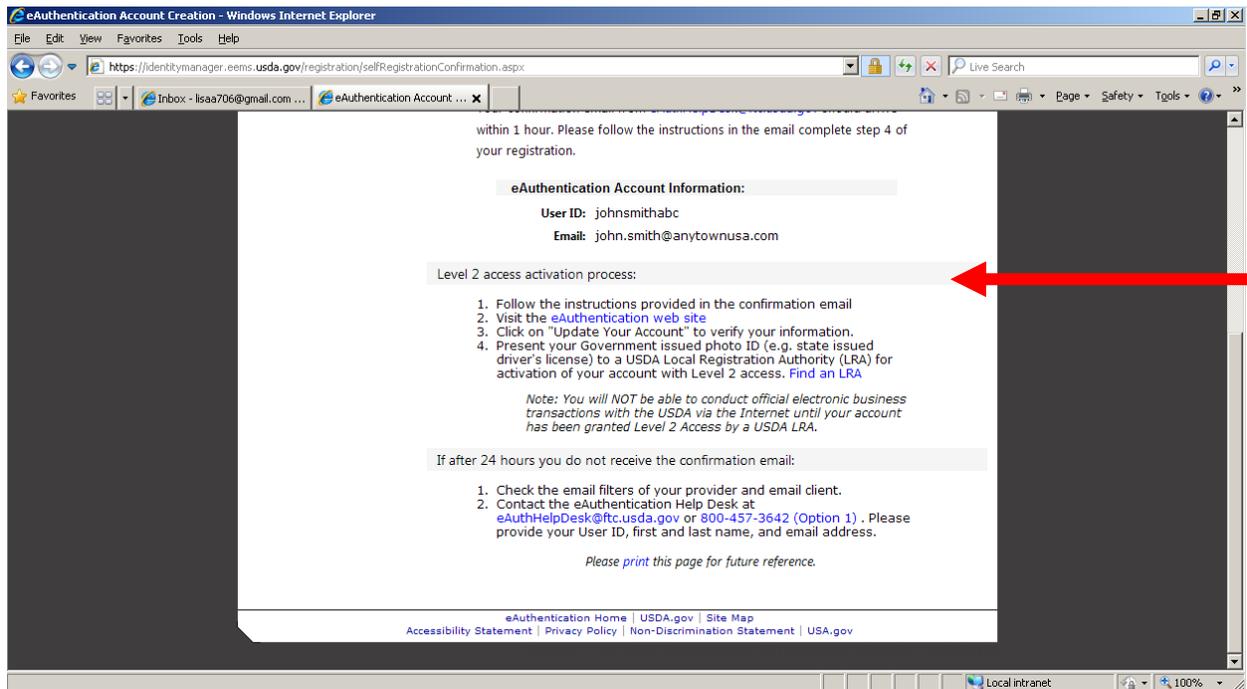
Verify information on next page is correct and select 'Submit'.



You will receive a confirmation email; when you receive your confirmation email, make sure to click on the activation link to complete the registration.



Follow the steps for Level 2 activation.

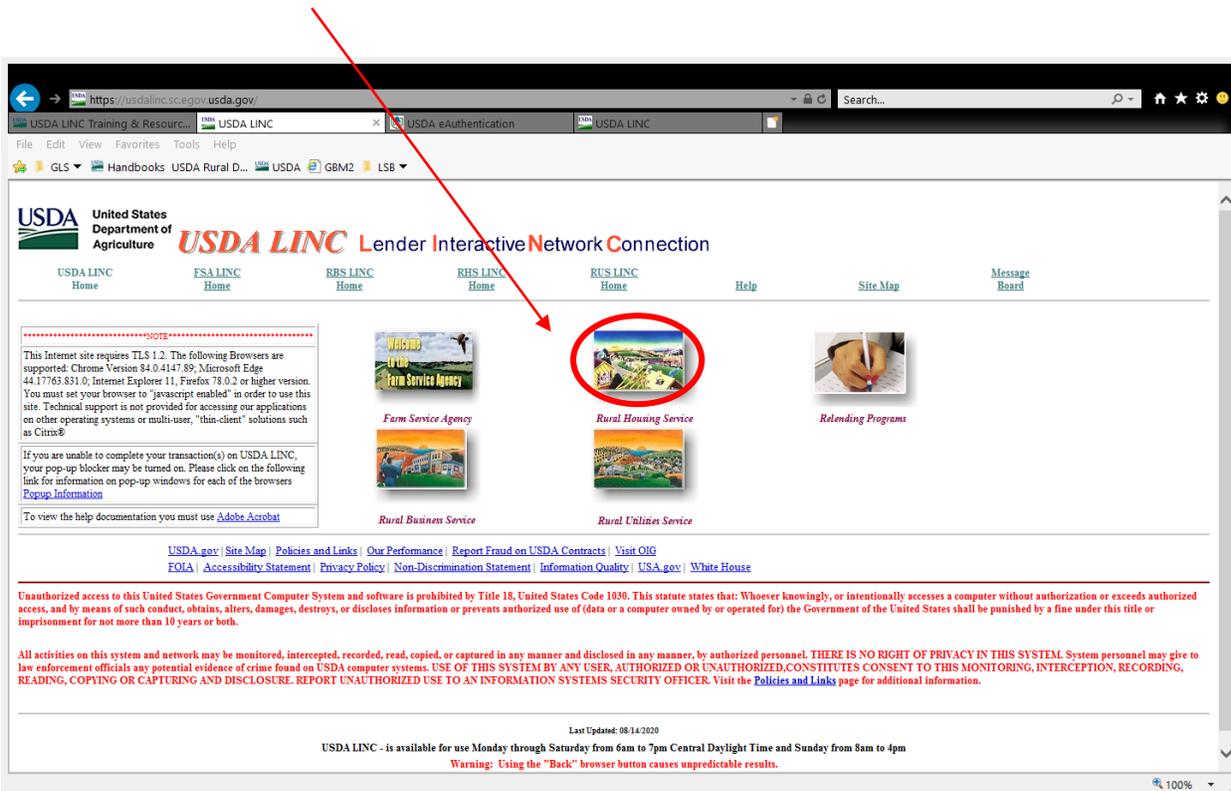


Navigating to the Lender Loss Claim Administration Page

Go to <https://usdalinc.sc.egov.usda.gov/> website.

The USDA LINC home page will display.

Select the 'RHS LINC Home' hyperlink at the top or select the icon for 'Rural Housing Service'.



The RHS LINC homepage displays, see below.

Select the 'Loss Claim Administration' hyperlink shown on the left side of the page.

The screenshot shows a web browser window with the URL <https://usdalinc.test.sc.egov.usda.gov/RHShome.do>. The page header includes the USDA logo and the text "United States Department of Agriculture" and "USDA LINC Lender Interactive Network Connection". Below the header are navigation links for "USDA LINC Home", "FSA LINC Home", "RBS LINC Home", "RHS LINC Home", "RUS LINC Home", "Help", "Site Map", and "Message Board". The main content area is divided into three sections: "Single Family Guaranteed Rural Housing", "Multi-Family Housing", and "Community Facilities". Each section contains a list of hyperlinks. The "Loss Claim Administration" link under the "Single Family Guaranteed Rural Housing" section is highlighted with a black box. A red arrow points from this box to a larger black box at the bottom of the page labeled "Loss Claim Hyperlink". To the right of the links is a "TURBOCHARGE" graphic with a speedometer and a "START" button, with the text "Your Guaranteed Loan Processing!" and "Save Time! Save Money! SWITCH TO AUTOMATED LOAN CLOSING".

Loss Claim Hyperlink

Add Loss Mitigation

From the GLS Lender Loss Claim Administration menu, select 'Add Loss Mitigation'.



Loss Mitigation

[Add Loss Mitigation](#)

[Loss Mitigation List](#) (Access to View/Update Loss Mitigation)

[Lender Display Document](#)

User Authorization

[Maintain Lender/Branch Representative](#)

The 'Add Loss Mitigation' page will display.



Loss Mitigation

Borrower ID *

Workout Recommendation *

Select

Submit

Cancel

Enter the Borrower's ID (9 digits only), Borrower's SSN or Lender Loan Number and select 'Submit'.

If the entered ID matches an active Rural Development Guaranteed loan the 'Add Loss Mitigation' page will be displayed.

If the entered ID does not match an active Rural Development Guaranteed loan, an authorized user will get the following error:

ML01066E: **Lender not authorized to service loan.**

The user will need to contact National Finance Accounting Operations Center (NFAOC) at: Toll Free 877-636-3789 or Email - rd.nfaoc.hsb@usda.gov

From the dropdown box, select the 'Workout Recommendation' type accordingly:

USDA United States Department of Agriculture [Help](#) Add Loss Mitigation

Loss Mitigation

Borrower ID * [Redacted]

Workout Recommendation *

- Select
- PFS PLAN
- MODIFICATION
- DEED-IN-LIEU
- SPECIAL SERVICING MODIFICATION
- SPECIAL FORBEARANCE
- PRE-FORECLOSURE SALE

Submit

Once the appropriate 'Workout Recommendation' type is selected, select 'Submit'.

The Add Loss Mitigation screen for the specific Workout Recommendation type will be displayed.

Some sections in the 'Add Loss Mitigation' are designed to be specific to the workout type selected.

All fields with an asterisk (*) are required fields.

Financial Information: Enter for all Workout Types.

Comments: Use this section to add any notes/comments regarding the Loss Mitigation plan being approved.

General Information: This is prefilled when Workout Recommendation is selected. The Servicing Plan date is system generated and will change to the current date each day until the user submits and the Lender Approves the Servicing Plan.

Borrower Information: This is prefilled when Workout Recommendation is selected.

Lender Information: The Servicing Lender and Holding Lender Information is prefilled; the Contact Information is prefilled with E-Auth user ID information.

Loan Information: The Closing Date and Lender Guarantee Interest Rate are prefilled.

Property Information: The Property Address is prefilled. If 'Yes' is selected for Property Listed for Sale; all fields in Property Information must be completed.

Mitigation Information

Workout Recommendation *
Withdraw Mitigation?
Servicing Plan Date **LENDER** 08/26/2020

Loan Information

Type of Assistance 650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date 12/07/2011
Lender Guarantee Interest Rate 4.2500%
Current Loan Term (months) 360
Annual Fee Percentage 0.3000%
Delinquency Code
LENDER
Due Date of Last Payment *
Unpaid Principal Balance *
Current Monthly Payment *
Principal/Interest Arrearage *
Tax Arrearage *
Insurance Arrearage *
Annual Fee Arrearage *
Total PITI
Foreclosure Fees and Costs *
Total Arrearage
National Disaster * Yes No
Foreclosure Status *

Property Information

Property Address
LENDER
Property Condition *
Valuation Date *
Valuation Type *
As Is Value *
As Repaired Value *
Estimated Cost of Repairs *
Occupancy Status *
Property Listed for Sale * Yes No
List Date
List Price
Days on Market
Real Estate Agent
Real Estate Agent Phone Extension
Listing Initiated By Borrower Lender

Financial Information

LENDER
Reason for Default *
Reason for Default Description *
(if OTHER, please describe)
Borrower Income *
Secondary Borrower Income *
Total Borrower Income
Proposed Monthly Payment *
Credit Bureau Reporting Expenses *
(non primary mortgage)
All Other Monthly Expenses *
Total Household Expenses
Liquid Assets *

Special Forbearance Information

LENDER
Agreement Terms *
Borrower Contribution *
Special Relief Measure * Yes No (Select yes for collection of fees and costs)

Comments

Loan Modification Plan with Trial

Loss Mitigation

Borrower ID * [REDACTED]

Workout Recommendation *

Is this a trial mitigation? * Yes No

Loan Modification with trial

From here the 'Add Loss Mitigation' screen will display; see below.

Section Bookmarks

- [General Information](#)
- [Lender Information](#)
- [Mitigation Information](#)
- [Loan Information](#)
- [Property Information](#)
- [Financial Information](#)
- [Modification Information](#)
- [Comments](#)

Borrower Information

Geo State/Country 02 009
Borrower ID/Name [REDACTED]
Borrower Address [REDACTED]

General Information

Servicing Office 02 037
Agency Loan Number 50
Fiscal Year of Obligation 2012
Create User ID/Date
Last Update User ID/Date

Lender Information

Servicing Lender
Lender ID/Branch [REDACTED]
Name [REDACTED]
Lender Loan Number [REDACTED]
Contact Name * Last [REDACTED]
First [REDACTED]
Contact Phone * [REDACTED] Extension [REDACTED]
Contact Fax * [REDACTED]
Contact Email Address * [REDACTED]

Holding Lender
Lender ID/Branch [REDACTED]
Name [REDACTED]

Mitigation Information

Workout Recommendation *
 Servicing Plan Date **TRIAL** 08/26/2020

Loan Information

Type of Assistance 650 SFH GUAR. PURCHASE ANNUAL FEE
Closing Date 12/07/2011
Lender Guarantee Interest Rate 4.2500%
Current Loan Term (months) 360
Annual Fee Percentage 0.3000%
Delinquency Code

TRIAL

Due Date of Last Payment *
Unpaid Principal Balance *
Current Monthly Payment *

Principal/Interest Arrearage *
Tax Arrearage *
Insurance Arrearage *
Annual Fee Arrearage *

Total PITI
Foreclosure Fees and Costs *

Total Arrearage
National Disaster * Yes No
Foreclosure Status *

Financial Information

TRIAL

Reason for Default *
Reason for Default Description *
(if OTHER please describe)
Borrower Income *
Secondary Borrower Income *
Total Borrower Income
Credit Bureau Reporting Expenses *
(non primary mortgage)
All Other Monthly Expenses *
Total Household Expenses
Liquid Assets *

Modification Information

TRIAL

Capitalized Amount *
Borrower Contribution *
Old Interest Rate *
New Interest Rate *
New Maturity Date *
New PITI Amount
Junior Lien Amount (if applicable)
Number of Trial Payments
Trial Start Date
Trial End Date
Modified First Payment Date
Income/Expense Ratio
Housing Ratio %

Comments

Example of Loan Modification Workout Plan with Trial; see below.

Section Bookmarks

- [General Information](#)
- [Lender Information](#)
- [Mitigation Information](#)
- [Loan Information](#)
- [Property Information](#)
- [Financial Information](#)
- [Modification Information](#)
- [Comments](#)

Borrower Information

Geo State/County 02 009
 Borrower ID/Name [REDACTED]
 Borrower Address [REDACTED]

General Information

Servicing Office 02 037
 Agency Loan Number 50
 Fiscal Year of Obligation 2012
 Create User ID/Date
 Last Update User ID/Date

Lender Information

Servicing Lender

Lender ID/Branch [REDACTED]
 Name [REDACTED]
 Lender Loan Number [REDACTED]
 TRIAL
 Contact Name * Last [REDACTED]
 First [REDACTED]
 Contact Phone * [REDACTED] Extension [REDACTED]
 Contact Fax * [REDACTED]
 Contact Email Address * [REDACTED]

Holding Lender

Lender ID/Branch 941347393 001
 Name WELLS FARGO BANK N.A.

Mitigation Information

Workout Recommendation * MODIFICATION
 TRIAL
 Servicing Plan Date 08/26/2020

Loan Information

Type of Assistance 650 SFH GUAR PURCHASE ANNUAL FEE
 Closing Date 12/07/2011
 Lender Guarantee Interest Rate 4.2500%
 Current Loan Term (months) 360
 Annual Fee Percentage 0.3000%
 Delinquency Code MODIFICATION STARTED
 TRIAL
 Due Date of Last Payment * 01/01/2020
 Unpaid Principal Balance * \$100,000.00
 Current Monthly Payment * \$1,000.00
 Principal/Interest Arrearage * \$4,475.00
 Tax Arrearage * \$1,000.00
 Insurance Arrearage * \$500.00
 Annual Fee Arrearage * \$500.00
Total PITI \$6,475.00
 Foreclosure Fees and Costs * \$0.00
Total Arrearage \$6,475.00
 National Disaster * Yes No
 Foreclosure Status * INACTIVE

Property Information

Property Address *	[REDACTED]
Property Condition *	TRIAL GOOD ▾
Valuation Date *	[Date Picker]
Valuation Type *	Select ▾
As Is Value *	[Text Box]
As Repaired Value *	[Text Box]
Estimated Cost of Repairs *	[Text Box]
Occupancy Status *	OCCUPIED ▾
Property Listed for Sale *	<input type="radio"/> Yes <input checked="" type="radio"/> No
List Date	[Text Box]
List Price	[Text Box]
Days on Market	[Text Box]
Real Estate Agent	[Text Box]
Real Estate Agent Phone	[Text Box] Extension [Text Box]
Listing Initiated By	<input checked="" type="radio"/> Borrower <input type="radio"/> Lender

Financial Information

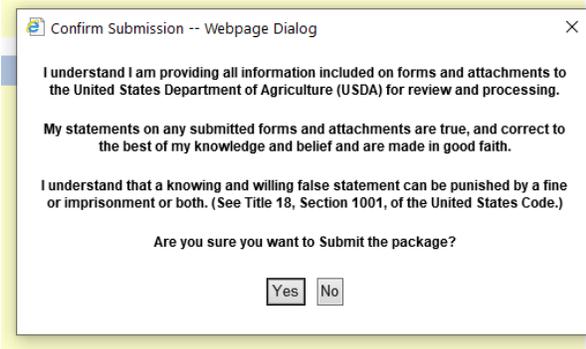
Reason for Default *	TRIAL REDUCED INCOME ▾
Reason for Default Description * (if OTHER please describe)	[Text Box]
Borrower Income *	\$3,000.00
Secondary Borrower Income *	\$0.00
Total Borrower Income	\$3,000.00
Credit Bureau Reporting Expenses * (non primary mortgage)	\$500.00
All Other Monthly Expenses *	[Text Box]
Total Household Expenses	500
Liquid Assets *	[Text Box]

Modification Information

Capitalized Amount *	TRIAL \$6,475.00
Borrower Contribution *	\$0.00
Old Interest Rate *	4.2500%
New Interest Rate *	3.5000%
New Maturity Date *	12/01/2050 [Date Picker]
New PITI Amount	\$935.00
Junior Lien Amount	\$0.00 (if applicable)
Number of Trial Payments	3
Trial Start Date	10/01/2020 [Date Picker]
Trial End Date	12/01/2020 [Date Picker]
Modified First Payment Date	01/01/2021 [Date Picker]
Income/Expense Ratio	3.2086
Housing Ratio %	31.17%

Comments

Click 'Submit' when satisfied that all information entered is correct; the following pop up box will display.



Select 'Yes' and the Loss Mitigation Submission Results will display.



If the Trial Plan is successful, the Lender will need to enter information in the 'Executed' column.

Return to LINC and select 'Loss Mitigation List'.

If the Trial Plan was not successful, the Lender will need to withdraw the Loan Modification from LINC.

Return to LINC and click on 'Loss Mitigation List'.



Loss Mitigation

[Add Loss Mitigation](#)

[Loss Mitigation List](#) (Access to View/Update Loss Mitigation) ←

[Lender Display Document](#)

User Authorization

[Maintain Lender/Branch Representative](#)

Enter Borrower ID (9 digits only) and select 'Submit'. The Loss Mitigation List will be displayed with the Servicing Plan date, Workout Recommendation type and Loss Mitigation status. Select the Workout Recommendation for the Loan Modification that the trial was successful/not successful.



Search Criteria

Search By: Borrower ID [Redacted] Servicing Plan Date [] through []

Include: Loss Mitigation Status: ALL
 Lender ID: [Redacted] Branch: 001

Action:

Borrower ID/ SSN	Borrower Name	Lender Loan Number	Agency Loan Number	Servicing Plan Date	Workout Recommendation	Loss Mitigation Status
[Redacted]	[Redacted]	[Redacted]	50	08/24/2020	MODIFICATION	LENDER APPROVED
[Redacted]	[Redacted]	[Redacted]	50	08/24/2020	PRE-FORECLOSURE SALE	LENDER APPROVED
[Redacted]	[Redacted]	[Redacted]	50	08/24/2020	DEED-IN-LIEU	INCOMPLETE
[Redacted]	[Redacted]	[Redacted]	50	08/26/2020	MODIFICATION	LENDER APPROVED

If the Trial Plan was successful update the relevant fields in 'Executed' column to show the Borrower completed the Trial Plan. Select 'Submit' when satisfied that all information entered is correct.

If the Trial Plan was not successful select 'Withdraw Mitigation' radio button and select 'Submit'.

Section Bookmarks

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- [Modification Information](#)
- [Mitigation Information](#)
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- [Comments](#)

Borrower Information

Geo State/County 02 009
Borrower ID/Name [REDACTED]
Borrower Address [REDACTED]

General Information

Servicing Office 02 037
Agency Loan Number 50
Fiscal Year of Obligation 2012
Create User ID/Date A SLTEST 08/26/2020
Last Update User ID/Date A SLTEST 08/26/2020
Trial Submitting Organization ID/Branch [REDACTED]
Trial Submitting Organization Name [REDACTED]

Lender Information

Servicing Lender

Lender ID/Branch [REDACTED]
Name [REDACTED]
Lender Loan Number [REDACTED]
Contact Name * Last [REDACTED] EXECUTED
First [REDACTED]
Contact Phone * [REDACTED] Extension [REDACTED]
Contact Fax * [REDACTED]
Contact Email Address * [REDACTED]

Holding Lender

Lender ID/Branch [REDACTED]
Name [REDACTED]

Mitigation Information

Workout Recommendation * MODIFICATION
Lender Submit Date 08/26/2020
Withdraw Mitigation? TRIAL EXECUTED
Servicing Plan Date 08/26/2020 08/26/2020

If trial plan was not successful select 'Withdraw Mitigation' radio button and select 'Submit'.

Mitigation Information

Workout Recommendation *	MODIFICATION	
Lender Submit Date	08/26/2020	
Withdraw Mitigation?	<input type="checkbox"/>	
	TRIAL	EXECUTED
Servicing Plan Date	08/26/2020	08/26/2020

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE	
Closing Date	12/07/2011	
Lender Guarantee Interest Rate	4.2500%	
Current Loan Term (months)	360	
Annual Fee Percentage	0.3000%	
Delinquency Code	MODIFICATION STARTED	
	TRIAL	EXECUTED
Due Date of Last Payment *	01/01/2020	01/01/2020
Unpaid Principal Balance *	\$100,000.00	\$100,000.00
Current Monthly Payment *	\$1,000.00	\$1,000.00
Principal/Interest Arrearage *	\$4,475.00	\$4,475.00
Tax Arrearage *	\$1,000.00	\$1,000.00
Insurance Arrearage *	\$500.00	\$500.00
Annual Fee Arrearage *	\$500.00	\$500.00
Total PITI	\$6,475.00	\$6,475.00
Foreclosure Fees and Costs *	\$0.00	\$0.00
Total Arrearage	\$6,475.00	\$6,475.00
National Disaster *	No	<input type="radio"/> Yes <input checked="" type="radio"/> No
Foreclosure Status *	02 INACTIVE	INACTIVE

Property Information

Property Address	[REDACTED]	
	TRIAL	EXECUTED
Property Condition *	GOOD	GOOD
Valuation Date *	[REDACTED]	
Valuation Type *	Select	
As Is Value *	[REDACTED]	
As Repaired Value *	[REDACTED]	
Estimated Cost of Repairs *	[REDACTED]	
Occupancy Status *	OCCUPIED	OCCUPIED
Property Listed for Sale *	No	<input type="radio"/> Yes <input checked="" type="radio"/> No
List Date	[REDACTED]	[REDACTED]
List Price	\$0.00	[REDACTED]
Days on Market	[REDACTED]	[REDACTED]
Real Estate Agent	[REDACTED]	[REDACTED]
Real Estate Agent Phone	Extension: [REDACTED]	[REDACTED] Extension [REDACTED]
Listing Initiated By		<input type="radio"/> Borrower <input type="radio"/> Lender

Financial Information

	TRIAL	EXECUTED
Reason for Default *	REDUCED INCOME	REDUCED INCOME
Reason for Default Description * (if OTHER, please describe)		[REDACTED]
Borrower Income *	\$3,000.00	\$3,000.00
Secondary Borrower Income *	\$0.00	\$0.00
Total Borrower Income	\$3,000.00	\$3,000.00
Credit Bureau Reporting Expenses * (non primary mortgage)	\$500.00	\$500.00
All Other Monthly Expenses *	\$0.00	\$0.00
Total Household Expenses	\$500.00	\$500.00
Liquid Assets *	\$0.00	\$0.00

Modification Information

	TRIAL	EXECUTED
Capitalized Amount *	\$6,475.00	\$6,475.00
Borrower Contribution *	\$0.00	\$0.00
Old Interest Rate *	4.2500%	4.2500%
New Interest Rate *	3.5000%	3.5000%
New Maturity Date *	12/01/2050	12/01/2050
New PITI Amount	\$935.00	\$935.00
Junior Lien Amount	\$0.00	\$0.00 (if applicable)
Number of Trial Payments	3	
Trial Start Date	10/01/2020	
Trial End Date	12/01/2020	
Modified First Payment Date	01/01/2021	01/01/2021
Income/Expense Ratio	3	3.2086
Housing Ratio %	31.1700%	31.17%
Modification Received Date		
Modification Not Executed Date		

Trial Start Date and End Date must be entered

Comments

Save Submit Cancel

Loan Modification without Trial

Loss Mitigation

Borrower ID *

Workout Recommendation *

Is this a trial mitigation? * Yes No 

Loan Modification without trial

From here the 'Add Loss Mitigation' screen will display; see below.

Section Bookmarks

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[Loan Information](#)

[Lender Information](#)
[Property Information](#)
[Modification Information](#)

[Mitigation Information](#)
[Financial Information](#)
[Comments](#)

Borrower Information

Geo State/County 02 009
Borrower ID/Name [REDACTED]
Borrower Address [REDACTED]

General Information

Servicing Office 02 037
Agency Loan Number 50
Fiscal Year of Obligation 2012
Create User ID/Date
Last Update User ID/Date

Lender Information

Servicing Lender

Lender ID/Branch
Name
Lender Loan Number

[REDACTED]

LENDER

Contact Name * Last
First

Contact Phone *

Extension

Contact Fax *

Contact Email Address *

Holding Lender

Lender ID/Branch
Name

[REDACTED]

Mitigation Information

Workout Recommendation *

Withdraw Mitigation?

Servicing Plan Date **LENDER** 08/26/2020

Loan Information

Type of Assistance 650 SFH GUAR PURCHASE ANNUAL FEE

Closing Date 12/07/2011

Lender Guarantee Interest Rate 4.2500%

Current Loan Term (months) 360

Annual Fee Percentage 0.3000%

Delinquency Code

Due Date of Last Payment * **LENDER**

Unpaid Principal Balance *

Current Monthly Payment *

Principal/Interest Arrearage *

Tax Arrearage *

Insurance Arrearage *

Annual Fee Arrearage *

Total PITI

Foreclosure Fees and Costs *

Total Arrearage

National Disaster * Yes No

Foreclosure Status *

Property Information

Property Address

Property Condition * **LENDER**

Valuation Date *

Valuation Type *

As Is Value *

As Repaired Value *

Estimated Cost of Repairs *

Occupancy Status *

Property Listed for Sale * Yes No

List Date

List Price

Days on Market

Real Estate Agent

Real Estate Agent Phone Extension

Listing Initiated By Borrower Lender

Financial Information

Reason for Default * **LENDER**

Reason for Default Description *

(if OTHER, please describe)

Borrower Income *

Secondary Borrower Income *

Total Borrower Income

Credit Bureau Reporting Expenses *

(non primary mortgage)

All Other Monthly Expenses *

Total Household Expenses

Liquid Assets *

Modification Information

	LENDER
Capitalized Amount *	<input type="text"/>
Borrower Contribution *	<input type="text"/>
Old Interest Rate *	<input type="text"/>
New Interest Rate *	<input type="text"/>
New Maturity Date *	<input type="text"/> 
New PITI Amount	<input type="text"/>
Junior Lien Amount	<input type="text"/> (if applicable)
Modified First Payment Date	<input type="text"/> 
Income/Expense Ratio	
Housing Ratio %	
Modification Received Date	<input type="text"/>
Modification Not Executed Date	<input type="text"/>

Comments

Special Servicing Modification (SSMOD)

The Lender selects the Workout Recommendation of Special Loan Modification from the dropdown menu. The four questions under Workout Recommendation must be completed in order to continue. In order to proceed with this option, the borrower must not qualify for a traditional servicing plan, the Lender must do an escrow analysis, the property must be occupied by the borrower and a trial period is required. Once those four questions are answered the Lender can then select submit.

 **United States Department of Agriculture** [Help](#) **Add Loss Mitigation**

Loss Mitigation

Borrower ID *

Workout Recommendation * **SPECIAL SERVICING MODIFICATION** ▼

Does the borrower qualify for traditional servicing options? * Yes No

Has escrow analysis been performed? * Yes No

Is the property occupied by the borrower? * Yes No

Is this a trial mitigation? * Yes No

From here the 'Add Loss Mitigation' screen will display; see below.

 **United States Department of Agriculture** [Help](#) **Add Loss Mitigation**

Section Bookmarks

General Information	Lender Information	Mitigation Information
Loan Information	Property Information	Financial Information
	Special Servicing Modification Information	Comments

Borrower Information

Geo State/County	02 009
Borrower ID/Name	
Borrower Address	

General Information

Servicing Office	02 037
Agency Loan Number	50
Fiscal Year of Obligation	2012
Create User ID/Date	
Last Update User ID/Date	

Lender Information

Servicing Lender

Lender ID/Branch Name
Lender Loan Number

Contact Name * Last
First

Contact Phone *

Contact Fax *

Contact Email Address *

Holding Lender

Lender ID/Branch Name

Mitigation Information

Workout Recommendation *

SPECIAL SERVICING MODIFICATION ▾

Servicing Plan Date

TRIAL
08/26/2020

Loan Information

Type of Assistance

650 SFH GUAR PURCHASE ANNUAL FEE

Closing Date

12/07/2011

Lender Guarantee Interest Rate

4.2500%

Current Loan Term (months)

360

Annual Fee Percentage

0.3000%

Delinquency Code

Select ▾

Due Date of Last Payment *

TRIAL
[Calendar Icon]

Unpaid Principal Balance *

[Text Box]

Current Monthly Payment *

[Text Box]

Has escrow analysis been performed? *

Yes No

Principal/Interest Arrearage *

[Text Box]

Tax Arrearage *

[Text Box]

Insurance Arrearage *

[Text Box]

Annual Fee Arrearage *

[Text Box]

Total PITI

Foreclosure Fees and Costs *

[Text Box]

Total Arrearage

National Disaster *

Yes No

Foreclosure Status *

Select ▾

Property Information

Property Address

[Redacted Address]

Property Condition *

TRIAL
Select ▾

Valuation Date *

[Calendar Icon]

Valuation Type *

Select ▾

As Is Value *

[Text Box]

As Repaired Value *

[Text Box]

Estimated Cost of Repairs *

[Text Box]

Occupancy Status *

OCCUPIED ▾

Property Listed for Sale *

Yes No

List Date

[Text Box]

List Price

[Text Box]

Days on Market

[Text Box]

Real Estate Agent

[Text Box]

Real Estate Agent Phone

[Text Box] Extension [Text Box]

Listing Initiated By

Borrower Lender

Financial Information

Reason for Default *

TRIAL

Select ▾

Reason for Default Description *
(If OTHER, please describe)

[Text Box]

Borrower Income *

[Text Box]

Secondary Borrower Income *

[Text Box]

Total Borrower Income

\$0.00

Credit Bureau Reporting Expenses *
(non primary mortgage)

[Text Box]

All Other Monthly Expenses *

[Text Box]

Total Household Expenses

0

Liquid Assets *

[Text Box]

Special Servicing Modification Information

	TRIAL
Capitalized Amount *	<input type="text"/>
Borrower Contribution *	<input type="text"/>
Old Interest Rate *	<input type="text"/>
New Interest Rate *	<input type="text"/>
New Maturity Date *	<input type="text"/>
New PITI Amount	<input type="text"/>
Junior Lien Amount	<input type="text"/> (# applicable)
Number of Trial Payments	<input type="text"/>
Trial Start Date	<input type="text"/>
Trial End Date	<input type="text"/>
Modified First Payment Date	<input type="text"/>
Housing Ratio %	
Total Debt Ratio %	
Has Borrower Met With A Hud Counselor?	<input type="radio"/> Yes <input type="radio"/> No
30% of Unpaid Principal Balance at Default	
(-) PITI Arrearage *	<input type="text"/>
(-) Foreclosure Fees and Costs	
Maximum Principal Deferment MRA	
Proposed Principal Deferment *	<input type="text"/>

Trial Start Date and End Date must be entered

Housing Ratio must be \geq than 31% of the gross monthly income, if payment is less than 31% of gross income the user will not be able proceed with plan. Total Debt % must be less than 55% of the gross monthly payment. If total debt ratio is greater than 55% the user will not be able proceed with plan.

Comments

The SSMOD requires actions similar to the Loan Modification Plan:

If the Trial Plan was successful, the Lender will need to return to the LINC Loss Mitigation List, select the SSMOD and input information in the 'Executed' column.

If the Trial Plan was not successful, the Lender will need to return to the LINC Loss Mitigation List, select the SSMOD and select 'Withdraw Mitigation' to withdrawal the SSMOD from LINC.

Lender Information

Servicing Lender	
Lender ID/Branch Name	[REDACTED]
Lender Loan Number	[REDACTED]
Contact Name * Last	[REDACTED]
First	[REDACTED]
Contact Phone *	[REDACTED]
Contact Fax *	[REDACTED] Extension [REDACTED]
Contact Email Address *	[REDACTED]
Holding Lender	
Lender ID/Branch Name	941347393 001
Name	WELLS FARGO BANK N.A.

Mitigation Information

Workout Recommendation *	PFS PLAN
Servicing Plan Date	TRIAL 08/26/2020

Loan Information

Type of Assistance	630 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select
Due Date of Last Payment *	[REDACTED]
Unpaid Principal Balance *	[REDACTED]
Current Monthly Payment *	[REDACTED]
Principal/Interest Arrearage *	[REDACTED]
Tax Arrearage *	[REDACTED]
Insurance Arrearage *	[REDACTED]
Annual Fee Arrearage *	[REDACTED]
Total PITI	[REDACTED]
Foreclosure Fees and Costs *	[REDACTED]
Total Arrearage	[REDACTED]
National Disaster *	<input type="radio"/> Yes <input type="radio"/> No
Foreclosure Status *	Select

Property Information

Property Address	[REDACTED]
Property Condition *	TRIAL Select
Valuation Date *	[REDACTED]
Valuation Type *	Select
As Is Value *	[REDACTED]
As Repaired Value *	[REDACTED]
Estimated Cost of Repairs *	[REDACTED]
Occupancy Status *	Select
Property Listed for Sale *	<input type="radio"/> Yes <input type="radio"/> No
List Date	[REDACTED]
List Price	[REDACTED]
Days on Market	[REDACTED]
Real Estate Agent	[REDACTED]
Real Estate Agent Phone	[REDACTED] Extension [REDACTED]
Listing Initiated By	<input type="radio"/> Borrower <input type="radio"/> Lender

Financial Information

Reason for Default *	TRIAL
Reason for Default Description * <small>(if OTHER, please describe)</small>	Select <input type="text"/>
Borrower Income *	<input type="text"/>
Secondary Borrower Income *	<input type="text"/>
Total Borrower Income	
Credit Bureau Reporting Expenses * <small>(non primary mortgage)</small>	<input type="text"/>
All Other Monthly Expenses *	<input type="text"/>
Total Household Expenses	
Liquid Assets *	<input type="text"/>

Comments

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select
TRIAL	
Due Date of Last Payment *	
Unpaid Principal Balance *	
Current Monthly Payment *	
Principal/Interest Arrearage *	
Tax Arrearage *	
Insurance Arrearage *	
Annual Fee Arrearage *	
Total PITI	
Foreclosure Fees and Costs *	
Total Arrearage	
National Disaster *	<input type="radio"/> Yes <input type="radio"/> No
Foreclosure Status *	Select

Property Information

Property Address	
TRIAL	
Property Condition *	Select
Valuation Date *	
Valuation Type *	Select
As Is Value *	
As Repaired Value *	
Estimated Cost of Repairs *	
Occupancy Status *	Select
Property Listed for Sale *	<input type="radio"/> Yes <input type="radio"/> No
List Date	
List Price	
Days on Market	
Real Estate Agent	
Real Estate Agent Phone	Extension
Listing Initiated By	<input type="radio"/> Borrower <input type="radio"/> Lender

Financial Information

TRIAL	
Reason for Default *	Select
Reason for Default Description * (if OTHER please describe)	
Borrower Income *	
Secondary Borrower Income *	
Total Borrower Income	
Credit Bureau Reporting Expenses * (non primary mortgage)	
All Other Monthly Expenses *	
Total Household Expenses	
Liquid Assets *	

Pre Foreclosure Sale Information

Marketing Period *	<input type="text"/> (days)
Commission *	<input type="text"/>
MLS Listing *	<input type="radio"/> Yes <input type="radio"/> No
Borrower Contribution *	<input type="text"/>
Submitted Offer *	<input type="text"/>
Estimated Closing Date *	<input type="text"/>
Approved Contract Amount *	<input type="text"/>
Net Proceeds *	<input type="text"/>
Seller Concessions *	<input type="text"/>

Comments

Deed-in-Lieu



Loss Mitigation

Borrower ID * [REDACTED]
Workout Recommendation * DEED-IN-LIEU

Submit Cancel

From here the 'Add Loss Mitigation' screen will display; see below.



Section Bookmarks

[General Information](#) [Lender Information](#) [Mitigation Information](#)
[Loan Information](#) [Property Information](#) [Financial Information](#)
[Deed In Lieu Information](#) [Comments](#)

Borrower Information

Geo State/County 02 009
Borrower ID/Name [REDACTED]
Borrower Address [REDACTED]

General Information

Servicing Office 02 037
Agency Loan Number 50
Fiscal Year of Obligation 2012
Create User ID/Date
Last Update User ID/Date

Lender Information

Servicing Lender

Lender ID/Branch [REDACTED]
Name [REDACTED]
Lender Loan Number [REDACTED]
Contact Name * Last TRIAL
First [REDACTED]
Contact Phone * [REDACTED] Extension [REDACTED]
Contact Fax * [REDACTED]
Contact Email Address * [REDACTED]

Holding Lender

Lender ID/Branch [REDACTED]
Name [REDACTED]

Mitigation Information

Workout Recommendation * DEED-IN-LIEU
Servicing Plan Date TRIAL 08/26/2020

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select
TRIAL	
Due Date of Last Payment *	
Unpaid Principal Balance *	
Current Monthly Payment *	
Principal/Interest Arrearage *	
Tax Arrearage *	
Insurance Arrearage *	
Annual Fee Arrearage *	
Total PITI	
Foreclosure Fees and Costs *	
Total Arrearage	
National Disaster *	<input type="radio"/> Yes <input type="radio"/> No
Foreclosure Status *	Select

Property Information

Property Address	
TRIAL	
Property Condition *	Select
Valuation Date *	
Valuation Type *	Select
As Is Value *	
As Repaired Value *	
Estimated Cost of Repairs *	
Occupancy Status *	Select
Property Listed for Sale *	<input type="radio"/> Yes <input type="radio"/> No
List Date	
List Price	
Days on Market	
Real Estate Agent	
Real Estate Agent Phone	Extension
Listing Initiated By	<input type="radio"/> Borrower <input type="radio"/> Lender

Financial Information

Reason for Default *	TRIAL
Reason for Default Description * (if OTHER, please describe)	Select
Borrower Income *	
Secondary Borrower Income *	
Total Borrower Income	
Credit Bureau Reporting Expenses * (non primary mortgage)	
All Other Monthly Expenses *	
Total Household Expenses	
Liquid Assets *	

Deed In Lieu Information

LENDER	
Foreclosure Initiation Date	
Estimated Foreclosure Sale Date	
Borrower Contribution *	

Comments

Mitigation Information

Workout Recommendation *

Withdraw Mitigation?

Servicing Plan Date **LENDER** 08/26/2020

Loan Information

Type of Assistance 650 SFH GUAR PURCHASE ANNUAL FEE

Closing Date 12/07/2011

Lender Guarantee Interest Rate 4.2500%

Current Loan Term (months) 360

Annual Fee Percentage 0.3000%

Delinquency Code

Due Date of Last Payment * **LENDER**

Unpaid Principal Balance *

Current Monthly Payment *

Principal/Interest Arrearage *

Tax Arrearage *

Insurance Arrearage *

Annual Fee Arrearage *

Total PITI

Foreclosure Fees and Costs *

Total Arrearage

National Disaster * Yes No

Foreclosure Status *

Property Information

Property Address

Property Condition * **LENDER**

Valuation Date *

Valuation Type *

As Is Value *

As Repaired Value *

Estimated Cost of Repairs *

Occupancy Status *

Property Listed for Sale * Yes No

List Date

List Price

Days on Market

Real Estate Agent

Real Estate Agent Phone Extension

Listing Initiated By Borrower Lender

Financial Information

Reason for Default * **LENDER**

Reason for Default Description *

(if OTHER, please describe)

Borrower Income *

Secondary Borrower Income *

Total Borrower Income

Credit Bureau Reporting Expenses *

(non primary mortgage)

All Other Monthly Expenses *

Total Household Expenses

Liquid Assets *

Income/expense documentation is **not** required from the borrower; however, the fields are required fields in the Servicing Plan. The following is the input work-around for a Special Relief Measures/Natural Disaster Term Extension and Capitalization Delinquency and Term Extension:
Borrower Income: input \$0.00
Secondary Borrower Income input \$0.00
Credit Bureau Expense input \$0.00
All Other Monthly Expenses input \$0.00

Modification Information

	LENDER
Capitalized Amount *	<input type="text"/>
Borrower Contribution *	<input type="text"/>
Old Interest Rate *	<input type="text"/>
New Interest Rate *	<input type="text"/>
New Maturity Date *	<input type="text"/>
New PITI Amount	<input type="text"/>
Junior Lien Amount	<input type="text"/> (if applicable)
Modified First Payment Date	<input type="text"/>
Income/Expense Ratio	
Housing Ratio %	
Modification Received Date	<input type="text"/>
Modification Not Executed Date	<input type="text"/>

Comments

**** Please utilize the Comments section to indicate that the borrower was affected by a Presidentially Declared Disaster (PDD) and which PDD they were affected by. Also, ensure it is noted whether the borrower's place of employment or property was affected. ****

Special Relief Measures/Disaster Relief Mortgage Recovery Advance

Select the Workout Recommendation 'Special Servicing Modification' from the dropdown menu. The four questions under Workout Recommendation must be completed in order to continue. The following is which selection to make next to each:

'Does the borrower qualify for traditional servicing options?' Select 'NO'.

'Has escrow analysis been performed?' Select 'YES'.

'Is the property occupied by the borrower?' Select 'YES'.

'Is this a trial mitigation?' - A trial period is not required for a Special Relief Measures/Disaster Relief/Stand Alone Mortgage Recovery Advance; the radio button will be greyed out so a selection cannot be made here. Once those four questions are answered the Lender can then select 'Submit'.

USDA United States Department of Agriculture **Add Loss Mitigation** [Help](#)

Loss Mitigation

Borrower ID * [REDACTED]

Workout Recommendation * SPECIAL SERVICING MODIFICATION

Does the borrower qualify for traditional servicing options? * Yes No

Has escrow analysis been performed? * Yes No

Is the property occupied by the borrower? * Yes No

Is this a trial mitigation? * Yes No

From here the 'Add Loss Mitigation' screen will display; see below.

USDA United States Department of Agriculture **Add Loss Mitigation** [Help](#)

Section Bookmarks

- [General Information](#)
- [Loan Information](#)
- [Lender Information](#)
- [Property Information](#)
- [Special Servicing Modification information](#)
- [Mitigation Information](#)
- [Financial Information](#)
- [Comments](#)

Borrower Information

Geo State/County 02 009

Borrower ID/Name [REDACTED]

Borrower Address [REDACTED]

General Information

Servicing Office 02 037

Agency Loan Number 50

Fiscal Year of Obligation 2012

Create User ID/Date

Last Update User ID/Date

Lender Information

Servicing Lender

Lender ID/Branch Name
Lender Loan Number

TRIAL

Contact Name * Last
First

TRIAL

Contact Phone *

TRIAL Extension

Contact Fax *

TRIAL

Contact Email Address *

TRIAL

Holding Lender

Lender ID/Branch Name

TRIAL

Mitigation Information

Workout Recommendation *

SPECIAL SERVICING MODIFICATION

Servicing Plan Date

TRIAL
08/26/2020

Loan Information

Type of Assistance

650 SFH GUAR PURCHASE ANNUAL FEE

Closing Date

12/07/2011

Lender Guarantee Interest Rate

4.2500%

Current Loan Term (months)

360

Annual Fee Percentage

0.3000%

Delinquency Code

Select

Due Date of Last Payment *

TRIAL

Unpaid Principal Balance *

TRIAL

Current Monthly Payment *

TRIAL

Has escrow analysis been performed? *

Yes No

Principal/Interest Arrearage *

TRIAL

Tax Arrearage *

TRIAL

Insurance Arrearage *

TRIAL

Annual Fee Arrearage *

TRIAL

Total PITI

Foreclosure Fees and Costs *

TRIAL

Total Arrearage

National Disaster *

Yes No

Foreclosure Status *

Select

Property Information

Property Address

TRIAL

Property Condition *

TRIAL

Valuation Date *

Select

Valuation Type *

Select

As Is Value *

TRIAL

As Repaired Value *

TRIAL

Estimated Cost of Repairs *

TRIAL

Occupancy Status *

OCCUPIED

Property Listed for Sale *

Yes No

List Date

TRIAL

List Price

TRIAL

Days on Market

TRIAL

Real Estate Agent

TRIAL

Real Estate Agent Phone

TRIAL Extension

Listing Initiated By

Borrower Lender

Financial Information

Reason for Default *

TRIAL

Reason for Default Description *
(if OTHER please describe)

Select

Borrower Income *

TRIAL

Secondary Borrower Income *

TRIAL

Total Borrower Income

\$0.00

Credit Bureau Reporting Expenses *
(non primary mortgage)

TRIAL

All Other Monthly Expenses *

TRIAL

Total Household Expenses

0

Liquid Assets *

TRIAL

Income/expense documentation is **not** required from the borrower; however, the fields are required fields in the Servicing Plan. The following is the input work-around for a Special Relief Measures/Natural Disaster:
Borrower Income: input \$100.00
Secondary Borrower Income input \$0.00
Credit Bureau Expense input \$24.00
All Other Monthly Expenses input \$0.00

Special Servicing Modification Information

	TRIAL
Capitalized Amount *	<input type="text"/>
Borrower Contribution *	<input type="text"/>
Old Interest Rate *	<input type="text"/>
New Interest Rate *	<input type="text"/>
New Maturity Date *	<input type="text"/>
New PITI Amount	<input type="text"/>
Junior Lien Amount	<input type="text"/> (# applicable)
Number of Trial Payments	<input type="text"/>
Trial Start Date	<input type="text"/>
Trial End Date	<input type="text"/>
Modified First Payment Date	<input type="text"/>
Housing Ratio %	
Total Debt Ratio %	
Has Borrower Met With A Hud Counselor?	<input type="radio"/> Yes <input type="radio"/> No
30% of Unpaid Principal Balance at Default	
(-) PITI Arrearage *	<input type="text"/>
(-) Foreclosure Fees and Costs	
Maximum Principal Deferment MRA	
Proposed Principal Deferment *	<input type="text"/>

New PITI Amount input
\$31.00

Special Relief Measures/Natural Disaster Stand Alone MRA does not require 'Trial Start Date' or a 'Trial End Date', but these are required fields. Please enter a 'Trial Start Date' of 4 months prior to the modified first payment date and a 'Trial End Date' one month prior to the modified first payment date.

Comments

Save Submit Delete Cancel

**** Please utilize the Comments section to indicate that the borrower was affected by a Presidentially Declared Disaster (PDD) and which PDD they were affected by. Also, ensure it is noted whether the borrower's place of employment or property was affected. ****

General Information

All fields with an asterisk (*) are required.

Special Forbearance Information: This section is specific to the Special Forbearance Plan.

Special Forbearance Information	
Agreement Terms *	<input type="text"/>
Borrower Contribution *	<input type="text"/>
Special Relief Measure *	<input type="radio"/> Yes <input type="radio"/> No (Select yes for collection of fees and costs)

Modification Information: This section is specific to the Loan Modification.

Modification Information		
	TRIAL	EXECUTED
Capitalized Amount *	\$6,475.00	<input type="text" value="\$6,475.00"/>
Borrower Contribution *	\$0.00	<input type="text" value="\$0.00"/>
Old Interest Rate *	4.2500%	<input type="text" value="4.2500%"/>
New Interest Rate *	3.5000%	<input type="text" value="3.5000%"/>
New Maturity Date *	12/01/2050	<input type="text" value="12/01/2050"/>
New PITI Amount	\$935.00	<input type="text" value="\$935.00"/>
Junior Lien Amount	\$0.00	<input type="text" value="\$0.00"/> (if applicable)
Number of Trial Payments	3	
Trial Start Date	10/01/2020	
Trial End Date	12/01/2020	
Modified First Payment Date		<input type="text" value="01/01/2021"/>
Income/Expense Ratio	3	<input type="text" value="3.2086"/>
Housing Ratio %	31.1700%	<input type="text" value="31.17%"/>
Modification Received Date		<input type="text"/>
Modification Not Executed Date		<input type="text"/>

Special Servicing Modification – Special Servicing Modification Information: This section is specific to SSMOD.

Special Servicing Modification Information	
	TRIAL
Capitalized Amount *	<input type="text"/>
Borrower Contribution *	<input type="text"/>
Old Interest Rate *	<input type="text"/>
New Interest Rate *	<input type="text"/>
New Maturity Date *	<input type="text"/>
New PITI Amount	<input type="text"/>
Junior Lien Amount	<input type="text"/> (if applicable)
Number of Trial Payments	<input type="text"/>
Trial Start Date	<input type="text"/>
Trial End Date	<input type="text"/>
Modified First Payment Date	<input type="text"/>
Housing Ratio %	
Total Debt Ratio %	
Has Borrower Met With A Hud Counselor?	<input type="radio"/> Yes <input type="radio"/> No
30% of Unpaid Principal Balance at Default	
(-) PITI Arrearage *	<input type="text"/>
(-) Foreclosure Fees and Costs	
Maximum Principal Deferment MRA	
Proposed Principal Deferment *	<input type="text"/>

PFS Plan – Property Valuation Information: This section is specific to PFS (Pre-Foreclosure Sale) Plan (Listing Property).

Property Information

Property Address [REDACTED]

Property Condition * TRIAL
Select ▼

Valuation Date * [REDACTED]

Valuation Type * Select ▼

As Is Value * [REDACTED]

As Repaired Value * [REDACTED]

Estimated Cost of Repairs * [REDACTED]

Occupancy Status * Select ▼

Property Listed for Sale *
 Yes No

List Date [REDACTED]

List Price [REDACTED]

Days on Market [REDACTED]

Real Estate Agent [REDACTED]

Real Estate Agent Phone [REDACTED] Extension [REDACTED]

Listing Initiated By
 Borrower Lender

Pre-Foreclosure Sale – Property Valuation Information – Pre-Foreclosure Sale Information: This is specific to Pre-Foreclosure Sale.

Pre Foreclosure Sale Information

Marketing Period * LENDER
[REDACTED] (day s)

Commission * [REDACTED]

MLS Listing *
 Yes No

Borrower Contribution * [REDACTED]

Submitted Offer * [REDACTED]

Estimated Closing Date * [REDACTED]

Approved Contract Amount * [REDACTED]

Net Proceeds * [REDACTED]

Seller Concessions * [REDACTED]

Deed in Lieu – Deed in Lieu Information: This section is specific to Deed in Lieu.

Deed In Lieu Information

Foreclosure Initiation Date LENDER
[REDACTED]

Estimated Foreclosure Sale Date [REDACTED]

Borrower Contribution * [REDACTED]

Loss Mitigation Submission

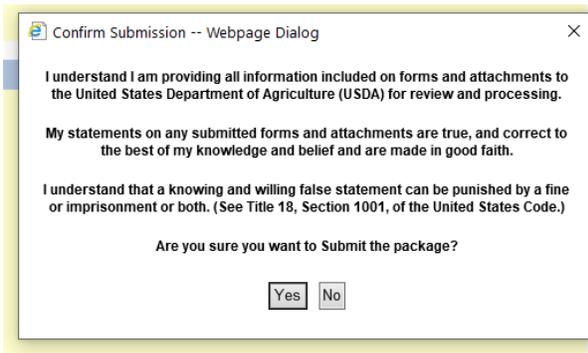
After entering the information corresponding to the specific workout type the user should:

Select 'Save' to save all input information; user will see the following pop up box.

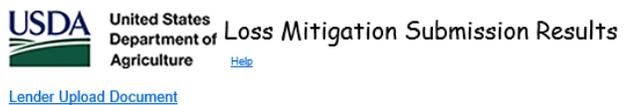


After saving, the user will remain on the 'Add Loss Mitigation' page.

Click 'Submit' when satisfied that all information entered is correct; the following pop up box will display.



Select 'Yes' and the Loss Mitigation Submission Results will display.



Borrower ID: [REDACTED] Name: [REDACTED]

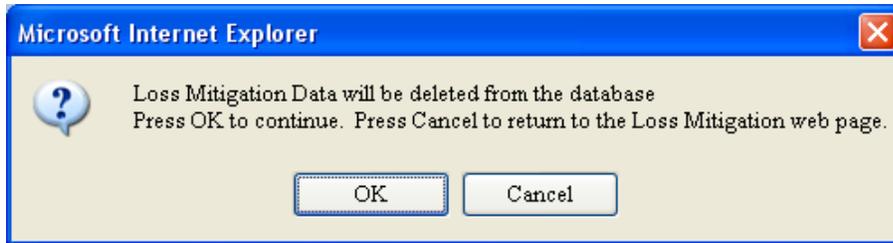
Workout Recommendation: MODIFICATION

Loss Mitigation has been submitted.



If 'No' is selected, the user will remain on the 'Loss Mitigation' page.

If you select 'Delete', all information for this workout will be deleted and the pop-up box below will display.



If user selects 'Cancel', user will return to the 'Loss Mitigation' menu and changes will not be saved.

The user must then upload documents for the plan.

Uploading Documents

Once the Loss Mitigation information has been submitted, the user will be able to upload documents for the Lender Approved Servicing Plan. Click the hyperlink 'Lender Upload Document' above the Loss Mitigation Submission Results page.

 **United States Department of Agriculture** **Loss Mitigation Submission Results** [Help](#)
[Lender Upload Document](#)

Borrower ID: [REDACTED]

Name: [REDACTED]

Workout Recommendation:

MODIFICATION

Loss Mitigation has been submitted.

OR

Select the hyperlink 'Lender Upload Document' from the View/Update Loss Mitigation page.

 **United States Department of Agriculture** [View/Update Loss Mitigation](#)
[Lender Upload Document](#)

Section Bookmarks

General Information	Lender Information	Mitigation Information
Loan Information	Property Information	Financial Information
Special Forbearance Information	Comments	

Borrower Information

Geo State/County	02 009
Borrower ID/Name	[REDACTED]
Borrower Address	[REDACTED]

General Information

Servicing Office	02 037
Agency Loan Number	50
Fiscal Year of Obligation	2012
Create User ID/Date	[REDACTED]
Last Update User ID/Date	[REDACTED]
Submitting Organization ID/Branch	[REDACTED]
Submitting Organization Name	[REDACTED]

The Lender Upload Document screen will display.

 **United States Department of Agriculture** **Lender Upload Document(s)**
[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Help](#)

Borrower Information

Borrower ID/Name	[REDACTED]
Address	[REDACTED]

Password protected PDF files will not be accepted. Individual documents may be added to the image repository by entering information into the Add and Index Individual Documents(s) section. File size is limited to no more than 30 MB per document or file.

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name
Select	[REDACTED] <input type="button" value="Browse..."/>
Select	[REDACTED] <input type="button" value="Browse..."/>
Select	[REDACTED] <input type="button" value="Browse..."/>

The following are the doc types for Loss Mitigation:

- Upload Loss Mitigation documents according to document type based upon indexes provided.

Doc Type Codes	Doc Type Description
<i>Applicable to All Loss Mitigation Types</i>	
11013	Appraisal
11015	Closing Statement/HUD-1 Settlement Statement
11018	Bankruptcy Correspondence
11023	Credit Report
11024	Verification of employment
11044	Listing Agreement
<i>Modification</i>	
11008	Reamortization Agreement must be uploaded within 60 days of execution
11060	Report of Loan Modification Status (Modification Not Executed) must be uploaded within 60 days of the approved servicing plan
<i>Special Servicing Modification</i>	
11008	Reamortization Agreement must be uploaded within 60 days of execution
11008	Copy of the subordinate promissory note must be uploaded within 60 days of execution
11008	Copy of the recorded subordinate mortgage or deed of trust must be uploaded within 60 days of execution
11008	Summary of the reimbursement of MRA must be uploaded within 60 days of execution
11008	Evidence loan was reimbursement must be uploaded within 60 days of execution
11008	Copies of invoices for reimbursement of title search and/or recording fees must be uploaded within 60 days of execution
11060	Report of Loan Modification Status (Modification Not Executed) must be uploaded within 60 days of the approved servicing plan

For a Pre-Foreclosure Sale and Deed in Lieu, please refer to ‘Uploading Documentation for a Loss Claim’ on pages 89-94 of the Loss Claim Administration User Guide for how to complete the document upload process and submit the Loss Claim to the Customer Service Center.

Select the 'Type of Document' and then select 'Browse' to select the File. If the user has more than 3 documents to upload, click the 'Insert more Documents' button; a total of 12 documents can be added at one time.

USDA United States Department of Agriculture **Lender Upload Document(s)**
[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Help](#)

Borrower Information

Borrower ID/Name
Address

Password protected PDF files will not be accepted. Individual documents may be added to the image repository by entering information into the Add and Index Individual Documents(s) section. File size is limited to no more than 30 MB per document or file.

Add and Index Individual Document(s) into the Image Repository

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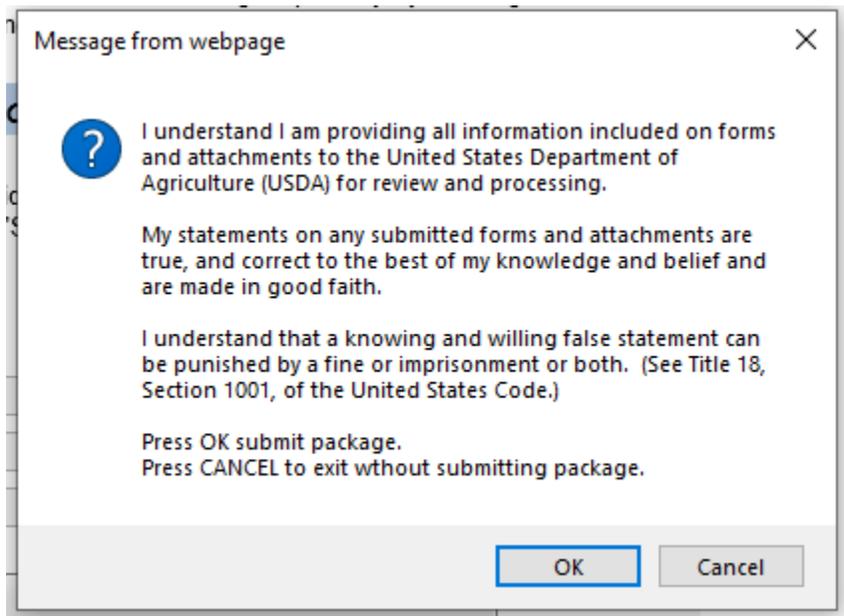
Type of Document	File Name	
11008 Executed Loan Mod Ac	C:\Users\ [redacted] \De	Browse...
Select		Browse...
Select		Browse...

Insert more Documents

Submit Document(s) | Reset | Upload Documents Completed | Cancel

When finished, select 'Submit Documents'.

The user will get the following pop up:



Select 'OK' to complete the submission of the documents.

Select the 'Upload Documents Completed' button when finished uploading documents.

Borrower Information

Borrower ID/Name
Address



Password protected PDF files will not be accepted. Individual documents may be added to the image repository by entering information into the Add and Index Individual Documents(s) section. File size is limited to no more than 30 MB per document or file.

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name	Upload Status
11008	LM agreement.docx	Successful
Select	<input type="text"/> Browse...	
Select	<input type="text"/> Browse...	
Select	<input type="text"/> Browse...	

To view the documents uploaded, select 'Lender Display Document' hyperlink from the Loss Mitigation Menu.

Loss Mitigation

[Add Loss Mitigation](#)

[Loss Mitigation List](#) (Access to View/Update Loss Mitigation)

[Lender Display Document](#)

User Authorization

[Maintain Lender/Branch Representative](#)

Enter the Borrower ID, Borrower SSN or Lender Loan Number and select 'OK'.

Identifying Information

Borrower ID (Random ID/Account Number)



Borrower SSN

Lender Loan Number

OK

Cancel

Documents uploaded will be displayed on this page.

Borrower Information

Borrower ID/Name
Address



Document Class * ▼

It may take several minutes for individually indexed documents to process and be available for display. It may take one to two hours for batch file documents to process and be available for display. Please be patient!

Click Document Description hyperlink to display the document you wish to view.

Document Type	Document Description	Upload Date
11008	Executed Loan Mod Agreement	8/28/2020

Cancel

Loss Mitigation List

To view the status of a Loss Mitigation plan, select 'Loss Mitigation List' from the Loss Mitigation menu.

 **United States Department of Agriculture** **GLS Lender Loss Claim Administration**
[RHS LINC Home](#) | [Lender Profile](#) | [Help](#) | [Logoff](#)

Loss Mitigation

[Add Loss Mitigation](#)

[Loss Mitigation List](#) (Access to View/Update Loss Mitigation) 

[Lender Display Document](#)

User Authorization

[Maintain Lender/Branch Representative](#)

Enter the Borrower ID (9 digits only) or enter servicing plan date and select 'Submit'.

 **United States Department of Agriculture** **Loss Mitigation List** [Help](#)

Search Criteria

Search By: Borrower ID
 Servicing Plan Date  through 

Include: Loss Mitigation Status
Lender ID Branch

The Loss Mitigation Status descriptions are as follows:

- Incomplete – A plan has been input but is not complete. If plan is incomplete, the Lender must select the plan and enter the information that is missing and select 'Submit' again.
- Lender Approved – The Lender has approved the plan.
- Agency Approved – The Agency has approved the plan.
- Withdrawn – The Lender or Agency has withdrawn the plan.
- Denied – The Agency has denied the plan.

USDA United States Department of Agriculture **Loss Mitigation List** [Help](#)

Search Criteria

Search By: Borrower ID [REDACTED] Servicing Plan Date [] through []

Include: Loss Mitigation Status **ALL** Lender ID [REDACTED] Branch **001**

Action **Update Loss Mitigation**

Borrower ID/ SSN	Borrower Name	Lender Loan Number	Agency Loan Number	Servicing Plan Date	Workout Recommendation	Loss Mitigation Status
[REDACTED]	[REDACTED]	[REDACTED]	50	08/24/2020	MODIFICATION	LENDER APPROVED
[REDACTED]	[REDACTED]	[REDACTED]	50	08/24/2020	PRE-FORECLOSURE SALE	LENDER APPROVED
[REDACTED]	[REDACTED]	[REDACTED]	50	08/24/2020	DEED-IN-LIEU	INCOMPLETE

Select the Borrower ID of the Workout Recommendation the user would like to view.

USDA United States Department of Agriculture **Loss Mitigation List** [Help](#)

Search Criteria

Search By: Borrower ID [REDACTED] Servicing Plan Date [REDACTED] through [REDACTED]

Include: Loss Mitigation Status [ALL] Lender ID [REDACTED] Branch [001]

Action

Borrower ID/ SSN	Borrower Name	Lender Loan Number	Agency Loan Number	Servicing Plan Date	Workout Recommendation	Loss Mitigation Status
[REDACTED]	[REDACTED]	[REDACTED]	50	08/24/2020	MODIFICATION	LENDER APPROVED
[REDACTED]	[REDACTED]	[REDACTED]	50	08/24/2020	PRE-FORECLOSURE SALE	LENDER APPROVED
[REDACTED]	[REDACTED]	[REDACTED]	50	08/24/2020	DEED-IN-LIEU	INCOMPLETE

View/Update Loss Mitigation

The View/Update Loss Mitigation screen is displayed as follows:



United States Department of Agriculture

[Home](#)

View/Update Loss Mitigation

[Lender Upload Document](#)

Section Bookmarks

[General Information](#)

[Mitigation Information](#)

[Property Information](#)

[Modification Information](#)

[Lender Information](#)

[Loan Information](#)

[Financial Information](#)

[Comments](#)

Borrower Information

Geo State/County	02 009	
Borrower ID/Name		
Borrower Address		

General Information

Servicing Office	02 037	
Agency Loan Number	50	
Fiscal Year of Obligation	2012	
Create User ID/Date	ASLTEST 08/24/2020	
Last Update User ID/Date	ASLTEST 08/24/2020	
Submitting Organization ID/Branch		
Submitting Organization Name		

Lender Information

Servicing Lender			
Lender ID/Branch			
Name			
Lender Loan Number			
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">LENDER</td> <td style="width: 50%; text-align: center;">AGENCY</td> </tr> </table>		LENDER	AGENCY
LENDER	AGENCY		
Contact Name * Last			
First			
Contact Phone *			
Contact Fax *			
Contact Email Address *			
Holding Lender			
Lender ID/Branch			
Name			

Mitigation Information

Loss Mitigation Status	LENDER APPROVED	
Lender Submit Date	08/24/2020	
Last Status Update User ID/Date		
Workout Recommendation	MODIFICATION	
Modification Received Date		
Modification Not Executed Date		
Servicing Plan Date *	LENDER	AGENCY
	08/24/2020	

Loan Information

Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE				
Closing Date	12/07/2011				
Lender Guarantees Interest Rate	4.2500%				
Current Loan Terms (Months)	360				
Annual Fee Percentage	0.3000%				
Delinquency Code	28 MODIFICATION STARTED				
Reported Reason for Default					
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;"></td> <td style="width: 30%; text-align: center;">LENDER</td> <td style="width: 40%; text-align: center;">AGENCY</td> </tr> </table>				LENDER	AGENCY
	LENDER	AGENCY			
Due Date of Last Payment *					
Unpaid Principal Balance *	\$100,000.00				
Current Monthly Payment *	\$1,100.00				
Principal/Interest Arrearage *	\$6,800.00				
Tax Arrearage *	\$1,000.00				
Insurance Arrearage *	\$1,000.00				
Annual Fee Arrearage *	\$0.00				
Total PITI Arrearage	\$8,800.00				
Foreclosure Fees and Costs *	\$0.00				
Total Arrearage	\$8,800.00				
National Disaster *	No	<input type="radio"/> Yes <input checked="" type="radio"/> No			
Foreclosure Status *	INACTIVE	Select <input type="button" value="v"/>			

Property Information

Property Address	<div style="background-color: black; width: 150px; height: 30px;"></div>	
Property Condition *	LENDER GOOD	AGENCY Select ▼
Occupancy Status *	OCCUPIED	Select ▼
Property Listed for Sale *	No	<input type="radio"/> Yes <input type="radio"/> No
List Date		<input type="text"/>
List Price		<input type="text"/>
Days on Market		<input type="text"/>
Real Estate Agent		<input type="text"/>
Real Estate Agent Phone		<input type="text"/> Extension <input type="text"/>
Listing Initiated By		<input type="radio"/> Borrower <input type="radio"/> Lender

Financial Information

Reason for Default *	LENDER REDUCED INCOME	AGENCY Select ▼
Reason for Default Description		<input type="text"/>
Borrower Income *	\$3,000.00	<input type="text"/>
Secondary Borrower Income *	\$0.00	<input type="text"/>
Total Borrower Income	\$3,000.00	
Credit Bureau Reporting Expenses * <small>(non-primary mortgage)</small>	\$500.00	<input type="text"/>
All Other Monthly Expenses *	\$0.00	<input type="text"/>
Total Household Expenses	\$500.00	<input type="text"/>
Liquid Assets *	\$0.00	<input type="text"/>

Modification Information

Capitalized Amount *	LENDER \$8,800.00	AGENCY <input type="text"/>
Borrower Contribution *	\$0.00	<input type="text"/>
Old Interest Rate *	4.0000%	<input type="text"/>
New Interest Rate *	3.5000%	<input type="text"/>
New Maturity Date *	09/01/2020	<input type="text"/>
New PITI Amount *	\$950.00	<input type="text"/>
Junior Lien Amount	\$0.00	<input type="text"/> (if applicable)
Income/Expense Ratio	3.1579	
Housing Ratio %	31.6700%	

Comments

Servicers cannot update information on the View/Update Loss Mitigation screen; Servicers have view access only. Contact Agency at guarantee.svc@usda.gov to update or make corrections to the previously entered information.

- Click PRINT to print the View/Update Loss Mitigation screen
- Click CANCEL to return to the Loss Mitigation menu page.

Helpful Hints and Navigation Tips

Fields requiring a date can be selected from a calendar pop-up by clicking on the  option located next to the field.

An asterisk (*) following a field name indicates a required field that must be completed by the user before clicking the 'Submit' button.

If no data is available for required currency fields input \$0.00.

Select 'Save' to save all information.

Compatibility View Instructions

IE11 Compatibility View mode

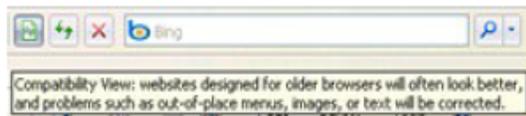
To fix a potential compatibility issue, the **Compatibility View** button allows users to display troublesome pages in Internet Explorer 11's standard mode.

There are two ways to enable **Compatibility View**.

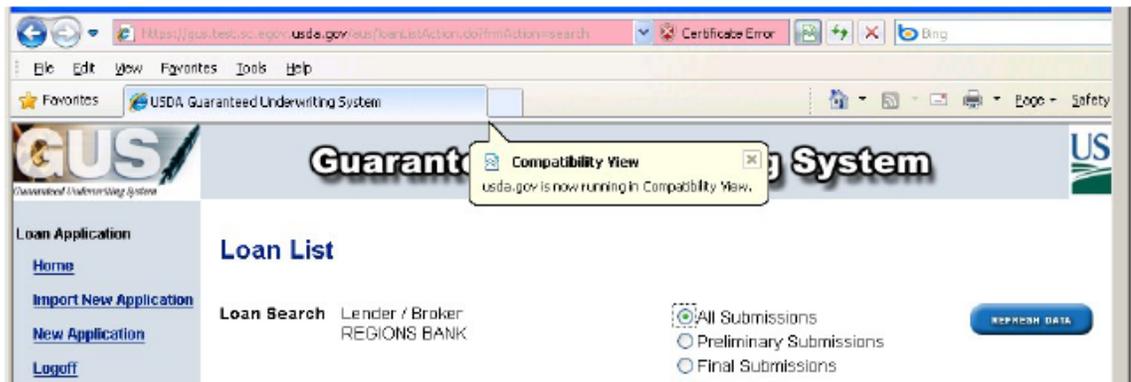
The first way is to simply click on the **Compatibility View** button in the address bar.

When displayed, the **Compatibility View** button appears to the left of the **Refresh** button and contains an image of a broken piece of paper 

- Selecting this button enables **Compatibility View** mode for all documents in the domain of the website being viewed.
- This is what the **Compatibility View** button looks like when **Compatibility View** mode is **ON** . Notice that the button is slightly shaded when it is **ON**.
- This is what the **Compatibility View** button looks like when **Compatibility View** mode is **OFF** .
- When you move the cursor over the **Compatibility View** button a message is displayed (the same message is displayed when **ON** and when **OFF**).



- Each time you click the **Compatibility View** button the **Compatibility View** mode toggles **ON** or **OFF**.
- After you click the **Compatibility View** button **ON** a message is displayed for a few seconds showing you that the web page is now running in **Compatibility View** mode.



The second way enables the "Display all websites in Compatibility Mode setting" in the Compatibility View Settings. This will add the usda.gov website to a list of websites that are automatically displayed in Compatibility View mode.

From any of the USDALINC pages, and with the Compatibility View mode ON, click Tools Menu/Compatibility View Settings.

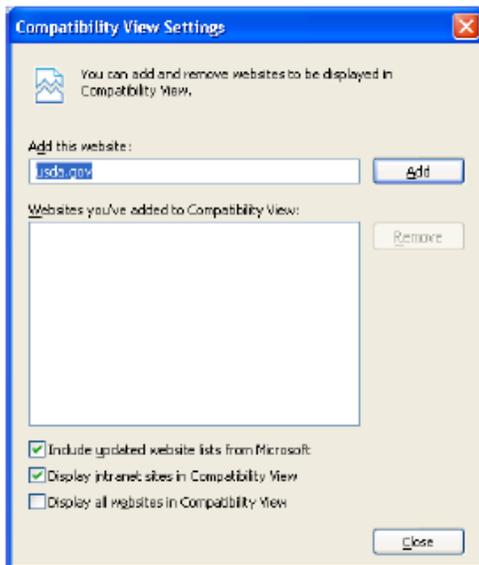
- Below is the Tools menu showing Compatibility View toggled OFF. This is incorrect; it should be ON. If this is how yours is displayed follow the instructions below this example.



- With the Tools menu showing **Compatibility View** toggled **ON** (note that you may should click **Compatibility View** item on if it does not have a check mark), then click the **Compatibility View Settings** option immediately below the **Compatibility View** menu item.

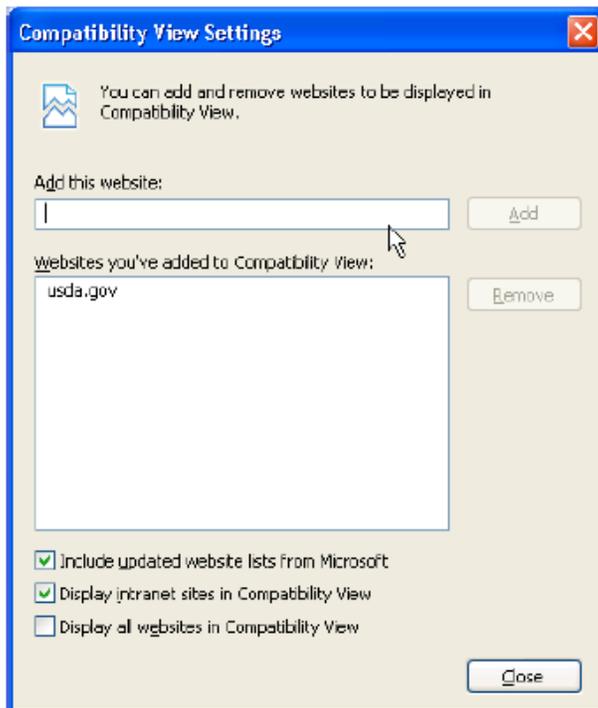


- The **Compatibility View Settings** dialog is displayed. Notice that the **Add this website:** field already contains **usda.gov**.



- Click the **A**dd button to add the usda.gov (GUS) website to the Compatibility View Settings.
- Once you add the usda.gov website to the Compatibility View Settings whenever you access GUS the IE11 will already be set at the Compatibility View mode.

When you return to the Compatibility View Settings dialog it will now display the usda.gov website like this:



Below is the GUS Credit / Underwriting page displayed when IE11 is NOT in Compatibility View mode: You may or may not have an error at the bottom of the page; for example, "Error on page – Object required ...". Or if you submit a request nothing happens.

To obtain a Credit Report or Underwriting, you must change your IE11 settings to the Compatibility View mode.

Guaranteed Underwriting System | Request Credit / Underwriting - Window: Internet Explorer

https://www.test.usda.gov/usa/ViewFindings.do?appOffPage

Compatibility View: websites designed for older browsers will often look better, and problems such as out-of-place menus, images, or text will be corrected.

Guaranteed Underwriting System | Request Credit / U...

GUS Borrower Name: America, Andy Lender Loan Number: TC-095 - YA 30F Application ID Number: 20007

USDA Contact Information

Completed Underwriting Steps

Request Credit / Underwriting

* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission

Warning exist: Data was saved. Please correct before submitting application.

Select Request You Would Like to Submit:
(Select One)

Complete items Below Before Submitting the Request for Credit Report

Check to auto populate the liabilities from the credit report.
To order new credit, select "New". To reissue credit, enter the reference number.

Joint	Borrower	New	Reference Number	Credit Status
<input type="checkbox"/>	America, Andy	<input type="checkbox"/>		Complete
<input type="checkbox"/>	America, Amy	<input type="checkbox"/>		Complete

Credit Underwriting

Service Provider * Test Credit Agency (200)

Account Number * Password *

Contact Information

Lender Contact Name (*) kloxin,Ron

Lender Contact Phone Number (*) (514)335-8484 ext

Lender Contact Fax Number (*)

Lender Contact Fax must be entered.

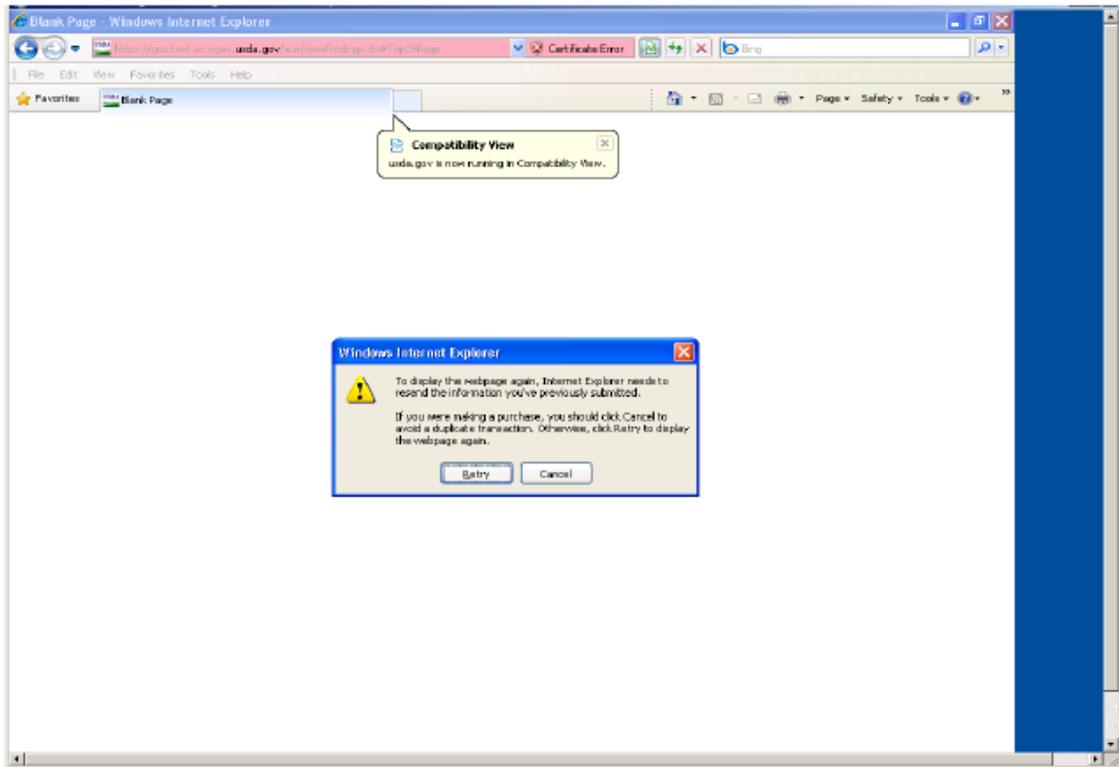
Lender Contact E-mail Address (*) ronald.kloxin@stl.usda.gov

Lender Contact Lender ID 620359006

Lender Contact USDA Assigned Branch No.

PREVIOUS NEXT SAVE CLOSE CANCEL

Clicking the Compatibility View mode button displays the following:

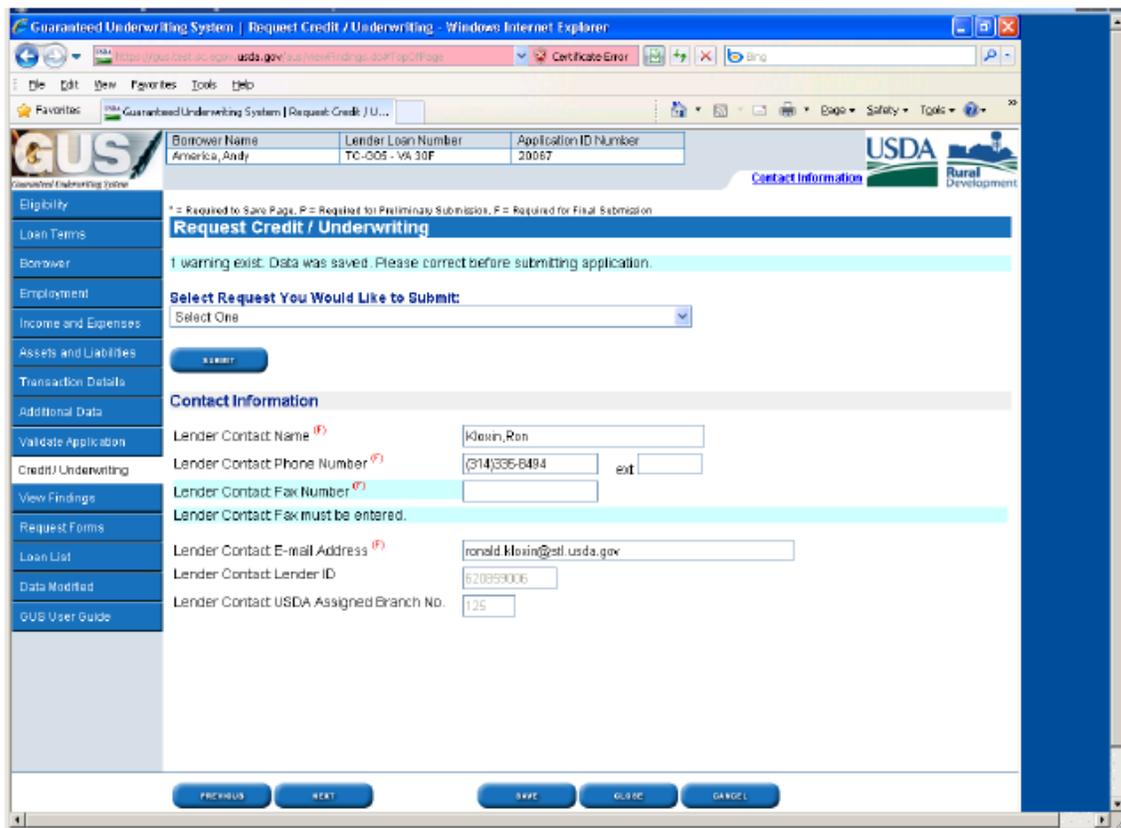


Click the **Retry** button on the Windows Internet Explorer pop-up message.

Below is an example of the **Credit / Underwriting** page when it is re-displayed in the IE11 in **Compatibility View** mode; notice that the **Compatibility View** button is slightly darker now.

Also note that the GUS Credit /Underwriting page looks different. At this point you should choose the type of request in the **"Select Request You Would Like to Submit"** dropdown menu and complete the required information.

In IE11 **Compatibility View** mode you will now be able to request a **Credit Report** or **Underwriting**.



Understanding Compatibility View

Before displaying a standards-mode Web page, Internet Explorer 11 checks to see if the domain name of the website appears in the **Compatibility View List**. If so, the site is displayed using Compatibility View. If not, and the page contains no other direction, Internet Explorer 11 displays the page in Internet Explorer 11 Standards mode.

When a standards-based web page is displayed in **Compatibility View**, the following changes occur.

- Pages are displayed in IE8 mode rather than IE11 mode.
- In the user-agent string, the browser identifies itself as MSIE 8.0 instead of MSIE 11.0.
- Conditional comments and version vectors recognize the browser as Internet Explorer 8, rather than Internet Explorer 11.

These changes help ensure that users can still use websites that do not fully support the features of Internet Explorer 11.

Please note that the [X-UA-COMPATIBLE header](#) has greater precedence than **Compatibility View**. If a website is on the **Compatibility View List** and a page on that site includes an [X-UA-COMPATIBLE header](#) telling Internet Explorer 8 to display a page in IE11 mode, the page is displayed in Internet Explorer 11 Standards mode. This allows web developers to support Internet Explorer 11 Standards mode on an incremental basis. For more information, see [Defining Document Compatibility](#).