



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

LENDER AGENT ACCESS TO GUS

FINAL VERSION 1.0

01/21

1 Lender Agent Access to GUS

1.1 Introduction

The Guaranteed Underwriting System (GUS), is USDA's automated underwriting system for submitting and processing Rural Development Single Family Housing Guaranteed Loans. GUS allows lenders to electronically process loan applications and submit those applications to the Agency. The Lender Agent security role allows a user to enter GUS applications on behalf of an approved Lender and perform preliminary underwriting submissions. When the Lender Agent user has completed their portion of the application process, the user will release control of the application to the approved Lender for final underwriting and submission to USDA.

1.2 How can I use GUS as a lender agent (broker)?

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

- Complete GUS training
- Create an unverified (fka Level 1) e-Authentication account
- Find an approved USDA lender who works with broker/correspondents
- A GUS Security Administrator for an approved USDA lender must add "Lender Agent" access

1.3 What training is required for GUS?

GUS training must be completed by all required parties who will be accessing GUS and can be found within **RHS LINC** <https://usdalinc.sc.egov.usda.gov/RHShome.do> under the **Training and Resource Library** link. Navigate to **New URLA Guaranteed Underwriting System (GUS)**. Each user should complete the self-training under **Training**.

1.4 Setting up an e-Authentication account

To log in to the GUS system, users must have an Unverified Identity (fka Level 1) or Verified Identity (fka Level 2) USDA eAuthentication (eAuth) account. To create a new account visit <https://www.eauth.usda.gov/>. Choose **Create Account** and follow the steps to create at a minimum an unverified account. Each GUS user must set up an e-Authentication account (shared use of an eAuthentication account is not permitted).

For additional step by step directions refer to the **SFHGLP System Access and Security Guide** available under **New URLA Guaranteed Underwriting System (GUS)** in the **Training and Resource Library** (<https://www.rd.usda.gov/page/usda-linc-training-resource-library>).

1.5 What do I provide to the USDA approved Lender?

After creating/activating an e-Authentication account, users must submit their unverified eAuthentication ID (just the ID; password should not be shared) to an approved USDA lender along with the broker/correspondent Federal Tax ID Number and request access to GUS. Specifically, a GUS Security Administrator for the approved USDA lender must create the user a security role of "Lender Agent" in the system.

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

1.6 What if Lender Agent information is not in the USDA system?

If the lender agent tax id does not exist in USDA's system, the approved lender's GUS Security Administrator will receive an error prompting them to contact the RD Help Desk to establish the Lender Agent ID in the system. Approved lenders should email the following information to rd.hd@usda.gov to get broker/correspondent lender added.

CONTACT:

1. Name:
2. Email address:
3. Phone Number:

LENDER AGENT INFORMATION REQUIRED:

4. Agent ID (Organization's 9-Digit Federal Tax ID Number):
5. Organization's Legal Name:
6. Full Mailing Address:
7. Phone Number:
8. Lender Type (must be one of the following options): Commercial Bank, Mortgage Loan Company, Credit Union, Savings Bank, Broker

1.7 How will we know when we have GUS Access as a Lender Agent?

When the user is successfully added to the system as a "Lender Agent" by an approved USDA lender the user will receive an autogenerated email notification certifying they have access.

1.8 What are my roles as a Lender Agent?

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

1.9 What if I am the USDA approved Lender and I need security role help?

A GUS Security Administrator for an approved USDA lender must add "Lender Agent" access for mortgage brokers/loan correspondents. For additional step by step directions refer to the **SFHGLP System Access and Security Guide** available under **New URLA Guaranteed Underwriting System (GUS)** in the **Training and Resource Library** (<https://www.rd.usda.gov/page/usda-linc-training-resource-library>)