



Committed to the future of rural communities.

## **Guaranteed Rural Housing Loan Program**

**Rural Development Employee  
User Documentation Guide for**

**GLS Loan Closing Transaction**

**September 2007**

# ▲GLS Loan Closing Transaction User Guide▲

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# ▲GLS Loan Closing User Guide▲

## ***Section 1*** ▶ **Introduction**

## Overview

On October 27, 2005, the Guaranteed Loan System (GLS) Loan Closing Transaction on the Web was deployed in GLS. This new functionality completely replaces the GLS mainframe “Block Mode” Add Loan Closing screens we have been using for the past several years.

The web version of the closing transaction makes it easier to close guaranteed loans in GLS. Much of the data is pre-filled for you. A new and very useful function is the ability to change the Servicing and Holding lenders when performing the loan closing transaction, thus eliminating the need to send the Form RD 1980-11 to the Finance Office for loans that were just closed.

Lenders can also access the loan closing transaction via USDALINC. This functionality allows lenders to submit their loan closing transaction (Form RD1980-19, “Loan Closing Transaction Report” equivalent) electronically. A process is in place where the closing is suspended when submitted by a lender until the Rural Development employee approves the closing transaction in GLS. During this timeframe, the loan will not be updated in GLS as a “Closed” loan.

In the future, lenders will be able to submit their guarantee fee electronically when closing a loan through USDALINC.

This guide is divided into sections :

Section 1: Introduction

Section 2: Logging In

Section 3: GLS Loan Closing Transaction Screens

Section 4: Contact and Help Information

# ▲ GLS Loan Closing User Guide ▲

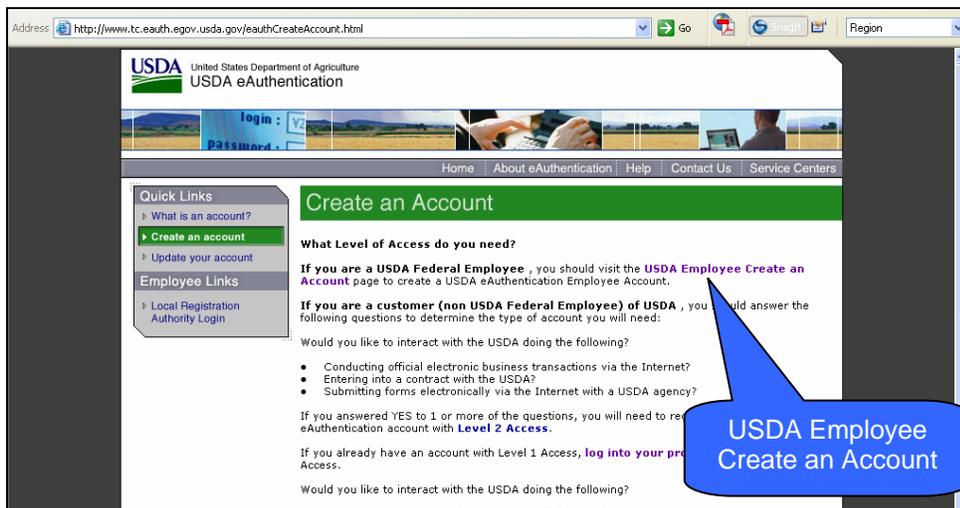
## ***Section 2*** ► **Logging In**

## Logging In

This section will assist you in obtaining an e-Auth Level 2 security ID if you have not yet done so already, and logging into e-Auth and GLS.

USDA employees will need an e-Auth (e-Authentication) ID and password to access GLS. If you don't already have an e-Auth ID, you can get one by creating an account on the e-Auth web site. With your most recent SF 50 – Notification of Personnel Action and AD-334 – Earning and Leave Statement in hand, go to <http://www.eauth.egov.usda.gov>. Under Quick Links, select “Create an Account.” When the Create an Account page displays, select “USDA Employee Create an Account.” Enter all required information. Before submitting, be sure data extracted from the SF-50 and AD-334 is entered exactly like it is on the form. The e-Auth ID and password you selected when you created your account are what you'll use to access GLS. If you already have an e-Auth ID and password but can not remember them, call the Centralized Help Desk at 1-800-457-3642.

### Create an Account



To create an e-Auth account, click **USDA Employee Create an Account**.

You will see the Employee Create an Account Page on your screen. Click **Continue** to activate your account.

If you have not previously used the USDA Employee Credentialing Process pages to register for your USDA e-Authentication Account with Level 2 Access, you must first do so. Contact your Agency Registration Lead for more information.

## Activate Your Employee Account

The screenshot shows the USDA eAuthentication website. At the top left is the USDA logo and the text "United States Department of Agriculture" and "USDA eAuthentication". Below this is a navigation bar with links for "Home", "About eAuthentication", "Help", "Contact Us", and "Service Centers". The main heading is "Activate Your Employee Account". Below the heading, it says "Welcome to the USDA eAuthentication Employee Credentialing process!" and provides a link for "Activate Your Employee Account Help". A note states: "If you are a customer (non USDA Federal Employee) of USDA, you should visit the USDA eAuthentication site to create a USDA eAuthentication Customer Account." A section titled "THE FOLLOWING DOCUMENTS ARE REQUIRED TO REGISTER FOR YOUR ACCOUNT:" lists three items: 1. Your most recent SF-50 - Notification of Personnel Action; 2. Your current Pay Period AD-334 - Earnings and Leave Statement from NFC as shown on the Employment Verification Page; 3. Or, Forest Service Employee Registration Data (provided via email to Forest Service Employees). Below this is a warning: "DO NOT ATTEMPT TO REGISTER WITHOUT THE REQUIRED DOCUMENTS". A paragraph explains the three-step process: Step 1 of 3 - Enter personnel/payroll information from (SF-50 and AD-334) to verify your identity as a USDA Employee; Step 2 of 3 - Account Creation (Create a User ID, Password and Security attributes i.e. PIN); Step 3 of 3 - Receive Confirmation Email to Activate Your Account. A section titled "It is extremely important that you remember the following information about your eAuthentication account:" lists: 1. Your User ID; 2. Your password; 3. Your Personal Identification Number (PIN). At the bottom left, there is a "Need Help?" link and a blue "Help" button. At the bottom right, there is a "Continue" button. The footer contains links for "eAuthentication Home", "USDA.gov", "Accessibility Statement", "Privacy Policy", and "Non-Discrimination Statement".

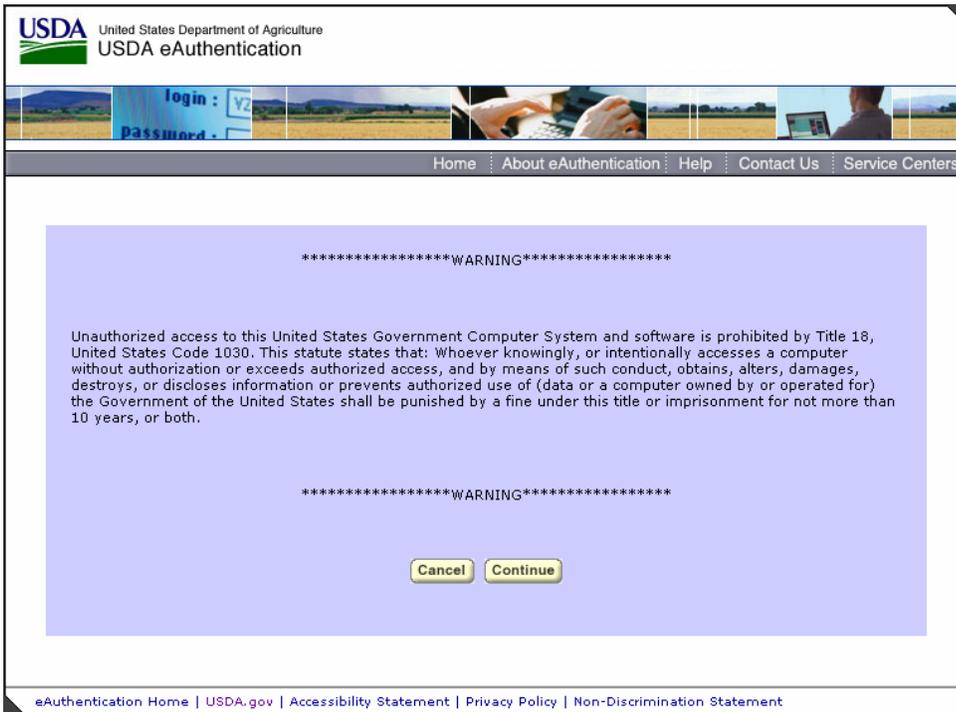
Make sure that you have the required documents indicated on your screen.

Click **Continue** to proceed with the three step process that will allow you to activate your account.

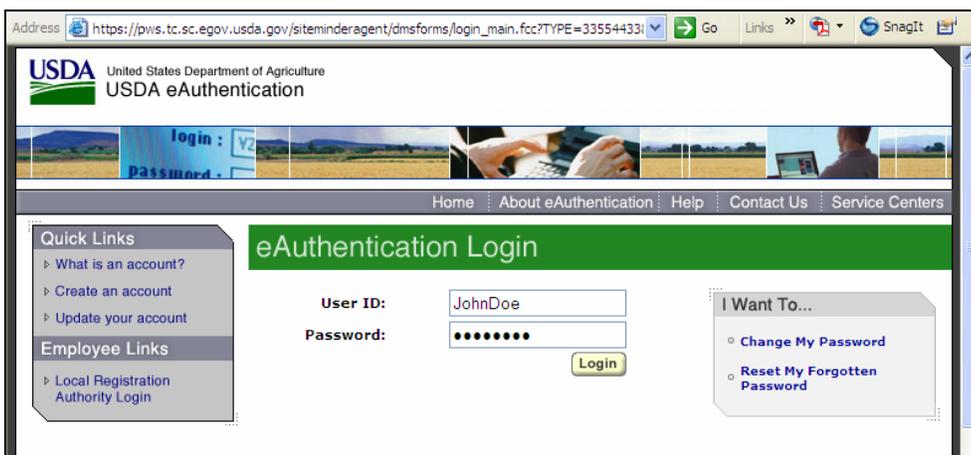
## e-Authentication Log-in

The e-Authentication screen allows you to access:

- GLS after you log onto e-Auth
- Change your e-Auth Password
- Reset Forgotten E-Auth Password



You will first get the Warning Page. Read the Warning and press the **Continue** button to continue to log into e-Auth.



Enter your **User ID** and **Password**

Click **Login**.

If you have not activated or created a User ID and Password, click **Create an Account** and follow instructions on page 8 of this guide.



Smart Tip: Problems? Go to <http://www.eAuth.egov.usda.gov>, click **Help**, or e-mail eAuth Help at [eAuthHelpDesk@usda.gov](mailto:eAuthHelpDesk@usda.gov)



Smart Tip: You can and should continue to bookmark or set your favorites to the <https://gls.sc.egov.usda.gov> web site. When you attempt to go to the GLS site, you will automatically be redirected to the e-Auth login page and then re-directed back to the GLS homepage one you successfully log into E-Auth.

## Logging into GLS

Once you have successfully logged into e-Auth, and re-directed to the GLS home page, click on the Log On link located in the navigation bar.



**Message Board**  
Click Message Board link above.

**Expected Downtime:**  
**Tuesday, 2/7/06 - Implementing GLS to DLOS Interface for DCIA**

Click Expected Downtime link above.

Last Updated: Saturday, September 09, 2006 8:58:13 AM

Guaranteed Loan System is available for use Monday through Saturday from 6am to 7pm Central Daylight Time and Sunday from 8am to 4pm.

Warning: This site is for authorized USDA employees only.

Enter Your UserID:

Enter Your Password:

Unauthorized access to this United States Government Computer System and software is prohibited by Title 18, United States Code 1030. This statute states that: Whoever knowingly, or intentionally accesses a computer without authorization or exceeds authorized access, and by means of such conduct obtains, alters, damages, destroys, or discloses information or prevents authorized use of (data or a computer owned by or operated for) the Government of the United States shall be punished by a fine under this title or imprisonment for not more than 10 years, or both.

All activities on this system and network may be monitored, intercepted, recorded, read, copied, or captured in any manner and disclosed in any manner, by authorized personnel. THERE IS NO RIGHT OF PRIVACY IN THIS SYSTEM. System personnel may give to law enforcement officials any potential evidence of crime found on USDA computer systems. USE OF THIS SYSTEM BY ANY USER, AUTHORIZED OR UNAUTHORIZED, CONSTITUTES CONSENT TO THIS MONITORING, INTERCEPTION, RECORDING, READING, COPYING OR CAPTURING AND DISCLOSURE. REPORT UNAUTHORIZED USE TO AN INFORMATION SYSTEMS SECURITY OFFICER.

**Enter Your ACF2 UserID and Enter Your Password,**

**Click Login and Accept the Terms,**

## GLS Homepage

Click the **Rural Housing Service** link.

Last Updated: Monday, June 13, 2005 7:36:21 AM  
 Unauthorized access to this United States Government Computer System and software is prohibited by Title 18, United States Code 1030. This statute states that: Whoever knowingly, or intentionally accesses a computer without authorization or exceeds authorized access, and by means of such conduct, obtains, alters, damages, destroys, or discloses information or prevents authorized use of (data or a computer owned by or operated for) the Government of the United States shall be punished by a fine under this title or imprisonment for not more than 10 years, or both.

All activities on this system and network may be monitored, intercepted, recorded, read, copied, or captured in any manner and disclosed in any manner, by authorized personnel. THERE IS NO RIGHT OF PRIVACY IN THIS SYSTEM. System personnel may give to law enforcement officials any potential evidence of crime found on USDA computer systems. USE OF THIS SYSTEM BY ANY USER, AUTHORIZED OR UNAUTHORIZED, CONSTITUTES CONSENT TO THIS MONITORING, INTERCEPTION, RECORDING, READING, COPYING OR CAPTURING AND DISCLOSURE. REPORT UNAUTHORIZED USE TO AN INFORMATION SYSTEMS SECURITY OFFICER.

## RHS GLS Homepage

Click the **Request List** link select the application you wish to close.

You will then be directed to the GRH Request List where you will search for the GRH application you wish to close.

***Section 3*** ▶  
**Closing a Guaranteed  
Single Family Housing Loan**

## Introduction

The web based loan closing transaction closely follows the Form 1980-19, “Guaranteed Loan Closing Report.” The required data needed to close a GRH loan via the Web based loan closing screens is basically the same as required for the mainframe GLS Add Loan screens. However, the new loan closing screens have much of the data pre-filled from the application and are more user friendly, so minimal difficulty closing loans is anticipated. A new feature is the ability to change the Servicer and the Holding lender at loan closing instead of having to send the Form RD 1980-11 to the Finance Office to have them updated. However, if the holding lender or servicer change after the loan is closed on GLS, you should still send the Form RD 1980-11 to the Finance Office so the account can be updated.

Loan closing transactions can take place two ways.

1. Agency employee adds a loan closing into GLS by completing the loan closing transaction in GLS based on a manually submitted loan closing package from the lender
2. Lender completes the loan closing transaction through USDALINC and sends the supporting documentation to the Agency. The Agency employee reviews the transaction in GLS, the supporting documentation provided by the lender, and approves the loan closing in GLS.

## **Adding a Loan Closing Transaction in GLS**

### *Accessing the Add Loan transaction screen*

To access the Add Loan transaction screen, you must first search for and select the GRH loan application you wish to close using the GLS GRH Request List.

1. Log-in to GLS and click **Request List** on the GLS RHS Home Page.
2. Search for the application by entering the borrower’s SSN or the appropriate reservation number in the search criteria or search by borrower name or submitting financial organization and change the GRH Request Type to Obligations, then press the **Submit** button.
3. Once the borrower is shown on the Request List, change the Action in the dropdown to **Add Loan Closing** and then click on the Select button next to the applicant’s loan you wish to close.



Smart Tip: You can NOT select an application to close from the loan list. The Loan List will only display GRH loans that are already closed. To close an application, you must select it from the Request List and then select the appropriate Action from the dropdown.



Smart Tip: If you have to close a loan that does not have an application associated to it, you can add a loan closing without an application by going to the Loan List and selecting the "Add Loan Closing without Application" in the action dropdown list. You will automatically flow to another page once you select the action. You do not have to enter any other data in the Search criteria.

**USDA** GLS GRH Request List

GLS Home RHS Home Borrower Lender Request Funds Admin Loans Reports

**Search by:**

- Borrower SSN [Redacted]
- Borrower Name/State [Last \*] [First] [MI] [All States]
- Reservation Number [Tax ID \*] [Branch \*]
- Submitting Financial Org

**Include:**

- GRH Request Type: Obligations
- Expired and Canceled Requests
- Current Fiscal Year Only

Submit [Reset] Add New Reservation

**Action** Add Loan Closing  
Confirm Reservation  
Obligation Request  
Adjust Obligation  
Update GRH Request  
View GRH Request  
Data Filled Forms  
Add Loan Closing  
Loan List

**Select**

Primary Borrower SSN	Primary Borrower Name	Amount	Status
030 [Redacted]	SAMPLES, JAMES M	\$106,590.00	OBLIGATED

Press the Select button once you select the Action

Select the "Add Loan Closing" action from the dropdown

Once the GRH Request List displays the application you wish to close, select the **Add Loan Closing** from the dropdown action list and then select the application by clicking on the blue **Select** button.

## Add Loan Closing Page

Information about the loan application you are wishing to close is displayed. You should first ensure that you are closing the correct loan.

**USDA** GLS Add Loan Closing [Help](#)

**Borrower Information**

ID Number/Name	██████████ HALL, ██████████
Address	██████████
Geographic State/County	SALISBURY, MD 21804 24 / 023
Co-Borrower ID Number/Name	420989868 HALL, ANGELA

**Application Information**

Reservation Number	24023050203	Reservation Date	04/28/2005 (RH Loans)
Application Package	01	Received Date	04/22/2005

Verify you are closing the correct loan!

Verify you are closing the correct loan.

Do you have all the information to close the loan?

- **Guarantee Fee?**
- **Complete Loan Closing Package from Lender?**

**Lender Information**

Originating Tax ID \*  USDA-Assigned Branch \*  [List](#) [Confirm](#)

Name

Address

Servicing Tax ID \*  USDA-Assigned Branch \*   Same as Originating [List](#) [Confirm](#)

Name

Address

Holding Tax Id  USDA-Assigned Branch \*   Same as Originating [List](#) [Confirm](#)

Name

Address

Change Lender by changing Lender ID and Branch Number

You may complete the Lender Substitution when closing a GRH loan. Just click on the Lender Tax ID for the Servicer and/or Holder to change the Lender when closing the loan instead of sending the Form 1980-11, "Guaranteed Rural Housing Lender Record Change" to the Finance Office.

Loan Information			
Agency Loan Number *	50	Lender Loan Number	1 <input type="text"/>
Case Number	24 023 0423271425	Obligation Loan Number	01
Obligation Date	05/03/2005	Obligation Fiscal Year	2005
Obligation Amount	\$186,632.00		
Loan Type	RH		
Assistance Type	096	SFH GUARANTEED PURCHASE	
Source Of Funds	1	NEW GUARANTEED LOAN	
SERVICING OFFICE	24 / 299	MARYLAND	
		DE. STATE OFFICE	
LOAN TERMS	Loan Amount *	2 \$186,632.00	
	Closing Date*	3 <input type="text"/>	Maturity Date * 4 <input type="text"/>
	Percent of Guarantee	90%	Interest Rate Basis* 5 365 DAYS
	Guar Interest Rate *	6 6.2500%	Rate Type * FIXED
	Non-Guar Int Rate	7 <input type="text"/>	Rate Type Select
GUARANTEE FEE	Purpose Code *	3 INITIAL CLOSING (FEE)	
	Fee Amount	8 \$3,732.64	Fee Deposit Date 9 <input type="text"/>

## Complete the entry or revision of the loan information.

**1** Enter Lender's loan number if available.

**2** Verify loan amount with the Promissory Note and HUD 1 if available, and change the amount if different. If loan amount is higher than obligated, ensure that the loan is still feasible and can be post approved by Rural Development.

**3** Enter the actual closing date of the loan. (If authorized by the National Office, for loans where a Conditional Commitment was issued subject to funds, the actual closing date may match the actual obligation date of the loan.)

**4** Enter the maturity date of the loan. This date must be 30 years from closing date.

**5** Select the interest basis for the loan as indicated by the lender

**6** Verify the interest rate charged the borrower on the Promissory Note and update to the correct interest rate. If the rate increases, you should verify that the loan is still feasible for the Guarantee.

**7** Leave this field blank for RD SFH Guaranteed Loans

**8** Ensure that the fee amount is correct, especially if the loan amount has changed.

**9** This field is for use by the Finance Office Only.

## Agency Information

**Agency Loan Comments**

**Lender Loan Comments**

Enter Agency Comments, if applicable. This is a good place to enter an electronic case record to document any changes made to the closing, such as change in loan amount, interest rate, etc.

Lender Loan Comments will be displayed for Agency staff if the lender enters any comments for loan closings that are submitted electronically by lenders. This field is not updateable by RD staff

## Validation Error Messages

**Loan Information**

Agency Loan Number *	50	Lender Loan Number		
Case Number	24	Obligation Loan Number	01	
Obligation Date	01/10/2005	Obligation Fiscal Year	2005	
Obligation Amount	\$162,200.00			
Loan Type	RH			
Assistance Type	096	SFH GUARANTEED PURCHASE		
Source Of Funds	1	NEW GUARANTEED LOAN		
SERVICING OFFICE	24/022	MARYLAND		
		HAGERSTOWN		
LOAN TERMS	Loan Amount *	\$162,200.00		
	Closing Date*	11/15/2005	Maturity Date *	08/30/2035
	MG54118E: Maturity Date must be at least 30 years past the Closing Date			
	Percent of Guarantee	90%	Interest Rate Basis*	365 DAYS
	Guar Interest Rate *	5.8750%	Rate Type *	FIXED
	Non-Guar Int Rate		Rate Type	Select
GUARANTEE FEE	Purpose Code *	3 INITIAL CLOSING (FEE)		
	Fee Amount	\$3,000.00	Fee Deposit Date	
	MG00040E: Guaranteed Fee Amount must be within \$1.00 of calculated fee			

The **Loan Closing Transaction** has various system validation edits. If any of the edits are triggered once you attempt to submit the loan, the error messages will be displayed in **Red** below the field where the error exists



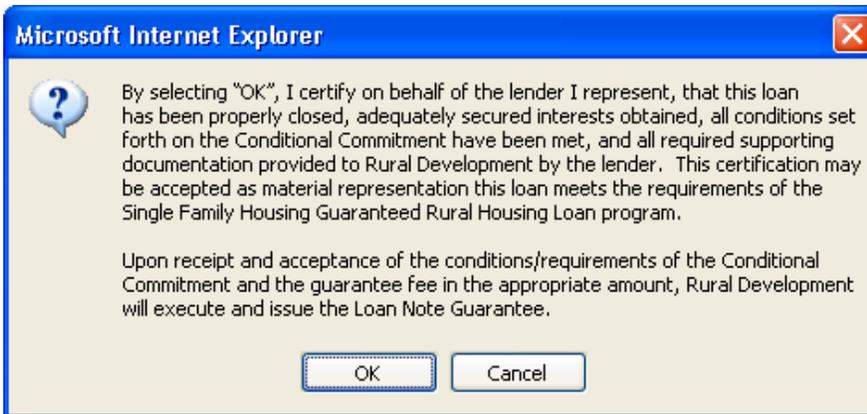
**Smart Tip:** Loan will not be completely closed on the GLS until both the guarantee fee is processed and the account updated with the deposit date and the loan closing transaction has been completed.

## Rural Development Confirmation



Once the loan closing is submitted to GLS, a confirmation pop-up message will appear to confirm that the closing was completed successfully.

## Lender Closing Certification



### **This is for informational purposes only!**

If the lender inputs the closing transaction into GLS, they will receive a certification message. Since the lenders are authenticated and they have a signed agreement to use the system, this electronic certification replaces the signature on the Form RD 1980-19, "Guaranteed Loan Closing Report."

## View Loan



**USDA** GLS Loan View

[GLS Home](#) | [FSA Home](#) | [RBS Home](#) | [RHS Home](#) | [RUS Home](#) | [Borrower](#) | [Lender](#) | [Loans](#) | [Reports](#) | [Help](#)

[GLS Loan List](#)  
[View Application \(GRH\)](#)

**Section Bookmarks**

[Borrower Information](#)      [Application Information](#)      [Loan Information](#)  
[Agency Comments](#)      [Lender Comments](#)      [Lender Information](#)  
[Co-Borrower Information](#)

**Borrower Information**

ID Number/Name	██████████ HALL, ██████████
Address	██████████
Geographic State/County	24 / 023
Type	INDIVIDUAL
Employee Relationship	0 NO RELATIONSHIP
Suspend Code	0 NO SUSPENSION
Last Loan Number	50

**Application Information**

Reservation Number	24023050203	Reservation Date	04/28/2005
Application Package 01		Received Date	04/22/2005

**Loan Information**

Agency Loan Number	<a href="#">50</a>	Lender Loan Number	123456
Case Number	24 023 0423271425	Fund Code/Obligation Loan	46/ 01
Obligation Date	05/03/2005	Obligation Fiscal Year	2005
Obligation Amount	\$186,632.00		
Loan Type	RH		
Assistance Type	096	SFH GUARANTEED PURCHASE	
Source Of Funds	1	NEW GUARANTEED LOAN	
Submission Code	1	INITIAL	
Geo State/County	24/023	MARYLAND	
		WICOMICO	
Servicing Office	24/299	MARYLAND	
		DE. STATE OFFICE	
Origination Code	1	NEW LOAN	
<b>LOAN TERMS</b>			
Loan Amount	\$186,632.00		
Closing Adj Amount	\$0.00		
Percent of Guarantee	90.0000%	Interest Rate Basis	365
Closing Date	11/15/2005	Maturity Date	11/15/2035
Borrower Guar Interest Rate	6.2500%		
Borrower Effective Int Rate	6.2500%		
Lndr Guar Interest Rate	6.2500%	Rate Type	FIXED
Lndr Non-Guar Interest Rate	6.2500%	Rate Type	FIXED
Lndr Effective Int Rate	6.2500%		
<b>GUARANTEE FEE</b>			
Purpose Code	3	INITIAL CLOSING (FEE)	

The GLS Loan View page will be displayed once the Add Loan Closing transaction is submitted to GLS and the confirmation pop-up message cleared by selecting OK.

You can quickly access different portions of the GLS Loan View page by selecting one of the Section Bookmarks.

DEBT OFFSET	Eligibility	YES	
UNPAID BALANCES	Principal	\$186,632.00	Balances As Of Date 11/15/2005
	Accrued Interest	\$0.00	
MISCELLANEOUS.	Liability Release Date	<input type="checkbox"/> Loan Sold	
	Total Loss Amount	\$0.00	Loss Count
	Last Loss Type		
AGENCY INFO	Last Status Update Date	11/15/2005	Last Register Date 11/17/2005
	Status	CLOSED (Active)	
	Termination Reason	01 ACTIVE	
	Suspend Code	4 CLOSING FEE PENDING	
	Last Update Date	11/17/2005	
	Last Update User	FHUK1	
Previous Loan	Next Loan		

Agency Comments may be updated from the GLS View Loan screen by clicking on the link.

RH Information			
INTEREST ASST	Int Asst Code	2	INELIGIBLE FOR INT ASST PR
	Active Interest Asst	NO	

**Agency Loan Comments** (Click [here](#) to update Comments)  
 Test Case

**Lender Loan Comments**

Lender Information			
Originating Tax ID	480875093	USDA-Assigned Branch 018	Last Register Date 01/16/2001
Name	FIRST HORIZON HOME LOAN CORPORATION		
Address	224 EAST MAIN STREET SUITE 5 SALISBURY, MD 21801		
Servicing Tax ID	480875093	USDA-Assigned Branch 018	Last Register Date 01/16/2001
Name	FIRST HORIZON HOME LOAN CORPORATION		
Address	224 EAST MAIN STREET SUITE 5 SALISBURY, MD 21801		
Holding Tax Id	480875093	USDA-Assigned Branch 018	Last Register Date 01/16/2001
Name	FIRST HORIZON HOME LOAN CORPORATION		
Address	224 EAST MAIN STREET SUITE 5 SALISBURY, MD 21801		

Co-Borrower Information	
<b>Co-Borrower (1)</b>	
ID Number/Name	420989868 HALL, ANGELA J.
Address	168 EMILY DRIVE SALISBURY, MD 21804
State/County	24 023
Type	Individual

[Back to Top](#)  
[GLS Loan List](#)  
[View Application \(GRH\)](#)

## Verifying and completing an online Lender Submitted Loan Closing transaction in GLS

When a lender, who has established access to the system with authority to complete loan closings, has entered a loan closing transaction, the Agency can find the loan that needs processed in 2 ways.

1. Find the loan using the GLS4263 – Lender Loans Closed – Pending Closing in GLS Report.” This report can be located in the GLS reports menu under the Loan Reports folder. This report is updated on a nightly basis and will only contain loan closings by lenders from previous days. It will not include any loan closings the lender submitted that day. Once the loan obligation needing closed is identified, search for the obligation using the GLS GRH Request List.
2. Search for the obligation in the GLS GRH Request List if you already know the loan obligation needing closed.

Find the loan using the GLS4263 – Lender Loans Closed – Pending Closing in GLS Report.”



**“GLS4263 - Lender Loans Closed – Pending Closing in GLS Report.”** Make sure the GRH Request Type is set to Obligations and the Current Fiscal Year check box is not checked if the loan was obligated in a prior fiscal year.

Once a loan obligation pending closing is entered by a lender and identified in GLS by the Agency, the Agency employee can proceed with completion of the loan closing transaction provided they have received the Guarantee fee and any other required closing documents from the lender. The first step is to find the loan obligation on GLS GRH Request List and access the Add Loan Closing page.

USDA GLS GRH Request List

[GLS Home](#)
[RHS Home](#)
[Borrower](#)
[Lender](#)
[Request](#)
[Funds Admin](#)
[Loans](#)
[Reports](#)

**Search by:**  
 Borrower SSN  
 Borrower Name/State  
 Reservation Number  
 Submitting Financial Org

**Include:**  
 GRH Request Type: Obligations  
 Expired and Canceled Requests  
 Current Fiscal Year Only

Action	Primary Borrower SSN	Primary Borrower Name	Amount	Status
Add Loan Closing	03 [REDACTED]	SAMPLES, JAMES M	\$106,590.00	OBLIGATED

Click on the **Request** link on the navigation bar. Once the GLS GRH Request List is displayed, search for the loan obligation you wish to close. The GLS GRH Request List will display the loan obligation in the list. Select the **Add Loan Closing** from the dropdown action list and then select the application by clicking on the blue **Select** button.

The GLS Add Loan Closing Screen will be displayed. This screen looks the same as if an employee was entering the entire loan closing. However, all required fields have been entered by the lender.

Loan Information			
Agency Loan Number	<input type="checkbox"/>	Lender Loan Number	<input type="text" value="2"/>
Case Number	54-002-000000000	Obligation Loan Number	01
Obligation Date	09/22/2006	Obligation Fiscal Year	2006
Obligation Amount	\$75,450.00		
Loan Type	RH		
Assistance Type	096	SFH GUARANTEED PURCHASE	
Source Of Funds	1	NEW GUARANTEED LOAN	
SERVICING OFFICE	55 / 023	VIRGINIA WYTHEVILLE	
LOAN TERMS			
	Loan Amount *	<input type="text" value="\$75,450.00"/>	
	Closing Date *	<input type="text" value="07/01/2007"/>	Maturity Date * <input type="text" value="07/01/2037"/>
	Percent of Guarantee	90%	Interest Rate Basis * <input type="text" value="365 DAYS"/>
	Guar Interest Rate *	<input type="text" value="6.7500%"/>	Rate Type * <input type="text" value="FIXED"/>
	Non-Guar Int Rate	<input type="text"/>	Rate Type <input type="text" value="Select"/>
	Closing Submitted By	<input type="text" value="Daetwyler, Dean-earnjarret"/>	
	Date Submitted	<input type="text" value="09/05/2007"/>	
GUARANTEE FEE			
	Purpose Code *	<input type="text" value="3 INITIAL CLOSING (FEE)"/>	
	Fee Amount	<input type="text" value="\$1,509.00"/>	Fee Deposit Date <input type="text"/>

Lender Loan Comments
<input type="text" value="This loan is closed by lender. The guarantee fee check was sent by over night mail."/>

Some key differences between an Add Loan Closing screen a lender has submitted verses adding a complete loan closing are:

1. The person in the lender's organization that submitted the loan closing will be listed in the Closing Submitted By field.
2. There will be a date in the Date Submitted field.
3. There may be some lender comments.
4. All required fields will be completed.

Before completing the loan closing, the Agency employee must:

1. Make sure all required documentation is received from the lender and requirements set forth in the Conditional Commitment have been met.
2. Make sure the proper Guarantee fee for the loan was received from the lender and was submitted for processing.

The Agency employee must ensure the data submitted by the lender on the Add Closing Screen appears accurate.

Agency Loan Comments
<input type="text"/>
Lender Loan Comments
<input type="text" value="This loan is closed by lender. The guarantee fee check was sent by over night mail."/>

1. Enter Agency Comments, if applicable. This is a good place to enter an electronic case record to document any changes made to the closing, such as change in loan amount, interest rate, etc.
2. Press the **Submit** button when ready to submit the loan closing transaction for processing.



Once the submit button is pressed, a pop-up message will appear if the loan closing submission was successfully completed.

The GLS Loan view screen will then display. (See View Loan section on page 16 of this guide).

# ▲ GLS Loan Closing User Guide ▲

## ***Section 4*** ▶ **GLS Loan List**

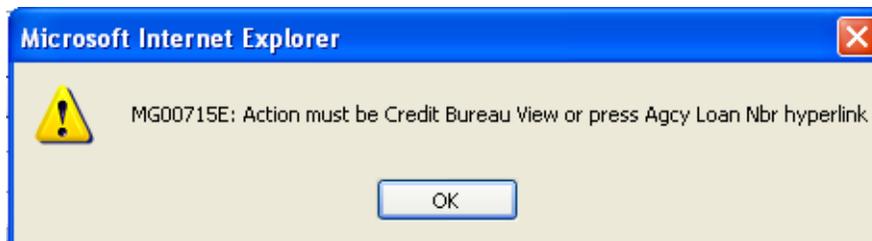
## Introduction

This section introduces you to the GLS Loan List. This is a new feature in GLS. Using the GLS Loan list, a user can view the loan detail, but only once the loan is closed. If the loan has not yet been closed, it will not appear in the loan list. Users may also close any loans where an application does not exist from the Loan List Page. This is a rare situation.

## GLS Loan List

Use the Agency Loan Number link to perform the action selected in the Action dropdown

The link on the ID Number is not for RD use and you will get the following message if it is selected.



**Search Criteria**

Search By:  Borrower ID Number 42 [REDACTED]  Borrower Name/State [REDACTED] ALL STATES

Include: Program Area ALL PROGRAM AREAS

Action:  [Dropdown Menu]

Na	Loan Closing Date	Loan Type	Amount	Status	Role Type/ Prim Borr ID	Rfri Ind
HALL, CHRISTOPH	11/15/2005	RH	\$186,632.00	CLOSED	B	N

Using the **Loan List**, you can perform various actions by selecting the desired action form the **Action** drop-down and then clicking on the **Agency Loan Number**.

The actions that you may use in the field include:

- View Loan
- Maintain Loan
- View Debt Offset
- Add Individual Co-Borrower

**Closing a Guaranteed Loan Without an Application**

**Search Criteria**

Search By:  Borrower ID Number [REDACTED]  Borrower Name/State [REDACTED] ALL STATES

Include: Program Area ALL RD PROGRAM AREAS

Action:  [Dropdown Menu]

**CAUTION! This type of closing is Rare!**

Select the "Add Loan Closing without Application" from the dropdown to close a loan where there is no associated application.

If you have a situation where you have to close a SFH guaranteed loan that does not have an associated application in GLS, you can add the closing using the Add Loan Closing without Application action in the Loan List dropdown. You do not have to complete the search criteria. Just select the action and you will flow to the next screen.



## GLS Loan Closing without Application

[Help](#)

### Case Number Information

Geographic State *	Select
Geographic County *	Select
Borrower Tax ID *	<input type="text"/>
Loan Number	<input type="text"/>

Select the Geographic State, Geographic County, and enter the Borrower Tax ID number for the borrower whose loan you wish to close that does not have an associated application.

### Case Number Information

Geographic State *	MARYLAND
Geographic County *	CHARLES - 009
Borrower Tax ID *	<input type="text"/>
Loan Number	1

MG54200E: GLS Obligation exists for request; Use GLS Loan Closing web page

If the system finds that a GLS obligation exists for the selected borrower, an error message will appear and the loan must be closed using the GLS Loan Closing Web page for closing loans that have an associated application.

***Section 5*** ▶  
**Contact and Help Information**

## Contact List

Following are some sources for answers to your technical and access questions:

Question About	Your Best Source for Answers
<p>Technical and Closing Transaction Issues</p> <ul style="list-style-type: none"> <li>• Questions and help on closing transaction</li> <li>• Problems with the closing transactions</li> </ul>	<p>First, contact your State's Guaranteed Loan Branch Finance Office representative. If you do not know who your representative is, please contact the Guaranteed Loan Branch at: 1-314-457-4192</p> <p>or</p> <p><a href="mailto:RD.DCFO.GLB@stl.usda.gov">RD.DCFO.GLB@stl.usda.gov</a></p>
<p>Previously Established UserID and Password Issues</p> <ul style="list-style-type: none"> <li>• Forgotten ID or Password</li> <li>• Change Password</li> <li>• Change Personal or Corporate Information (excluding contact information)</li> </ul>	<p>All Security ID's and Passwords are handled by e-Authentication. Go to: <a href="http://www.eauth.egov.usda.gov">http://www.eauth.egov.usda.gov</a> Click HELP</p> <p>or contact the help desk directly via email at: <a href="mailto:eAuthHelpDesk@usda.gov">eAuthHelpDesk@usda.gov</a></p> <p>You can also call them at : 1-800-457-3642</p>
<p>Program &amp; Policy Questions</p>	<p>Always refer to Rural Development Instructions 1980-D and Administrative Notices for program policy issues. A list and guidance can be found at: <a href="http://www.rurdev.usda.gov/regs/">http://www.rurdev.usda.gov/regs/</a></p> <p>Or contact the National Office Guaranteed Loan Division at (202) 720-1452</p>