



Single Family Housing Guaranteed Annual Fee (GAF)

User Guide

Version 1.1

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Revision History

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1. Welcome to Guaranteed Annual Fee (GAF)

1.1. Background for GAF

In fiscal year 2011 the Rural Development (RD) Single Family Housing (SFH) Guaranteed Loan Program (GLP) began assessing an annual fee against newly closed guaranteed loans as authorized by Public Law 111-212, Supplemental Disaster Relief and Summer Jobs Act of 2010 (H.R. 4899) [1] in an effort to maintain a budget-neutral loan program. The annual fee is charged annually for the life of the guaranteed loan.

To support collection of the annual fee SFH GLP introduced the Guaranteed Annual Fee (GAF) system. This new web-based system allows loan servicers to authorize pre-authorized debit (PAD) payments as well as review annual fee advance notice, billing, and payment reconciliation details for SFH guaranteed loans that they service.

1.2. Introduction

The term financial organization refers to both a lender and a service bureau. If the context justifies, the terms lender and/or service bureau will be used.

The associates of financial organizations authorized to use GAF and who have been assigned a GAF Security Role will be able to access the GAF system. (For additional information - **GAF Getting Started User Guide**).

This document (**Guaranteed Annual Fee User Guide**) provides information on how to log into the GAF system and describes GAF processing that is available to financial organizations servicing SFH guaranteed loans with annual fees.

Current available GAF processing allows the financial organization to:

- Obtain Help / Contact Us / File Schedule information
- Maintain the Contact Information GAF uses during processing
- Obtain the next year's scheduled annual fee payment for escrow purposes from the Advance Notices

The following GAF processes become available October 2012:

- Review annual fees billed to the financial organization for a selected month
- Submit annual fee payments to the United States Department of Agriculture (USDA) SFH GLP
- View Payment History including payment application details and rejected payment details
- Terminate the loan's annual fee if the loan is paid in full or the financial organization expects a loss will occur on the loan.
- Reinstate the loan's annual fee when a previously terminated annual fee needs to be restored

1.3. Annual Fee Amortization Schedule

Annual fees are based on the total loan amount (including any upfront guarantee fee financed in the loan), the initial fee for the first year of the loan will be determined and calculated based on the average yearly scheduled Unpaid Principal Balance (UPB) for the first year. Remaining years of the loan will also be calculated and charged on the average yearly scheduled UPB, not the actual UPB. A Guarantee Fee (upfront) & Annual Fee Calculator is available for public use to assist in calculating the upfront guarantee fee and annual fee.

The **Guaranteed Annual Fee Calculation Methodology** and **Guarantee Fee & Annual Fee Calculator** documents are located at the USDA LINC Training and Resource Library (<https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do>) under both the Loan Origination and Guarantee Annual Fee (GAF) Billing and Payment headers.

Each year GAF will bill and expect payment of the annual fee due and create an advance notice for the upcoming year's annual fee which should be collected and held by the financial organization in escrow throughout the year so the fee is available when due.

Example of Annual Fee Amortization Schedule:

In the example below, the first year's annual fee of \$443.20 due 11/01/2012 would have been escrowed during the past year. The financial organization is notified online through the GAF Billing web page that \$443.20 is due on 11/01/2012 and payment is expected.

The financial organization receives an advance notice the first business day of September, 2012 advising them the second year's annual fee in the amount of \$434.84 will be due 11/01/2013 so financial organization may adjust escrow amounts accordingly.



SFH Guaranteed Annual Fee Amortization Schedule

Borrower Name: [REDACTED] **Borrower ID (USDA 9 Digit ID):** [REDACTED]
Borrower SSN: ***-**- [REDACTED]
Loan Amount: [REDACTED] \$148,979.00 **GLS Application ID Number:** [REDACTED]
Interest Rate (%): 3.7500% **Loan Term (Years):** 30
Upfront Guarantee Fee: \$2,979.58 **Annual Fee Percentage:** 0.3000%
Date/Time: 09/06/2012 01:05:48 PM (CDT)

Year of Loan	Payment Due Date	Average Annual UPB	Annual Fee (Based on Avg. Annual UPB)	Annual Fee Monthly Amount
1	11/01/2012	\$147,731.96	\$443.20	\$36.93
2	11/01/2013	\$144,945.05	\$434.84	\$36.24
3	11/01/2014	\$142,051.83	\$426.16	\$35.51
4	11/01/2015	\$139,048.21	\$417.14	\$34.76
5	11/01/2016	\$135,930.01	\$407.79	\$33.98
6	11/01/2017	\$132,692.84	\$398.08	\$33.17
7	11/01/2018	\$129,332.17	\$388.00	\$32.33
8	11/01/2019	\$125,843.27	\$377.53	\$31.46
9	11/01/2020	\$122,221.26	\$366.66	\$30.56
10	11/01/2021	\$118,461.09	\$355.38	\$29.62
11	11/01/2022	\$114,557.47	\$343.67	\$28.64
12	11/01/2023	\$110,504.92	\$331.51	\$27.63
13	11/01/2024	\$106,297.76	\$318.89	\$26.57
14	11/01/2025	\$101,930.07	\$305.79	\$25.48
15	11/01/2026	\$97,395.75	\$292.19	\$24.35
16	11/01/2027	\$92,688.44	\$278.07	\$23.17
17	11/01/2028	\$87,801.56	\$263.40	\$21.95
18	11/01/2029	\$82,728.23	\$248.18	\$20.68
19	11/01/2030	\$77,461.34	\$232.38	\$19.37
20	11/01/2031	\$71,993.53	\$215.98	\$18.00

1st Year's Annual Fee

2nd Year's Annual Fee

1.4. Additional GAF Documentation

Each of the documents discussed in this section (with the exception of **Guaranteed Annual Fee Business-to-Government (B2G) Integration Guide**) are available in the USDA LINC Training and Resource Library (<https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do>) under the Guarantee Annual Fee (GAF) Billing and Payment section / Documentation and Resources.

The documents are also available on the GAF Help web page with the exception of:

- **Guaranteed Annual Fee Lender User Agreement**
- **Guaranteed Annual Fee Service Bureau User Agreements**
- **Guaranteed Annual Fee Business-to-Government (B2G) Integration Guide**

Guaranteed Annual Fee FAQs provide answers to frequently asked questions about GAF.

Guaranteed Annual Fee Lender User Agreement and **Guaranteed Annual Fee Service Bureau User Agreements** are available. The **Guaranteed Annual Fee Getting Started User Guide** explains how the agreement should be completed and submitted to USDA Guaranteed Loan Branch.

A **Guaranteed Annual Fee Getting Started User Guide** provides complete instructions on how to obtain access to the GAF System. The **Guaranteed Annual Fee Getting Started User Guide** includes the following information:

- How to complete and submit the User Agreement (between financial organization and USDA) that is required to access GAF
- Description of GAF user types and security roles
- How to request an eAuthentication (e-Auth ID) which is required to obtain a security role
- How to obtain / assign / maintain Application Authorization Security Management (AASM) security roles which are required to access GAF
- How to set up / maintain a Pre-Authorized Debit (PAD) Account which is required to make payments through GAF

Any financial organization choosing to use batch files to transfer information to or from GAF can find details on how the files are defined in the **Guaranteed Annual Fee Implementation Guide**. This guide is also available in the USDA LINC Training and Resource Library.

Any financial organization choosing to use GAF FTPS integration or GAF Web Service Integration to transfer information to or from GAF will need to work with USDA Guaranteed Loan Branch to set up the integration. Details for the integration are defined in the **Guaranteed Annual Fee Business-to-Government (B2G) Integration Guide**. This guide is provided to the financial organization by the USDA Guaranteed Loan Branch during the set up process and is **not** available in the USDA LINC Training and Resource Library.

2. GAF Overview

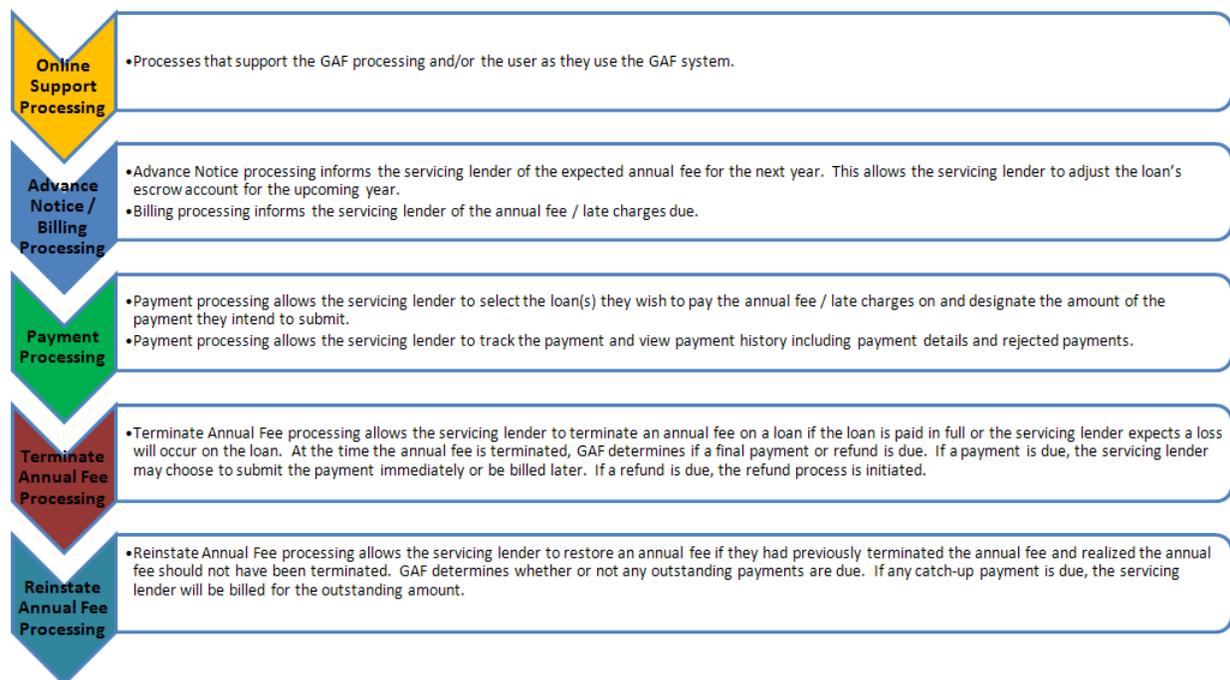
This section presents an overview of:

- GAF online processing flow
- GAF FTP / Web Service processing flow
- Presentation styles, standards and conventions used on GAF web pages
- Error messages and system message GAF may present
- Helpful tips when using GAF

2.1. GAF Online Processing Flow

The diagram below outlines the GAF online process flow. Each of these processes will be discussed in detail in the sections that follow.

The schedule for when GAF files / data is available online in the GAF File Schedule which can be accessed from the GAF left-hand navigation or the GAF Help web page.



2.2. GAF FTP / Web Service Processing Flow



This section will be completed in 1.2 version for October 2012 Release.

2.3. Understanding Presentation Style / Standards / Conventions Used on GAF Web Page

This section will explain common presentation, navigation buttons, scroll bars, links, conventions, system messages and features that are common throughout the GAF web pages.



OPTIMAL SCREEN RESOLUTION FOR VIEWING GAF IS 1024 x 768.

2.3.1. Shared Presentation Style for each GAF Page

Each GAF web page has a standard presentation style. The key sections of the web page are identified with arrows and labels on the GAF Home page below. Descriptions of each of these sections follow.

The screenshot shows the GAF Home page layout. At the top left is the USDA Rural Development logo. The main header contains the text 'United States Department of Agriculture Guaranteed Annual Fee' and navigation links for 'GAF Home', 'Help', and 'Contact Us'. Below the header, a breadcrumb trail shows 'You are here: Home'. The page title is 'Home'. A 'Log In / Log Out Info.' section indicates the user is logged in as 'Branch AdminOne' with a 'Logout' link. The main content area is divided into a left-hand navigation menu and a body of text. The navigation menu includes sections like 'Retrieve Files', 'Payments', 'Contact Information', and 'Misc. Information'. The body of the page contains a list of actions with descriptions, such as 'Retrieve File', 'Web Payments', 'Batch Payments', 'Payment History', 'Reinstate Annual Fee', 'Terminate Annual Fee', 'Maintain Contact Info', 'Select New Lender', and 'File Schedule'. At the bottom, there is a footer navigation bar with links to 'USDA.gov', 'Site Map', 'Policies and Links', 'Our Performance', 'Report Fraud on USDA Contracts', 'Visit OIG', 'FOIA', 'Accessibility Statement', 'Privacy Policy', 'Non-Discrimination Statement', 'Information Quality', 'USA.gov', and 'White House'.

Take Note: Link associated with Payments will be available October, 2012.

2.3.1.1. Page Header

Page Header presents the USDA logo / Guaranteed Annual Fee page title / Header Navigation Section at the top of each GAF Web Page.



2.3.1.2. Header Navigation

The **Header Navigation** section allows the user to select the GAF Home / Help / Contact Us pages. When the lender presses the selected GAF link, the lender is taken to the corresponding web page.

A high-level description of each web page follows.

Header Navigation	
Name of Link / Web Page	Description of Web Page Section
GAF Home	This option presents the GAF Home web page. High-level descriptions of the functionality available by pressing one of the Left-hand Navigation links are presented.
Help	This option presents the Help web page which provides links to the following type of documentation: <ul style="list-style-type: none"> ➤ Implementation Guide ➤ Getting Started User Guide ➤ User Guide ➤ Frequently Asked Questions (FAQ) ➤ File Schedule ➤ XML Schemas used by the Batch Files
Contact Us	This option presents the Contact Us web page which provides contact information for various types of questions as well as a link to FAQs (Frequently Asked Questions) about Annual Fees.

2.3.1.3. Left-hand Navigation

The **Left-hand Navigation** section allows the user to quickly navigate to the main GAF web pages. The options presented on a white background represent hyperlinks to a GAF page. When hyperlink is pressed, the lender is presented with the selected page.

A high-level description of each option follows.

Left-hand Navigation	
Name of Left-hand Navigation Link	Description of web page Left-hand Navigation Link Navigates to
Retrieve File	
➤ Retrieve File	This option presents the Retrieve File web page which lists the available Advance Notice and Billing Files for a lender. Allows the lender to select a file to view online or download.
Payments	
➤ Web Payments	This option presents either the Web Payment Global Criteria web page or the Add Loan to Payment List web page. From the page presented, the lender can select / submit payment information for Annual Fees. More details for Web Payments are presented under the Web Payment Global Criteria and the Add Loan to Payment List web page sections of the User Guide.
➤ Batch Payments	This option presents the Batch Payments web page which allows the lender to upload and submit Annual Fee Payment or Annual Fee Termination Files in a batch format.
➤ Payment History	This option presents the Payment History web page which presents payment history information for all applied / rejected payments. The lender may view or download associated Payment Reconciliation Files.
➤ Terminate Annual Fee	This option presents the Annual Fee Termination and Payment web page which allows the lender to report an Annual Fee Termination due to a loan payoff or expected loss claim. The lender may make immediate payment or be billed for any calculated annual fees / late charges due.
➤ Reinstate Annual Fee	This option presents the Reinstate Annual Fee web page which allows the lender to reinstate a previously terminated Annual Fee due to an expected loss claim.
Contact Information	
➤ Maintain Contact Info	This option presents the Maintain Contact Info web page which presents the lender's existing annual fee contact information. The lender may add or change the contact information.
Misc. Information	

Left-hand Navigation	
Name of Left-hand Navigation Link	Description of web page Left-hand Navigation Link Navigates to
➤ Select New Lender	This option presents the Lender Profile web page which allows an eAuth lender to change their lender / branch affiliation without logging out of the GAF System.
➤ File Schedule	This option presents a schedule of when the Advance Notice File, Billing File and Payment Reconciliation will be created.

2.3.1.4. Breadcrumbs

The **Breadcrumbs** section allows the user to return to recently entered pages within a given left-hand navigation grouping. Each of the options listed in the breadcrumbs is a hyperlink to a recently entered page. If the user presses the hyperlink, the selected page is presented.

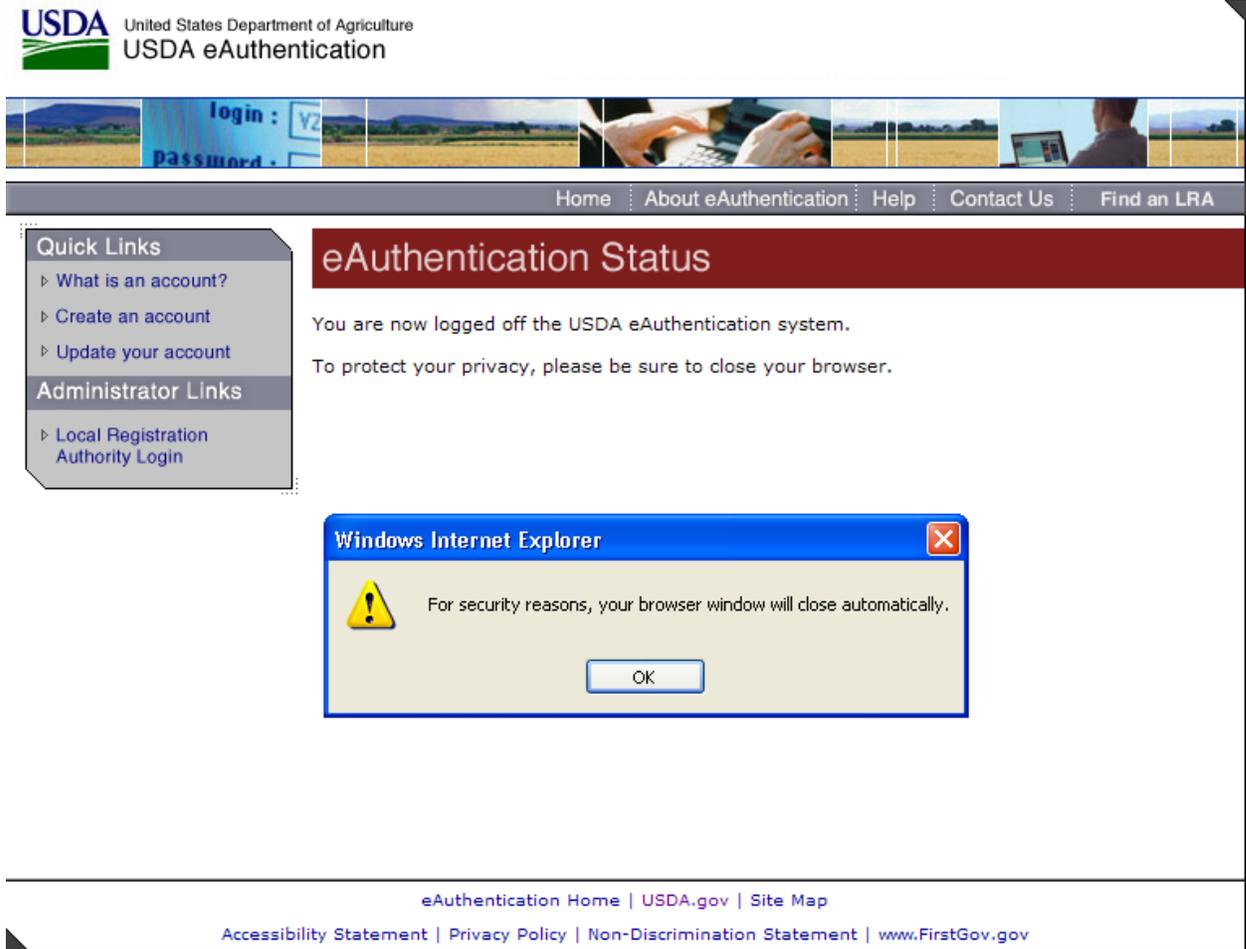
2.3.1.5. Page Title

The **Page Title** section displays the title of the page presented

2.3.1.6. Log In / Log Out Info.

The **Log In / Log Out Info** section presents:

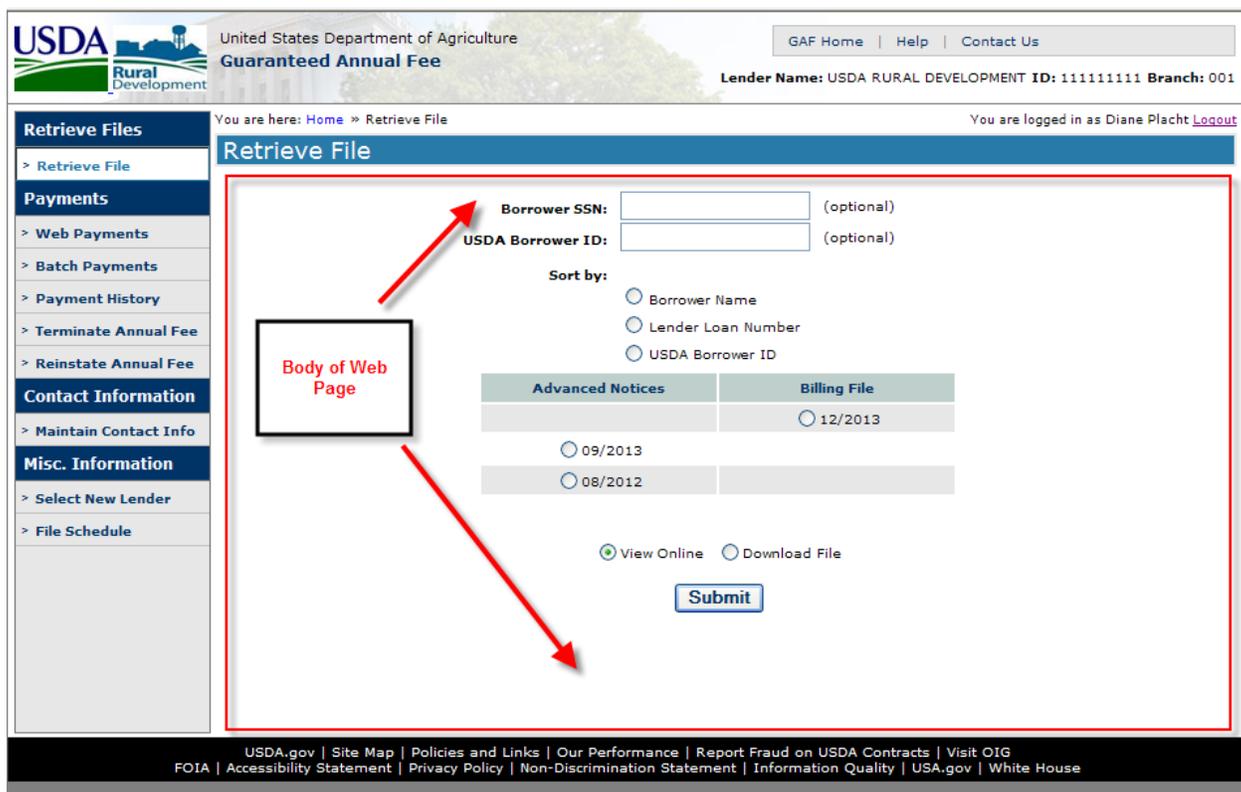
- Name of the user logged into the GAF system which appears after “You are logged in as”
- **Logout** hyperlink – When pressed, the user is logged off GAF through the USDA eAuthentication system. The following page is presented. The user should press the OK button to automatically close the browser window.



2.3.1.7. Body of the Web Page

The **Body of the Web Page** section contains information related to processing of the web page.

Data will vary based on the web page – the framed section on the Retrieve File page below indicates the **Body of the Web Page** for Retrieve File web page.



The format varies based on the functionality associated with the page. Generally, the content appears first – followed by the functional buttons for the page.

2.3.1.8. Footer Navigation

The **Footer Navigation** section presents a set of links to related governmental websites.

When the user presses the hyperlink, a separate browser is opened with the selected website presented.

A high-level description of each link follows.

Footer Navigation	
Name of Footer Navigation Link	Description of Footer Navigation Link
USDA.gov	United States Department of Agriculture Home http://www.usda.gov/
Site Map	USDA Site Map http://www.usda.gov/wps/portal/usda/usdahome/?navttype=FT&navid=SITE_MAP

Footer Navigation	
Name of Footer Navigation Link	Description of Footer Navigation Link
Policies & Links	USDA Policies & Links http://www.usda.gov/wps/portal/usda/usdahome?navtype=FT&navid=POLICY_LINK
Our Performance	USDA Our Performance http://www.usda.gov/wps/portal/usda/usdahome?navid=PERFORMANCE_IMP
Report Fraud on USDA Contracts	Contractor Fraud Reporting Form for OIG http://www.usda.gov/oig/contractorform.htm
Visit OIG	USDA Office of Inspector General http://www.usda.gov/oig/index.htm
FOIA	USDA Freedom of Information Act Website http://www.dm.usda.gov/foia.htm
Accessibility Statement	USDA Accessibility Statement http://www.usda.gov/wps/portal/usda/usdahome?navtype=FT&navid=ACCESSIBILITY_STATEM
Privacy Policy	USDA Privacy Policy http://www.usda.gov/wps/portal/usda/usdahome?navtype=FT&navid=PRIVACY_POLICY
Non-Discrimination Statement	USDA Non-discrimination Statement http://www.usda.gov/wps/portal/usda/usdahome?navtype=FT&navid=NON_DISCRIMINATION
Information Quality	USDA Information Quality Activities http://www.ocio.usda.gov/qi_guide/index.html
USA.gov	USA Government Made Easy http://www.usa.gov
White House	The White House http://www.whitehouse.gov/

2.3.2. Standard Presentation Styles Which May Apply on a Given GAF Page

Different GAF functionality is presented on each GAF Web Page within the **Body of the Web Page**. There are standard presentation styles that apply across the GAF Web Page relating to the web page functions. Descriptions of each of these presentations styles follow.

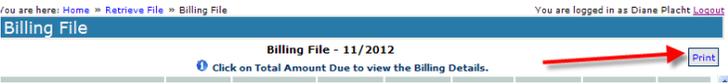
2.3.2.1. Presentation of Data in the Body of the Web Page

The table below identifies common presentations on the page.

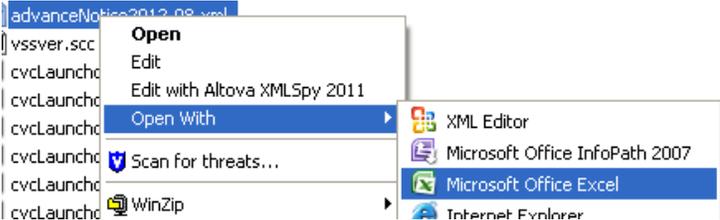
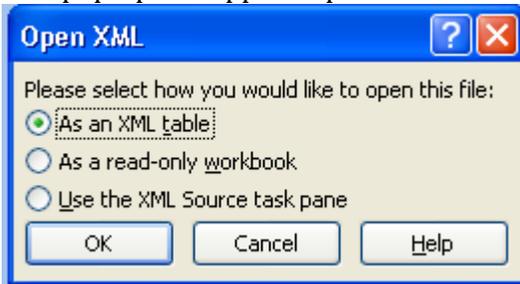
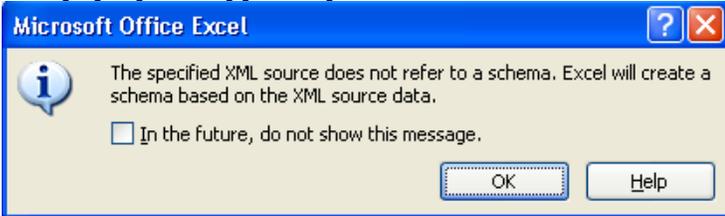
Common Presentation of Data on Web Pages	
Name of Standard	Description of Standard
Non-enterable / Identifying Data	<p>Non-enterable / Identifying Data related to the page has:</p> <ul style="list-style-type: none"> • Descriptive Label (will be Bold) • Related Data <p>For example – below is a section from a page. Lender ID, USDA Assigned Branch, Automated Batch Enabled and Suppress SSN are bold labels.</p> <p>The information following the label is the related data and cannot be changed.</p> <pre> Lender ID 111111111 USDA Assigned Branch 2 USDA RURAL DEVELOPMENT GUARANTEED LOAN BR FC350 P O BOX 200011 ST LOUIS, MO 63120 Automated Batch Enabled No Suppress SSN No </pre>

Common Presentation of Data on Web Pages	
Name of Standard	Description of Standard
Hyperlinks	<p>Hyperlinks appear on several pages and may be related to different attributes. If a hyperlink to go to another more detailed page exists:</p> <ul style="list-style-type: none"> • Page has an informational statement explaining the hyperlink • Hyperlink associated to specific attribute in row is presented <p>For example, on the Contact List page:</p> <ul style="list-style-type: none"> • Informational message says: <small>Click on Name to view/ maintain the Contact Information of the person select</small> • Pressing the hyperlink on Johnson, James  <u>JOHNSON, JAMES</u> the user is taken to the Maintain Contact Information web page where the contact data is maintained.
Maximum number of records per page	<p>Maximum number of records per page is 100. If there are more than 100 records, multiple pages of data is presented</p>
Navigating Pages when Multiple Pages of Data Presented	<p>Navigating Pages when Multiple Pages of Data Presented occurs when there is more data than fits on one page. If this occurs a line will appear below the last row on the page – for example:</p> <p><small>2,864 items found, displaying 26 to 50. [First/Prev] 1, 2, 3, 4, 5, 6, 7, 8 [Next/Last]</small></p> <p>Details related to the row are explained below in Scrolling through the Pages Data.</p>

Common Presentation of Data on Web Pages	
Name of Standard	Description of Standard
<p>Scrolling through the Pages Data</p>	<p>Scrolling through the Pages Data allows the user to navigate through the data when there is more data than can fit on one page.</p>  <p>Using the navigation row below:</p> <p>2,864 items found, displaying 26 to 50. [First/Prev] 1, 2, 3, 4, 5, 6, 7, 8 [Next/Last]</p> <ul style="list-style-type: none"> • Total number of items found identifies total number of rows found related to the page’s data (example above – 2864) • Any item in the row that has a hyperlink – when pressed – will take the user to the related page of data • “Displaying ___ to ___” identifies the relative number of the first record displayed on the page / relative number of the last record displayed on the page with respect to the total number of records (example above – 26 is the first record on the page / 50 is the last record on the page) out of the 2864 total records). These numbers are updated as the user scrolls through the pages • [First/Prev] <ul style="list-style-type: none"> ○ First – takes to the first page of data ○ Prev – takes to the previous page of data • 1, 2, 3.... allows user to select a specific page <ul style="list-style-type: none"> ○ Bold number indicates number of page currently displayed ○ Numbers with hyperlinks can be pressed to navigate to selected page • [Next/Last] <ul style="list-style-type: none"> ○ Next – takes to the next page of data ○ Last – takes to the last page of data

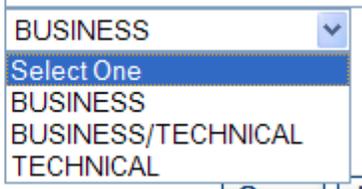
Common Presentation of Data on Web Pages	
Name of Standard	Description of Standard
Scrolling – Vertical	<p>Scrolling – Vertical – if more records (rows) than fit in the initial page presentation, a Vertical Scroll Bar will appear on the right hand side of the page to navigate vertically through the data.</p> <p>For example:</p> 
Scrolling – Horizontal	<p>Scrolling – Horizontal – if the length of the data exceeds the displayable area on the page, a Horizontal Scroll Bar will appear at the bottom of the data to navigate horizontally through the data.</p>
Print button	<p>Print button appears on several GAF pages – for example:</p>  <p>Clicking the print button will print the records displayed on the specific web page.</p>
Social Security Number Displayed	<p>Social Security Number Displayed are displayed with the nine digit Social Security Number with a mask of *****9999.</p>
Social Security Number Entered	<p>Social Security Number Entered - as keystrokes entered the numeric value entered is substituted with * to protect the SSN entered.</p>

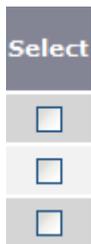
Common Presentation of Data on Web Pages	
Name of Standard	Description of Standard
Hovering over data displayed on page	<p>Hovering over data displayed on page – due to limited space, the borrower name, lender loan number or file name may not be 100% displayed. User can place the mouse over the data and a hover box will open displaying the full value of the data.</p>
About to Lose Data Pop-up	<p>About to Lose Data Pop-up is presented on a web page when data was entered on the page and the Cancel button is pressed.</p>  <p>Action: user presses either:</p> <ul style="list-style-type: none"> • OK – to acknowledge changed data will be lost • Cancel - to return to the same page where data can be saved instead of losing data
Please Wait	<p>Retrieving Data...Please Wait</p>  <p>This pop-up is presented when the GAF System is retrieving data / editing-validating data / saving data in the background and the volume of data causes a slight delay before the results of the action are presented on the Web Page.</p> <p>The user is aware activity is occurring and results should be available shortly.</p>

Common Presentation of Data on Web Pages	
Name of Standard	Description of Standard
<p>Converting downloaded XML file to EXCEL spreadsheet</p>	<p>Converting downloaded XML file to EXCEL spreadsheet may be helpful.</p> <p>Several web pages allow data to be downloaded into an XML file. These downloads are documented in the Guaranteed Annual Fee Implementation Guide available on the GAF Help web page.</p> <p>Save the XML file in a folder. For example an Advance Notice file may have the name “advanceNotice2012-08.xml”.</p> <p>Right-click the file name – Select Open with – Select Microsoft Office Excel</p>  <p>This pop-up will appear – press OK:</p>  <p>This pop-up will appear – press OK:</p>  <p>EXCEL Spreadsheet will be presented – probably will want to rename some of the column and save the file as an EXCEL spreadsheet for future use.</p>

2.3.2.2. *Entering Data on Web Page*

The table below defines standard formats for entering data on the page.

Standard Data Entry on Web Pages	
Name of Standard	Description of Standard
Enterable Textbox Attribute	<p>Enterable Textbox Attribute allows the user to input information to be used by the web page’s functionality. For example: The user may enter the Borrower SSN in</p> <p style="text-align: center;">Borrower SSN: <input type="text"/></p> <p>If the data that is being entered must be numeric (like the SSN) – only numeric values are enterable.</p>
Enterable Dropdown Box	<p>Enterable Dropdown Box allows the user to choose one value from a list.</p> <p>When no value has been selected in the dropdown box, Select One appears. For example, below Contact Type has Select One in the dropdown box.</p> <p>Contact Type* <input type="text" value="Select One"/></p> <p>When  is pressed, the options that are available to select are display as shown below:</p> <p>Contact Type* </p> <p>By selecting one, the select value is presented.</p> <p>Contact Type* <input type="text" value="BUSINESS"/></p>

Standard Data Entry on Web Pages	
Name of Standard	Description of Standard
Radio Button	<p>Radio Button graphical grouping of two or more elements that allows the user to choose only one of a predefined set of options.</p> <p>For example: a page presents the user with a choice of how they want the data sorted by.</p> <p style="text-align: center;">Sort by:</p> <div style="text-align: center;"> <input type="radio"/> Borrower Name <input type="radio"/> Lender Loan Number <input type="radio"/> USDA Borrower ID </div> <p>The user selects the radio button desired for the data to be presented by selecting one of the radio buttons.</p> <p>If a selection of the radio button is optional, there will not be a default radio button selected (as shown above).</p> <p>If a selection of a radio button is required, a default radio button is presented with the user having the option of selecting a different choice. For example, View Online is the default value for the selections below but the user may select Download File instead of the default.</p> <div style="text-align: center;"> <input checked="" type="radio"/> View Online <input type="radio"/> Download File </div>
Checkbox	<p>Checkbox permits user to make selections. On the Web Payment List page, the user may select multiple annual fees to submit / pay at the same time. Any Checkbox that is checked is included when the payment is submitted.</p> <div style="text-align: right;">  </div> <p>Any of the checkboxes may be checked in</p>

Standard Data Entry on Web Pages	
Name of Standard	Description of Standard
Entering a Date	<p>Entering a Date is presented on the page as a textbox followed by a calendar.</p> <div style="text-align: center;"> <input style="width: 150px; height: 20px;" type="text"/> </div> <p>The user may enter a date in the textbox or press the calendar which presents a calendar for the user to select the date from</p> <div style="text-align: center;"> </div> <p>If the user entered a date, numeric values may be entered (09012012) – GAF will format as 09/01/2012.</p> <p>Data validation verifies the value entered is a valid date. For example, entering (15012012) will trigger an error message</p> <ul style="list-style-type: none"> • Valid date must be entered
Required data must be entered on Web Page	<p>Required data is identified by an asterisk (*) following the label of the attribute. For example, there is an * after “Payment Received Date from” indicating a date is required.</p> <p>Payment Received Date from* <input style="width: 150px; height: 20px;" type="text"/></p>
Optional data may be entered on Web Page	<p>Optional data is identified by no asterisk (*) following the label of the attribute. For example, “Borrower SSN” is not required as formatted below:</p> <p>Borrower SSN: <input style="width: 150px; height: 20px;" type="text"/></p>

2.4. Understanding GAF Error Messages / System Errors Messages

2.4.1. How Error Message(s) Displayed on Web Pages

Error Message(s) Related to Web Page’s data is presented under the title of the page in red as bulleted items and the related field(s) is highlighted on the page for easy identification.

Example with arrows pointing to error messages / fields shown below:

The screenshot shows the 'Maintain Contact Information' page for a lender. The header includes the USDA logo and navigation links. The left sidebar contains a menu with options like 'Retrieve Files', 'Payments', 'Contact Information', and 'Misc. Information'. The main content area displays the lender's details and a form for contact information. Two error messages are shown at the top: 'Re-entered E-mail must match E-mail' and 'Contact Type must be entered'. The 'Re-enter E-mail*' field and the 'Contact Type*' dropdown menu are highlighted in red. Red arrows point from text boxes to these elements. The text boxes contain the messages: 'Error Message presented top of page' and 'Data Attribute - highlighted in red to identify field with error(s)'. The footer contains various links like 'USDA.gov', 'Site Map', 'Policies and Links', etc.

Detailed descriptions of error message that can display on each page will be provided with the individual Web Pages below.

Corrective Action: Follow instructions of the error message. For example: if error says “Contact type must be entered” then enter the Contact type and press Save again.

2.4.2. What System Errors Mean / Corrective Action

The table below defines the System Errors when the user is alerted with a new page which identifies the corrective action.

System Errors	
Name of Standard	Description of Standard
GAF Currently Unavailable	<p>GAF Currently Unavailable - if GAF is not available at the time the user tries to access the GAF system. The following page is presented:</p> <div style="text-align: center;">  <p>Guaranteed Annual Fee System is currently unavailable. Please try back later.</p> </div> <p>Corrective Action: User should try to access GAF later – system is down and unavailable at time the user is trying to sign in.</p>
Not Authorized to Use GAF	<p>Not Authorized to Use GAF – if user does not have a GAF security role and/or the service bureau does not have an association with at least one lender. The following page is created.</p> <div style="text-align: center;">  <p>You are not authorized to use the Guaranteed Annual Fee System. Please contact your security administrator.</p> </div> <p>Corrective Action: User is not authorized to use GAF. Contact your GAF Administrator to have a GAF AASM security role assigned to you. NOTE: e-Authentication ID must be provided to administrator at time of request.</p> <p>See How User Obtains an eAuth ID Section of Getting Started User Guide for assistance in obtaining eAuth ID if needed.</p> <p>For a Service Bureau, at least one lender must be associated with your financial organization. GAF Administrator may need to contact USDA to verify set-up.</p>

System Errors	
Name of Standard	Description of Standard
Page Has Timed Out	<p>Page Has Timed Out – if user exceeds the GAF timeout period, GAF is no longer available. The following page is presented:</p>  <p>Corrective Action: Press OK to return to GAF:</p> <ul style="list-style-type: none"> • If the user’s e-auth ID associated with one lender/branch, taken to GAF Home page. • If the user’s e-auth ID associated with more than one lender/branch, taken to Lender Profile for Annual Fee Processing page to select the lender/branch user represents.
Error Processing Your Request	<p>Error Processing Your Request – GAF was unable to process the user’s request. The following page is presented:</p>  <p>Corrective Action: Press OK to return to the GAF Home page. If error continues to occur, contact your system administrator.</p>

System Errors	
Name of Standard	Description of Standard
Action Canceled	<p>Action Canceled: – GAF was unable to process the user’s request – page lists types of actions that trigger this. The following page is presented:</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;">  </div> <p>Corrective Action: Press OK to return to the GAF Home page. If error continues to occur, contact your system administrator.</p>

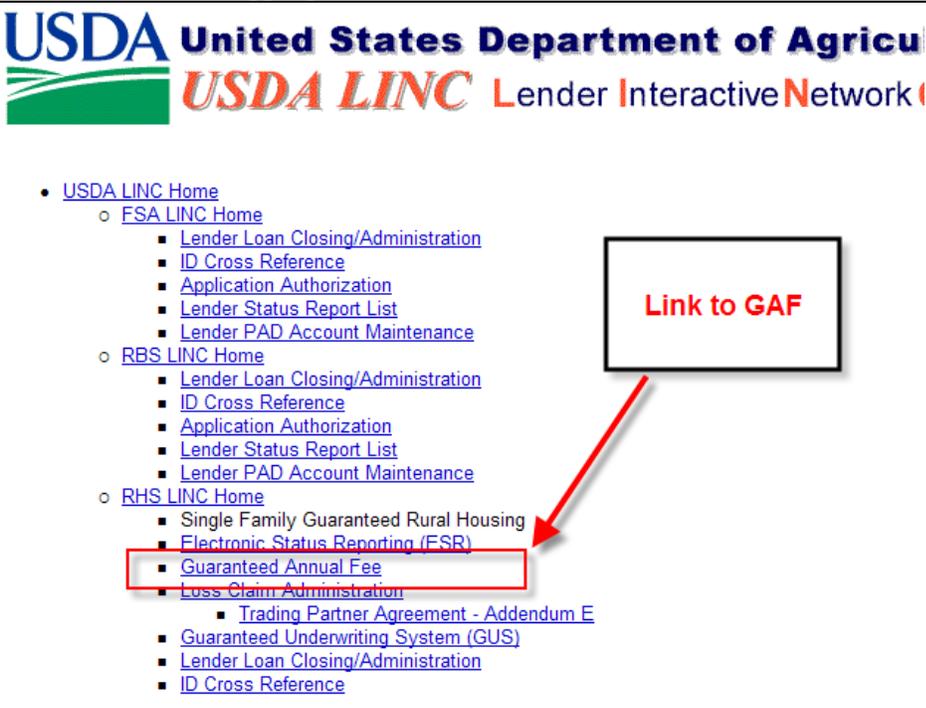
3. GAF Online Support Processing



•Processes that support the GAF processing and/or the user as they use the GAF system.

3.1. How to Log into GAF

Instructions For Logging into GAF	
<p>To access the GAF system, go to the USDA Lender Interactive Network Connection (USDA LINC) website at https://usdalinc.sc.egov.usda.gov.</p> <p>Pressing one of the following links will take the user to the RHS - USDA LINC Lender Interactive Network Connection page which contains a link to GAF:</p> <ul style="list-style-type: none"> • RHS LINC Home (in header) • Rural Housing Service picture <p>Pressing the Site Map link in the header will take the user to the site map for the USDA LINC Lender Interactive Network Connection page which contains a link to GAF.</p>	
<p>From the RHS - USDA LINC Lender Interactive Network Connection page, press the Guaranteed Annual Fee link.</p>	

Instructions For Logging into GAF	
<p>From the site map for the USDA LINC Lender Interactive Network Connection page, press the Guaranteed Annual Fee link.</p>	 <p>USDA United States Department of Agriculture USDA LINC Lender Interactive Network</p> <ul style="list-style-type: none"> • USDA LINC Home <ul style="list-style-type: none"> ○ FSA LINC Home <ul style="list-style-type: none"> ▪ Lender Loan Closing/Administration ▪ ID Cross Reference ▪ Application Authorization ▪ Lender Status Report List ▪ Lender PAD Account Maintenance ○ RBS LINC Home <ul style="list-style-type: none"> ▪ Lender Loan Closing/Administration ▪ ID Cross Reference ▪ Application Authorization ▪ Lender Status Report List ▪ Lender PAD Account Maintenance ○ RHS LINC Home <ul style="list-style-type: none"> ▪ Single Family Guaranteed Rural Housing ▪ Electronic Status Reporting (ESR) ▪ Guaranteed Annual Fee ▪ Loss Claim Administration <ul style="list-style-type: none"> ▪ Trading Partner Agreement - Addendum E ▪ Guaranteed Underwriting System (GUS) ▪ Lender Loan Closing/Administration ▪ ID Cross Reference
<p>From the USDA eAuthentication page - Select "I Agree"</p>	 <p>USDA United States Department of Agriculture USDA eAuthentication</p> <p>Home About eAuthentication Help Contact Us Find an LRA</p> <p style="text-align: center;">*****WARNING*****</p> <ul style="list-style-type: none"> • You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only. • Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties. • By using this information system, you understand and consent to the following: <ul style="list-style-type: none"> ○ You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system. ○ Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose. ○ Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except USDA's Chief Information Officer. <p style="text-align: center;">*****WARNING*****</p> <p style="text-align: center;">Cancel I Agree</p> <p style="text-align: center;">eAuthentication Home USDA.gov Site Map Accessibility Statement Privacy Policy Non-Discrimination Statement www.FirstGov.gov</p>

Instructions For Logging into GAF	
<p>From the eAuthentication Login page:</p> <ul style="list-style-type: none"> • Enter User ID • Enter Password • Press Login 	<p>USDA United States Department of Agriculture USDA eAuthentication</p> <p>Home About eAuthentication Help Contact Us Find an LRA</p> <p>eAuthentication Login</p> <p>Login with my User ID and Password</p> <p>User ID: <input type="text"/> Forgot your User ID?</p> <p>Password: <input type="password"/> Forgot your Password? Change My Password</p> <p><input type="button" value="Login"/></p> <p>Login with my USDA LincPass</p> <p><input type="button" value="Login with my LincPass"/></p> <p>USDA employees & contractors may now use their LincPass to login. Instructions:</p> <ol style="list-style-type: none"> 1. Please verify your LincPass is inserted into the card reader for your USDA computer. 2. Click the yellow "Login with my LincPass" button above. 3. A pop-up box "Choose a digital certificate" may appear. 4. Select the first or second certificate with your name and click "OK". <ul style="list-style-type: none"> • First time users: <ul style="list-style-type: none"> ○ Try your first certificate. ○ If your login fails then change your selection to your second certificate. • The certificate (first or second) that works for you will be the same for future logins. 5. Enter your LincPass PIN at pin prompt, if required.
<p>If the user does not have a GAF security role, this screen appears stating "You are not authorized....."</p> <p>Contact your financial organization's GAF administrator to request a GAF security role.</p> <p>If the financial organization does not have a GAF administrator, contact the USDA Guaranteed Loan Branch to have the financial organization set up as a GAF user.</p> <p>See GAF Getting Started User Guide if further details are required.</p>	<p>USDA Unauthorized</p> <p>You are not authorized to use this system, this incident will be reported.</p>

Instructions For Logging into GAF

If the user has an AASM role for more than one financial organization, the **Lender Profile For Annual Fee Processing** web page is presented.

A Lender ID / Branch Number must be selected from this page to proceed with GAF processing. Details are available in [Selecting Lender from Lender Profile Web Page for GAF Online Processing](#) in the following section.

Once the Lender ID / Branch Number is selected, the **GAF Home** web page is presented.

The user must select the financial organization for this session.

If the user has only one AASM role for one financial organization, the **GAF Home** web page is presented.

3.2. Selecting Lender from Lender Profile Web Page for GAF Online Processing

If the user has an AASM role for more than one financial organization, the user must identify which lender they want to work on during this period. The user selects the lender on the **Lender Profile For Annual Fee Processing** web page.

3.2.1. Selecting Lender for First Time after Signing into GAF

When the user signs in, the Lender Profile For Annual Fee Processing web page is presented with a line for each Lender the user has an AASM role assigned. Instructions for selecting the lender for the first time are defined below.

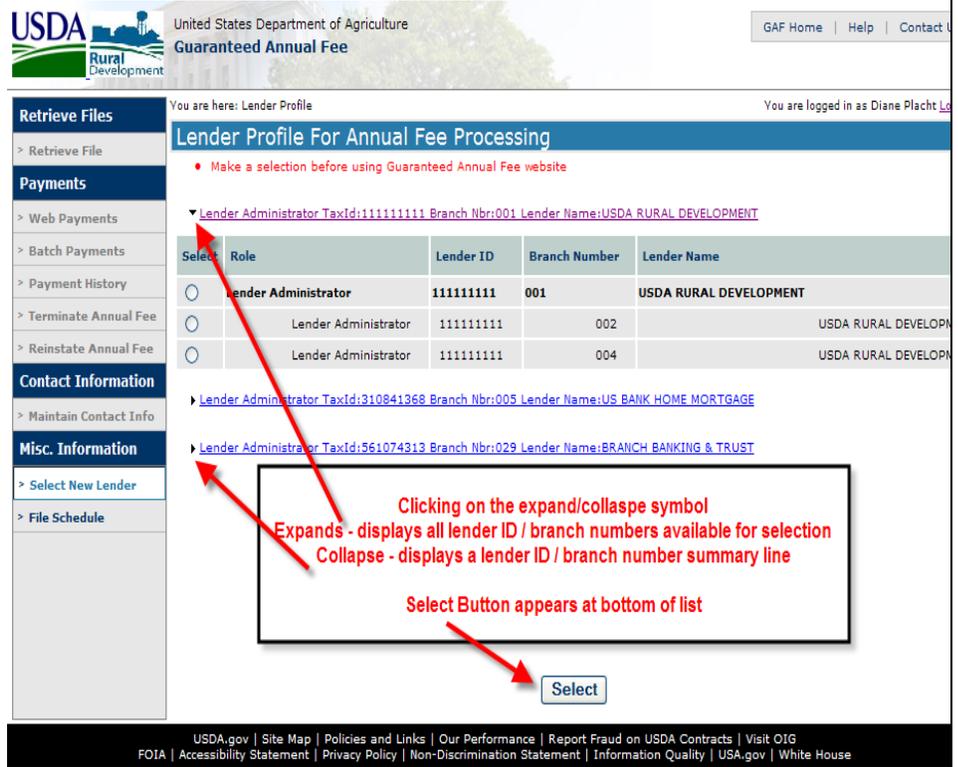
Instructions For Selecting Lender for the First Time	
<p>The Lender Profile For Annual Fee Processing web page is presented with a line for each Lender ID / Branch Number the user has an AASM role assigned.</p>	<p>The screenshot shows the USDA Rural Development Guaranteed Annual Fee website. The page title is "Lender Profile For Annual Fee Processing". A red bullet point states: "Make a selection before using Guaranteed Annual Fee website". Below this, there are three entries for lenders:</p> <ul style="list-style-type: none"> Lender Administrator TaxId:111111111 Branch Nbr:001 Lender Name:USDA RURAL DEVELOPME Lender Administrator TaxId:310841368 Branch Nbr:005 Lender Name:US BANK HOME MORTGAG Lender Administrator TaxId:561074313 Branch Nbr:029 Lender Name:BRANCH BANKING & TRUS <p>A red box highlights the text: "This user has AASM roles for 3 lenders".</p>
<p>USDA.gov Site Map Policies and Links Our Performance Report Fraud on USDA Contracts FOIA Accessibility Statement Privacy Policy Non-Discrimination Statement Information Quality USA..</p>	

Instructions For Selecting Lender for the First Time

The expand/collapse symbol () appears as first item in each row.

Clicking on  will expand or collapse the Lender ID / Branch Number information associated with each row.

Once a Lender ID / Branch Number is expanded, the Select radio button(s) appears.



USDA United States Department of Agriculture
Rural Development Guaranteed Annual Fee

You are here: Lender Profile You are logged in as Diane Placht [Logout](#)

Lender Profile For Annual Fee Processing

• Make a selection before using Guaranteed Annual Fee website

▼ Lender Administrator TaxId:111111111 Branch Nbr:001 Lender Name:USDA RURAL DEVELOPMENT

Select	Role	Lender ID	Branch Number	Lender Name
<input type="radio"/>	Lender Administrator	111111111	001	USDA RURAL DEVELOPMENT
<input type="radio"/>	Lender Administrator	111111111	002	USDA RURAL DEVELOPMENT
<input type="radio"/>	Lender Administrator	111111111	004	USDA RURAL DEVELOPMENT

▶ Lender Administrator TaxId:310841368 Branch Nbr:005 Lender Name:US BANK HOME MORTGAGE

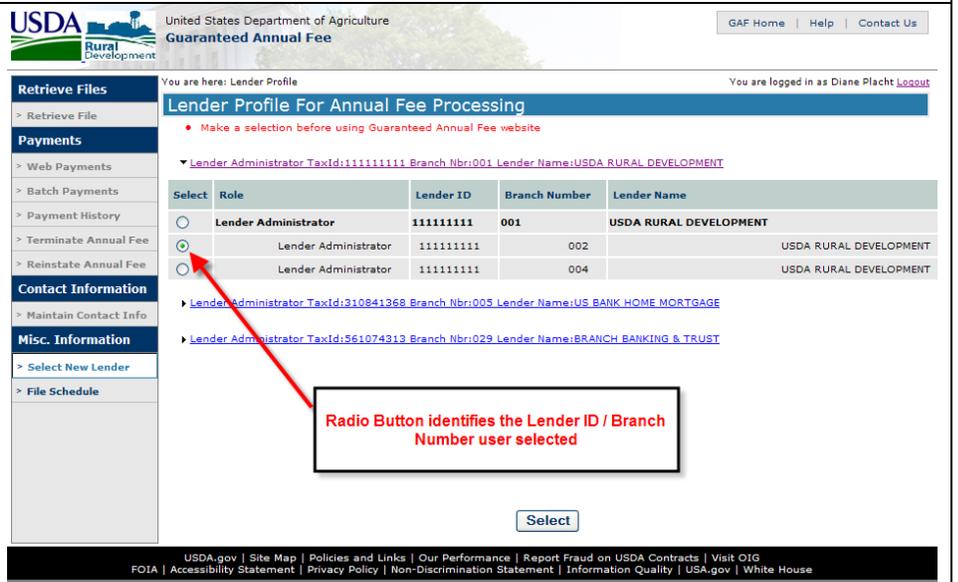
▶ Lender Administrator TaxId:561074313 Branch Nbr:029 Lender Name:BRANCH BANKING & TRUST

Clicking on the expand/collapse symbol
Expands - displays all lender ID / branch numbers available for selection
Collapse - displays a lender ID / branch number summary line

Select Button appears at bottom of list

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Select the Lender ID / Branch Number the user wishes to represent for the session by selecting the radio button next to the desired Lender ID / Branch number and pressing Select button



USDA United States Department of Agriculture
Rural Development Guaranteed Annual Fee

You are here: Lender Profile You are logged in as Diane Placht [Logout](#)

Lender Profile For Annual Fee Processing

• Make a selection before using Guaranteed Annual Fee website

▼ Lender Administrator TaxId:111111111 Branch Nbr:001 Lender Name:USDA RURAL DEVELOPMENT

Select	Role	Lender ID	Branch Number	Lender Name
<input checked="" type="radio"/>	Lender Administrator	111111111	001	USDA RURAL DEVELOPMENT
<input type="radio"/>	Lender Administrator	111111111	002	USDA RURAL DEVELOPMENT
<input type="radio"/>	Lender Administrator	111111111	004	USDA RURAL DEVELOPMENT

▶ Lender Administrator TaxId:310841368 Branch Nbr:005 Lender Name:US BANK HOME MORTGAGE

▶ Lender Administrator TaxId:561074313 Branch Nbr:029 Lender Name:BRANCH BANKING & TRUST

Radio Button identifies the Lender ID / Branch Number user selected

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Instructions For Selecting Lender for the First Time	
<p>The GAF Home web page is presented. When the user accesses the GAF web pages, the data presented on the pages is related to the Lender ID / Branch Number selected.</p>	

3.2.2. Changing Lender Selection

If the user wants to change the Lender ID / Branch Number and work on another lender’s data, the user can return to the **Lender Profile for Annual Fee Processing** web page and change the Lender ID / Branch Number. Instructions for changing the lender are defined below.

Instructions For Changing Lender Selection	
<p>The following sequence can be done as many times as needed:</p> <ul style="list-style-type: none"> • Press Select New Lender Link from left-hand navigation. • Change selected Lender ID / Branch Number on Lender Profile For Annual Fee Processing web page. • Press Select / Cancel button on page – user is taken to GAF Home web page as Lender ID / Branch Number selected. 	<p>Individual actions described below.</p>

Instructions For Changing Lender Selection

If the user wants to change the Lender ID / Branch Number and work on a different lender's data:

Press Select New Lender - **Lender Profile For Annual Fee Processing** web page is presented with previously selected Lender ID / Branch Number.



NOTE: Select New Lender link is available from any GAF web page.

Retrieve Files

- > Retrieve File

Payments

- > Web Payments
- > Batch Payments
- > Payment History
- > Terminate Annual Fee
- > Reinstate Annual Fee

Contact Information

- > Maintain Contact Info

Misc. Information

- > Select New Lender
- > File Schedule

Selecting a different radio button and pressing Select button, changes the Lender ID / Branch Number and takes to **GAF Home** web page.

Pressing Cancel button keeps the previously selected Lender ID / Branch Number and takes to **GAF Home** web page.

United States Department of Agriculture
Guaranteed Annual Fee

You are here: Lender Profile You are logged in as Diane Placht [Logout](#)

Lender Profile For Annual Fee Processing

> Lender Administrator TaxId:111111111 Branch Nbr:001 Lender Name:USDA RURAL DEVELOPMENT

Select	Role	Lender ID	Branch Number	Lender Name
<input type="radio"/>	Lender Administrator	111111111	001	USDA RURAL DEVELOPMENT
<input type="radio"/>	Lender Administrator	111111111	002	USDA RURAL DEVELOPMENT
<input checked="" type="radio"/>	Lender Administrator	111111111	004	USDA RURAL DEVELOPMENT

> Lender Administrator TaxId:310841368 Branch Nbr:005 Lender Name:US BANK HOME MORTGAGE

> Lender Administrator TaxId:561074313 Branch Nbr:029 Lender Name:BRANCH BANKING & TRUST

Changed Lender ID / Branch Number

By pressing Select button, the user will function as newly selected lender.

By pressing Cancel button, the user will function as previously selected

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Instructions For Changing Lender Selection

The **GAF Home** web page is presented. When the user accesses the GAF web page, the data presented on the page is related to the Lender ID / Branch Number selected.

The screenshot shows the USDA Guaranteed Annual Fee web application. At the top, it says "United States Department of Agriculture Guaranteed Annual Fee". On the right, there are links for "GAF Home", "Help", and "Contact Us". Below the header, it says "You are here: Home" and "You are logged in as Diane Placht Logout".

The main content area is titled "Home" and includes a brief description of the pages listed in the left navigation. Below this, there is a list of functions and their descriptions:

- Retrieve File:** Presents the list of available Advance Notice Files and Billing Files. Allows the lender to select a file to view online or download.
- Web Payments:** Allows lenders (not using the batch file transfer option) to select and submit payment information for Annual Fees.
- Batch Payments:** Allows the lender to upload and submit Annual Fee Payment or Annual Fee Termination Files in a batch format.
- Payment History:** Presents payment history information for all applied / rejected payments. Allows the lender to view or download associated Reconciliation Files.
- Terminate Annual Fee:** Allows the lender to report an Annual Fee termination due to a loan payoff or expected loss claim. Allows the lender to make immediate payment or be billed for any calculated Annual Fees due.
- Reinstate Annual Fee:** Allows the lender to reinstate an Annual Fee that was previously terminated due to an expected loss claim.
- Maintain Contact Info:** Presents the existing Annual Fee contact information for the lender. Allows the lender to add or change the contact information.
- Select New Lender:** Allows an e-auth user to change their lender / branch affiliation without logging out of the Guaranteed Annual Fee (GAF) system.
- File Schedule:** Presents a schedule of when the Advance Notice File and Billing File will be created.

The footer contains various links: "USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House".

3.3. Home Web Page

3.3.1. Purpose of Home Web Page

- Provides a description of the site’s page functions and allows a lender to navigate to the pages via the left-hand navigation.

3.3.2. Access Home Web Page

- If the user’s GAF security role is only associated with one Lender ID / Branch Number, the user is taken to the **GAF Home** page when signing in is completed
- If the user’s GAF security role is associated with more than one Lender ID / Branch Number, see [Selecting Lender from Lender Profile Web Page for GAF Online Processing](#)

3.3.3. Screen Print of Home Web Page

The screenshot shows the USDA Guaranteed Annual Fee (GAF) Home page. At the top left is the USDA Rural Development logo. To its right is the text 'United States Department of Agriculture Guaranteed Annual Fee'. On the top right, there are links for 'GAF Home', 'Help', and 'Contact Us'. Below the header, a navigation menu on the left lists categories: Retrieve Files, Payments, Contact Information, and Misc. Information. The main content area is titled 'Home' and provides a brief description of the pages listed in the left navigation. It includes a table of functions with descriptions for each.

Category	Function	Description
Retrieve Files	Retrieve File	Presents the list of available Advance Notice Files and Billing Files. Allows the lender to select a file to view online or download.
	Web Payments	Allows lenders (not using the batch file transfer option) to select and submit payment information for Annual Fees.
Payments	Batch Payments	Allows the lender to upload and submit Annual Fee Payment or Annual Fee Termination Files in a batch format.
	Payment History	Presents payment history information for all applied / rejected payments. Allows the lender to view or download associated Reconciliation Files.
Contact Information	Terminate Annual Fee	Allows the lender to report an Annual Fee termination due to a loan payoff or expected loss claim. Allows the lender to make immediate payment or be billed for any calculated Annual Fees due.
	Reinstate Annual Fee	Allows the lender to reinstate an Annual Fee that was previously terminated due to an expected loss claim.
Misc. Information	Maintain Contact Info	Presents the existing Annual Fee contact information for the lender. Allows the lender to add or change the contact information.
	Select New Lender	Allows an e-auth user to change their lender / branch affiliation without logging out of the Guaranteed Annual Fee (GAF) system.
	File Schedule	Presents a schedule of when the Advance Notice File and Billing File will be created.

At the bottom of the page, there is a footer with links: USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

3.4. Help Web Page

3.4.1. Purpose of Help Web Page

- Provides links to the following pdf formatted documents:
 - Guaranteed Annual Fee Implementation Guide
 - Guaranteed Annual Fee Getting Started User Guide
 - Guaranteed Annual Fee User Guide
 - Annual Fees Frequently Asked Questions (FAQs)
 - Schedule for Guaranteed Annual Fee Files
 - XML Advance Notice File Schema
 - XML Billing File Schema
 - XML Payment File Schema
 - XML Payment Reconciliation File Schema
 - XML Termination File Schema
 - XML Common Types Schema

3.4.2. Access Help Web Page

- Press the Help link in header section of any GAF web page – see [Header Navigation](#).

3.4.3. Screen Print of Help Web Page

Several help documents are available on the Help web page. Press the link of the document you wish to open / review.

A link to the Get Adobe Reader is provided () if needed – some of the documents require Adobe to open the document.

 United States Department of Agriculture
Guaranteed Annual Fee

[GAF Home](#) | [Help](#) | [Contact Us](#)

You are here: [Home](#) » [Help](#) You are logged in as Diane Placht [Logout](#)

Help

If you need assistance with Guaranteed Annual Fee, please link to the following Help Documents:

- [Guaranteed Annual Fee Implementation Guide](#)
- [Guaranteed Annual Fee Getting Started User Guide](#)
- [Guaranteed Annual Fee User Guide](#)
- [Annual Fee Frequently Asked Questions \(FAQ's\)](#)
- [Schedule for Guaranteed Annual Fee Files](#)

The following XML schemas describe the required format of the Guaranteed Annual Fee XML data files. To save these files, right click and choose Save Target As.

- [Advance Notice File Schema](#)
- [Billing File Schema](#)
- [Payment File Schema](#)
- [Payment Reconciliation File Schema](#)
- [Termination Schema](#)
- [Common Types Schema](#)



[Retrieve Files](#)
> Retrieve File

[Payments](#)
> Web Payments
> Batch Payments
> Payment History
> Terminate Annual Fee
> Reinstate Annual Fee

[Contact Information](#)
> Maintain Contact Info

[Misc. Information](#)
> Select New Lender
> File Schedule

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG
FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

3.5. Contact Us Web Page

3.5.1. Purpose of Contact Us Web Page

- Provides Annual Fees Frequently Asked Questions (FAQs) document, mailing address, phone number and e-mail address contact information for questions about GAF Annual Fees.

3.5.2. Access Contact Us Web Page

- Press the Contact Us link in header section of any GAF web page – see [Header Navigation](#).

3.5.3. Screen Print of Contact Us Web Page and Explanation of Links on Web Page

Link on page	Result of Clicking the Link
Click Annual Fees Frequently Asked Questions (FAQs) link.	The Annual Fees Frequently Asked Questions (FAQs) pdf file is displayed in a new window.
Click Get Adobe Reader 	The Download Adobe Reader web page (http://www.adobe.com/go/getreader) will be displayed in a new window.
Click E-mail link - RD.HD@stl.usda.gov .	A local email is opened using the address in the link.
Click E-mail link - RD.DCFO.GLB@stl.usda.gov .	A local email is opened using the address in the link.
Click USDA Service Center Locator link.	The USDA Service Center Locator page is displayed in a new window.



United States Department of Agriculture
Guaranteed Annual Fee

[GAF Home](#) | [Help](#) | [Contact Us](#)

You are here: [Home](#) » [Contact Us](#) You are logged in as Diane Placht [Logout](#)

Contact Us

For online help, please review the [Annual Fees Frequently Asked Questions \(FAQs\)](#).

Following is contact information should you experience problems with the Guaranteed Annual Fee (GAF) application.

For all calls, please be prepared to provide:

- Lender Name
- Lender ID (Federal Tax ID Number)
- Caller Name/POC Name
- Phone Number
- Description of the Specific Problem

Rural Development Help Desk

We can assist with:

- Technical Issues, such as:
 - System outages/availability
 - Integration, implementation, XML, Java, FTP, web services
- Login (eAuth ID) and Password Issues
- Basic Screen Navigation
- Functional processes, such as:
 - How to submit the payment file
 - How to retrieve your billing file

Toll Free Number: 1-800-457-3642
 Extension Selection: Select USDA Applications (Press 2); then select Rural Development (Press 2)
 E-mail: RD.HD@stl.usda.gov
 Hours: Monday through Friday, 6:00 a.m. - 6:00 p.m. CST

Guaranteed Loan Branch

We can assist with:

- User Agreements
- System ID administration
- GLS financial transactions, such as:
 - Reversal of Annual Fee
 - Loan updates: amount, interest rate, borrower information, etc.

Toll Free Number: 1-877-636-3789
 E-mail: RD.DCFO.GLB@stl.usda.gov
 Hours: Monday through Friday, 6:00 a.m. - 4:30 p.m. CST

Policy and Regulation

Questions regarding RD Policy or Regulations can be directed to the local RD Program Staff or State Office. The [USDA Service Center Locator](#) provides information on office locations. Questions can also be directed to the National Office, Single Family Housing Guaranteed Loan Division at 1-202-720-1452.

[USDA.gov](#) | [Site Map](#) | [Policies and Links](#) | [Our Performance](#) | [Report Fraud on USDA Contracts](#) | [Visit OIG](#)
[FOIA](#) | [Accessibility Statement](#) | [Privacy Policy](#) | [Non-Discrimination Statement](#) | [Information Quality](#) | [USA.gov](#) | [White House](#)

3.6. File Schedule

3.6.1. Purpose of File Schedule

- Provides the Schedule for when Guaranteed Annual Fee files listed below are available:
 - Billing File
 - Advance Notice File
 - Payment Reconciliation File
- Provides business days and federal holidays

3.6.2. Access File Schedule Document

- Press the File Schedule in left-hand navigation section of any GAF web page - [Left-hand Navigation](#).
- Press File Schedule on Help web page

3.7. Maintaining Contact Information

3.7.1. Contact List Web Page

3.7.1.1. Purpose of Contact List Web Page

- Displays list of Contacts associated with the financial organization.
- Provides ability to add or maintain contact information for authorized users.

3.7.1.2. Access Contact List Web Page

- Press Maintain Contact Info in Left-hand Navigation bar
- Press Contact List link in breadcrumbs

3.7.1.3. Screen Print of Contact List Web Page

USDA United States Department of Agriculture
Rural Development **Guaranteed Annual Fee**

GAF Home | Help | Contact Us

Lender Name: USDA RURAL DEVELOPMENT ID: 111111111 Branch: 001

You are here: [Home](#) » [Contact List](#) You are logged in as Diane Placht [Logout](#)

Contact List

Lender ID 111111111 **USDA Assigned Branch 1**

USDA RURAL DEVELOPMENT
GUARANTEED LOAN BR
FC350
P O BOX 200011
ST LOUIS, MO 63120-0011

Automated Batch Enabled Yes
Suppress SSN Yes

Click on Name to view/ maintain the Contact Information of the person selected.

Name	Email Address	Contact Type
DOE, DAVE-CHANGE NAME	davechg@doe.com	BUSINESS/TECHNICAL
DOE, JJ	jj@doe.com	BUSINESS/TECHNICAL
DOE, JAMES	james@doe.com	BUSINESS
SMITH, JUDY	judy@smith.com	BUSINESS/TECHNICAL
SMITH, JANE	jane@smith.com	TECHNICAL
SMITH, JOHN	j@smith.com	BUSINESS
SMITH, JUDY	judy@smith.com	BUSINESS/TECHNICAL
SMITH, JACK	jack@smith.com	BUSINESS
SMITH, JOE	joe@smith.com	BUSINESS
SMITH, JANE	jane@smith.com	TECHNICAL

10 items found, displaying all items.

[Add Contact](#)

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG
FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

3.7.1.4. Sections Displayed on the Contact List Web Page

- **Lender's Identifying Information** consisting of:
 - Lender ID
 - USDA Assigned Branch

- Lender's Complete Branch Address – including Name, Street, City, State and Zip Code
- Automated Batch Enabled (Indicator) –
 - Yes - Financial Organization selected FTP or Web Service to transfer annual fee files to USDA for GAF processing and the Integration Set-up has been completed.
 - No – Financial Organization has not selected FTP or Web Service to transfer annual fee files to USDA for GAF processing or Integration Set-up has not been completed.
- Suppress SSN (Indicator) –
 - Yes - Financial organization chooses to have the Social Security Number suppressed:
 - Social Security Number will not appear in any XML files created from GAF
 - Social Security Number will appear on some GAF online pages with a *****9999 mask
 - No - Financial organization does not choose to have the Social Security Number suppressed:
 - Social Security Number will appear in any XML files created from GAF
 - Social Security Number will appear on some GAF online pages with a *****9999 mask



- Automated Batch Enabled Indicator and Suppress SSN Indicator are determined by the financial organization and set up in the system by the USDA Guaranteed Loan Branch. This is usually done when the User Agreement is processed. Financial organization can change the selection of these indicators by contacting the USDA Guaranteed Loan Branch.

- **Informational Message:** Instructs user to click on the hyperlink related to the Name field to view / maintain the Contact Information. Pressing the hyperlink opens the **Maintain Contact Information** Web Page with the contact information for the selected person displayed.
- **Rows of Data:** Header row with the name of the data presented in the column appears as the first row. Subsequent rows present contact information (in alphabetical order of Name) for each of the user's contacts on record. The columns are:
 - **Name:** Name of the Contact
 - **E-mail:** E-mail of the Contact
 - **Contact Type:** Each contact must be identified as either a Business, Business/Technical or Technical contact type. E-mails notifying the user of business and/or technical issue are sent to the contact based on the Contact Type assigned.



Business Contact Type: Financial Organization's contact(s) for business issues. Any business notification for the Financial Organization is sent to the business contact(s).

Technical Contact Type: Financial Organization's contact for technical issues. Any technical notification for the Financial Organization is sent to the technical contact(s).

Business/Technical Contact Type: Combination of the Business and Technical contact types. Both business and technical notifications are sent to the business/technical contact(s).

- **Number of contacts displayed on page:** Count of the contacts found for the financial organization. If the number of contacts found exceeds the number of items that fit on one page the data is presented on multiple pages. See the **Scrolling through the Page's Data** section for information on scrolling through multiple pages of data.

3.7.1.5. Buttons on the Contact List Web Page

- **Add Contact Button:** To add a new contact - Press the Add Contact button to access the Maintain Contact Information page where the new contact is added.



The Add Contact button appears at the bottom of the **Contact List** Web Page if the user has authority to add a contact. If the user has View Only authority, the Add Contact button is disabled since a View Only user cannot add contact information.

3.7.2. Maintain Contact Information Web Page

3.7.2.1. Purpose of Maintain Contact Information Web Page

- Displays the information for selected contact.
- Allows an authorized user to modify the information for an existing contact, add the information for a new contact or delete an existing contact.

3.7.2.2. Access Maintain Contact Information Web Page

- Select Maintain Contact Info from the left-hand navigation which displays the **Contact List** web page. Either:
 - Press Add Contact button on **Contact List** Web Page **to add a new contact.**
 - Press a hyperlink associated with the name of a contact on the **Contact List** web page **to view, maintain or delete the selected contact.**
 - If the user has view only access, the data is displayed and protected on the **Maintain Contact Information** web page.

3.7.2.3. Screen Prints of Maintain Contact Information Web Page

When adding a new contact, the initial page presentation initializes the data as shown below:

The screenshot shows the 'Maintain Contact Information' web page. At the top left is the USDA Rural Development logo. The page title is 'United States Department of Agriculture Guaranteed Annual Fee'. A navigation menu on the left includes 'Retrieve Files', 'Payments', 'Contact Information', and 'Misc. Information'. The 'Contact Information' section is active, showing 'Maintain Contact Info' selected. The main content area displays 'Lender ID 111111111' and 'USDA Assigned Branch 2'. Below this is the address: 'USDA RURAL DEVELOPMENT, GUARANTEED LOAN BR, FC350, P O BOX 200011, ST LOUIS, MO 63120'. There are several form fields for 'Last Name*', 'First Name*', 'Middle Name', 'E-mail*', 'Re-enter E-mail*', 'Alternate E-mail', and 'Re-enter Alternate E-mail'. There are also fields for 'Phone*' and 'Alternate Phone' with 'Extension' dropdowns, a 'Time Zone' dropdown set to 'Select One', and a 'Contact Type*' dropdown set to 'Select One'. 'Save' and 'Cancel' buttons are at the bottom right. The footer contains various links like 'USDA.gov', 'Site Map', 'Policies and Links', etc.

When viewing, maintaining, or deleting a contact, the initial page presentation displays the existing information for the selected contact as shown below:

The screenshot displays the 'Maintain Contact Information' page for a contact. The page header includes the USDA logo and navigation links. The main content area shows the following information:

- Lender ID:** 111111111 **USDA Assigned Branch:** 2
- Address:** USDA RURAL DEVELOPMENT, GUARANTEED LOAN BR, FC350, P O BOX 200011, ST LOUIS, MO 63120
- Name Fields:** Last Name* (JOHNSON), First Name* (JAMES), Middle Name (Harry)
- Email Fields:** E-mail* (James@johnson.com), Re-enter E-mail* (James@johnson.com), Alternate E-mail (james2@johnson.com), Re-enter Alternate E-mail (james2@johnson.com)
- Phone Fields:** Phone* ((222)333-4444, Extension 1234), Alternate Phone ((234)567-8900, Extension 78945)
- Time Zone:** ALASKA TIME ZONE
- Contact Type*:** BUSINESS

At the bottom of the form are buttons for 'Save', 'Delete', and 'Cancel'. The footer contains various links including 'USDA.gov', 'Site Map', 'Policies and Links', 'Our Performance', 'Report Fraud on USDA Contracts', 'Visit OIG', 'FOIA', 'Accessibility Statement', 'Privacy Policy', 'Non-Discrimination Statement', 'Information Quality', 'USA.gov', and 'White House'.

When the user has View Only authority for the Maintain Contact Information Web Page:

View Only access means the user can view the data but not change the data. If a user has View Only access to the Maintain Contact Information Web Page, the data and buttons on the page appear for viewing the data but are protected to keep the data from being changed. For a View Only user, the page appears as shown below:

USDA Rural Development United States Department of Agriculture
Guaranteed Annual Fee

GAF Home | Help | Contact Us

You are here: [Home](#) » [Contact List](#) » Maintain Contact Information

You are logged in as Lender Viewer [Logout](#)

Maintain Contact Information

Lender ID 111111111 **USDA Assigned Branch** 2

USDA RURAL DEVELOPMENT
 GUARANTEED LOAN BR
 FC350
 P O BOX 200011
 ST LOUIS, MO 63120

Last Name* JOHNSON

First Name* JAMES

Middle Name

E-mail* James@johnson.com

Re-enter E-mail* James@johnson.com

Alternate E-mail james2@johnson.com

Re-enter Alternate E-mail james2@johnson.com

Phone* (222)333-4444 **Extension** 1234

Alternate Phone (234)567-8900 **Extension** 78945

Time Zone ALASKA TIME ZONE

Contact Type* BUSINESS

Save Delete Cancel

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG
 FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

3.7.2.4. Sections Displayed on the Maintain Contact Information Web Page

- **Lender’s Identifying Information** consisting of:
 - Lender ID
 - USDA Assigned Branch
 - Lender’s Complete Branch Address – including Name, Street, City, State and Zip Code

- **Contact Information:**

Contact Information Label	Description / How to fill in data
Last Name *	Contact’s Last Name Required
First Name *	Contact’s First Name Required
Middle Name	Contact’s Middle Name Optional

Contact Information Label	Description / How to fill in data
E-mail *	Contact's E-mail address Required
Re-enter E-mail *	Re-enter Contact's E-mail address Required Must match Contact's E-mail address entered above
Alternate E-mail	Contact's Alternate E-mail address Optional
Re-enter Alternate E-mail	Re-enter Contact's Alternate E-mail address Required if Contact's Alternate E-mail address is entered Must match Contact's Alternate E-mail address
Phone * / Extension	Contact's Phone number including area code Required If applicable, Contact's Phone Extension number – optional
Alternate Phone / Extension	Contact's Alternate Phone number including area code Optional If applicable, Contact's Alternative Phone Extension number – optional
Time Zone	Time Zone Contact does business in Optional Allows USDA to know best time to contact person by phone.

Contact Information Label	Description / How to fill in data
<p>Contact Type *</p>	<p>Contact Type</p> <p>Required</p> <p>Identifies whether the person is Business, Business/Technical or Technical contact type.</p> <p>USDA determines which person(s) to contact by phone / e-mail based on this contact type.</p> <p>The Contact List Web Page Section of the User Guide has an expanded description of contact type.</p>

3.7.2.5. Buttons on Maintain Contact Information Web Page

Button	Actions Performed when Button Pressed
<p>Save</p>	<p>Validates data entered</p> <ul style="list-style-type: none"> • If no errors are found the information on the page is saved and the user is returned to the Contact List Web Page. • If error(s) are found, the error(s) are presented on the page for user action. Errors are discussed below.
<p>Delete</p>	<p>Asks user to confirm Delete with</p> <div data-bbox="609 1241 1349 1493" style="border: 1px solid black; padding: 5px; margin: 10px 0;">  </div> <ul style="list-style-type: none"> • OK – deletes contact and returns to Contact List Web Page • Cancel – returns to Maintain Contact Information page

Button	Actions Performed when Button Pressed
<p>Cancel</p>	<p>If no changes have been made on page, returns to Contact List Web Page.</p> <p>If changes have been made on page and not saved, asks user to confirm Cancel with</p>  <ul style="list-style-type: none"> • OK – returns to Contact List Web Page without saving the data changed on the page • Cancel – returns to Maintain Contact Information Web Page

3.7.2.6. Errors Related to Maintain Contact Information Web Page

Error Message	How to correct the error
Last Name must be entered	Enter last name
First Name must be entered	Enter first name
E-mail must be entered	Enter E-mail address
E-mail format is invalid	<p>Re-enter the E-mail address using the following format:</p> <ul style="list-style-type: none"> • E-mail must include formatting with text followed by “at sign”(@) followed by text followed by a period (.) followed by text. For example: user@usda.gov
Re-entered E-mail must match E-mail	Re-enter – E-mail and Re-entered E-mail do not match
Alternate E-mail format is invalid	<p>Re-enter the Alternate E-mail address using the following format:</p> <ul style="list-style-type: none"> • E-mail must include formatting with text followed by “at sign”(@) followed by text followed by a period (.) followed by text. For example: user@usda.gov

Error Message	How to correct the error
Re-entered Alternate E-mail must match Alternate E-mail	Re-enter – Alternate E-mail and Alternate Re-entered E-mail do not match
Enter a valid Phone Number	<p>If phone number was not entered, enter phone number (required)</p> <p>If phone number or alternate phone number is entered – the number (after alpha/special characters are removed) must be 10 characters in length, numeric and not begin with a 0 or 1.</p> <ul style="list-style-type: none"> • If enter 9999999999 – system will validate/format as (999)999-9999 • If enter 4444, 77777777777777, etc. this error will occur.
Extension invalid if Phone Number is blank	Either remove extension or add Phone Number.
Extension is invalid if Alternate Phone Number is blank	Either remove extension or add Alternative Phone Number.
Contact Type must be entered	Select Contact Type from the dropdown box.

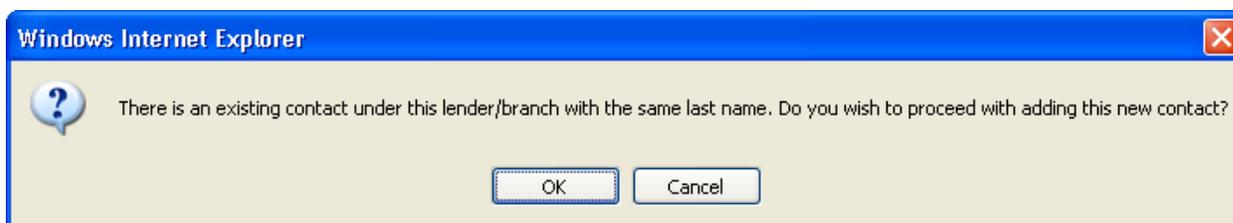
3.7.2.7. Helpful Tips for Maintain Contact Information Web Page



When “an existing contact under this lender/branch...” Message appears:

When a contact is added, GAF checks to see if any contact with the same last name exists for the financial organization. If a contact exists, GAF will present the pop-up below informing the user of a possible duplication of contacts and ask the user to:

- Press OK to proceed adding the contact and return to the **Contact List** web page
- Press Cancel to return to the **Maintain Contact Information** web page





If you are a service bureau and access the **Maintain Contact Information** web page to view a lender's information your service bureau services, the **Maintain Contact Information** web page will be view only.

4. GAF Online Advance Notice / Billing Processing



- Advance Notice processing informs the servicing lender of the expected annual fee for the next year. This allows the servicing lender to adjust the loan's escrow account for the upcoming year.
- Billing processing informs the servicing lender of the annual fee / late charges due.

4.1. Retrieve File Web Page

4.1.1. Purpose of Retrieve File Web Page

- Displays a list of available Advance Notice File(s)
- Displays a list of available Billing File(s)
- Allows the user to select an Advance Notice File or a Billing File. The selected file can be:
 - Viewed Online
 - Downloaded
- Allows the user to sort the file when the file is viewed online
- Allows the user to narrow the search of the Advance Notice File or the Billing File by specifying a Borrower SSN or USDA Borrower ID

4.1.2. Access Retrieve File Web Page

- Press Retrieve File on left-hand navigation bar
- Press Retrieve File in breadcrumbs

4.1.3. Screen Print of Retrieve File Web Page

4.1.4. Sections Displayed on the Retrieve File Web Page

Retrieve File Web Page consists of a series of Selection Criteria. The options selected determine what action is taken when the Submit button is pressed.

Selection Criteria	Description / How to fill in data
<p>Borrower SSN / USDA Borrower ID – to refine selection criteria</p>	<p>Borrower SSN or USDA Borrower ID - (optional).</p> <p>When Borrower SSN is entered, an asterisk will mask over the number to protect sensitive data.</p> <p>When either the Borrower SSN or USDA Borrower ID is entered only the data for that borrower will be retrieved from the selected file.</p>  <p>Either the Borrower SSN or the USDA Borrower ID may be entered to narrow the search of data in the file selected – not both.</p>

Selection Criteria	Description / How to fill in data
<p>Sort by:</p>	<p>Specify sort order for data viewed online by selecting one of the following:</p> <ul style="list-style-type: none"> • Borrower Name • Lender Loan Number • USDA Borrower ID  <p>Only one sort preference can be selected. The sort order selection does not apply when the file is downloaded</p>
<p>Advance Notices / Billing File - Available Files</p>	<p>Two types of files are available through the Retrieve File page:</p> <ul style="list-style-type: none"> • Advance Notices • Billing File <p>Each file type is followed by a list of dates. These dates represent the month the file was created.</p> <p>To select a file click the Radio Button next to the desired file.</p>  <p>Only one file can be chosen at a time.</p> <p>The last 13 months of files are available from the Retrieve File Web Page.</p>
<p>View Online / Download File - Processing Action</p>	<p>The selected file can be viewed online or downloaded.</p> <ul style="list-style-type: none"> • If View Online is selected the user will be taken to either the Advance Notices or the Billing File web page depending on the selected file type. • If Download File is selected the user will be presented the File Download pop-up shown below in Helpful Tips for Downloading a File from Retrieve File Web Page. <ul style="list-style-type: none"> ○ The file download will either be the Advanced Notices File or Billing File depending on the selected file type.  <p>View Online is the default selection Either View Online or Download File can be selected – not both.</p>

4.1.5. Buttons on Retrieve File Web Page

Button	Actions Performed when Button Pressed
<p>Submit</p>	<p>Validates data entered.</p> <ul style="list-style-type: none"> • If no errors are found the selected data is presented to the user based on the selection criteria entered on the Retrieve File web page: <ul style="list-style-type: none"> • If the processing action selected is View Online – the requested data presented on the applicable web page: <ul style="list-style-type: none"> • If an Advance Notice file has been selected, the Advance Notice web page is displayed. • If a Billing File has been selected, the Billing File web page is displayed. • If the processing action selected is Download File – the requested data is downloaded. Details are presented in the Helpful Tips for Downloading a File from Retrieve File Web Page section below. • If error(s) are found, the error(s) are presented on the page for user action. Errors are discussed below.

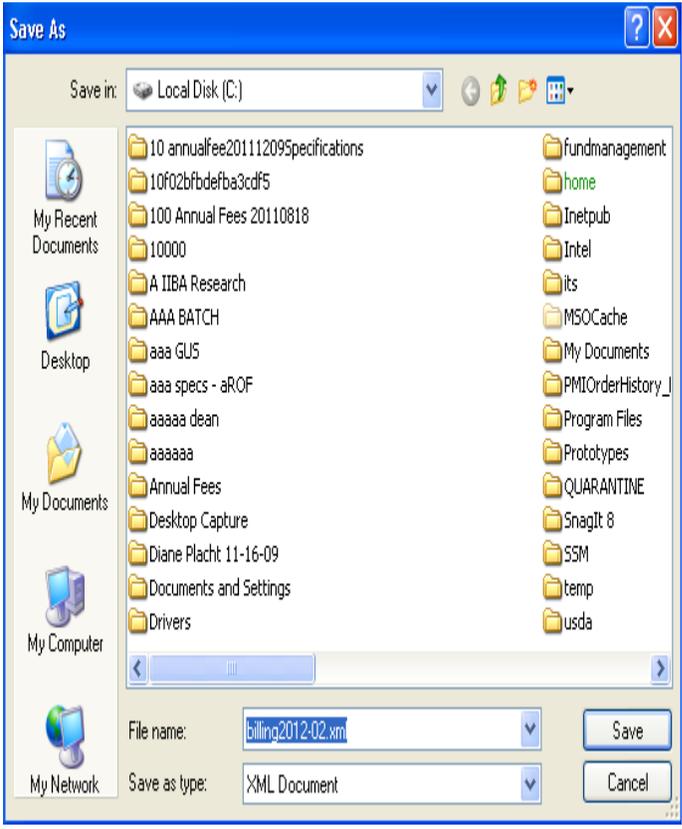
4.1.6. Errors Related to Retrieve File Web Page

Error Message	How to correct the error
<p>Either Borrower SSN or USDA Borrower ID can be entered, but not both</p>	<p>Either remove Borrower SSN or USDA Borrower ID</p>
<p>Borrower SSN must be numeric and 9 characters in length with no dashes.</p>	<p>Enter Borrower SSN as 9 digit number with no dashes. Leading zeroes must be included in the number.</p>
<p>USDA Borrower ID must be numeric and 9 characters in length with no dashes.</p>	<p>Enter USDA Borrower ID as 9 digit number with no dashes. Leading zeroes must be included in the number.</p>

Error Message	How to correct the error
There was no data found for the Borrower SSN/ID entered	<p>No data was found in the file for the Borrower SSN or USDA Borrower ID entered.</p> <p>Check the number entered / Re-enter the verified number.</p> <p>If data is still not found, no data for the specified number exists in the selected file.</p>
Please select a file type and month/year	Select either an Advanced Notices or Billing File
There is no data to retrieve for this Lender/Branch.	<p>This error indicates that no files were found for the Lender/Branch associated with the user. Possible causes and solutions are as follows:</p> <ul style="list-style-type: none"> • Either lender entered is a new lender or the lender entered has no loans subject to annual fee for the month/year selected • The lender branch listed as the servicing lender on the lender's loans is different that the lender branch associated with the user. Press the Select New Lender option on the left-hand navigation and select the branch listed as the servicing lender on the loans. (NOTE: Assumes user has a valid AASM to access the desired lender.)

4.1.7.Helpful Tips for Downloading a File from Retrieve File Web Page

Press Submit Button with Download File Selected	
Submit with Download File Selected	<p>File Download pop-up – press Open / Save / Cancel button</p> 

Press Submit Button with Download File Selected	
<p>Pressing the Save button on the File Download pop-up</p>	<p>Save As pop-up presented – normal Save As functionality applies</p>  <p style="text-align: center;">  Converting downloaded XML file to EXCEL spreadsheet is presented in Converting downloaded XML file to EXCEL spreadsheet / Presentation of Data in the Body of the Web Page section above if the user wishes to view the data in an EXCEL format. </p>
<p>Pressing the Open button on the File Download pop-up</p>	<p>Opens the selected file</p> <p>Please refer to Guaranteed Annual Fee Implementation Guide available from the Help Web Page for detailed information relating to the XML Advanced Notice / Billing File displayed.</p>
<p>Pressing the Cancel button on the File Download pop-up</p>	<p>Returns to the Retrieve File Web Page</p>

4.2. Advance Notice Web Page

4.2.1. Purpose of Advance Notice Web Page

- Allows the Lender to view their Advance Notices for the selection criteria entered on the Retrieve File page.



Advance Notice web page is a display only page – See **Shared Presentation Style for each GAF Page** for description of page behavior.

4.2.2. Access Advance Notice Web Page

- From **Retrieve File** web page, select Advance Notices MM/YYYY, select View Online and press Submit

4.2.3. Screen Print of Advance Notice Web Page

One hundred Advance Notices will be displayed per page.

If more than one hundred Advance Notices exist, see **Presentation of Data in the Body of the Web Page** for description of page scrolling.

USDA United States Department of Agriculture
Rural Development **Guaranteed Annual Fee**

GAF Home | Help | Contact Us

You are here: [Home](#) » [Retrieve File](#) » Advance Notices

You are logged in as [redacted] [Logout](#)

Advance Notices

Advance Notice File - 11/2012
Notice Types: C = Change, E = Servicer Change, D = Anniversary, Z = Annual Fee is \$0, P = Pending Payoff

Borrower Name	Borrower SSN	Lender Loan No.	Annual Fee Due Date	Accrual Start	Annual Fee	Notice Type	USDA Borrower ID	USDA Loan No.
[redacted]	*****	162805080	01/01/2014	01/2013	\$201.22	D	[redacted]	50
[redacted]	*****		01/01/2014	01/2013	\$446.83	D	[redacted]	50
[redacted]	*****	6540110106	01/01/2014	01/2013	\$406.24	D	[redacted]	50
[redacted]	*****		01/01/2014	01/2013	\$566.21	D	[redacted]	50
[redacted]	*****	2200204007	01/01/2014	01/2013	\$217.67	D	[redacted]	50
[redacted]	*****		01/01/2014	01/2013	\$247.76	D	[redacted]	50
[redacted]	*****		01/01/2014	01/2013	\$477.62	D	[redacted]	50
[redacted]	*****		01/01/2014	01/2013	\$152.07	D	[redacted]	50
[redacted]	*****	2814002010	01/01/2014	01/2013	\$256.27	D	[redacted]	50
[redacted]	*****		01/01/2014	01/2013	\$450.71	D	[redacted]	50
[redacted]	*****	753007431	01/01/2014	01/2013	\$138.96	D	[redacted]	50
[redacted]	*****	IC12911	01/01/2014	01/2013	\$601.62	D	[redacted]	50
[redacted]	*****	6800461501	01/01/2014	01/2013	\$307.35	D	[redacted]	50
[redacted]	*****		01/01/2014	01/2013	\$336.75	D	[redacted]	50
[redacted]	*****	5500002729	01/01/2014	01/2013	\$222.33	D	[redacted]	50
[redacted]	*****		01/01/2014	01/2013	\$158.09	D	[redacted]	50
[redacted]	*****		01/01/2014	01/2013	\$401.10	D	[redacted]	50
[redacted]	*****	521377663	01/01/2014	01/2013	\$905.48	D	[redacted]	50

28 items found, displaying all items.

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4.2.4. Sections Displayed on the Advance Notice Web Page

- **Advance Notice File – MM/YYYY** – Identifies the month and year the Advance Notices were created in.
- **Notice Types** -Informational line has a brief description of the Notice Type presented as part of loan’s data listed in column on the **Advance Notice** web page. The notice types are described in the Advance Notice Information below.
- **Advance Notice Information:**

Advance Notice Column Title	Description
Borrower Name	Borrower Name
Borrower SSN	Borrower SSN – first five numbers of SSN masked with (*) for security
Lender Loan No.	Lender Loan No. – 16 character field used by lender to identify the loan with lender’s system
Annual Fee Due Date	Annual Fee Due Date – date the annual fee is due
Accrual Start	Accrual Start – beginning of the accrual period for the listed annual fee
Annual Fee	Annual Fee - amount of annual fee due for accrual period
Notice Type	<p>Notice Type – describes the reason the advance notice was issued:</p> <ul style="list-style-type: none"> • C = Change: Issued when a change is made that impacts the loan’s annual fee. The servicing lender is notified of the change to the annual fee. (An example is when the loan’s annual fee is reinstated). • E = Service Change: Issued when the loan’s servicing lender is changed. The new servicing lender is notified of the loan’s annual fee due since they are now expected to pay the annual fee for the loan. • D = Anniversary: Issued annually as courtesy notification of annual fee needing to be escrowed during the coming year. This amount will be the billed amount for the next year. • Z = Annual Fee is \$0.00: Issued when the loan’s servicing lender is no longer responsible for the annual fee on the loan. • P = Pending Payoff: Obsolete

Advance Notice Column Title	Description
USDA Borrower ID	USDA Borrower ID – random, unique borrower ID generated by USDA to identify the borrower
USDA Loan No.	USDA Loan No. – loan’s USDA assigned loan number

4.2.5. Buttons on Advance Notice Web Page

Button	Actions Performed when Button Pressed
Print	See Print Button in Presentation of Data in the Body of the Web Page.

4.2.6. Errors Related to Advance Notice Web Page

None

4.2.7. Helpful Tips for Advance Notice Web Page

The data is sorted by selection made on Retrieve File web page. To change sort order of data return to Retrieve File web page, select new Sort by, select Advance Notice MM/YYYY, select View File and press Submit.

If Advance Notice(s) for only one borrower appears – a specific borrower was requested on the Retrieve File web page. If different data is needed, return to the Retrieve File web page, select new filter for the data, Advance Notice MM/YYYY, select View File and press Submit.

The majority of the Advance Notices for a given MM/YYYY will be related to D = Anniversary Notice Types. The D = Anniversary Notice Types will be created once per month and will have common annual fee due dates / accrual dates.

The other Notice Types are event driven – i.e. when an action is taken on the loan related to a notice type, the Advance Notice is created. The annual fee due date / accrual date will vary depending on the loan.

4.3. Billing File Web Page

Section 4.3 through Section 9.2 will be updated with the October 2012 release.

4.4. Billing Detail Web Page

Reserved for future guidance.

5. GAF Online Payment Processing

5.1. Web Payment Global Criteria Web Page

Reserved for future guidance.

5.2. Web Payment List Web Page

Reserved for future guidance.

5.3. Add Loan to Payment List Web Page

Reserved for future guidance.

5.4. Annual Fee Submission Response Web Page

Reserved for future guidance.

5.5. Submitting Payments Online from the Batch Payment Web Page

Reserved for future guidance.

6. Viewing Payment History

6.1. Payment History Web Page

Reserved for future guidance.

6.2. Payment Reconciliation List Web Page

Reserved for future guidance.

6.3. Payment Application Detail Web Page

Reserved for future guidance.

6.4. Rejected Payment Detail Web Page

Reserved for future guidance.

7. GAF Online Terminate Annual Fee Processing

7.1. Annual Fee Termination and Payment Web Page

Reserved for future guidance.

8. GAF Online Reinstate Annual Fee Processing

8.1. Reinstate Annual Fee Web Page

Reserved for future guidance.

9. GAF FTP / Web Service Processing

9.1. FTPS Integration

Reserved for future guidance.

This section contains a high-level Overview referencing Single Family Housing Guaranteed Annual Fee Business-to-Government (B2G) Integration Guide as primary source of information

9.2. Web Service Integration

Reserved for future guidance.

This section contains a high-level Overview referencing Single Family Housing Guaranteed Annual Fee Business-to-Government (B2G) Integration Guide as primary source of information.

10. Acronyms / Terms

Acronyms / Terms	Definition / Explanation of GAF Term
ACR	Automated Record Check Service
Applicant(s) or Borrower(s)	The borrower(s) associated with an active loan that is subject to an annual fee.
Approved Lender	A lender with an approved lender's agreement from Rural Development.
AASM	Application Authorization Security Management System
Contact Type	<p>Each contact must be identified as either a Business, Business/Technical or Technical contact type. E-mails notifying the user of business and/or technical issue are sent to the contact based on the Contact Type assigned.</p> <p>Business Contact Type: Financial Organization's contact(s) for business issues. Any business notification for the Financial Organization is sent to the business contact(s).</p> <p>Technical Contact Type: Financial Organization's contact for technical issues. Any technical notification for the Financial Organization is sent to the technical contact(s).</p> <p>Business/Technical Contact Type: Combination of the Business and Technical contact types. Both business and technical notifications are sent to the business/technical contact(s).</p> <p>The Contact Type is identified on the Maintain Contact Information web page.</p>
DCFO	Deputy Chief Financial Officer for Rural Development aka "USDA Finance Office"
e-Auth ID eAuth ID	eAuth ID / e-Auth ID are common abbreviation for e-Authentication
e-Authentication	A Government-wide security access system
FTP	File Transfer Protocol
FTPS	File Transfer Protocol Secure
GAF	Guaranteed Annual Fee System

Acronyms / Terms	Definition / Explanation of GAF Term
GAF-SA	<p>GAF Security Administrator – the individual assigned by the User to delegate access to the Guaranteed Annual Fee System for user identification numbers and passwords for specific employees or agents of the User.</p> <p>After selected employee accesses the GAF System, the specific employee will select the Lender on whose behalf they are submitting data based on the Service Bureau association that exists with the Lender.</p>
GAF System	<p>An annual fee administrative / collection system owned by Rural Development. The term "GAF System" also includes the output of the System and any updates, enhancements and documentation (such as the User Instructions) made available to User for the System, together with all copies of the foregoing, whether made by Rural Development User or a third party.</p>
GLS	Guaranteed Loan System
ISA	<p>Interconnection Security Agreement - a security agreement that details each system's basic information and documents the connection between both interconnected systems and any agreement concerning the maintenance of each system's security has been signed by Rural Development and the User</p>
RD	Rural Development
Pay.gov	<p>Pay.gov can be used to make secure electronic payments to Federal Government Agencies. Payments can be made directly from a bank account.</p>
PAD	<p>Pre-Authorized Debit default bank account defined by the Lender or the Service Bureau it is associated with is used to submit an annual fee payment using Pay.gov (or other such method).</p>
PAD Global Account Indicator	<p>PAD Global Account Indicator:</p> <ul style="list-style-type: none"> • Yes - this Pre-Authorized Debit Account is available for every Lender/Branch. • No - this Pre-Authorized Debit Account is available for a specific Lender/Branch only.
PAD-SA	<p>PAD Account Lender Security Administrator—the individual assigned by the User to designate GAF default bank account information needed to submit an annual fee payment using Pay.gov</p>

Acronyms / Terms	Definition / Explanation of GAF Term
	(or other such method).
PAD SFHG Annual Fee Default Indicator	SFHG Annual Fee Default Indicator: <ul style="list-style-type: none"> • Yes – this account is the default account for annual fee payments. The annual fee payments will be withdrawn from this account. • No – this account is not the default account for annual fee payments. It will not be used for annual fee payments.
PAD System	The Pre-Authorized Debit (PAD) System, a system owned by Rural Development whereby the user enters Pre-Authorized Debit (PAD) Account information such as Routing Number and Account Number for the default banking account monies will be withdrawn from to pay annual fees on specific loans. The term "PAD System" also includes the output of the System and any updates, enhancements and documentation (such as the User Instructions) made available to the User for the System, together with all copies of the foregoing, whether made by Rural Development, User, or a third party.
PII	Personally Identifiable Information
SA	Security Administrator
Service Bureau	Agents of the Approved Lender authorized by the Approved Lender and approved by Rural Development to receive advanced notices/billing/payment reconciliation information on loans serviced by the Approved Lender and due an annual fee. The Service Bureau may submit annual fee payments on behalf of the Approved Lender. The Approved Lender must specify this relationship in a properly executed Service Bureau Addendum as defined above.
SFHG	Single Family Housing Guaranteed
SOAP	Simple Object Access Protocol
SSL	Secure Socket Layer
Suppressing Borrower's Social Security Number (SSN)	The financial organization may chose (at any time) to have the Borrower's Social Security Number (SSN) suppressed in any batch files created by the GAF system. Suppressing the Borrower's SSN will secure the personally identifiable information (PII). To accomplish this: <ul style="list-style-type: none"> • Financial organization's system must store the USDA Borrower ID to identify the borrower

Acronyms / Terms	Definition / Explanation of GAF Term
	<ul style="list-style-type: none"> The financial organization must request the USDA Guaranteed Loan Branch set the Suppress SSN (Indicator) in the Guaranteed Loan System (GLS) to Yes.
System Categorization	<p>System Categorization is the process in which the system and subsets of the system are recognized, differentiated, and understood. System Categorization implies that objects are grouped into categories, usually for some specific purpose. Ideally, a category illuminates a relationship between the subjects and objects of knowledge</p>
Third Party Products	<p>Products that are produced by a company / entity other than the USDA and used within the GAF System or the PAD system.</p>
TIN	<p>Taxing Identification Number</p>
User Instructions	<p>Instructions for use of the System, given by Rural Development to the User from time to time through required training, or by notification through the System, including notification to the User to review and follow instructions posted on Rural Development's Internet site.</p>