

WELCOME

- **This training is an overview of the Guaranteed Underwriting System (GUS).**
- **If you are taking the training as a mandatory requirement, you are responsible for reporting your completion to your company's contact.**
- **Download and/or print the course materials for future reference.**

WELCOME

- **The executor of your company's user agreement must sign a master attendance sheet (provided in the course materials) and return it to DCFO with additional GUS sign up materials in order to secure activation in GUS.**



Committed to the future of rural communities.

GUS

Guaranteed Underwriting System



December 2009

Introduction to GUS

Guaranteed Underwriting System



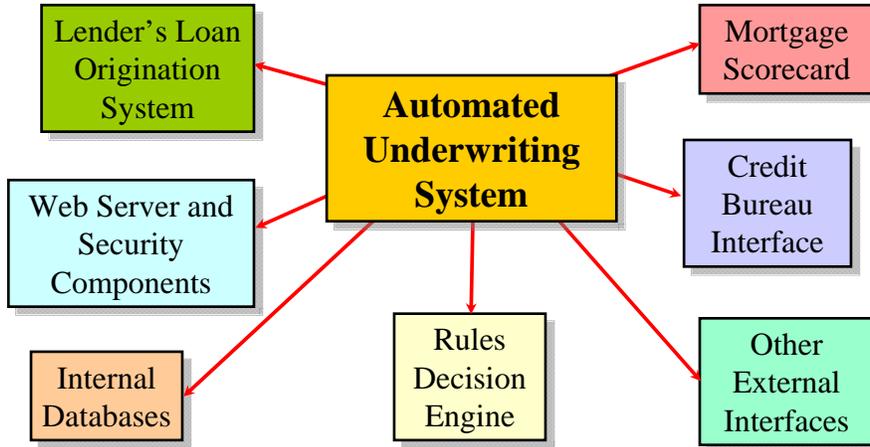
Guaranteed Underwriting System



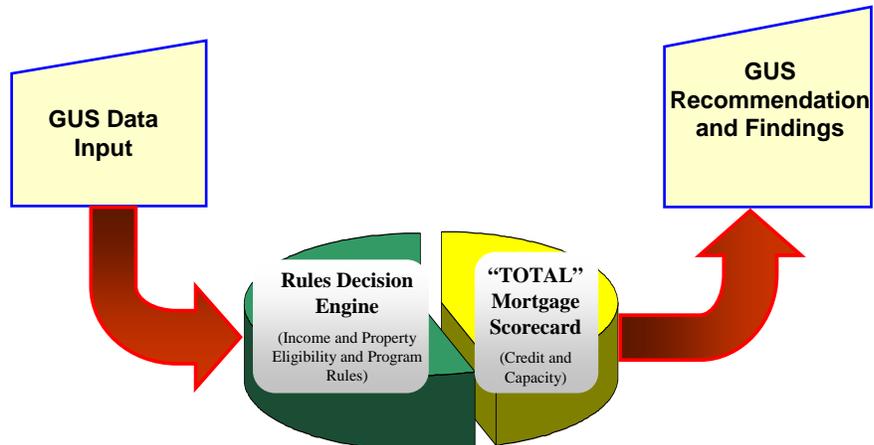
Get to Know GUS!

- **Online application**
- **Compliment underwriting**
- **Process GRH loans more efficient and consistent**
- **Not mandatory**
- **GUS IS FREE!**

Automated Underwriting System



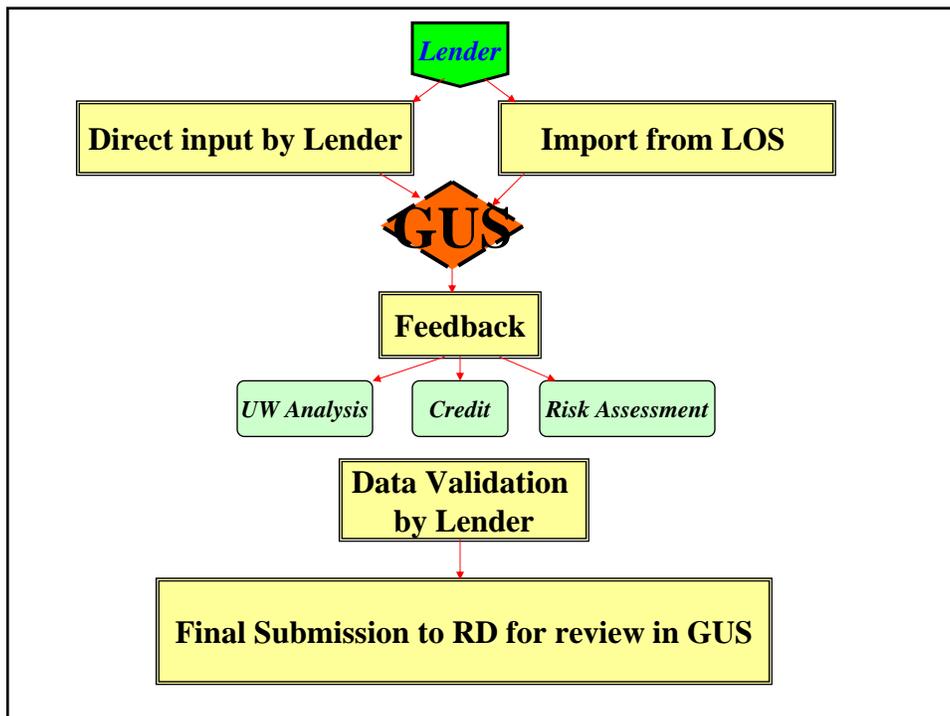
GUS Decision Process

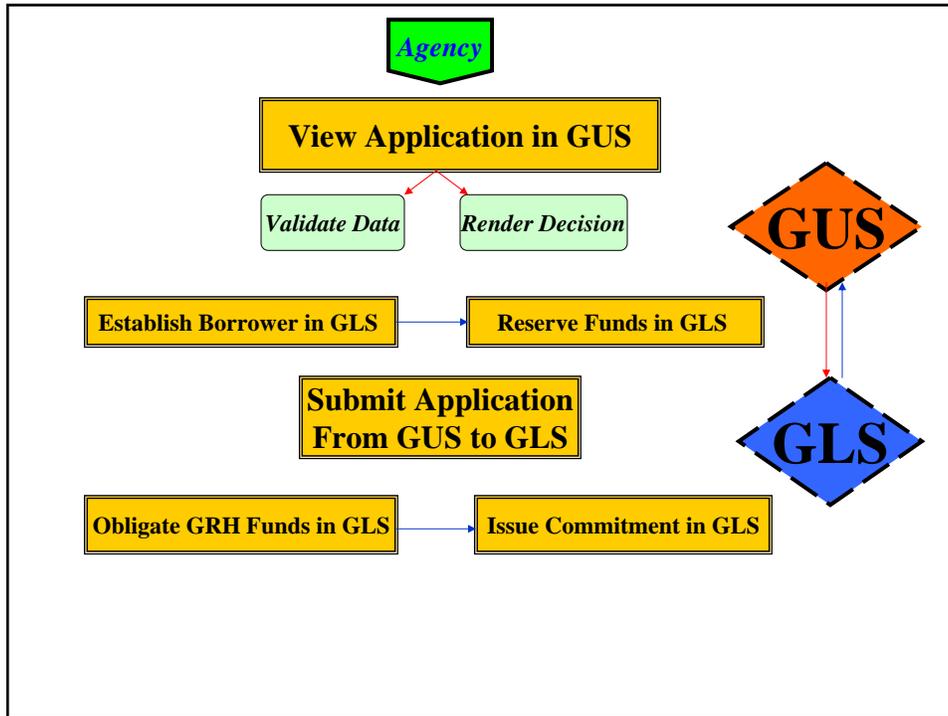


GUS PROVIDES A RECOMMENDATION!



GUS is meant to compliment the underwriting process, not replace it!





GUS BENEFITS!

- Automate a manual process
- Organized loan data
- Render informed loan recommendations
- Comprehensive UW reports
- Capture more loan data
- **GUS is FREE!** Including Training/Assistance

How to Sign Up For GUS

Sign Up For GUS!

#1: Be an approved lender!

An executed Form RD

1980-16 is on file with Rural

Development

Contact RD

<http://eligibility.sc.egov.usda.gov>

Eligibility

You must use [Internet Explorer 5.0](#) and higher or [Netscape 4.78](#) and higher in order to view this site. Best viewed using screen resolution of 1024 X 768.

Welcome to the USDA Income and Property Eligibility Site

This site is used to determine eligibility for certain USDA home loan programs. In order to be eligible for many USDA loans, household income must meet certain guidelines. Also, the home to be purchased must be located in an eligible rural area as defined by USDA.

To learn more about a USDA home loan program, click on the **Loan Program Basics** link on the left side of this screen and select one of USDA's home loan programs.

To determine if a property is located in an eligible rural area, click on the **Property Eligibility** link on the left side of the screen and select a Rural Development program. When you select a Rural Development program, you will be directed to the appropriate property eligibility screen for the Rural Development loan program you selected.

To determine income eligibility of an applicant/household, click on the **Income Eligibility** link on the left side of the screen and select a Rural Development program. When you select a Rural Development program, you will be directed to the appropriate income eligibility screen for the Rural Development loan program you selected.

To find out how to apply for a Rural Development Loan, click on the **Contact Us** link on the left side of the screen and then select a Rural Development Loan program.

USDA Rural Housing Single Family Housing Guaranteed Loan Contacts

If you are an individual interested in learning how to apply for a USDA Rural Housing Single Family Housing Guaranteed Loan, please contact an Agency representative in your State from the table below. Our representative can provide you with information on the USDA, Single Family Housing Guaranteed Loan Program and inform you of local lenders participating in the Single Family Housing Guaranteed Loan Program.

If you are a lender interested in participating in the Single Family Housing Guaranteed Loan Program, you may also contact an Agency representative in your State from the table below. Our representative will provide you with information on how to participate in the USDA, Single Family Housing Guaranteed Loan Program.

STATE	CONTACT	PHONE #	EXT.	FAX #	E-MAIL ADDRESS
AK	Karen LaMouria	(907)761-7732		(907)761-7794	klamouri@ak.usda.gov
AL	Al Butler	(256)532-1677		(256)532-1931	al.butler@al.usda.gov
AR	Linda McCaslin	(501)301-3235		(501)301-3290	linda.mccaslin@ar.usda.gov
AS	Stephanie Taketa	(808)933-8308		(808)933-8327	stephanie.taketa@hi.usda.gov
AZ	Earl Tatlow	(602)280-8709		(602)280-8879	earl.tatlow@az.usda.gov
CA	Annete Joyer	(916)714-1104	107	(916)714-1118	annette.joyer@ca.usda.gov
CA	Ed Amen	(530)226-2589		(530)226-2567	ed.amen@ca.usda.gov
CA	Nellie Nunez	(559)734-8732	110	(559)732-3481	nellie.nunez@ca.usda.gov
CA	Violet Gomes	(831)757-5294	106	(831)424-7289	violet.gomes@ca.usda.gov
CO	Jamie A Spakow	(720)544-2918		(720)544-2970	jamie.spakow@co.usda.gov
CT	Arlene Nunes	(413)253-4300	4333	(413)253-4347	arlene.nunes@ma.usda.gov
DE	Stacey Slacum	(302)857-3603		(302)857-3611	stacey.slacum@de.usda.gov
FL	Bob Coordsen	(352)338-3435		(352)338-3437	bob.coordsen@fl.usda.gov
FL	Roger Taylor	(352)338-3435		(352)338-3437	roger.taylor@fl.usda.gov

Sign Up For GUS!

**#2: Complete and Return the
“Lender Contact Sheet”
(contact state GRH Coordinator to
obtain, return to them)**

Lender Contact Sheet

- **Lender ID (Tax ID#)**
- **USDA Branch Number**
- **Lender Name**
- **Lender Address**
- **Lender Contact**
- **Position/Area of Responsibility**
- **Contact Phone # and Extension**
- **Email**
- **Originating States (or National Approval)**
- **Credit Agency (Provider)**
- **Credit Sponsor (if different from Agency)**

Sign Up For GUS!

#3: A GUS Starter Pack will be delivered via email:

- * **GUS Sign Up Checklist, including instructions to create a **Level One** e-Authentication**
- * **User Agreement**
- * **Transmittal Cover**
- * **Mandatory Training Information**
Security Administrators and Users with Final Submit Authority (Underwriters) required to complete training, all others encouraged.

GUS Sign Up Checklist



GUS Signup Checklist

For Approved Rural Development Lenders

This checklist will assist you in completing the necessary steps to sign up for GUS. Described below are the steps taken to access the GUS website. At no cost, authorized lenders may use GUS for Guaranteed Rural Housing eligibility determination, preliminary or final underwriting, and submission electronically to Rural Development.

Information required in the sign up process:

<input type="checkbox"/> Tax Identification Number – 9 digits (xx-xxxxxxx) <input type="checkbox"/> Company Name <input type="checkbox"/> Primary Contact Information – Name, Address, Title, E-mail, Phone, Fax <input type="checkbox"/> Appointment of (1) or (2) Security Administrators (SA). The SA will assign users and roles for the Lender. <input type="checkbox"/> Does your request apply to just your branch, or globally to all branches? <input type="checkbox"/> Do you conduct business in multiple States? – identify.	TIP: Appoint multiple Security Administrators to ensure seamless operations in the event of a sudden departure or absence of a single SA.
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Gaining security access for lender assigned Security Administrators:

USDA eAuthentication enables customers to obtain accounts which will allow them to access USDA Web applications and services in a secure environment via the internet. To conduct official business transactions with the USDA GUS system, registered customers must have a **Level 1** Access.

<input type="checkbox"/> Access the following website: http://www.ea.mh.gov.usda.gov/ to register for a User ID and Password. <input type="checkbox"/> Disable all blockers that would prevent receipt of a computer generated correspondence.	Reminder: Website is utilized by many agencies. Only a Level 1 security is required to access GUS.
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GUS User Agreement

USER AGREEMENT

This agreement is made on the date set forth in the box below by and between the U.S. Department of Agriculture (USDA), Rural Development, and the Approved Lender, Broker or Correspondent (as defined in the Glossary set forth in Exhibit A below) named in the box below and hereinafter referred to as "User".

User represents and warrants to Rural Development that User has read all of the terms of the agreement, set forth below in Sections 1 through 11, understands such terms, and agrees to be bound by all of such terms, and has executed this Agreement in the box below in witness of such representation, warranty and agreement. User further acknowledges that Rural Development has no obligation to perform hereunder until Rural Development provides notice of approval to User in writing pursuant to paragraph 1.1(d) herein.

[Lender/Broker/Correspondent, aka User, must complete all blank spaces below and must sign below for this Agreement to be effective.]

Taxing Identification Number (TIN): Complete legal name of Business (aka: User) _____ Street address of User _____ (Street, City, State, Zip Code) _____	
Type of User: Approved Lender <input type="checkbox"/> Broker/Correspondent <input type="checkbox"/> (check one)	
If Broker/Correspondent, provide Associated Approved Lender's acceptance: Name _____ Address _____ Approved Lender's Signature _____ Tax ID: _____ Approved Lender's Name _____ Approved Lender's Title _____	
Name of person executing Agreement for User _____ Title of person executing Agreement for User _____ Date of Execution _____	
Lender Security Administrator (SA) Information (as defined in the Glossary set forth in Exhibit A below)	
Name of SA #1 _____	Name of SA #2 _____
E-mail of SA #1 _____	E-mail of SA #2 _____
Phone Number SA #1 _____	Phone Number of SA #2 _____
Fax Number of SA #1 _____	Fax Number of SA #2 _____
eAuth ID of SA #1 * _____	eAuth ID of SA #2 * _____
<small>*Level 1 eAuth ID's and passwords are created online, and activated via email at gus.usda.gov/secure/activation. Your 505 activation cannot occur without a valid activated eAuth ID for Lender Security Administrators.</small>	
Security Administrator(s) valid for: <input type="checkbox"/> Only the location listed in the address above. <input type="checkbox"/> All locations of the organization (check only one)	
"USER" (aka Lender, Broker/Correspondent) By _____ Title _____ <small>By executing this form, I authorize my signatory authority as a duly authorized officer of the company and represent and warrant the information in this form is complete and accurate.</small>	"Rural Development" By Signature Authority of the Deputy Administrator, Single Family Housing
Mailing Address for User Agreement to Rural Development: _____	Standard@DPO.usda.gov USDA, Rural Development Credit, Chairmen/Lens Branch ATTN: Penny Howak, Telephone: (314) 467-4209 4300 Goodfellow Rd., Bldg. 104, South End 2 nd Floor, Post H 37 St. Louis, MO 63120

Version 3.0
(09-08)

Page 1 of 8

GUS Transmittal Cover

USDA Rural Development's



Transmittal Cover Sheet

Utilize this as a coversheet to transmit the User Agreement to the Deputy Chief Financial Officer (DCFO) of USDA Rural Development. Please complete all fields. The agreement must be received to complete your registration to access GUS.

Tax ID# _____

Company Name _____

Submitter's Name _____

Submitter's Phone Number _____

Submitter's Email Address _____

Does this request apply to: All branches associated with lender's TIN #
 Limited to Branch requested

Does this request apply to multiple States? Yes - Identify: _____
 No

The following materials are enclosed:

- Signed/completed GUS User Agreement
- Completed Transmittal Cover Sheet
- Signed GUS Training Certification (signature to match User Agreement)

Mail Priority/Overnight or Standard Mail To: [Preferred option is Priority/Overnight mail.]

USDA, Rural Development
 Chief, Operations/Chair Branch
 ATTN: Penny Howak, Telephone: (314) 467-4193
 4300 Goodfellow Rd., Bldg. 104, South End
 2nd Floor, Post H 37
 St. Louis, MO 63120

Comments:

GUS Mandatory Training

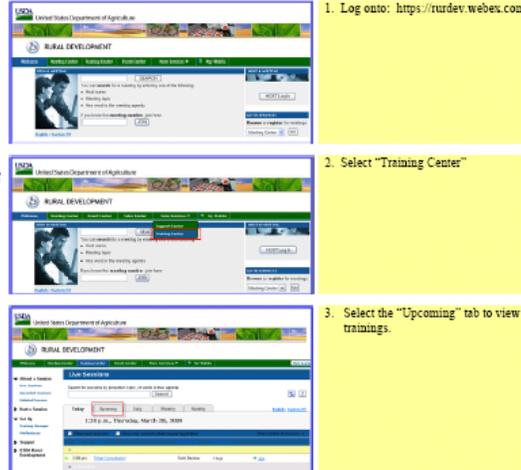
this slide will change as this on
demand training will take the place of
WebEx.

GUS TRAINING

ATTENTION:
EFFECTIVE APRIL 1, 2009, approved lenders seeking access to the Guaranteed Underwriting System (GUS) must complete mandatory training offered by the Agency. This training is to assure compliance with and understanding of Agency regulations and provide an overview of the expectations of mortgage loans input into GUS. Security Administrators and users that will be authorized "Final Submit" authority MUST complete training.

The Single Family Housing Guaranteed Loan Division offers Guaranteed Training Opportunities (GTO) available online via WebEx.

Please follow the steps below to register for "GTO: Get To Know GUS."



1. Log onto: <https://rurdev.webex.com>

2. Select "Training Center"

3. Select the "Upcoming" tab to view trainings.

Who is required to complete training?

- Security Administrators (SA's)
- Users with Final Submit Authority (Underwriters)

Loan officers, processors, closers, etc. are encouraged to complete training.

Sign Up For GUS!

#4: Mail ALL items to DCFO and await email notification to Security Administrators of GUS activation

Sign Up For GUS!

#5: Activated Security Administrators (SA's) may register employees in GUS and assign privileges with their activated LEVEL ONE e-Authentication user ID's.

GUS Roles

There are 4 roles that can be assigned as LENDER or BRANCH:

#1: Security Administrator (SA):

- Lender point of contact
- Responsible for assigning roles and responsibilities to other employees
- Has full authority in GUS, including final submission
- Recommend more than 1 per company
- **SA's may only be created by Rural Development**

GUS Roles

There are 4 roles that can be assigned as LENDER or BRANCH:

#2: Representative With Final Submit Authority:

- Typically an underwriter
- Enter applications, including Final Submission to RD
- Certify data entered in GUS

GUS Roles

There are 4 roles that can be assigned as LENDER or BRANCH:

#3: Representative

- Typically a processor or loan originator
- Creates the loan up to the point of underwriting
- May perform preliminary underwriting submissions
- Final submission authority is restricted

GUS Roles

There are 4 roles that can be assigned as LENDER or BRANCH:

#4: Viewer

- View all loans for the Tax ID#, or assigned Branch
- No entering loan applications
- No underwriting submissions

Security Administrators & AASM

<https://usdalinc.sc.egov.usda.gov/default.asp>

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

[USDA LINC Home](#) [FSA LINC Home](#) [RBS LINC Home](#) [RHS LINC Home](#) [RUS LINC Home](#) [Help](#) [Site Map](#) [Message Board](#)

NOTE: New User button and Log On hyper link for EDI have been moved to the EDI menu.



Farm Service Agency



Rural Housing Service

NOTE: This site requires Secure Socket Layer. Therefore, you must use [Internet Explorer 4.0 and higher](#) ([Internet Explorer 6.0 and higher recommended](#))

To view the help documentation you must use [Adobe Acrobat](#)



Rural Business Service



Rural Utilities Service

AASM

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

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Single Family Guaranteed Rural Housing

[Electronic Data Interchange \(EDI\)](#)
[Loss Claim Administration](#)
[Guaranteed Underwriting System \(GUS\)](#)
[Lender Loan Closing/Administration](#)
[Application Authorization](#)
[Training and Resource Library](#)

Multi-Family Housing

[Application Authorization](#)
[Lender Status Report List](#)

Community Facilities

[Lender Loan Closing/Administration](#)
[Application Authorization](#)
[Lender Status Report List](#)



Committed to the future of rural communities.

AASM

USDA United States Department of Agriculture
USDA eAuthentication



- Quick Links**
- ▶ What is an account?
 - ▶ Create an account
 - ▶ Update your account
- Administrator Links**
- ▶ Local Registration Authority Login

eAuthentication Login

User ID:

Password:



- I Want To...**
- [Change My Password](#)
 - [Reset My Forgotten Password](#)
 - [Retrieve My Forgotten User ID](#)

What's New

NEW! Password Requirements are Changing!

- Password rules are changing for level 1 accounts
- Please be aware that you may be prompted to change your password the next time you log in!
- [Click here for more information!](#)

Important! Employees and Contractors:

AASM

USDA Rural Development **Application Authorization Security Management** [\(USDALINC\)](#) [\(LogoffEAweb\)](#)
(Help)

External Lender User List

Lender Tax ID USDA Assigned Branch Nbr [Branch List](#)

System Id

eAuth User ID Use * at end of eAuth User ID for wildcard search

Last Name Use * at end of Last Name for wildcard search

First Name Use * at end of First Name for wildcard search

Action:

eAuth User ID	System ID	Last Name	First Name	Role	Status	Debarred Indicator	Lender Tax ID	Branch Nbr	Phone
---------------	-----------	-----------	------------	------	--------	--------------------	---------------	------------	-------

AASM

Establish Lender / Branch Representative Authorization

RESET

eAuth User ID *:

Last Name:

First Name:

Phone*/Ext:

Fax:

Email Address:

Assurance Level:

Debarred Indicator

Status *:

Authorized System *:

Security Role *:

Lender Tax Id *:

USDA Assigned Branch Nbr *:

Lender Name:

AASM

Establish Lender / Branch Representative Authorization

RESET

eAuth User ID *:

Last Name:

First Name:

Phone*/Ext:

Fax:

Email Address:

Assurance Level:

Debarred Indicator

Status *:

Authorized System *:

Security Role *:

Lender Tax Id *:

USDA Assigned Branch Nbr *:

Lender Name:

Establish Security Role for User

AASM

USDA Rural Development Application Authorization Security Management [\(USDA LINK\)](#) [\(Logout EAAuth\)](#) [\(Help\)](#)

Establish Lender / Branch Representative Authorization RESET

eAuth User ID *:
Last Name:
First Name:
Phone*/Ext:
Fax:
Email Address:
Assurance Level:
 Debarred Indicator
Status *: Active
Authorized System *:
Security Role *:
Lender Tax Id *:
USDA Assigned Branch Nbr *: Branch List 
Lender Name:

AASM

Lender Branch List

BACK

Please select a lender branch from the following list by pointing to and clicking on the appropriate branch number. 

Lender Tax Id :

USDA Assigned Branch Nbr	Lender Name	Address
001	Lender name	Address of Branch in USDA system
002		

AASM

 **Application Authorization Security Management** [\(USDALINC\)](#) [\(LogoutEAAuth\)](#)
(Halo)

Establish Lender / Branch Representative Authorization RESET

eAuth User ID *:
Last Name:
First Name:
Phone*Ext:
Fax:
Email Address:
Assurance Level:
 Debarred Indicator
Status *:
Authorized System *:
Security Role *:
Lender Tax Id *:
USDA Assigned Branch Nbr *:
Lender Name:

AASM

Confirm Submission -- Web Page Dialog X

I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

AASM

 **Application Authorization Security Management** [\(USDA\) LINC](#) [\(Logoff/EAuth\)](#)
[\(Help\)](#)

External Lender User List

Lender Tax ID USDA Assigned Branch Nbr

System Id

eAuth User ID Use * at end of eAuth User ID for wildcard search

Last Name Use * at end of Last Name for wildcard search

First Name Use * at end of First Name for wildcard search

Action:

eAuth User ID	System ID	Last Name	First Name	Role	Status	Debarred Indicator	Lender Tax ID	Branch Nbr	Phone
	GUS			Lender Representative with Final Submit Authority	Active	N		1	
	GUS			Lender Representative	Active	N		1	

Accessing GUS

Where is GUS?

<https://usdalinc.sc.egov.usda.gov>

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

[USDA LINC Home](#) [FSA LINC Home](#) [RBS LINC Home](#) [RHS LINC Home](#) [RUS LINC Home](#) [Help](#) [Site Map](#) [Message Board](#)

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Rural Business Service Rural Utilities Service

Lender Access to GUS

Single Family Guaranteed Rural Housing

[Electronic Data Interchange \(EDI\)](#)

[Loss Claim Administration](#)

[Guaranteed Underwriting System \(GUS\)](#)

[Lender Loan Closing Administration](#)

[Application Authorization](#)

[Training and Resource Library](#)

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[Lender Status Report List](#)

Community Facilities

[Lender Loan Closing Administration](#)

[Application Authorization](#)

[Lender Status Report List](#)



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*****WARNING*****

- 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:
 - 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.

*****WARNING*****

USDA United States Department of Agriculture
USDA eAuthentication

Home | About eAuthentication | Help | Contact Us | Service Centers

eAuthentication Login

User ID:

Password:

Quick Links

- What is an account?
- Create an account
- Update your account

Administrator Links

- Local Registration Authority Login

I Want To...

- Change My Password
- Reset My Forgotten Password
- Retrieve My Forgotten User ID

What's New

- Forgot your User ID? [Click here](#)
- Forgot your Password? [Click here](#)

NEW! Password Requirements are Changing!

- Password rules are changing for level 1 accounts
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Important! Employees and Contractors:

GUS Guaranteed Underwriting System

USDA Rural Development

Loan Application

- [Import New Application](#)
- [New Application](#)
- [Existing Application](#)
- [Authorization](#)
- [Logout](#)
- [GUS User Guide](#)

IMPORTANT! Pop-up Blockers must be turned off or configured to allow pop-ups from this site. GUS uses a Pop-up screen to display error messages.

GUS is only supported for use with Internet Explorer 8.0. You must set your browser to "javascript enabled" in order to use this site.

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

NEW!

What's New: You can now import loan data directly into GUS from a Fannie Mae Version 3.2 (RDL) file format along with the MISMO Version 2.3.1 AUS format released in 12/2008. To import a loan file into GUS, you must first export a file of the correct format from your Loan Origination System. Once you log into GUS, you can then import that loan file into GUS and eliminate much of the duplicate data entry. Values specific to Rural Development loans, such as the eligibility page, values related to inspections, and form RD 1980-21 will require completion. Any data modified by GUS, application errors identified, and credit are required prior to underwriting.

New GUS User: To learn GUS, access valuable on-line training at: <https://usdalinc.sc.egov.usda.gov/USDALIncTrainingResourceLib.asp>

- Scroll down to the **Guaranteed Underwriting System (GUS)** section

To Begin: Click on **"New Application"** to enter data for a new application. Applications previously entered may be accessed at **"Existing Application."** Utilize the **"Import Application"** feature to import data from a lender's Loan Origination System (LOS).

Learn more about GUS: View or download the GUS User Guide. In addition to page orientation, the guide provides step-by-step instructions for performing a variety of tasks in GUS.

- Enter data for a purchase loan, refinance loan, or new construction
- Guidance regarding issuing credit and obtaining an underwriting recommendation
- Instructions for capturing data on the REO page

Reminder: Some components of underwriting are not considered in the GUS evaluation. Lenders are responsible for ensuring all requirements of RD Instruction 1980-D, supplemented by an Administrative Notice (AN) are met.

Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed

GUS Loan Applications

The screenshot shows the GUS web application interface. At the top, the GUS logo is on the left, the title "Guaranteed Underwriting System" is in the center, and the USDA Rural Development logo is on the right. A left-hand navigation menu includes links for "Loan Application", "Import New Application", "New Application", "Existing Application", "Authorization", "Logout", and "GUS User Guide". Two red-bordered boxes at the top right contain important notices: "IMPORTANT: Pop-up Blockers must be turned off or configured to allow pop-ups from this site. GUS uses a Pop-up screen to display error messages." and "GUS is only supported for use with Internet Explorer 8.0. You must set your browser to 'javascript enabled' in order to use this site." The main content area features a "Welcome to Rural Development's Guaranteed Underwriting System (GUS)." message, a "NEW!" starburst icon, and several sections: "What's New" (announcing Fannie Mae Version 3.2 RDL file import), "New GUS User" (with a training URL), "To Begin" (instructions for new and existing applications), and "Learn more about GUS" (with a list of tasks like entering data for purchase loans, issuing credit, and capturing REO data). A "Reminder" section notes that some underwriting requirements are not in the GUS evaluation. At the bottom, there is a checkbox: "Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed".

GUS
Guaranteed Underwriting System

Guaranteed Underwriting System

USDA Rural Development

Loan Application
[Import New Application](#)
[New Application](#)
[Existing Application](#)
[Authorization](#)
[Logout](#)
[GUS User Guide](#)

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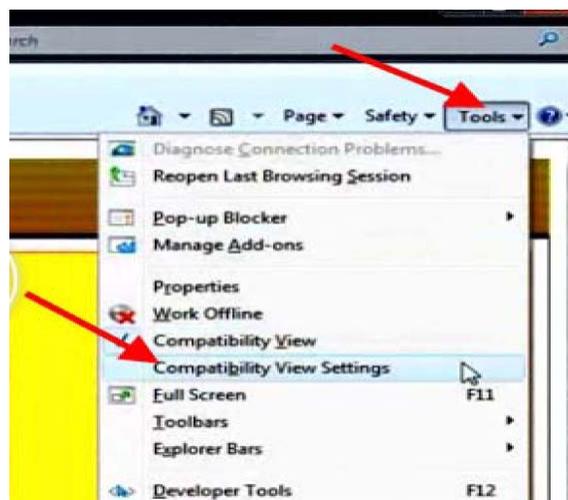
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Internet Explorer 8.0

- GUS is not compatible with IE8
- Users notice issues on “Credit/Underwriting” page
- Users receive java script error or “Error on Page” message
- Follow steps to utilize “Compatibility View”

Internet Explorer 8.0

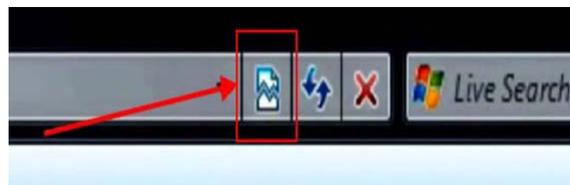


Internet Explorer 8.0



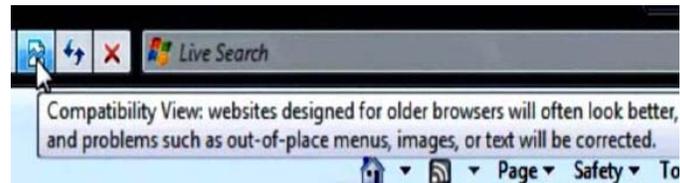
Internet Explorer 8.0

Second Alternative to Activate "Compatibility View" Setting



Internet Explorer 8.0

Second Alternative to Activate "Compatibility View" Setting

A screenshot of the Guaranteed Underwriting System (GUS) website. The page features a header with the GUS logo on the left and the USDA Rural Development logo on the right. The main content area is titled "Guaranteed Underwriting System" and contains several sections. On the left, there is a navigation menu with links for "Loan Application", "Authorization", and "Logout". The main content area includes a "Welcome to Rural Development's Guaranteed Underwriting System (GUS)" message, a "What's New" section, a "New GUS User" section, a "To Begin" section, a "Learn more about GUS" section, and a "Reminder" section. There are also two red-bordered boxes containing important notices: one about pop-up blockers and another about JavaScript support. At the bottom, there is a checkbox for "Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed".

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Guaranteed Underwriting System

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GUS Loan List



Guaranteed Underwriting System



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Guaranteed Underwriting System



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Loan List

Loan Search Lender / Broker: NATIONAL CITY MORTGAGE

All Submissions
 Preliminary Submissions
 Final Submissions
 Not Submitted

[REFRESH DATA](#)

Beginning Date: 02/01/2009

Search Fields: All

Keyword:

[FIND LOAN](#)

Search Results and Criteria: You have 11 Loans Displayed. Last Modified Date Range 02/04/2009 to 05/28/2009

Borrower/ Lender Loan Number/ USDA Assigned Branch Nbr	Last Modified	Credit Status/ Underwriting Status	Underwriting Recommendation
Purchaser, Patrick kz fn import 1 001	05/28/2009	Complete Out of date	Submission=Preliminary Underwriting=INELIGIBLE Property=Eligible Income=Eligible
Builder, Suzi ka fn import 2 001	05/27/2009	Complete Complete	Submission=Final Underwriting=ACCEPT Property=Eligible Income=ineligible
Purchaser, Patrick	05/20/2009	Complete	Submission=Preliminary

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Loan List

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Search Fields: All

Keyword:

All Submissions
 Preliminary Submissions
 Final Submissions
 Not Submitted

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Purchaser, Patrick	05/20/2009	Complete	Submission=Preliminary

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Purchaser, Patrick	05/20/2009	Complete	Submission=Preliminary

GUS Page Orientation and Messages

GUS Page Orientation

Borrower Name Builder, Suzi	Lender Loan Number ka fn irmpo 2	Application ID Number 19918
---------------------------------------	--	---------------------------------------

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

Eligibility

Property Information

Property Address *

City *

State/County/MSA/Zip * West Virginia | Fayette | Fayette County | 25901

Results from Checking Property Eligibility

Property Eligibility is **ELIGIBLE**

Household Member Information

Number of People in Household *

Is Loan Applicant or Co-Applicant age 62 or older?

Annual Medical Expenses

Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater

Annual Child Care Expenses



GUS Messages

Borrower Name Cxcommon, Errol	Lender Loan Number 20082008	Application ID Number 19854
---	---------------------------------------	---------------------------------------

Contact Information

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

Request Credit / Underwriting

Your credit report request is being processed, please wait...

Select Request You Would Like to Submit:

Complete items Below Before Submitting the Request for Credit Report

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

Joint	Borrower	New	Reference Number	Credit Status
<input type="checkbox"/>	Cxcommon, Errol	<input checked="" type="checkbox"/>	<input type="text"/>	Unknown

Service Provider * FIS_TransChicago Test (905)

Account Number * USDAD001

Password *

Contact Information

Lender Contact Name (*)

	Borrower Name Cxaccommon, Errol	Lender Loan Number 20082008	Application ID Number 19854	
---	------------------------------------	--------------------------------	--------------------------------	---

Request Credit / Underwriting

Your credit report request is being processed, please wait...

Select Request You Would Like to Submit:
Request Credit Report

Complete items below before submitting the Request for Credit Report

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

Joint	Borrower	New	Reference Number	Credit Status
<input type="checkbox"/>	Cxaccommon, Errol	<input checked="" type="checkbox"/>		Unknown

Service Provider * FIS_TransChicago Test (905)

Account Number * USDAD001 Password * ****

Contact Information

Lender Contact Name (F) Daetwyler,Dean

PREVIOUS NEXT SAVE CLOSE CANCEL

	Borrower Name Cxaccommon, Errol	Lender Loan Number 20082008	Application ID Number 19854	
---	------------------------------------	--------------------------------	--------------------------------	---

Borrower

The loan application has been successfully added.

If you have already ordered a credit report for this loan and you edit the last name, first name, middle initial, SSN, or date of birth for the borrower (or co-borrower) you will be required to order a new credit report for the loan.

Borrower information collected by USDA will pre-fill the Form 1980-21, "Request for Single Family Housing Loan Guarantee". The form may be accessed from the navigation bar under Request Forms.

Borrower Information		Co-Borrower Information	
First Name *	Errol	First Name *	
Middle Name	A	Middle Name	
Last Name *	Cxaccommon	Last Name *	
Suffix	Select One	Suffix	Select One
SSN *	121-38-0714	SSN *	
Marital Status (F)	Married	Marital Status (F)	Select One
Date of Birth (F)	12/10/1974	Date of Birth (F)	
No. of Dependents	0	No. of Dependents	0
<small>(not listed by co-borrower(s))</small>		<small>(not listed by borrower or other co-borrower(s))</small>	
- Present Address		- Present Address	
Present Address (F)	100 Main Street	Present Address (F)	

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Amaccommon, Louis | Lender Loan Number: 8675309 | Application ID Number: 19846

USDA Rural Development

Assets | Liabilities | Expenses

Assets and Liabilities

1 warning exist.

Assets

Del	Account Owner	Asset Type	Cash Value	If Net Equity, Select Property	Description
	Amaccommon, Louis	Checking Account	\$2,500.00	Select One	
	Amaccommon, Louis	Savings Account	\$1,500.00	Select One	
	Select One	Select One	\$0.00	Select One	
	Select One	Select One	\$0.00	Select One	
	Select One	Select One	\$0.00	Select One	

Insert More Assets

REO Property Information

REO Property Information

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Mortgage Liabilities (HELOC Mortgage)

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Amaccommon, Louis | Lender Loan Number: 8675309 | Application ID Number: 19846

USDA Rural Development

Assets | Liabilities | Expenses

Assets and Liabilities

2 errors found.

Assets

Del	Account Owner	Asset Type	Cash Value	If Net Equity, Select Property	Description
	Amaccommon, Louis	Select One	\$2,500.00	Select One	
	Amaccommon, Louis	Savings Account	\$0.00	Select One	
	Select One	Select One	\$0.00	Select One	
	Select One	Select One	\$0.00	Select One	
	Select One	Select One	\$0.00	Select One	

Asset Type must be selected.

Cash Value must be entered.

Insert More Assets

REO Property Information

REO Property Information

PREVIOUS NEXT SAVE CLOSE CANCEL

Required Fields

* Required to “Save” an application page

P Required for Preliminary submission

F Required for Final submission

Eligibility



Guaranteed Underwriting System



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Borrower Name	Lender Loan Number	Application ID Number
New Application	--	--



Eligibility

Loan Terms

Borrower

Employment

Income and Expenses

Assets and Liabilities

Transaction Details

Additional Data

Validate Application

Credit / Underwriting

New Findings

Request Forms

Loan List

GUS User Guide

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Eligibility

Property Information

Property Address *

City *

State/County/MSA/Zip *

Results from Checking Property Eligibility

Property Eligibility is **UNKNOWN**

Household Member Information

Number of People in Household *

Is Loan Applicant or Co-Applicant age 62 or older?

Annual Medical Expenses

Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater

Annual Child Care Expenses

GUS Guaranteed Underwriting System	Borrower Name	Lender Loan Number	Application ID Number
	New Application	--	--

USDA Rural Development

Property | Household | Income

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

Eligibility

1 warning exist. Data was saved. Please correct before submitting application.

Property Information

Property Address *

City *

State/County/MSA/Zip *

Results from Checking Property Eligibility

Property Eligibility is **ELIGIBLE**

Household Member Information

Number of People in Household *

Is Loan Applicant or Co-Applicant age 62 or older?

Annual Medical Expenses

Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater

GUS Guaranteed Underwriting System	Borrower Name	Lender Loan Number	Application ID Number
	New Application	--	--

USDA Rural Development

Property | Household | Income

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Property Eligibility is **UNKNOWN**

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Number of People in Household *

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Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater

Annual Child Care Expenses

Eligibility Map - Microsoft Internet Explorer

Illinois Property Eligibility

Legend

- Cities
- Railroads
- Major Interstates
- Interstates and Highways
- Other Major Roads
- Secondary Roads
- Arterial Roads
- Collector Roads
- Light Duty Roads
- Extra Roads
- Rivers and Streams
- Counties
- Lakes and Rivers
- SFH Ineligible Areas

106 LORI ANN DR 62917

RAINBOW RD

RAINTREE RD

0 420ft

USDA Property Eligibility Map

This address IS eligible.

Close

Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater

NEXT CANCEL

GUS Guaranteed Underwriting System

Borrower Name: New Application Lender Loan Number: -- Application ID Number: --

USDA Rural Development

Property | Household | Income

Household Member Information

Loan Terms: Number of People in Household * 4

Borrower: Is Loan Applicant or Co-Applicant age 62 or older? No

Employment: Annual Medical Expenses \$0.00

Income and Expenses: Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater 2

Assets and Liabilities: Annual Child Care Expenses \$5,200.00

Transaction Details: Are there any Disabled Persons living in the household? No

Additional Data: Annual Disability Expenses \$0.00

Validate Application: Monthly Gross Income For All Household Members (P)
(At least one applicant must have some monthly income)

	Applicant/Borrower with highest income	Other Household Members
Base Employment Income	\$0.00	\$0.00
Overtime	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00

NEXT CANCEL

GUS Guaranteed Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Household Member Information

Number of People in Household: 4

Is Loan Applicant or Co-Applicant age 62 or older?: No

Annual Medical Expenses: \$0.00

Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater: 2

Annual Child Care Expenses: \$5,200.00

Are there any Disabled Persons living in the household?: No

Annual Disability Expenses: \$0.00

Monthly Gross Income For All Household Members (P)
 (At least one applicant must have some monthly income)

	Applicant(Borrower with highest income)	Other Household Members
Base Employment Income	\$0.00	\$0.00
Overtime	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00

Buttons: NEXT, CLOSE, CANCEL

GUS Guaranteed Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Household Member Information

Number of People in Household: 4

Is Loan Applicant or Co-Applicant age 62 or older?: No

Annual Medical Expenses: \$0.00

Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater: 2

Annual Child Care Expenses: \$5,200.00

Are there any Disabled Persons living in the household?: No

Annual Disability Expenses: \$0.00

Monthly Gross Income For All Household Members (P)
 (At least one applicant must have some monthly income)

	Applicant(Borrower with highest income)	Other Household Members
Base Employment Income	\$0.00	\$0.00
Overtime	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00

Buttons: NEXT, CLOSE, CANCEL

GUS Sustained Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Household Member Information

Number of People in Household: 4

Is Loan Applicant or Co-Applicant age 62 or older?: No

Annual Medical Expenses: \$0.00

Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater: 2

Annual Child Care Expenses: \$5,200.00

Are there any Disabled Persons living in the household?: No

Annual Disability Expenses: \$0.00

Monthly Gross Income For All Household Members (P)
 (At least one applicant must have some monthly income)

	Applicant(Borrower with highest income)	Other Household Members
Base Employment Income	\$0.00	\$0.00
Overtime	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00

Buttons: NEXT, CLOSE, CANCEL

GUS Sustained Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Monthly Gross Income For All Household Members (P)
 (At least one applicant must have some monthly income)

	Applicant(Borrower with highest income)	Other Household Members
Base Employment Income	\$3,500.00	\$2,300.00
Overtime	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00
Commissions	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00
Other	\$0.00	\$0.00
Net Rental	\$0.00	\$0.00

All Other Monthly Income Received by Adult Members of the Household: \$0.00

Gross income should be greater than \$0.49. Income eligibility cannot be determined.

Check Income Eligibility

Results from Checking Income Eligibility

Buttons: NEXT, CLOSE, CANCEL

GUS Guaranteed Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Eligibility Monthly Gross Income For All Household Members (P)
 (At least one applicant must have some monthly income)

	Applicant(Borrower with highest income)	Other Household Members
Employment	Base Employment Income \$3,500.00	\$2,300.00
Income and Expenses	Overtime \$0.00	\$0.00
Assets and Liabilities	Bonuses \$0.00	\$0.00
Transaction Details	Commissions \$0.00	\$0.00
Additional Data	Dividends/Interest \$0.00	\$0.00
Validate Application	Other \$0.00	\$0.00
Credit/ Underwriting	Net Rental \$0.00	\$0.00
View Findings	All Other Monthly Income Received by Adult Members of the Household: \$0.00	
Request Forms	Gross income should be greater than \$0.49. Income eligibility cannot be determined..	
Loan List	<input type="button" value="Check Income Eligibility"/>	

Results from Checking Income Eligibility

GUS Guaranteed Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Eligibility Monthly Gross Income For All Household Members (P)
 (At least one applicant must have some monthly income)

	Applicant(Borrower with highest income)	Other Household Members
Employment	Base Employment Income \$3,500.00	\$2,300.00
Income and Expenses	Overtime \$0.00	\$0.00
Assets and Liabilities	Bonuses \$0.00	\$0.00
Transaction Details	Commissions \$0.00	\$0.00
Additional Data	Dividends/Interest \$0.00	\$0.00
Validate Application	Other \$0.00	\$0.00
Credit/ Underwriting	Net Rental \$0.00	\$0.00
View Findings	All Other Monthly Income Received by Adult Members of the Household: \$0.00	
Request Forms	Gross income should be greater than \$0.49. Income eligibility cannot be determined..	
Loan List	<input type="button" value="Check Income Eligibility"/>	

Results from Checking Income Eligibility

GUS Guaranteed Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Eligibility **Monthly Gross Income For All Household Members (P)**
 (At least one applicant must have some monthly income)

	Applicant(Borrower with highest income)	Other Household Members
Employment	Base Employment Income: \$3,500.00	\$2,300.00
Income and Expenses	Overtime: \$0.00	\$0.00
Assets and Liabilities	Bonuses: \$0.00	\$0.00
Transaction Details	Commissions: \$0.00	\$0.00
Additional Data	Dividends/Interest: \$0.00	\$0.00
Validate Application	Other: \$0.00	\$0.00
Credit/ Underwriting	Net Rental: \$0.00	\$0.00
View Findings		
Request Forms		
Loan List		

GUS User Guide: All Other Monthly Income Received by Adult Members of the Household: \$0.00

Gross income should be greater than \$0.49. Income eligibility cannot be determined..

Results from Checking Income Eligibility

GUS Guaranteed Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Eligibility **Monthly Gross Income For All Household Members (P)**
 (At least one applicant must have some monthly income)

	Applicant(Borrower with highest income)	Other Household Members
Employment	Base Employment Income: \$3,500.00	\$2,300.00
Income and Expenses	Overtime: \$0.00	\$0.00
Assets and Liabilities	Bonuses: \$0.00	\$0.00
Transaction Details	Commissions: \$0.00	\$0.00
Additional Data	Dividends/Interest: \$0.00	\$0.00
Validate Application	Other: \$0.00	\$0.00
Credit/ Underwriting	Net Rental: \$0.00	\$0.00
View Findings		
Request Forms		
Loan List		

GUS User Guide: All Other Monthly Income Received by Adult Members of the Household: \$0.00

Gross income should be greater than \$0.49. Income eligibility cannot be determined..

Results from Checking Income Eligibility

GUS Guaranteed Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Eligibility Monthly Gross Income For All Household Members (P)
 (At least one applicant must have some monthly income)

	Applicant(Borrower with highest income)	Other Household Members
Employment	Base Employment Income: \$3,500.00	\$2,300.00
Income and Expenses	Overtime: \$0.00	\$0.00
Assets and Liabilities	Bonuses: \$0.00	\$0.00
Transaction Details	Commissions: \$0.00	\$0.00
Additional Data	Dividends/Interest: \$0.00	\$0.00
Validate Application	Other: \$0.00	\$0.00
Credit/ Underwriting	Net Rental: \$0.00	\$0.00
View Findings		
Request Forms		
Loan List		

GUS User Guide: All Other Monthly Income Received by Adult Members of the Household: \$0.00

Gross income should be greater than \$0.49. Income eligibility cannot be determined..

Results from Checking Income Eligibility

GUS Guaranteed Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Eligibility Monthly Gross Income For All Household Members (P)
 (At least one applicant must have some monthly income)

	Applicant(Borrower with highest income)	Other Household Members
Employment	Base Employment Income: \$3,500.00	\$2,300.00
Income and Expenses	Overtime: \$0.00	\$0.00
Assets and Liabilities	Bonuses: \$0.00	\$0.00
Transaction Details	Commissions: \$0.00	\$0.00
Additional Data	Dividends/Interest: \$0.00	\$0.00
Validate Application	Other: \$0.00	\$0.00
Credit/ Underwriting	Net Rental: \$0.00	\$0.00
View Findings		
Request Forms		
Loan List		

GUS User Guide: All Other Monthly Income Received by Adult Members of the Household: \$0.00

Gross income should be greater than \$0.49. Income eligibility cannot be determined..

Results from Checking Income Eligibility

GUS Guaranteed Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Eligibility	Overtime	\$0.00	\$0.00
Loan Terms	Bonuses	\$0.00	\$0.00
Borrower	Commissions	\$0.00	\$0.00
Employment	Dividends/Interest	\$0.00	\$0.00
Income and Expenses	Other	\$0.00	\$0.00
Assets and Liabilities	Net Rental	\$0.00	\$0.00
Transaction Details	All Other Monthly Income Received by Adult Members of the Household: \$0.00		
Additional Data	<input type="button" value="Check Income Eligibility"/>		
Validate Application	Results from Checking Income Eligibility		
Credit / Underwriting	Income Eligibility is ELIGIBLE		
New Findings	Total Household Income	\$69,600.00	
Request Forms	Allowable Adjustments	\$6,160.00	
Loan List	Adjusted Household Income	\$63,440.00	
GUS User Guide			

GUS Guaranteed Underwriting System

Borrower Name: New Application | Lender Loan Number: -- | Application ID Number: --

USDA Rural Development | Property | Household | Income

Eligibility	Overtime	\$0.00	\$0.00
Loan Terms	Bonuses	\$0.00	\$0.00
Borrower	Commissions	\$0.00	\$0.00
Employment	Dividends/Interest	\$0.00	\$0.00
Income and Expenses	Other	\$0.00	\$0.00
Assets and Liabilities	Net Rental	\$0.00	\$0.00
Transaction Details	All Other Monthly Income Received by Adult Members of the Household: \$0.00		
Additional Data	<input type="button" value="Check Income Eligibility"/>		
Validate Application	Results from Checking Income Eligibility		
Credit / Underwriting	Income Eligibility is ELIGIBLE		
New Findings	Total Household Income	\$69,600.00	
Request Forms	Allowable Adjustments	\$6,160.00	
Loan List	Adjusted Household Income	\$63,440.00	
GUS User Guide			

Loan Terms

GUS		Borrower Name	Lender Loan Number	Application ID Number
Simplified Underwriting System		New Application	--	--

USDA Rural Development

Lender Information | Property Information

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

Type of Mortgage and Terms of Loan

Eligibility			
Loan Terms			
Borrower	Mortgage Applied for	RHS	
Employment	Loan Amount ^(P)	\$218,836.73	
Income and Expenses	Interest Rate (%) ^(P)	5.5000%	
Assets and Liabilities	No. of Months ^(P)	360	
Transaction Details	Amortization Type	Fixed	
Additional Data	Lender Information		
Validate Application	Lender Loan Number ^(F)		
Credit/ Underwriting	USDA Assigned Branch Nbr	001	Branch List
View Findings	Lender Name	NATIONAL CITY MORTGAGE	
Request Forms	Property Information and Purpose of Loan		
Loan List	Property Address *	106 Lori Ann Drive	
GUS User Guide	City *	Carrier Mills	
	State/County/MSA/Zip *	Illinois	Saline Saline County 62917

Total Loan Amount

Maximum Loan Amount = 100% of Appraised Value + guarantee fee

Appraised Value: \$217,000

Purchase Price: \$210,000

Closing Costs: \$1,960

Pre-Paid: \$2,500

\$214,460

\$214,460 ÷ .98 = \$218,836.73

(If guarantee fee is financed)

\$218,836.73 x .02 = \$4,376.73

(Correct guarantee fee to disclose to applicant)

The screenshot displays the GUS (Guaranteed Underwriting System) interface. At the top, there are fields for Borrower Name (New Application), Lender Loan Number (HomeownerJ1), and Application ID Number. The USDA Rural Development logo is visible in the top right corner. The main content area is titled "Type of Mortgage and Terms of Loan" and includes the following fields:

- Borrower:** Mortgage Applied for: RHS
- Employment:** Loan Amount: \$218,836.73
- Income and Expenses:** Interest Rate(%): 5.5000%
- Assets and Liabilities:** No. of Months: 360
- Transaction Details:** Amortization Type: Fixed

Below these fields is the "Lender Information" section:

- Lender Loan Number: HomeownerJ1
- USDA Assigned Branch Nbr: 001 (with a Branch List button)
- Lender Name: NATIONAL CITY MORTGAGE

The "Property Information and Purpose of Loan" section includes:

- Property Address: 106 Lori Ann Drive
- City: Carrier Mills
- State/County/MSA/Zip: Illinois, Saline, Saline County, 62917

At the bottom of the form, there are three buttons: PREVIOUS, NEXT, and CANCEL.

GUS		Borrower Name	Lender Loan Number	Application ID Number
Guaranteed Underwriting System		New Application	HomeownerJ1	--
Eligibility Loan Terms Borrower Employment Income and Expenses Assets and Liabilities Transaction Details Additional Data Validate Application Credit/ Underwriting View Findings Request Forms Loan List GUS User Guide		Lender Information Property Information Lender Loan number: HomeownerJ1 USDA Assigned Branch Nbr: 001 Branch List Lender Name: NATIONAL CITY MORTGAGE Property Information and Purpose of Loan Property Address: 106 Lori Ann Drive City: Carrier Mills State/County/MSA/Zip: Illinois Saline Saline County 62917 Number of Units: 1 Year Built: 2003 Purpose of Loan: Purchase Purpose of Refinancing: Select One Refinancing Type: Select One Occupancy: Primary Residence Estate Held In: Fee Simple Expiration Date:		
		<div style="text-align: center;"> <input type="button" value="PREVIOUS"/> <input type="button" value="NEXT"/> <input type="button" value="CANCEL"/> </div>		

GUS		Borrower Name	Lender Loan Number	Application ID Number
Guaranteed Underwriting System		New Application	HomeownerJ1	--
Eligibility Loan Terms Borrower Employment Income and Expenses Assets and Liabilities Transaction Details Additional Data Validate Application Credit/ Underwriting View Findings Request Forms Loan List GUS User Guide		Lender Information Property Information Lender Loan number: HomeownerJ1 USDA Assigned Branch Nbr: 001 Branch List Lender Name: NATIONAL CITY MORTGAGE Property Information and Purpose of Loan Property Address: 106 Lori Ann Drive City: Carrier Mills State/County/MSA/Zip: Illinois Saline Saline County 62917 Number of Units: 1 Year Built: 2003 Purpose of Loan: Refinance Purpose of Refinancing: Select One Refinancing Type: No Cash Out Other Occupancy: No Cash Out Streamline Refi. Estate Held In: Fee Simple Expiration Date:		
		<div style="text-align: center;"> <input type="button" value="PREVIOUS"/> <input type="button" value="NEXT"/> <input type="button" value="CANCEL"/> </div>		

GUS		Borrower Name	Lender Loan Number	Application ID Number
Guaranteed Underwriting System		New Application	HomeownerJ1	--
		Lender Information Property Information		
Eligibility	Lender Loan Number	001 <input type="button" value="Branch List"/>		
Loan Terms	USDA Assigned Branch Nbr	001 <input type="button" value="Branch List"/>		
Borrower	Lender Name	NATIONAL CITY MORTGAGE		
Employment	Property Information and Purpose of Loan			
Income and Expenses	Property Address *	106 Lori Ann Drive		
Assets and Liabilities	City *	Carrier Mills		
Transaction Details	State/County/MSA/Zip *	Illinois	Saline	Saline County 62917
Additional Data	Number of Units	1		
Validate Application	Year Built	2003		
Credit/ Underwriting	Purpose of Loan (P)	Refinance		
View Findings	Purpose of Refinancing	No Cash Out Other		
Request Forms	Refinancing Type	Select One		
Loan List	Occupancy	Select One		
GUS User Guide	Estate Held In (P)	Guaranteed Loan		
	Expiration Date			
		<input type="button" value="PREVIOUS"/>	<input type="button" value="NEXT"/>	<input type="button" value="CANCEL"/>

GUS		Borrower Name	Lender Loan Number	Application ID Number
Guaranteed Underwriting System		New Application	HomeownerJ1	--
		Lender Information Property Information		
Eligibility	Lender Loan Number	001 <input type="button" value="Branch List"/>		
Loan Terms	USDA Assigned Branch Nbr	001 <input type="button" value="Branch List"/>		
Borrower	Lender Name	NATIONAL CITY MORTGAGE		
Employment	Property Information and Purpose of Loan			
Income and Expenses	Property Address *	106 Lori Ann Drive		
Assets and Liabilities	City *	Carrier Mills		
Transaction Details	State/County/MSA/Zip *	Illinois	Saline	Saline County 62917
Additional Data	Number of Units	1		
Validate Application	Year Built	2003		
Credit/ Underwriting	Purpose of Loan (P)	Purchase		
View Findings	Purpose of Refinancing	Select One		
Request Forms	Refinancing Type	Select One		
Loan List	Occupancy	Primary Residence		
GUS User Guide	Estate Held In (P)	Fee Simple		
	Expiration Date			
		<input type="button" value="PREVIOUS"/>	<input type="button" value="NEXT"/>	<input type="button" value="CANCEL"/>

Borrower

Borrower Name	Lender Loan Number	Application ID Number
New Application	HomeownerJ1	--

USDA Rural Development

Borrower

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

If you have already ordered a credit report for this loan and you edit the last name, first name, middle initial, SSN, or date of birth for the borrower (or co-borrower) you will be required to order a new credit report for the loan.

Borrower Information collected by USDA will pre-fill the Form 1980-21, "Request for Single Family Housing Loan Guarantee". The form may be accessed from the navigation bar under Request Forms.

Borrower Information		Co-Borrower Information	
First Name *	<input type="text"/>	First Name *	<input type="text"/>
Middle Name	<input type="text"/>	Middle Name	<input type="text"/>
Last Name *	<input type="text"/>	Last Name *	<input type="text"/>
Suffix	<input type="text"/>	Suffix	<input type="text"/>
SSN *	<input type="text"/>	SSN *	<input type="text"/>
Marital Status ^(F)	Select One <input type="button" value="v"/>	Marital Status ^(F)	Select One <input type="button" value="v"/>
Date of Birth ^(F)	<input type="text"/>	Date of Birth ^(F)	<input type="text"/>
No. of Dependents	<input type="text" value="0"/>	No. of Dependents	<input type="text" value="0"/>
<small>(not listed by co-borrower(s))</small>		<small>(not listed by borrower or other co-borrower(s))</small>	
- Present Address		- Present Address	

PREVIOUS SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System	Borrower Name New Application	Lender Loan Number HomeownerJ1	Application ID Number --	USDA Rural Development
--	----------------------------------	-----------------------------------	-----------------------------	----------------------------------

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

Borrower

If you have already ordered a credit report for this loan and you edit the last name, first name, middle initial, SSN, or date of birth for the borrower (or co-borrower) you will be required to order a new credit report for the loan.

Borrower Information collected by USDA will pre-fill the Form 1980-21, "Request for Single Family Housing Loan Guarantee". The form may be accessed from the navigation bar under Request Forms.

Borrower Information	Co-Borrower Information
First Name *	First Name *
Middle Name	Middle Name
Last Name *	Last Name *
Suffix	Suffix
SSN *	SSN *
Marital Status ^(F)	Marital Status ^(F)
Date of Birth ^(F)	Date of Birth ^(F)
No. of Dependents <small>(not listed by co-borrower(s))</small>	No. of Dependents <small>(not listed by borrower or other co-borrower(s))</small>
- Present Address	- Present Address

PREVIOUS SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System	Borrower Name New Application	Lender Loan Number HomeownerJ1	Application ID Number --	USDA Rural Development
--	----------------------------------	-----------------------------------	-----------------------------	----------------------------------

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

Borrower

If you have already ordered a credit report for this loan and you edit the last name, first name, middle initial, SSN, or date of birth for the borrower (or co-borrower) you will be required to order a new credit report for the loan.

Borrower Information collected by USDA will pre-fill the Form 1980-21, "Request for Single Family Housing Loan Guarantee". The form may be accessed from the navigation bar under Request Forms.

Borrower Information	Co-Borrower Information
First Name * John	First Name * Mary
Middle Name	Middle Name
Last Name * Homeowner	Last Name * Homeowner
Suffix	Suffix
SSN * 300-40-5000	SSN * 500-22-2000
Marital Status ^(F)	Marital Status ^(F)
Date of Birth ^(F)	Date of Birth ^(F)
No. of Dependents <small>(not listed by co-borrower(s))</small>	No. of Dependents <small>(not listed by borrower or other co-borrower(s))</small>
- Present Address	- Present Address

PREVIOUS SAVE CLOSE CANCEL

 <small>Guaranteed Underwriting System</small>	Borrower Name	Lender Loan Number	Application ID Number	
	New Application	HomeownerJ1	--	
	- Present Address			
	Present Address (F)	175 Thirteenth Street		
City (F)	Washington			
State/Zip (F)	District of Columbia	20013		
Own/Rent	Select One			
Years/Mos. at Present Addr (F)	0	0		
- Mailing Address if Different from Present Address				
Mailing Address				
City				
State/Zip	Select One			
- Present Address				
Present Address (F)				
City (F)				
State/Zip (F)	Select One			
Own/Rent	Select One			
Years/Mos. at Present Addr (F)	0	0		
Same as Primary Borrower Address	<input type="checkbox"/>			
- Mailing Address if Different from Present Address				
Mailing Address				
City				
State/Zip	Select One			
Same as Primary Borrower Mailing Address	<input type="checkbox"/>			
<input type="button" value="PREVIOUS"/> <input type="button" value="SAVE"/> <input type="button" value="CLOSE"/> <input type="button" value="CANCEL"/>				

 <small>Guaranteed Underwriting System</small>	Borrower Name	Lender Loan Number	Application ID Number	
	Homeowner, John	HomeownerJ1	20040	
	Borrower			
	The loan application has been successfully added.			
<small>* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission</small>				
Borrower Information				
If you have already ordered a credit report for this loan and you edit the last name, first name, middle initial, SSN, or date of birth for the borrower (or co-borrower) you will be required to order a new credit report for the loan.				
Borrower Information collected by USDA will pre-fill the Form 1980-21, "Request for Single Family Housing Loan Guarantee". The form may be accessed from the navigation bar under Request Forms.				
Borrower Information		Co-Borrower Information		
First Name *	John	First Name *	Mary	
Middle Name		Middle Name		
Last Name *	Homeowner	Last Name *	Homeowner	
Suffix		Suffix		
SSN *	300-40-5000	SSN *	500-22-2000	
Marital Status (F)	Married	Marital Status (F)	Married	
Date of Birth (F)	11/10/1968	Date of Birth (F)	12/10/1974	
No. of Dependents	2	No. of Dependents	0	
<small>(not listed by co-borrower(s))</small>		<small>(not listed by borrower or other co-borrower(s))</small>		
<input type="button" value="PREVIOUS"/> <input type="button" value="NEXT"/> <input type="button" value="SAVE"/> <input type="button" value="CLOSE"/> <input type="button" value="CANCEL"/>				

Employment

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Current | Previous

Employment

Current Employment Information

	Borrower Name	Employer Name	Self-Emp	Years on Job	Months on Job	Years in Profession
Income and Expenses	Homeowner, John	Southern Illinois University	No	0	0	0
Assets and Liabilities	Homeowner, Mary	McDonalds	No	0	0	0

Secondary/Previous Employment Information

	Borrower Name	Status	Employer Name	Self-Emp	From Date
Validate Application	Select One	Select One		No	
Credit / Underwriting	Select One	Select One		No	
View Findings	Select One	Select One		No	
Request Forms	Select One	Select One		No	

Insert More Prev Employment Information

PREVIOUS NEXT SAVE CLOSE CANCEL



Guaranteed Underwriting System

Borrower Name Homeowner, John	Lender Loan Number HomeownerJ1	Application ID Number 20040
----------------------------------	-----------------------------------	--------------------------------



Eligibility
 Loan Terms
 Borrower
 Employment
 Income and Expenses
 Assets and Liabilities
 Transaction Details
 Additional Data
 Validate Application
 Credit / Underwriting
 View Findings
 Request Forms
 Loan List
 GUS User Guide

Employment

Current Employment Information

Borrower Name	Employer Name	Self-Emp	Years on Job	Months on Job	Years in Profession
Homeowner, John	Southern Illinois University	No	2	3	15
Homeowner, Mary	McDonalds	No	8	7	12

Secondary/Previous Employment Information

Del	Borrower Name	Status	Employer Name	Self-Emp	From Date
<input type="checkbox"/>	Select One	Select One		No	
<input type="checkbox"/>	Select One	Select One		No	
<input type="checkbox"/>	Select One	Select One		No	
<input type="checkbox"/>	Select One	Select One		No	

Insert More Prev Employment Information

PREVIOUS
NEXT
SAVE
CLOSE
CANCEL

Income and Expenses

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Monthy | Other | Combine

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

Income and Expenses

Gross Monthly Income (P)
(At least one applicant must have monthly income)

	Homeowner, John	Homeowner, Mary	Total
Base Employment Income	\$3,500.00	\$2,300.00	\$5,800.00
Overtime	\$0.00	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00	\$0.00
Commissions	\$0.00	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00	\$0.00
Other (enter details below)	\$0.00	\$0.00	\$0.00
Subtotal	\$3,500.00	\$2,300.00	\$5,800.00
Net Rental	\$0.00	\$0.00	\$0.00
Total	\$3,500.00	\$2,300.00	\$5,800.00

Other Income

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Monthy | Other | Combine

Other Income

Borrower	Description	Monthly Amount	Describe Other Income
Select One	Select One	\$0.00	
Select One	Select One	\$0.00	
Select One	Select One	\$0.00	

Insert More Other Income

Combined Monthly Housing Expense

	Current Homeowner, John	Current Homeowner, Mary	Proposed
Rent	\$0.00	\$0.00	
First Mortgage (P&I)	\$0.00	\$0.00	\$1,242.53
Other Financing (P&I)	\$0.00	\$0.00	\$0.00
Hazard Insurance (property and flood insurance)	\$0.00	\$0.00	\$0.00
Real Estate Taxes	\$0.00	\$0.00	\$0.00

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Month | Other | Combine

Other Income

Borrower	Description	Monthly Amount	Describe Other Income
<input type="button" value="Del"/> Select One	Select One	\$0.00	
<input type="button" value="Del"/> Select One	Select One	\$0.00	
<input type="button" value="Del"/> Select One	Select One	\$0.00	

Combined Monthly Housing Expense

	Current	Current	Proposed
	Homeowner, John	Homeowner, Mary	
Rent	\$0.00	\$0.00	
First Mortgage (P&I)	\$0.00	\$0.00	\$1,242.53
Other Financing (P&I)	\$0.00	\$0.00	\$0.00
Hazard Insurance (property and flood insurance)	\$0.00	\$0.00	\$0.00
Real Estate Taxes	\$0.00	\$0.00	\$0.00

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Month | Other | Combine

Other Income

Borrower	Description	Monthly Amount	Describe Other Income
<input type="button" value="Del"/> Select One	Select One	\$0.00	
<input type="button" value="Del"/> Select One	Select One	\$0.00	
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	Current	Current	Proposed
	Homeowner, John	Homeowner, Mary	
Rent	\$0.00	\$0.00	
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USDA Rural Development

Month | Other | Combine

Insert More Other Income

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Other Financing (P&I)	\$0.00	\$0.00	\$0.00
Hazard Insurance (property and flood insurance)	\$0.00	\$0.00	\$0.00
Real Estate Taxes	\$0.00	\$0.00	\$0.00
Homeowner Assn. Dues	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$1,242.53

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Month | Other | Combine

Insert More Other Income

Combined Monthly Housing Expense

	Current	Current	Proposed
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Other	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$1,242.53

PREVIOUS NEXT SAVE CLOSE CANCEL

Asset and Liabilities



Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040



[Assets](#) | [Liabilities](#) | [Expenses](#)

Eligibility
 Loan Terms
 Borrower
 Employment
 Income and Expenses
Assets and Liabilities
 Transaction Details
 Additional Data
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 GUS User Guide

Assets and Liabilities

Assets

Del	Account Owner	Asset Type	Cash Value	If Net Equity, Select Property	Description
<input type="checkbox"/>	Select One	Select One	\$0.00	Select One	
<input type="checkbox"/>	Select One	Select One	\$0.00	Select One	
<input type="checkbox"/>	Select One	Select One	\$0.00	Select One	

REO Property Information

REO Property Information

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Mortgage Liabilities (HELOC, Mortgage)

Paid Omit by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Se Prop.
<input type="checkbox"/>							

PREVIOUS
NEXT
SAVE
CLOSE
CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Assets and Liabilities

Assets

Account Owner	Asset Type	Cash Value	If Net Equity, Select Property	Description
Del Select One	Select One	\$0.00	Select One	
Del Select One	Select One	\$0.00	Select One	
Del Select One	Select One	\$0.00	Select One	

Asset Type dropdown menu items: Select One, Bond, Bridge Loan Not Deposited, Cash on Hand, Certificate of Deposit, Checking Account, Earnest Money Cash Deposit, Gifts Not Deposited, Gifts Total, Money Market Fund, Mutual Fund, Net Equity, Net Worth of Business Owned, Relocation Money, Retirement Fund, Sale Other Assets, Savings Account, Secured Funds Not Deposited, Stock, Trust Account, Other Asset, Other Liquid Assets.

REO Property Information

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Mortgage Liabilities (HELOC, Mortgage)

Omit	Paid by	Account Owner	Balance	Monthly Payment	Creditor Name	Notes	See Prop

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Assets and Liabilities

Assets

Account Owner	Asset Type	Cash Value	If Net Equity, Select Property	Desc
Del Homeowner, John	Checking Account	\$1,200.00	Select One	3 mo b
Del Homeowner, John	Money Market Fund	\$15,000.00	Select One	
Del Select One	Select One	\$0.00	Select One	
Del Select One	Select One	\$0.00	Select One	
Del Select One	Select One	\$0.00	Select One	

Insert More Assets

REO Property Information

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Mortgage Liabilities (HELOC, Mortgage)

PREVIOUS NEXT SAVE CLOSE CANCEL

Calculating Income from assets

Assets (non-retirement) of \$5,000 or more, include the greater of these calculations in eligibility and repayment income:

1. Actual income derived from asset **OR**
2. Asset value \times passbook savings rate

Example: \$15,000 in money market savings account

1. Tax return reports \$900 of interest income received
(\$900 / 12 = \$75 income per month)
2. \$15,000 \times 1% passbook rate = \$150 interest income.
\$150 / 12 months = \$12.50 income per month)

The screenshot shows the GUS (Guaranteed Underwriting System) interface. At the top, there is a header with the GUS logo and borrower information: Borrower Name (Homeowner, John), Lender Loan Number (HomeownerJ1), and Application ID Number (20040). The main content area is titled 'Assets and Liabilities' and contains a table for 'Assets' with columns for Account Owner, Asset Type, Cash Value, If Net Equity, Select Property, and Description. Below the table is a section for 'REO Property Information' which is highlighted with a red box. At the bottom, there are navigation buttons: PREVIOUS, NEXT, SAVE, CLOSE, and CANCEL.

Account Owner	Asset Type	Cash Value	If Net Equity, Select Property	Description
Del Homeowner, John	Checking Account	\$1,200.00	Select One	3 mo bal avg
Del Select One	Select One	\$0.00	Select One	
Del Select One	Select One	\$0.00	Select One	

REO Property Information

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Mortgage Liabilities (HELOC, Mortgage)

Omit	Paid by	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Se Prop
	Close							

GUS Guaranteed Underwriting System		Borrower Name	Lender Loan Number	Application ID Number	USDA Rural Development																																																
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	<input type="button" value="BACK"/>			<input type="button" value="SAVE"/> <input type="button" value="CLOSE"/> <input type="button" value="CANCEL"/>		

			Borrower Name Homeowner, John	Lender Loan Number HomeownerJ1	Application ID Number 20040	
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	REO Properties Property Owner: Homeowner, John Property Indicator: Current Residence Property Disposition: Pending Sale Property Type: Single Family			REO Properties Property Owner: Select One Property Indicator: Select One Property Disposition: Select One Property Type: Select One		
	- Property Address Street Address: 100 East Main Street City: Hanisburg State/Zip: Illinois 62946			- Property Address Street Address: <input type="text"/> City: <input type="text"/> State/Zip: <input type="text"/>		
	- Financial Information Present Market Value: <input type="text"/> Amt of Mortgage Liens: \$0.00			- Financial Information Present Market Value: <input type="text"/> Amt of Mortgage Liens: <input type="text"/>		
	<input type="button" value="BACK"/>			<input type="button" value="SAVE"/> <input type="button" value="CLOSE"/> <input type="button" value="CANCEL"/>		

REO: Pending Sale/Sold

GUS Guaranteed Underwriting System		Borrower Name	Lender Loan Number	Application ID Number
		Homeowner, John	HomeownerJ1	20040
Eligibility	City	Harrisburg	City	
Loan Terms	State/Zip	Illinois 62946	State/Zip	Select One
Borrower	- Financial Information			
Employment	Present Market Value	\$125,000.00	Present Market Value	\$0.00
Income and Expenses	Amt of Mortgage Liens	\$89,000.00	Amt of Mortgage Liens	\$0.00
Assets and Liabilities	<i>(To override Calculated Net Equity, enter amount in second column).</i>		<i>(To override Calculated Net Equity, enter amount in second column).</i>	
Transaction Details	Net Equity	\$23,500.00 \$0.00	Net Equity	\$0.00 \$0.00
Additional Data	Gross Rental Income	\$0.00	Gross Rental Income	\$0.00
Validate Application	Mortgage Payments	\$0.00	Mortgage Payments	\$0.00
Credit/Underwriting	Insur Maint Taxes	\$0.00	Insur Maint Taxes	\$0.00
View Findings	<i>(To override Calculated Net Rental Income, enter amount in second column).</i>		<i>(To override Calculated Net Rental Income, enter amount in second column).</i>	
Request Forms	Net Rental Income	\$0.00 \$0.00	Net Rental Income	\$0.00 \$0.00
Loan List	<input type="button" value="Delete"/>		<input type="button" value="Delete"/>	
GUS User Guide	<input type="button" value="Insert More REO Properties"/>			

GUS Guaranteed Underwriting System		Borrower Name	Lender Loan Number	Application ID Number
		Homeowner, John	HomeownerJ1	20040
Eligibility	City	Harrisburg	City	
Loan Terms	State/Zip	Illinois 62946	State/Zip	Select One
Borrower	- Financial Information			
Employment	Present Market Value	\$125,000.00	Present Market Value	\$0.00
Income and Expenses	Amt of Mortgage Liens	\$89,000.00	Amt of Mortgage Liens	\$0.00
Assets and Liabilities	<i>(To override Calculated Net Equity, enter amount in second column).</i>		<i>(To override Calculated Net Equity, enter amount in second column).</i>	
Transaction Details	Net Equity	\$23,500.00 \$20,000.00	Net Equity	\$0.00 \$0.00
Additional Data	Gross Rental Income	\$0.00	Gross Rental Income	\$0.00
Validate Application	Mortgage Payments	\$0.00	Mortgage Payments	\$0.00
Credit/Underwriting	Insur Maint Taxes	\$0.00	Insur Maint Taxes	\$0.00
View Findings	<i>(To override Calculated Net Rental Income, enter amount in second column).</i>		<i>(To override Calculated Net Rental Income, enter amount in second column).</i>	
Request Forms	Net Rental Income	\$0.00 \$0.00	Net Rental Income	\$0.00 \$0.00
Loan List	<input type="button" value="Delete"/>		<input type="button" value="Delete"/>	
GUS User Guide	<input type="button" value="Insert More REO Properties"/>			

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Asset Type	Cash Value	If Net Equity, Select Property	Description
Account	\$1,200.00	Select One	9 mo bal avg
Borrower	\$20,000.00	Select One	
Employment	\$0.00	Select One	
Income and Expenses	\$0.00	100 East Main Street , Harrisburg, Illinois 62946	
Assets and Liabilities	\$0.00	Select One	

Transaction Details

Additional Data

Validate Application

Credit / Underwriting

View Findings [Credit / Underwriting page.](#)

Request Forms [page\)](#)

Asset Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
Select One	\$0.00	\$0.00			Select One

PREVIOUS NEXT SAVE CLOSE CANCEL

REO: RENTAL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

City	State/Zip	City	State/Zip
Harrisburg	Illinois 62946	Select One	Select One

- Financial Information

Present Market Value: \$0.00

Amt of Mortgage Liens: \$0.00

(To override Calculated Net Equity, enter amount in second column).

Net Equity: \$0.00 | \$0.00

Gross Rental Income: \$900.00

Mortgage Payments: \$450.00

Insur Maint Taxes: \$200.00

(To override Calculated Net Rental Income, enter amount in second column).

Net Rental Income: \$25.00 | \$50.00

Delete

- Financial Information

Present Market Value: \$0.00

Amt of Mortgage Liens: \$0.00

(To override Calculated Net Equity, enter amount in second column).

Net Equity: \$0.00 | \$0.00

Gross Rental Income: \$0.00

Mortgage Payments: \$0.00

Insur Maint Taxes: \$0.00

(To override Calculated Net Rental Income, enter amount in second column).

Net Rental Income: \$0.00 | \$0.00

Delete

Insert More REO Properties

BACK SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Month | Other | Combine

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

Income and Expenses

Gross Monthly Income (P)
(At least one applicant must have monthly income)

	Homeowner, John	Homeowner, Mary	Total
Base Employment Income	\$3,500.00	\$2,300.00	\$5,800.00
Overtime	\$0.00	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00	\$0.00
Commissions	\$0.00	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00	\$0.00
Other (enter details below)	\$0.00	\$0.00	\$0.00
Subtotal	\$3,500.00	\$2,300.00	\$5,800.00
Net Rental	\$50.00	\$0.00	\$50.00
Total	\$3,550.00	\$2,300.00	\$5,850.00

Other Income

PREVIOUS | NEXT | SAVE | CLOSE | CANCEL

REO: Retained

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

REO Properties

(If REO is a Pending Sale, GUS calculates the Net Equity and includes in Liquid Assets. Net Equity can be calculated outside of GUS and entered (positive or negative) as Net Equity in the Assets section. If Net Equity is entered in the Assets section, GUS will use that amount in the Liquid Asset calculation.)

REO Properties	REO Properties
Property Owner: Homeowner, John	Property Owner: Select One
Property Indicator: Current Residence	Property Indicator: Select One
Property Disposition: Retained	Property Disposition: Select One
Property Type: Single Family	Property Type: Select One
- Property Address	- Property Address
Street Address: 100 East Main Street	Street Address:
City: Harrisburg	City:
State/Zip: Illinois 62946	State/Zip: Select One
- Financial Information	- Financial Information
Present Market Value: \$0.00	Present Market Value: \$0.00
Amt of Mortgage Liens: \$0.00	Amt of Mortgage Liens: \$0.00

BACK | SAVE | CLOSE | CANCEL

REO Properties

REVIEW THE GUS UNDERWRITING FINDINGS REPORT!

GUS will alert users to Rural Development guidelines for retaining and/or renting properties.

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Mortgage Liabilities (HELOC, Mortgage)

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Mortgage Loan	\$89,000.00	\$650.00	XYZ Mortgage	DOS 6-22-09
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		Select

Insert More Mortgage Liabilities | Delete All Mortgage Liabilities

Other Liabilities

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Note
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Other Liabilities | Delete All Other Liabilities

PREVIOUS | NEXT | SAVE | CLOSE | CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Eligibility

Loan Terms: **Mortgage Liabilities (HELOC, Mortgage)**

Borrower

Employment

Income and Expenses

Assets and Liabilities

Transaction Details

Additional Data

Validate Application

Credit / Underwriting

View Findings

Request Forms

Loan List

GUS User Guide

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Omit	Paid by	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Mortgage Loan	\$89,000.00	\$650.00	XYZ Mortgage	DOS 6-22-09
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Mortgage Liabilities | Delete All Mortgage Liabilities

Other Liabilities

Omit	Paid by	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Note
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Other Liabilities | Delete All Other Liabilities

PREVIOUS | NEXT | SAVE | CLOSE | CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Eligibility

Loan Terms

Borrower

Employment

Income and Expenses

Assets and Liabilities

Transaction Details

Additional Data

Validate Application

Credit / Underwriting

View Findings

Request Forms

Loan List

GUS User Guide

Credit / Underwriting page.

Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
Mortgage Loan	\$89,000.00	\$650.00	XYZ Mortgage	inherited home	100 East Main Street, Harrisburg, Illinois 62946
Select One	\$0.00	\$0.00			Select One

REO Property Information

REO Property Information

Property Address

Street Address: 100 East Main Street

City: Harrisburg

State/Zip: Illinois 62946

Delete All Other Liabilities

PREVIOUS | NEXT | SAVE | CLOSE | CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Mortgage Liabilities (HELOC, Mortgage)

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Mortgage Loan	\$39,000.00	\$650.00	XYZ Mortgage	DOS 6-22-09
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		Select

Insert More Mortgage Liabilities | Delete All Mortgage Liabilities

Other Liabilities

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Note
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Other Liabilities | Delete All Other Liabilities

PREVIOUS | NEXT | SAVE | CLOSE | CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Other Liabilities

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Note
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Other Liabilities | Delete All Other Liabilities

Additional Expenses

Omit	Account Owner	Expense Type	Monthly Payments	Months Left to Pay	Notes
<input type="checkbox"/>	Select One	Select One	\$0.00	0	
<input type="checkbox"/>	Select One	Select One	\$0.00	0	

Insert More Additional Expenses

PREVIOUS | NEXT | SAVE | CLOSE | CANCEL

GUS Automated Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Other Liabilities

Omit	Paid by	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Note
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Collection Judgments and Liens	\$0.00	\$0.00		
			Installment				
			Lease Payments				
			Open 30 Day Charge Accounts				
			Revolving				
			Taxes				
			Other Liability				

Insert More Other Liabilities

Additional Expenses

Del	Omit	Account Owner	Expense Type	Monthly Payments	Months Left to Pay	Notes
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	0	
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	0	

Insert More Additional Expenses

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Automated Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Liability Type	Balance	Monthly Payment	Creditor Name	Notes
ment	\$12,500.00	\$300.00	XYZ Car Loans	
t One	\$0.00	\$0.00		
t One	\$0.00	\$0.00		

Delete All Other Liabilities

Additional Expenses

Expense Type	Monthly Payments	Months Left to Pay	Notes
One	\$0.00	0	
One	\$0.00	0	

PREVIOUS NEXT SAVE CLOSE CANCEL

Liability Tips

Basic rules for liabilities:

- Underwriter should determine whether to select “omit” or “paid by close”
- There are NO debts/liabilities that automatically qualify to be omitted
- Federal debts and Federal judgments must be paid in full.
- Enter the REASON why the debt was omitted in the “Notes” section **AND** document the permanent case file
- **DO NOT** leave out a debt if it will be omitted. **ALL DEBTS MUST BE LISTED!**
- **DO NOT** enter \$1.00 or other erroneous payment for collections, tax liens, non-federal judgments, etc. unless this is the actual payment arrangement.

Liability Tips

Basic rules for liabilities:

- Deferred student loans must include a payment. 1% of the loan balance, verified payment from servicer, or payment reflected on the credit report.
- Installment debts with 6 months or less repayment do not have to be counted in debt ratios, unless underwriter wishes to include them. Change “Liability Type” from “Installment” to “Revolving.” This will ensure GUS counts the debt.
- Revolving accounts with no payment may use 5% of the loan balance, or payment listed on current statement.
- 401k loans, etc. do not have to be included as debts.

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Other Liabilities

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Note
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Collection Judgments and Liens	\$250.00	\$1.00	XYZ Medical Billers	2004 old s
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Other Liabilities | Delete All Other Liabilities

Additional Expenses

Omit	Account Owner	Expense Type	Monthly Payments	Months Left to Pay	Notes
<input type="checkbox"/>	Select One	Select One	\$0.00	0	
<input type="checkbox"/>	Select One	Select One	\$0.00	0	

Insert More Additional Expenses

PREVIOUS | NEXT | SAVE | CLOSE | CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Other Liabilities

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Note
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Other Liabilities | Delete All Other Liabilities

Additional Expenses

Omit	Account Owner	Expense Type	Monthly Payments	Months Left to Pay	Notes
<input type="checkbox"/>	Select One	Select One	\$0.00	0	
<input type="checkbox"/>	Select One	Select One	\$0.00	0	

Insert More Additional Expenses

PREVIOUS | NEXT | SAVE | CLOSE | CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Assets | Liabilities | Expenses

Other Liabilities

Omit	Paid by	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Note
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Other Liabilities | Delete All Other Liabilities

Additional Expenses

Omit	Account Owner	Expense Type	Monthly Payments	Months Left to Pay	Notes
<input type="checkbox"/>	Homeowner, John	Select One	\$0.00	0	
<input type="checkbox"/>	Select One	Select One	\$0.00	0	
<ul style="list-style-type: none"> Alimony Child Support Childcare Job Related Expenses Separate Maintenance Expense Other Expenses 					

Insert More Additional Expenses

PREVIOUS | NEXT | SAVE | CLOSE | CANCEL

Transaction Details

GUS Guaranteed Underwriting System USDA Rural Development

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

Detail | Declaration | Government

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

Details of Transaction

Borrower	a. Purchase Price	\$210,000.00
Employment	b. Alterations, improvements, repairs	\$0.00
Income and Expenses	c. Land (if acquired separately)	\$0.00
Assets and Liabilities	d. Refinance Amount	\$0.00
Transaction Details	e. Estimated prepaid items	\$2,500.00
Additional Data	f. Estimated closing costs	\$1,960.00
Validate Application	g. Funding Fee, Guarantee Fee	\$4,376.73
Credit / Underwriting	h. Discount (if Borrower will pay)	\$0.00
View Findings	i. Total Costs (add items a through h)	\$218,836.73
Request Forms	j. Subordinate Financing	\$0.00
Loan List	k. Borrower's closing costs paid by seller	\$0.00
GUS User Guide	l. Other Credits (sum of Other Credits below)	\$1,000.00
	m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$214,460.00
	n. Funding Fee, Guarantee Fee financed	\$4,376.73

GUS Guaranteed Underwriting System USDA Rural Development

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

Detail | Declaration | Government

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

Details of Transaction

Borrower	a. Purchase Price	\$210,000.00
Employment	b. Alterations, improvements, repairs	\$0.00
Income and Expenses	c. Land (if acquired separately)	\$0.00
Assets and Liabilities	d. Refinance Amount	\$0.00
Transaction Details	e. Estimated prepaid items	\$2,500.00
Additional Data	f. Estimated closing costs	\$1,960.00
Validate Application	g. Funding Fee, Guarantee Fee	\$4,376.73
Credit / Underwriting	h. Discount (if Borrower will pay)	\$0.00
View Findings	i. Total Costs (add items a through h)	\$218,836.73
Request Forms	j. Subordinate Financing	\$0.00
Loan List	k. Borrower's closing costs paid by seller	\$0.00
GUS User Guide	l. Other Credits (sum of Other Credits below)	\$1,000.00
	m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$214,460.00
	n. Funding Fee, Guarantee Fee financed	\$4,376.73

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Detail | Declaration | Government

Eligibility: o. Loan Amount (add m & n) \$218,836.73

Loan Terms: p. Cash from/to Borrower (Subtract j, k, l & o from i) -\$1,000.00

Borrower: **Other Credits**

Employment: To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

Description of Other Credits	Amount	Describe Source
Del) Cash Deposit on Sales Contract	\$1,000.00	check, cleared 06-02-09
Del) Select One	\$0.00	

Transaction Details: Insert More Other Credits Information

Additional Data: Insert More Other Credits Information

Validate Application: Insert More Other Credits Information

Credit / Underwriting: Insert More Other Credits Information

View Findings: Insert More Other Credits Information

Request Forms: Insert More Other Credits Information

Loan List: Insert More Other Credits Information

GUS User Guide: Insert More Other Credits Information

Declarations

(Answer the questions below for the borrower and co-borrower(s) (if any). If you answer "Yes" to any of the questions "a" through "I", please provide an explanation in the space provided.)

Applicant's Name	Response	If Yes, Explanation
------------------	----------	---------------------

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Detail | Declaration | Government

Eligibility: I. Other Credits (sum of Other Credits below) \$0.00

Loan Terms: m. Loan Amount (exclude Funding Fee, Guarantee Fee financed) \$214,460.00

Borrower: n. Funding Fee, Guarantee Fee financed \$4,376.73

Employment: o. Loan Amount (add m & n) \$218,836.73

Income and Expenses: p. Cash from/to Borrower (Subtract j, k, l & o from i) -\$1,960.00

Assets and Liabilities: **Other Credits**

Transaction Details: To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

Description of Other Credits	Amount	Describe Source
Del) Select One	\$0.00	

Additional Data: Insert More Other Credits Information

Validate Application: Insert More Other Credits Information

Credit / Underwriting: Insert More Other Credits Information

View Findings: Insert More Other Credits Information

Request Forms: Insert More Other Credits Information

Loan List: Insert More Other Credits Information

GUS User Guide: Insert More Other Credits Information

Declarations

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Detail | Declaration | Government

Eligibility: I. Other Credits (sum of Other Credits below) \$0.00

Loan Terms: m. Loan Amount (exclude Funding Fee, Guarantee Fee financed) \$214,460.00

Borrower: n. Funding Fee, Guarantee Fee financed \$4,376.73

Employment: o. Loan Amount (add m & n) \$218,836.73

Income and Expenses: p. Cash from/to Borrower (Subtract j, k, l & o from l) -\$1,960.00

Assets and Liabilities

Other Credits

To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

Description of Other Credits	Amount	Describe Source
Select One	\$0.00	
Select One	\$0.00	
Borrower Paid Fees	\$0.00	
Cash Deposit on Sales Contract	\$0.00	
Employer Assisted Housing	\$0.00	
Lease Purchase Funds	\$0.00	
Lender Credit	\$0.00	
Non Parent Relative	\$0.00	
Relocation Funds	\$0.00	
Seller Credit	\$0.00	
Other		

Insert more Other Credits information

Declarations

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Detail | Declaration | Government

Eligibility

Loan Terms

Borrower

Employment

Income and Expenses

Assets and Liabilities

Transaction Details

Additional Data

Validate Application

Credit / Underwriting

View Findings

Request Forms

Loan List

GUS User Guide

Declarations

(Answer the questions below for the borrower and co-borrower(s) (if any). If you answer "Yes" to any of the questions "a" through "f", please provide an explanation in the space provided.)

Question	Applicant's Name	Response	If Yes, Explanation
a. Are there any outstanding judgments against you? ^(P)	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No	disputed judgment from 2004
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
b. Have you been declared bankrupt within the past 7 years? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
d. Are you a party to a lawsuit? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System		Borrower Name	Lender Loan Number	Application ID Number	USDA Rural Development	
		Homeowner, John	HomeownerJ1	20040	Detail Declaration Government	
Eligibility	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Loan Terms						
Borrower		Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Employment	f. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Income and Expenses						
Assets and Liabilities		Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Transaction Details	g. Are you obligated to pay alimony, child support, or separate maintenance? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Additional Data						
Validate Application		Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Credit / Underwriting	h. Is any part of the down payment borrowed? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
View Findings		Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Request Forms	i. Are you a co-maker or endorser on a note? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Loan List		Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
GUS User Guide	j. Are you a U.S. Citizen? ^(P)	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text"/>		
		Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
<input type="button" value="PREVIOUS"/> <input type="button" value="NEXT"/> <input type="button" value="SAVE"/> <input type="button" value="CLOSE"/> <input type="button" value="CANCEL"/>						

GUS Guaranteed Underwriting System		Borrower Name	Lender Loan Number	Application ID Number	USDA Rural Development	
		Homeowner, John	HomeownerJ1	20040	Detail Declaration Government	
Eligibility	j. Are you a U.S. Citizen? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Loan Terms						
Borrower		Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Employment	k. Are you a permanent resident alien? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Income and Expenses		Homeowner, Mary	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text"/>		
Assets and Liabilities	l. Do you intend to occupy the property as your primary residence? If "Yes", complete question m below. ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Transaction Details						
Additional Data		Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Validate Application	m. Have you had an ownership interest in a property in the last 3 years? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
Credit / Underwriting		Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>		
View Findings	(1) What type of property did you own?	Homeowner, John	Select One	<input type="text"/>		
Request Forms		Homeowner, Mary	Select One	<input type="text"/>		
Loan List	(2) How did you hold title to the home?	Homeowner, John	Select One	<input type="text"/>		
GUS User Guide		Homeowner, Mary	Select One	<input type="text"/>		
<input type="button" value="PREVIOUS"/> <input type="button" value="NEXT"/> <input type="button" value="SAVE"/> <input type="button" value="CLOSE"/> <input type="button" value="CANCEL"/>						

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Detail | Declaration | Government

Information for Government Monitoring Purpose

Demographic Information
(If borrower does not wish to furnish Race and Ethnicity data, Lender is required to complete based on visual observation.)

Borrower	Check if Applicant Does not Wish to Furnish	Race (F)	Ethnicity (F)	Gender (F)	Date Application Signed (F)
Homeowner, John	<input type="checkbox"/>	<input type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black / African American <input type="checkbox"/> Hawaiian / Pacific Islander <input checked="" type="checkbox"/> White	<input type="radio"/> Hispanic / Latino <input checked="" type="radio"/> Non Hispanic / Latino	Male	06/01/2009
Homeowner, Mary	<input type="checkbox"/>	<input type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black / African American <input type="checkbox"/> Hawaiian / Pacific Islander <input checked="" type="checkbox"/> White	<input checked="" type="radio"/> Hispanic / Latino <input type="radio"/> Non Hispanic / Latino	Female	06/01/2009

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Detail | Declaration | Government

Homeowner, John

Black / African American
 Hawaiian / Pacific Islander
 White

Latino
 Non Hispanic / Latino

Male 06/01/2009

Homeowner, Mary

American Indian / Alaskan Native
 Asian
 Black / African American
 Hawaiian / Pacific Islander
 White

Hispanic / Latino
 Non Hispanic / Latino

Female 06/01/2009

Interview Information

Application Taken By (F) Face-to-face Interview

Date of Interview (F) 06/01/2009

Interviewer's Name (F) Jane Doe

Name of Interviewer's Employer (F) XYZ Mortgage

PREVIOUS NEXT SAVE CLOSE CANCEL

Additional Data

GUS Guaranteed Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	Homeowner.J1	20040

USDA Rural Development

Additional Data | Buydown | Requirements | Borrower

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

Additional Data

Sales Price: \$210,000.00

Property Appraised Value ^(P): \$217,000.00

Estimated Site Value ^(F): \$12,500.00
(Not required for Condominium)

Dwelling Type ^(P): On Site

Mortgage Credit Certification (MCC): \$0.00

Project Type: Select One

Structure Type ^(F): Attached Housing

Purchase is ^(F): Existing

Property is less than 12 months old and never occupied:

Buydown

(Interest Rate of last year of Buydown must equal Note Rate)

Third Party Contributor: Select One

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Additional Data | **Buydown** | Requirements | Borrower

Buydown
(Interest Rate of last year of Buydown must equal Note Rate)

Third Party Contributor: Select One

Start Rate Percent (Year 1):

Interest Rate Year 2:

Interest Rate Year 3:

Insert More Buydown Years

Duration Months: 0

Buydown Permanent Indicator:

Validate Application (Check if applies)

Requirements Checks
(Enter any that apply)

Are all RHS thermal and site standards in compliance? (P) Select One

For existing dwellings, are current requirements of HUD Handbook 4150.2 and 4905.1 Standards met? (P) Yes

NOTE: If the CAIVRS service is available the number returned will be auto populated and protected once the Borrower application page is saved. If the CAIVRS service is unavailable when the Borrower application page is saved, you can retrieve the CAIVRS number utilizing one of the following options:
 1) Call the CAIVRS service through GUS by clicking on the "Get CAIVRS Number" button for each borrower.
 2) Access the HUD CAIVRS website directly by selecting "Access CAIVRS Website" hyperlink. The CAIVRS number retrieved in this manner must be manually entered in the CAIVRS Number block below.

PREVIOUS NEXT SAVE CLOSE CANCEL

Temporary Buydown

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Additional Data | **Buydown** | Requirements | Borrower

Buydown
(Interest Rate of last year of Buydown must equal Note Rate)

Third Party Contributor: Builder

Start Rate Percent (Year 1): 3.5000%

Interest Rate Year 2: 4.5000%

Interest Rate Year 3: 5.5000%

Insert More Buydown Years

Duration Months: 36

Buydown Permanent Indicator:

Validate Application (Check if applies)

Requirements Checks
(Enter any that apply)

Are all RHS thermal and site standards in compliance? (P) Select One

For existing dwellings, are current requirements of HUD Handbook 4150.2 and 4905.1 Standards met? (P) Yes

NOTE: If the CAIVRS service is available the number returned will be auto populated and protected once the Borrower application page is saved. If the CAIVRS service is unavailable when the Borrower application page is saved, you can retrieve the CAIVRS number utilizing one of the following options:
 1) Call the CAIVRS service through GUS by clicking on the "Get CAIVRS Number" button for each borrower.
 2) Access the HUD CAIVRS website directly by selecting "Access CAIVRS Website" hyperlink. The CAIVRS number retrieved in this manner must be manually entered in the CAIVRS Number block below.

PREVIOUS NEXT SAVE CLOSE CANCEL

Permanent Buydown

		<table border="1"> <tr> <th>Borrower Name</th> <th>Lender Loan Number</th> <th>Application ID Number</th> </tr> <tr> <td>Homeowner, John</td> <td>HomeownerJ1</td> <td>20040</td> </tr> </table>	Borrower Name	Lender Loan Number	Application ID Number	Homeowner, John	HomeownerJ1	20040	
Borrower Name	Lender Loan Number	Application ID Number							
Homeowner, John	HomeownerJ1	20040							
Additional Data Buydown Requirements Borrower									
Eligibility	Buydown (Interest Rate of last year of Buydown must equal Note Rate)								
Loan Terms									
Borrower	Third Party Contributor	<input type="text" value="Builder"/>	<input type="button" value="v"/>						
Employment	Start Rate Percent (Year 1)	<input type="text" value="5.5000%"/>							
Income and Expenses	Interest Rate Year 2	<input type="text" value="5.5000%"/>							
Assets and Liabilities	Interest Rate Year 3	<input type="text" value="5.5000%"/>							
Transaction Details	<input type="button" value="Insert More Buydown Years"/>								
Additional Data	Duration Months	<input type="text" value="360"/>							
Validate Application	Buydown Permanent Indicator	<input checked="" type="checkbox"/>							
Credit / Underwriting	Requirements Checks (Enter any that apply)								
View Findings	Are all RHS thermal and site standards in compliance? ^(P)								
Request Forms			<input type="button" value="Select One"/>						
Loan List	For existing dwellings, are current requirements of HUD Handbook 4150.2 and 4905.1 Standards met? ^(P)		<input type="button" value="Yes"/>						
GUS User Guide	NOTE: If the CAIVRS service is available the number returned will be auto populated and protected once the Borrower application page is saved. If the CAIVRS service is unavailable when the Borrower application page is saved, you can retrieve the CAIVRS number utilizing one of the following options: 1) Call the CAIVRS service through GUS by clicking on the "Get CAIVRS Number" button for each borrower. 2) Access the HUD CAIVRS website directly by selecting "Access CAIVRS Website" hyperlink. The CAIVRS number retrieved in this manner must be manually entered in the CAIVRS Number block below.								
<input type="button" value="PREVIOUS"/> <input type="button" value="NEXT"/> <input type="button" value="SAVE"/> <input type="button" value="CLOSE"/> <input type="button" value="CANCEL"/>									

		<table border="1"> <tr> <th>Borrower Name</th> <th>Lender Loan Number</th> <th>Application ID Number</th> </tr> <tr> <td>Homeowner, John</td> <td>HomeownerJ1</td> <td>20040</td> </tr> </table>	Borrower Name	Lender Loan Number	Application ID Number	Homeowner, John	HomeownerJ1	20040	
Borrower Name	Lender Loan Number	Application ID Number							
Homeowner, John	HomeownerJ1	20040							
Additional Data Buydown Requirements Borrower									
Eligibility	Requirements Checks (Enter any that apply)								
Loan Terms									
Borrower	Are all RHS thermal and site standards in compliance? ^(P)								
Employment			<input type="button" value="Select One"/>						
Income and Expenses	For existing dwellings, are current requirements of HUD Handbook 4150.2 and 4905.1 Standards met? ^(P)		<input type="button" value="By Closing"/>						
Assets and Liabilities	NOTE: If the CAIVRS service is available the number returned will be auto populated and protected once the Borrower application page is saved. If the CAIVRS service is unavailable when the Borrower application page is saved, you can retrieve the CAIVRS number utilizing one of the following options: 1) Call the CAIVRS service through GUS by clicking on the "Get CAIVRS Number" button for each borrower. 2) Access the HUD CAIVRS website directly by selecting "Access CAIVRS Website" hyperlink. The CAIVRS number retrieved in this manner must be manually entered in the CAIVRS Number block below.								
Transaction Details	Borrower Name CAIVRS Number ^(F)								
Additional Data	Homeowner, John	<input type="text" value="A748383928"/>	<input type="button" value="Get CAIVRS Number"/>						
Validate Application	Homeowner, Mary	<input type="text" value="A738291823"/>	<input type="button" value="Get CAIVRS Number"/>						
Credit / Underwriting	Access CAIVRS Website								
View Findings	Additional Borrower Information (Check all that apply)								
Request Forms									
Loan List	Do you have a relationship with any Rural Development employee? ^(P)								
GUS User Guide			<input type="button" value="Select One"/>						
<table border="1"> <thead> <tr> <th>Applicant's Name</th> <th>Response</th> </tr> </thead> <tbody> <tr> <td>Homeowner, John</td> <td> <input type="radio"/> Yes <input checked="" type="radio"/> No </td> </tr> <tr> <td>Homeowner, Mary</td> <td> <input type="radio"/> Yes <input checked="" type="radio"/> No </td> </tr> </tbody> </table>				Applicant's Name	Response	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No
Applicant's Name	Response								
Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No								
Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No								
<input type="button" value="PREVIOUS"/> <input type="button" value="NEXT"/> <input type="button" value="SAVE"/> <input type="button" value="CLOSE"/> <input type="button" value="CANCEL"/>									

GUS Automated Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Additional Data | Buydown | Requirements | Borrower

Requirements Checks
(Enter any that apply)

Are all RHS thermal and site standards in compliance? (P)

For existing dwellings, are current requirements of HUD Handbook 4150.2 and 4905.1 Standards met? (P)

NOTE: If the CAIVRS service is available the number returned will be auto populated and protected once the Borrower application page is saved. If the CAIVRS service is unavailable when the Borrower application page is saved, you can retrieve the CAIVRS number utilizing one of the following options:
 1) Call the CAIVRS service through GUS by clicking on the "Get CAIVRS Number" button for each borrower.
 2) Access the HUD CAIVRS website directly by selecting "Access CAIVRS Website" hyperlink. The CAIVRS number retrieved in this manner must be manually entered in the CAIVRS Number block below.

Borrower Name CAIVRS Number (F) [Access CAIVRS Website](#)

Homeowner, John:

Homeowner, Mary:

Additional Borrower Information
(Check all that apply)

Applicant's Name	Response
Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Automated Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Additional Data | Buydown | Requirements | Borrower

Requirements Checks
(Enter any that apply)

Are all RHS thermal and site standards in compliance? (P)

For existing dwellings, are current requirements of HUD Handbook 4150.2 and 4905.1 Standards met? (P)

NOTE: If the CAIVRS service is available the number returned will be auto populated and protected once the Borrower application page is saved. If the CAIVRS service is unavailable when the Borrower application page is saved, you can retrieve the CAIVRS number utilizing one of the following options:
 1) Call the CAIVRS service through GUS by clicking on the "Get CAIVRS Number" button for each borrower.
 2) Access the HUD CAIVRS website directly by selecting "Access CAIVRS Website" hyperlink. The CAIVRS number retrieved in this manner must be manually entered in the CAIVRS Number block below.

Borrower Name CAIVRS Number (F) [Access CAIVRS Website](#)

Homeowner, John:

Homeowner, Mary:

Additional Borrower Information
(Check all that apply)

Applicant's Name	Response
Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

Additional Data | **Buydown** | Requirements | Borrower

Additional Borrower Information
(Check all that apply)

	Applicant's Name	Response
Do you have a relationship with any Rural Development employee? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are you a veteran? ^(P)	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are you disabled? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are you debarred from doing business with the federal government? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No

Immigration / Naturalization Check
(The applicant indicated they are not a U.S. citizen. Immigration/Naturalization information must be provided.)

Homeowner, Mary

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

Additional Data | Buydown | **Requirements** | Borrower

Additional Borrower Information
(Check all that apply)

	Applicant's Name	Response
Do you have a relationship with any Rural Development employee? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are you a veteran? ^(P)	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are you disabled? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are you debarred from doing business with the federal government? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No

Immigration / Naturalization Check
(The applicant indicated they are not a U.S. citizen. Immigration/Naturalization information must be provided.)

Homeowner, Mary

PREVIOUS NEXT SAVE CLOSE CANCEL

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

GUS
Guaranteed Underwriting System

Eligibility

Immigration Forms

The Single Family Housing Guaranteed Loan Program may not permit loans to be guaranteed unless the non-permanent alien is deemed to be a qualified alien. Lenders must secure proof of identity and evidence that non-citizens who apply for a guaranteed loan are qualified aliens. The lender should obtain documentation described below. Alternately, the lender may obtain the non-citizen's alien identification number and communicate it to the Agency office servicing their area. Agency staff will then submit the alien's identification number to SAVE and, in most cases, will be able to promptly inform the lender of the applicant's eligibility status based on the alien's Class of Admission (COA).

Borrower: Homeowner, Mary
(Check all that apply)

Documentation that a Non-Citizen is a Qualified Alien

Additional Data

<input type="checkbox"/>	CIS Form I-551	Alien Registration Receipt Card* (for permanent OR conditional resident aliens)
<input type="checkbox"/>	CIS Form I-688B	"Employment Authorization Card", which must be annotated "Provision of Law" 274a.12(c)(11)
<input type="checkbox"/>	CIS Form I-688B	"Employment Authorization Card", which must be annotated "Provision of Law" 274a.12(a)(1)
<input type="checkbox"/>	CIS Form I-688B	"Employment Authorization Card", which must be annotated "Provision of Law" 274a.12(a)(3)
<input type="checkbox"/>	CIS Form I-688B	"Employment Authorization Card", which must be annotated "Provision of Law" 274a.12(a)(4)
<input type="checkbox"/>	CIS Form I-688B	"Employment Authorization Card", which must be annotated "Provision of Law" 274a.12(a)(5)
<input type="checkbox"/>	CIS Form I-688B	"Employment Authorization Card", which must be annotated "Provision of Law" 274a.12(a)(10)
<input type="checkbox"/>	CIS Form I-766	"Employment Authorization Document", with annotation A3

BACK **SAVE** **CLOSE** **CANCEL**

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

GUS
Guaranteed Underwriting System

Eligibility

CIS Form I-766 "Employment Authorization Document", with annotation A5

CIS Form I-766 "Employment Authorization Document", with annotation A10

CIS Form I-571 "Refugee Travel Document"

CIS Form I-94 Arrival-Departure Record, with the annotation "Admitted as Refugee Pursuant to Section 207"

CIS Form I-94 Arrival-Departure Record, with the annotation "Section 208" or "Asylum"

CIS Form I-94 Arrival-Departure Record, with the annotation "Section 243(h)" or "Deportation stayed by Attorney General"

CIS Form I-94 Arrival-Departure Record, with the annotation "Paroled Pursuant to Section 212(d)(5) of the INA"

CIS Form I-94 Arrival-Departure Record, with the annotation "Admitted Under Section 203(a)(7) of the INA"

Form I-94 Arrival-Departure Record, with no annotation, accompanied by a final court decision granting asylum (providing no appeal taken)

Form I-94 Arrival-Departure Record, with no annotation, accompanied by a letter from a CIS asylum officer granting asylum (if application is filed on or after October 1, 1990) or from a CIS district director granting asylum (if application is filed on or before October 1, 1990)

Form I-94 Arrival-Departure Record, with no annotation, accompanied by a court decision granting withholding of deportation

Form I-94 Arrival-Departure Record, with no annotation, accompanied by a letter from an asylum officer granting withholding of deportation (if application filed on or after October 1, 1990)

Receipt A receipt issued by the CIS indicating that an application for issuance of a replacement document in one of the above listed categories has been made and the applicant's entitlement to the document.

BACK **SAVE** **CLOSE** **CANCEL**



GUS
Guaranteed Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040



<input type="checkbox"/> CIS Form I-254	Arrival-Departure Record, with the annotation "Section 243(n) of Deportation stayed by Attorney General"
<input type="checkbox"/> CIS Form I-94	Arrival-Departure Record, with the annotation "Paroled Pursuant to Section 212(d)(5) of the INA"
<input type="checkbox"/> CIS Form I-94	Arrival-Departure Record, with the annotation "Admitted Under Section 203(a)(7) of the INA"
<input type="checkbox"/> Form I-94	Arrival-Departure Record, with no annotation, accompanied by a final court decision granting asylum (providing no appeal taken)
<input type="checkbox"/> Form I-94	Arrival-Departure Record, with no annotation, accompanied by a letter from a CIS asylum officer granting asylum (if application is filed on or after October 1, 1990) or from a CIS district director granting asylum (if application is filed on or before October 1, 1990)
<input type="checkbox"/> Form I-94	Arrival-Departure Record, with no annotation, accompanied by a court decision granting withholding of deportation
<input type="checkbox"/> Form I-94	Arrival-Departure Record, with no annotation, accompanied by a letter from an asylum officer granting withholding of deportation (if application filed on or after October 1, 1990)
<input type="checkbox"/> Receipt	A receipt issued by the CIS indicating that an application for issuance of a replacement document in one of the above-listed categories has been made and the applicant's entitlement to the document has been verified.
<input checked="" type="checkbox"/> SAVE	Lender has confirmed with a USDA Rural Development office through their Systematic Alien Verification for Entitlements (SAVE) program that the applicant is a qualified alien.
<input type="checkbox"/> Jay Treaty	Documentation in accordance with RD Instruction 1980-D, 1980-346 for Native Americans in the United States under the Jay Treaty.
<input type="checkbox"/> None	None of the above documents

BACK
SAVE
CLOSE
CANCEL



GUS
Guaranteed Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040



Additional Borrower Information
(Check all that apply)

	Applicant's Name	Response
Do you have a relationship with any Rural Development employee? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are you a veteran? ^(P)	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are you disabled? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are you debarred from doing business with the federal government? ^(P)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No

Immigration / Naturalization Check
(The applicant indicated they are not a U.S. citizen. Immigration/Naturalization information must be provided.)

Homeowner, Mary

PREVIOUS
NEXT
SAVE
CLOSE
CANCEL

Credit and Underwriting

GUS Guaranteed Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

Contact Information

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

Request Credit / Underwriting

Select Request You Would Like to Submit:
Select One

SUBMIT

Contact Information

Lender Contact Name ^(F)	<input type="text" value="Daetwyler,Dean"/>
Lender Contact Phone Number ^(F)	<input type="text" value="(202)690-0514"/> ext <input type="text"/>
Lender Contact Fax Number ^(F)	<input type="text" value="(202)205-2476"/>
Lender Contact E-mail Address ^(F)	<input type="text" value="dean.daetwyler@usda.gov"/>
Lender Contact Lender ID	<input type="text" value="310856849"/>
Lender Contact USDA Assigned Branch No.	<input type="text" value="001"/>

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Contact Information

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

Request Credit / Underwriting

Select Request You Would Like to Submit:

Select One

Request Credit Report
Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)
Request Underwriting Only (Preliminary Underwriting for pre-approval)
Request Final Underwriting and Submission to Rural Development

Transaction Details

Lender Contact Name (F): Daetwyler,Dean

Lender Contact Phone Number (F): (202)690-0514 ext. []

Lender Contact Fax Number (F): (202)205-2476

Lender Contact E-mail Address (F): dean.daetwyler@usda.gov

Lender Contact Lender ID: 310956949

Lender Contact USDA Assigned Branch No.: 001

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System

Borrower Name: Homeowner, John | Lender Loan Number: HomeownerJ1 | Application ID Number: 20040

USDA Rural Development

Contact Information

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

Request Credit / Underwriting

Select Request You Would Like to Submit:

Request Credit Report

Complete items Below Before Submitting the Request for Credit Report

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

Joint	Borrower	New	Reference Number	Credit Status
<input type="checkbox"/>	Homeowner, John	<input type="checkbox"/>	[]	Unknown
<input type="checkbox"/>	Homeowner, Mary	<input type="checkbox"/>	[]	Unknown

Service Provider *: Equifax Test (912)

Account Number *: [] Password *: []

SUBMIT

Contact Information

Lender Contact Name (F): Daetwyler,Dean

Lender Contact Phone Number (F): (202)690-0514

PREVIOUS NEXT SAVE CLOSE CANCEL

GUS Guaranteed Underwriting System USDA Rural Development

Borrower Name Homeowner, John	Lender Loan Number HomeownerJ1	Application ID Number 20040
----------------------------------	-----------------------------------	--------------------------------

[Contact Information](#)

Request Credit / Underwriting

Your credit report request is being processed, please wait...

Select Request You Would Like to Submit:
Request Credit Report

Complete items Below Before Submitting the Request for Credit Report
 Check to auto populate the liabilities from the credit report.
To order new credit, select "New". To reissue credit, enter the reference number.

Joint	Borrower	New	Reference Number	Credit Status
<input checked="" type="checkbox"/>	Homeowner, John	<input checked="" type="checkbox"/>	<input type="text"/>	Unknown
<input checked="" type="checkbox"/>	Homeowner, Mary	<input checked="" type="checkbox"/>	<input type="text"/>	Unknown

Service Provider *

Account Number * Password *

SUBMIT

GUS Guaranteed Underwriting System USDA Rural Development

Borrower Name Homeowner, John	Lender Loan Number HomeownerJ1	Application ID Number 20040
----------------------------------	-----------------------------------	--------------------------------

[Underwriting Findings](#) | [Underwriting Analysis](#) | [Credit Report](#)

GUS UNDERWRITING FINDINGS REPORT

There is no underwriting findings report associated with this loan. Please order new/Updated Findings Report from Credit / Underwriting page.

GUS UNDERWRITING ANALYSIS REPORT

There is no underwriting analysis report associated with this loan. Please order new/Updated Analysis Report from Credit / Underwriting page.

CREDIT REPORT

Homeowner, John

Credit Report Status	Complete
Provider Name/Number of Request	Equifax Test / 912
Credit Report Type	Joint / New
Reference Number	IBF ZG2
Date Issued	06/10/2009
Date Last Updated	06/10/2009

To View/Print credit report click here: [CREDIT REPORT](#)

Homeowner, Mary

Credit Report Status	Complete
----------------------	----------

Preliminary Underwriting Submission

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

Assets | Liabilities | Expenses

- Eligibility
- Loan Terms
- Borrower
- Employment
- Income and Expenses
- Assets and Liabilities
- Transaction Details
- Additional Data
- Validate Application
- Credit/ Underwriting
- View Findings
- Request Forms
- Loan List
- GUS User Guide

Other Liabilities

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Installment	\$15,838.00	\$500.00	TOYOTA CREDIT	
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Installment	\$5,000.00	\$257.00	CHASE	
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Installment	\$5,000.00	\$50.00	SALLIE MAE	
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Installment	\$1,100.00	\$25.00	SALLIE MAE	
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Revolving	\$950.00	\$25.00	UNIVERSAL VISA	
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Other Liabilities
Delete All Other Liabilities

Additional Expenses

... Months

PREVIOUS
NEXT
SAVE
CLOSE
CANCEL

GUS Guaranteed Underwriting System		Borrower Name Homeowner, John	Lender Loan Number HomeownerJ1	Application ID Number 20040	USDA Rural Development
Contact Information					
Eligibility	* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission				
Loan Terms	Request Credit / Underwriting				
Borrower	Select Request You Would Like to Submit:				
Employment	Request Underwriting Only (Preliminary Underwriting for pre-approval) <input type="button" value="v"/>				
Income and Expenses	<input type="button" value="SUBMIT"/>				
Assets and Liabilities	Contact Information				
Transaction Details	Lender Contact Name (F)	Daetwyler,Dean			
Additional Data	Lender Contact Phone Number (F)	(202)690-0514	ext	<input type="text"/>	
Validate Application	Lender Contact Fax Number (F)	(202)205-2476			
Credit / Underwriting	Lender Contact E-mail Address (F)	dean.daetwyler@usda.gov			
View Findings	Lender Contact Lender ID	310856949			
Request Forms	Lender Contact USDA Assigned Branch No.	001			
Loan List					
GUS User Guide					
		<input type="button" value="PREVIOUS"/>	<input type="button" value="NEXT"/>	<input type="button" value="SAVE"/>	<input type="button" value="CLOSE"/>
		<input type="button" value="CANCEL"/>			

GUS Guaranteed Underwriting System		Borrower Name Homeowner, John	Lender Loan Number HomeownerJ1	Application ID Number 20040	USDA Rural Development
Contact Information					
Eligibility	* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission				
Loan Terms	Request Credit / Underwriting				
Borrower	Your preliminary underwriting request is being processed, please wait...				
Employment	Select Request You Would Like to Submit:				
Income and Expenses	Request Underwriting Only (Preliminary Underwriting for pre-approval) <input type="button" value="v"/>				
Assets and Liabilities	<input type="button" value="SUBMIT"/>				
Transaction Details	Contact Information				
Additional Data	Lender Contact Name (F)	Daetwyler,Dean			
Validate Application	Lender Contact Phone Number (F)	(202)690-0514	ext	<input type="text"/>	
Credit / Underwriting	Lender Contact Fax Number (F)	(202)205-2476			
View Findings	Lender Contact E-mail Address (F)	dean.daetwyler@usda.gov			
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Loan List	Lender Contact USDA Assigned Branch No.	001			
GUS User Guide					
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		<input type="button" value="CANCEL"/>			

	Borrower Name	Lender Loan Number	Application ID Number
	Homeowner, John	HomeownerJ1	20040



[Underwriting Findings](#) | [Underwriting Analysis](#) | [Credit Report](#)

Eligibility	GUS UNDERWRITING FINDINGS REPORT																																								
Loan Terms	UNDERWRITING SUMMARY																																								
Borrower	Underwriting Recommendation: ACCEPT / ELIGIBLE																																								
Employment	<table border="0"> <tr> <td>Property Eligibility</td> <td>Eligible</td> <td>Primary Borrower</td> <td>Homeowner, John</td> </tr> <tr> <td>Income Eligibility</td> <td>Eligible</td> <td></td> <td></td> </tr> <tr> <td>Loan Eligibility</td> <td>ELIGIBLE</td> <td>Submission Type</td> <td>Preliminary</td> </tr> <tr> <td colspan="2">Borrower Eligibility for:</td> <td>Submission Date</td> <td>06/10/2009</td> </tr> <tr> <td>Homeowner, John</td> <td>ELIGIBLE</td> <td>Submitted By</td> <td>Daetwyler, Dean</td> </tr> <tr> <td>Homeowner, Mary</td> <td>ELIGIBLE</td> <td>Loan Status</td> <td>Pending</td> </tr> <tr> <td>Loan Risk Evaluation</td> <td>ACCEPT</td> <td></td> <td></td> </tr> <tr> <td colspan="4">Borrower Risk Evaluation</td> </tr> <tr> <td>Homeowner, John</td> <td>ACCEPT</td> <td></td> <td></td> </tr> <tr> <td>Homeowner, Mary</td> <td>ACCEPT</td> <td></td> <td></td> </tr> </table>	Property Eligibility	Eligible	Primary Borrower	Homeowner, John	Income Eligibility	Eligible			Loan Eligibility	ELIGIBLE	Submission Type	Preliminary	Borrower Eligibility for:		Submission Date	06/10/2009	Homeowner, John	ELIGIBLE	Submitted By	Daetwyler, Dean	Homeowner, Mary	ELIGIBLE	Loan Status	Pending	Loan Risk Evaluation	ACCEPT			Borrower Risk Evaluation				Homeowner, John	ACCEPT			Homeowner, Mary	ACCEPT		
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Loan List																																									
GUS User Guide																																									
	MORTGAGE INFORMATION																																								

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Decoding the Underwriting Recommendation

2 Part Recommendation

ACCEPT	ELIGIBLE
REFER	INELIGIBLE
REFER WITH CAUTION	UNABLE TO DETERMINE
INELIGIBLE	GUS compliments the underwriting process. GUS does NOT replace the prudent judgment of underwriters.

1st Recommendation

Credit, Capacity, Collateral, Loan Characteristics

ACCEPT	Credit, capacity, collateral, loan characteristics, and Rural Development guidelines appear to be met . The underwriter must verify all data entered to and determine loan approval.
REFER	GUS has identified one or more risk layers in the application. The underwriter must perform a manual underwrite review of the loan file to determine loan approval.
REFER WITH CAUTION	GUS has identified multiple risk layers in the application. The underwriter must perform a manual underwrite review of the loan file to determine loan approval.
INELIGIBLE	GUS has identified one or more loan characteristics that render the file ineligible for Guarantee . Review the findings to determine if errors exist.

2nd Recommendation

Property, Income, Borrower, and Loan Eligibility

ELIGIBLE	The property, income, borrower, and loan characteristics all meet Rural Development criteria. The underwriter must verify all data entered and determine loan approval.
INELIGIBLE	The property, income, borrower, and/or loan characteristics do not meet Rural Development criteria. Loan may be ineligible for Guarantee. Review data entered for potential errors.
UNABLE TO DETERMINE	GUS was unable to determine the property address entered. Please contact Rural Development for assistance. RD may be able to change this determination when processing the loan following a final submission.

Risk & Documentation

RISK CLASS	Documentation Level <i>For Issuance of Conditional Commitment</i>
ACCEPT	<u>Limited Documentation File to RD</u> ✓ Form RD 1980-21 ✓ URAR Appraisal Report ✓ FEMA Form 81-93, Standard Flood Hazard Determination Additional documentation may be requested by RD if required for processing. Lender must retain a full documentation loan file.
REFER	Full documentation loan file must be submitted to RD and retained by the lender.
REFER WITH CAUTION	Full documentation loan file must be submitted to RD and retained by the lender.

Request Forms

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

Forms

(Select form to view/print)

1003 Uniform Residential Loan Application

1980-21 Request for Single Family Housing Loan Guarantee

(When form 1003 is selected you may check 1 or 2 borrowers at a time to view/print)

(When form 1980-21 is selected you must check only 1 borrower at a time to view/print)

Borrower

Homeowner, John

Homeowner, Mary

Request Forms are prepared in Adobe® Acrobat® Portable Document Format (PDF) and require the free Adobe Acrobat Reader software to view. The downloadable Acrobat Reader software is available at NO CHARGE from the [Adobe Systems, Inc.](http://www.adobe.com) site.

Please fill out the following form. Highlight Fields

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN						
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input checked="" type="checkbox"/> USDA Rural Housing Service	<input type="checkbox"/> Other (explain):		Agency Case Number	Lender Case Number
Amount	\$ 218,836.73	Interest Rate	5.5000 %	No. of Months	360	Amortization Type:
				<input checked="" type="checkbox"/> Fixed Rate		<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM		<input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN						
Subject Property Address (street, city, state, & ZIP)						No. of Units
106 Lori Ann Drive Carrier Mills, IL 62917						1
Legal Description of Subject Property (attach description if necessary)						Year Built
						2003
Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):		Property will be:	
				<input checked="" type="checkbox"/> Primary Residence		<input type="checkbox"/> Secondary Residence
				<input type="checkbox"/> Investment		
<i>Complete this line if construction or construction-permanent loan.</i>						
Year Lot	Original Cost	Amount Encircling Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a - b)	

Please fill out the following form. Highlight Fields

Form RD 1980-21 (Rev. 6-06)
 UNITED STATES DEPARTMENT OF AGRICULTURE
 RURAL DEVELOPMENT
 RURAL HOUSING SERVICE
 Form Approved OMB No. 0575-0078

REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

TO: Rural Development Rural Housing Service 	Lender ID No. 310856949 Lender Name NATIONAL CITY MORTGAGE Lender Contact Person Daetwyler, Dean Lender Phone Number (202) 690-0514 Lender Fax Number (202) 205-2476
Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:	
Applicant's Name, Address, and County Homeowner, John 106 Lori Ann Drive Carrier Mills, IL 62917 Saline	Social Security No. ***-**-5000 Date of Birth 11-10-1968 Telephone Number

Please fill out the following form. Highlight Fields

- The applicant has does not have a relationship with any current Rural Development employee.
- The applicant is a (check applicable): US citizen qualified alien U.S. Non-citizen National
 other (explain)
- The applicant is a (check applicable): veteran first time homebuyer
- Number of persons in the household: 4
- The applicant's credit report indicates (check one):
 - The applicant has no credit history
 - The applicant has no adverse credit history
 - The applicant has experienced adverse credit history but we have determined that it is beyond the applicant's control
 - Other (explain):
- The current annual income for the household is: \$ 69,600.00
- The current adjusted income for the household is: \$ 63,440.00
- TOTAL DEBT ratio 40.5091 PITI ratio 25.7333
- We propose to loan \$ 218,836.73 for 30 years at 5.5000 % per annum with payments of \$ 1,242.53 per month.
- The interest rate is based on the Fannie Mae VA rate on _____
 The interest rate is locked in until _____
 The interest rate will float until loan closing.
 (If this option is checked and the interest rate increases at loan closing, the loan must be re-underwritten and this certification must be updated).
- The applicant is unable to secure the necessary conventional credit without a Rural Development guarantee upon terms and conditions which the applicant could reasonably be expected to fulfill.
- The applicant understands that Rural Development approval of the guarantee is required and is subject to the availability of funds.
- Housing and Urban Development's Credit Alert Interactive Voice Response System (CAIVRS) was checked for outstanding delinquent Federal debts and confirmation No. A748383928 _____ was obtained.

Please fill out the following form. Highlight Fields

14. Loan funds will be used for the following purpose(s):

Purpose	Amount
Purchase	\$ 218,836.73
	\$ _____
Total Loan = \$ 218,836.73	

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0078. The time required to complete this information collection is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

Page 1 of 4

Certifications

In order to induce the Agency to issue the requested guarantee, we certify that we have originated and underwritten the loan in compliance with all Agency loan requirements. This form contains or is supplemented with all information required by 7 CFR 1980.353(c).

GUS Underwriting Findings Report

		Borrower Name Homeowner, John	Lender Loan Number HomeownerJ1	Application ID Number 20040	
Underwriting Findings Underwriting Analysis Credit Report					
Eligibility	GUS UNDERWRITING FINDINGS REPORT				
Loan Terms	UNDERWRITING SUMMARY				
Borrower	Underwriting Recommendation: ACCEPT / ELIGIBLE				
Employment	Property Eligibility	Eligible	Primary Borrower	Homeowner, John	
Income and Expenses	Income Eligibility	Eligible	Loan Eligibility	ELIGIBLE	Submission Type Preliminary
Assets and Liabilities	Borrower Eligibility for:	Homeowner, John	ELIGIBLE	Submitted By	Daetwyler, Dean
Transaction Details	Homeowner, Mary	ELIGIBLE	Loan Status	Pending	
Additional Data	Loan Risk Evaluation	ACCEPT			
Validate Application	Borrower Risk Evaluation	ACCEPT			
Credit / Underwriting	Homeowner, John	ACCEPT			
View Findings	Homeowner, Mary	ACCEPT			
Request Forms	Lender Name	NATIONAL CITY MORTGAGE			
Loan List	Lender Tax Id	310856949			
GUS User Guide	USDA Assigned Branch Nbr	001			
	Lender Loan Number	HomeownerJ1			
	Application ID Number	20040			
	MORTGAGE INFORMATION				
<input type="button" value="PREVIOUS"/> <input type="button" value="NEXT"/> <input type="button" value="PRINT"/> <input type="button" value="CLOSE"/>					



Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040



Underwriting Findings
Underwriting Analysis
Credit Report

- Eligibility
- Loan Terms
- Borrower
- Employment
- Income and Expenses
- Assets and Liabilities
- Transaction Details
- Additional Data
- Validate Application
- Credit / Underwriting
- View Findings
- Request Forms
- Loan List
- GUS User Guide

MORTGAGE INFORMATION

LTV	100.8464%	Note Rate	5.5%
PITI Ratio	25.7333%	Monthly PITI	\$1,492.53
		Other Monthly Debt	\$857.00
		Total Monthly Debt	\$2,349.53
TD Ratio	40.5091%	Amortization Type	Fixed
Loan Amount	\$218,836.73	Loan Purpose	Purchase
Sales Price	\$210,000.00	Refinance Purpose	N/A
Appraised Value	\$217,000.00	Payment Shock	75.5918%
Monthly MCC	\$0.00	Cash Reserves	\$16,200.00
2-1 Buy Down	No	Months of Cash Reserves	10

PROPERTY INFORMATION

Property Address: 106 Lori Ann Drive, Carrier Mills, IL 62917

Subject property is located in an eligible area.

PROPERTY ELIGIBILITY FINDINGS

There were no property eligibility findings issued.

INCOME ELIGIBILITY

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Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040



Underwriting Findings
Underwriting Analysis
Credit Report

- Eligibility
- Loan Terms
- Borrower
- Employment
- Income and Expenses
- Assets and Liabilities
- Transaction Details
- Additional Data
- Validate Application
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MORTGAGE INFORMATION

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		Other Monthly Debt	\$857.00
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Sales Price	\$210,000.00	Refinance Purpose	N/A
Appraised Value	\$217,000.00	Payment Shock	75.5918%
Monthly MCC	\$0.00	Cash Reserves	\$16,200.00
2-1 Buy Down	No	Months of Cash Reserves	10

PROPERTY INFORMATION

Property Address: 106 Lori Ann Drive, Carrier Mills, IL 62917

Subject property is located in an eligible area.

PROPERTY ELIGIBILITY FINDINGS

There were no property eligibility findings issued.

INCOME ELIGIBILITY

PREVIOUS

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GUS Guaranteed Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

[Underwriting Findings](#) | [Underwriting Analysis](#) | [Credit Report](#)

Eligibility

INCOME ELIGIBILITY

County	Saline
Metropolitan Area (MSA)	Saline County
Number of People in Household	4
Is Loan Applicant or Co-Applicant age 62 or older?	No
Annual Medical Expenses	\$0.00
Medical Care Deductions	\$0.00
Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater	2
Annual Child Care Expenses	\$5,200.00
Annual Allowable Child Deduction	\$960.00
Are there any Disabled Persons living in the household?	No
Annual Disability Expenses	\$0.00
Total Household Income	\$69,600.00
Allowable Adjustments	\$6,160.00
Adjusted Household Income (Round to nearest \$10)	\$63,440.00
Maximum Allowable Adjusted Household Income	\$73,600.00

INCOME ELIGIBILITY FINDINGS

PREVIOUS NEXT PRINT CLOSE

GUS Guaranteed Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

[Underwriting Findings](#) | [Underwriting Analysis](#) | [Credit Report](#)

Eligibility

INCOME ELIGIBILITY FINDINGS

There were no household income eligibility findings issued.

Loan Terms

Borrower

Employment

Income and Expenses

Assets and Liabilities

Transaction Details

Additional Data

Validate Application

Credit / Underwriting

View Findings

Request Forms

Loan List

GUS User Guide

LOAN/APPLICANT ELIGIBILITY

Loan Eligibility Finding(s)

ELIGIBLE

There were no loan eligibility findings issued.

Eligibility Finding(s) For Homeowner, John

ELIGIBLE

There is no eligibility finding for Homeowner, John

Eligibility Finding(s) For Homeowner, Mary

ELIGIBLE

There is no eligibility finding for Homeowner, Mary

LOAN/APPLICANT RISK

Loan Risk Finding(s)

There were no loan risk findings issued.

Risk Finding(s) For Homeowner, John

There is no risk finding for Homeowner, John

Risk Finding(s) For Homeowner, Mary

There is no risk finding for Homeowner, Mary

PREVIOUS NEXT PRINT CLOSE

GUS Automated Underwriting System			USDA Rural Development	
Borrower Name	Lender Loan Number	Application ID Number		
Homeowner, John	HomeownerJ1	20040		
Underwriting Findings Underwriting Analysis Credit Report				
Eligibility	LOAN/APPLICANT RISK			
Loan Terms	Loan Risk Finding(s) There were no loan risk findings issued.			
Borrower	Risk Finding(s) For Homeowner, John There is no risk finding for Homeowner, John			
Employment	Risk Finding(s) For Homeowner, Mary There is no risk finding for Homeowner, Mary			
Income and Expenses				
Assets and Liabilities				
Transaction Details	LENDER'S REQUIRED CONDITIONS			
Additional Data	Prior To Final Submission			
Validate Application	<p>1. 622 - Lender Due Diligence: For all GUS underwriting recommendations, lenders must apply due diligence when reviewing the documentation in the loan file to determine if there is any potentially derogatory or contradictory information that is not part of the data submitted to GUS or if there is any erroneous information in the data submitted to GUS. If the lender is aware of any contradictory, derogatory, or erroneous information, lenders are obligated to take action. For example if the lender is aware of debts, late payments or derogatory information that has not been made available to the data submitted to GUS, or there is a Federal Judgment, a risk analysis decision of Accept must be manually downgraded to Refer and the file manually underwritten.</p> <p>2. 624 - Verification of Income: Lender must obtain documentation to support income for eligibility and repayment purposes. All sources of income must be validated by the underwriter. Refer to 1980.353 (e) and applicable Administrative Notices for further guidance. Eligibility income on the Eligibility page may differ from repayment income entered on the Income and Expenses page.</p> <p>3. 30681 - Home Retained: For continued eligibility, confirm the REO retained meets the provisions of Section 1980.346(a) of RD Instruction 1980-D as follows: The home is not located in the local commuting area OR if it is, the home is NOT structurally sound OR it is not functionally adequate. Contact Rural Development for confirmation of meeting the tests for retaining a home.</p>			
Credit / Underwriting				
View Findings	Prior To Conditional Commitment			
Request Forms	<p>1. 30680 - Other Credits: Ensure the amount entered as Other Credits on the Detail of Transaction page, is not duplicated in Assets on the Asset and Liability page.</p> <p>2. 30420 - Cash Reserves: Cash reserves submitted to GUS are subject to the following conditions: Funds that remain in the borrower's account following loan closing, supported with proper documentation may be considered cash reserves. Cash reserves must be documented in the lender's permanent case file.</p>			
Loan List				
GUS User Guide				
PREVIOUS NEXT PRINT CLOSE				

GUS Automated Underwriting System			USDA Rural Development	
Borrower Name	Lender Loan Number	Application ID Number		
Homeowner, John	HomeownerJ1	20040		
Underwriting Findings Underwriting Analysis Credit Report				
Eligibility	LENDER'S REQUIRED CONDITIONS			
Loan Terms	Prior To Final Submission			
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Employment				
Income and Expenses				
Assets and Liabilities				
Transaction Details				
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Credit / Underwriting	<ul style="list-style-type: none"> Homeowner, John is a borrower or co-borrower on application 19846 received on 01/29/2009. Homeowner, John is a borrower or co-borrower on application 19847 received on 01/29/2009. 			
View Findings				
Request Forms				
Loan List				
GUS User Guide				
PREVIOUS NEXT PRINT CLOSE				

GUS Guaranteed Underwriting System			USDA Rural Development	
Borrower Name	Lender Loan Number	Application ID Number		
Homeowner, John	HomeownerJ1	20040		
Underwriting Findings Underwriting Analysis Credit Report				
Eligibility	LENDER'S REQUIRED CONDITIONS			
Loan Terms	Prior To Final Submission			
Borrower	<p>1. 622 - Lender Due Diligence: For all GUS underwriting recommendations, lenders must apply due diligence when reviewing the documentation in the loan file to determine if there is any potentially derogatory or contradictory information that is not part of the data submitted to GUS or if there is any erroneous information in the data submitted to GUS. If the lender is aware of any contradictory, derogatory, or erroneous information, lenders are obligated to take action. For example if the lender is aware of debts, late payments or derogatory information that has not been made available to the data submitted to GUS, or there is a Federal Judgment, a risk analysis decision of Accept must be manually downgraded to Refer and the file manually underwritten.</p>			
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View Findings				
Request Forms				
Loan List				
GUS User Guide				
PREVIOUS NEXT PRINT CLOSE				

GUS Guaranteed Underwriting System			USDA Rural Development	
Borrower Name	Lender Loan Number	Application ID Number		
Homeowner, John	HomeownerJ1	20040		
Underwriting Findings Underwriting Analysis Credit Report				
Eligibility	LENDER'S REQUIRED CONDITIONS			
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View Findings				
Request Forms				
Loan List				
GUS User Guide				
PREVIOUS NEXT PRINT CLOSE				

GUS Guaranteed Underwriting System		Borrower Name	Lender Loan Number	Application ID Number
		Homeowner, John	HomeownerJ1	20040
				
Underwriting Findings Underwriting Analysis Credit Report				
Eligibility	4. 2001 - Required Documentation: Accept decision is contingent on submission of the following to Rural Development: 1. Completed Form RD 1980-21, "Request for Guarantee", 2. An appraisal of the subject property, and 3. FEMA Form 81-93 Standard Flood Determination form. Certain transactions may require additional documentation be submitted (i.e. qualified alien documentation, etc.).			
Loan Terms	5. 608 - Adverse Claims: Certify that no adverse claims or liens against the borrower or property exist and that no lawsuits are pending or anticipated that would affect the borrower or the subject property (RD Instruction 1980-D, Section 1980.331 (b)). Use the reverse side of Form RD 1980-18 to certify to Rural Development.			
Borrower	6. 605 - Appraisal: Obtain an appraisal of subject property. Submit to Rural Development with Request for Conditional Commitment for Loan Note Guarantee. Appraisal must be greater than or equal to the proposed loan amount less any guarantee fee being financed and must be completed within 6 months of the date the request for a Conditional Commitment is submitted to Rural Development.			
Employment	7. 601 - Standard Flood Determination Form: Obtain FEMA 81-93, Standard Flood Hazard Determination. Submit form to Rural Development when requesting Conditional Commitment for Loan Note Guarantee. If dwelling is in a 100-yr. floodplain AND is an existing dwelling, lender may request a flood certification waiver from Rural Development provided life of loan flood insurance can be obtained.			
Income and Expenses				
Assets and Liabilities				
Transaction Details	Prior To Closing 1. 515 - Cash to Borrower: Any funds the borrower receives at loan closing must not be greater than the amount the borrower provided as earnest money and any pre-pays. Otherwise, borrower should not receive any funds at settlement. Excess loan funds must be applied to the principal of the loan. 2. 607 - Interest Rate: Certify the interest rate does not exceed the maximum limits as defined in RD Instruction 1980-D, Section 1980.320 on the date the loan was locked. Interest rates that were floating at the time of Conditional Commitment must provide documentation to Rural Development which states the final interest rate and the date the rate was locked. Acceptable documentation includes but is not limited to: copy of lock confirmation, copy of investor rate sheet on the lock date, etc. Use the reverse side of Form RD 1980-18 to certify to Rural Development, supported with documentation noted. 3. 606 - Water/Waste Disposal Systems: Document water and water/waste disposal systems, if applicable, have been approved by a State or local agency in accordance with section 1980.313(c), 1980.341(c), and 1980.360(b) of RD Instruction 1980-D and retain evidence in lender's permanent case file. 4. 606 - Existing Property Inspections: Document the permanent case file with evidence that inspection requirements of 1980.341(b)(1) have been met.			
Additional Data				
Validate Application				
Credit / Underwriting				
View Findings	Prior To Guarantee 1. 602 - First Lien Position: Upon closing, the loan must be in first lien position unless the loan is for a subsequent loan to an existing borrower or there is a transfer and assumption of an existing loan. Use the reverse side of Form RD 1980-18 to certify to Rural Development. 2. 610 - Lender Certification: Certify that all the requirements of RD Instruction 1980-D have been met and that all the requirements listed on the Conditional Commitment (Form RD 1980-18 and any Attachment to Form RD 1980-18) have been satisfied. Use the reverse side of Form RD 1980-18 to certify to Rural Development. 3. 604 - Adverse Claims: Upon closing, no adverse claims or liens against the property must exist, no lawsuit or lien is pending or anticipated that would adversely affect the property. Use the reverse side of Form RD 1980-18 to certify to Rural Development.			
Request Forms				
Loan List				
GUS User Guide				
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GUS Guaranteed Underwriting System		Borrower Name	Lender Loan Number	Application ID Number
		Homeowner, John	HomeownerJ1	20040
				
Underwriting Findings Underwriting Analysis Credit Report				
Eligibility	with section 1980.313(c), 1980.341(c), and 1980.360(b) of RD Instruction 1980-D and retain evidence in lender's permanent case file.			
Loan Terms	4. 606 - Existing Property Inspections: Document the permanent case file with evidence that inspection requirements of 1980.341(b)(1) have been met.			
Borrower	Prior To Guarantee 1. 602 - First Lien Position: Upon closing, the loan must be in first lien position unless the loan is for a subsequent loan to an existing borrower or there is a transfer and assumption of an existing loan. Use the reverse side of Form RD 1980-18 to certify to Rural Development. 2. 610 - Lender Certification: Certify that all the requirements of RD Instruction 1980-D have been met and that all the requirements listed on the Conditional Commitment (Form RD 1980-18 and any Attachment to Form RD 1980-18) have been satisfied. Use the reverse side of Form RD 1980-18 to certify to Rural Development. 3. 604 - Adverse Claims: Upon closing, no adverse claims or liens against the property must exist, no lawsuit or lien is pending or anticipated that would adversely affect the property. Use the reverse side of Form RD 1980-18 to certify to Rural Development.			
Employment				
Income and Expenses				
Assets and Liabilities				
Transaction Details	RURAL DEVELOPMENT'S REQUIRED CONDITIONS Prior To Final Submission There are no USDA required conditions prior to final submission.			
Additional Data				
Validate Application	Prior To Conditional Commitment 1. 31162 - Borrower on Multiple GUS Applications: The system has detected that the borrower(s) on this application are associated to other applications in GUS. Agency must confirm with Lender reason(s) for borrower(s) association with multiple applications. Agency may request additional documentation from lender to support justification for multiple applications. Agency may need to assist the lender in identifying other applications.			
Credit / Underwriting	<ul style="list-style-type: none"> • Homeowner, John is a borrower or co-borrower on GUS application 19846 received on 01/29/2009. * This application has not been pushed to GLS. • Homeowner, John is a borrower or co-borrower on GUS application 19847 received on 01/29/2009. * This application has not been pushed to GLS. 			
View Findings				
Request Forms				
Loan List				
GUS User Guide				
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Borrower Name	Lender Loan Number	Application ID Number								
Homeowner, John	HomeownerJ1	20040								
Underwriting Findings Underwriting Analysis Credit Report										
Eligibility	<p>with section 1980.313(c), 1980.341(c), and 1980.360(b) of RD Instruction 1980-D and retain evidence in lender's permanent case file.</p> <p>4. 506 - Existing Property Inspections: Document the permanent case file with evidence that inspection requirements of 1980.341(b)(1) have been met.</p>									
Loan Terms	<p>Prior To Guarantee</p> <p>1. 602 - First Lien Position: Upon closing, the loan must be in first lien position unless the loan is for a subsequent loan to an existing borrower or there is a transfer and assumption of an existing loan. Use the reverse side of Form RD 1980-18 to certify to Rural Development.</p> <p>2. 610 - Lender Certification: Certify that all the requirements of RD Instruction 1980-D have been met and that all the requirements listed on the Conditional Commitment (Form RD 1980-18 and any Attachment to Form RD 1980-18) have been satisfied. Use the reverse side of Form RD 1980-18 to certify to Rural Development.</p> <p>3. 604 - Adverse Claims: Upon closing, no adverse claims or liens against the property must exist, no lawsuit or lien is pending or anticipated that would adversely affect the property. Use the reverse side of Form RD 1980-18 to certify to Rural Development.</p>									
Borrower										
Employment										
Income and Expenses										
Assets and Liabilities										
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Homeowner, John	HomeownerJ1	20040																									
Underwriting Findings Underwriting Analysis Credit Report																											
Eligibility	<p>2. 629 - Agency must complete Environmental review in accordance with RD Instruction 1940-G.</p> <p>3. 627 - Ensure Lender provided either a Faxed, Imaged, Copy, or Original Form RD 1980-21 with all Borrowers signatures.</p> <p>4. 521 - Qualified Alien: Obtain/verify citizenship or immigration documentation.</p> <p>5. 625 - Administrative Appraisal Review: Agency must complete review of the appraisal of the subject property and ensure compliance to Agency guidelines.</p> <p>6. 626 - Confirm Property Eligibility: Agency must review property eligibility and verify property is located in an eligible rural area.</p>																										
Loan Terms																											
Borrower																											
Employment	<p>Prior To Closing</p> <p>There are no USDA required conditions prior to closing.</p>																										
Income and Expenses	<p>Prior To Guarantee</p> <p>1. 628 - Lender Certification: Confirm the lender has certified by use of the reverse side of Form RD 1980-18, that all of the requirements of RD Instruction 1980-D have been met and that all the requirements listed on the Conditional Commitment (Form RD 1980-18 and any Attachment to Form RD 1980-18) have been satisfied.</p>																										
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Additional Data																											
Validate Application																											
Credit / Underwriting	<p>PROPERTY INFORMATION</p> <table border="1"> <tr> <td>Property Address</td> <td>106 Lori Ann Drive, Carrier Mills, IL 62917</td> <td>Estate Held In</td> <td>Fee Simple</td> </tr> <tr> <td>Property Appraised Value</td> <td>\$217,000.00</td> <td>RHS Thermal Indicator</td> <td></td> </tr> <tr> <td>Sales Price</td> <td>\$210,000.00</td> <td>HUD Compliance Indicator</td> <td>Yes</td> </tr> <tr> <td>Purchase is</td> <td>Existing</td> <td>Property Type</td> <td>Attached Housing</td> </tr> <tr> <td>Site Value</td> <td>\$12,500.00</td> <td></td> <td></td> </tr> <tr> <td>Type of Construction</td> <td>On Site</td> <td></td> <td></td> </tr> </table>			Property Address	106 Lori Ann Drive, Carrier Mills, IL 62917	Estate Held In	Fee Simple	Property Appraised Value	\$217,000.00	RHS Thermal Indicator		Sales Price	\$210,000.00	HUD Compliance Indicator	Yes	Purchase is	Existing	Property Type	Attached Housing	Site Value	\$12,500.00			Type of Construction	On Site		
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GUS Automated Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

[Underwriting Findings](#) | [Underwriting Analysis](#) | [Credit Report](#)

GUS UNDERWRITING ANALYSIS REPORT

PROPERTY INFORMATION

Property Address	106 Lori Ann Drive, Carrier Mills, IL 62917	Estate Held In	Fee Simple
Property Appraised Value	\$217,000.00	RHS Thermal Indicator	
Sales Price	\$210,000.00	HUD Compliance Indicator	Yes
Purchase is	Existing	Property Type	Attached Housing
Site Value	\$12,500.00		
Type of Construction	On Site		

REPAYMENT INCOME

	Homeowner, John	Homeowner, Mary
Base Employment Income	\$3,500.00	\$2,300.00
Overtime	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00
Commission	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00
Other Income	\$0.00	\$0.00
Net Rental Income	\$0.00	\$0.00
Total Repayment Income	\$5,800.00	

EXPENSES

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GUS Automated Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

[Underwriting Findings](#) | [Underwriting Analysis](#) | [Credit Report](#)

EXPENSES

Housing Expenses

	Current	Proposed
Rent	\$850.00	
First Mortgage (P&I)	\$0.00	\$1,242.53
Other Financing (P&I)	\$0.00	\$0.00
Hazard Insurance	\$0.00	\$50.00
Real Estate Taxes	\$0.00	\$200.00
Homeowner Association Dues	\$0.00	\$0.00
Other	\$0.00	\$0.00
Less Monthly Mortgage Credit Cert.		(\$0.00)
Total Housing Expenses	\$850.00	\$1,492.53

Other Expenses

Additional Expenses	\$0.00
Alterations, Improvements, Repairs (included in loan amount)	\$0.00
Liabilities	\$27,899.00
Liability Payments	\$857.00

FUNDS

PREVIOUS NEXT PRINT CLOSE

GUS Automated Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

[Underwriting Findings](#) | [Underwriting Analysis](#) | **Credit Report**

Eligibility **FUNDS**

Loan Terms	Funds Required \$0.00	Debts to Be Paid by Close \$0.00
Borrower	Subordinate Financing \$0.00	Net Cash to Borrower \$1,000.00
Employment	Available \$16,200.00	Cash Reserves \$16,200.00
	Cash Back \$1,000.00	Months of Cash Reserves 10

Income and Expenses **CREDIT REPORT**

Assets and Liabilities **Homeowner, John**

Transaction Details

Credit Report Status	Complete
Provider Name/Number of Request	Equifax: Test / 912
Credit Report Type	Joint / New

Additional Data

Reference Number	IBFZQ2
Date Issued	06/10/2009
Date Last Updated	06/10/2009

Validate Application

Credit / Underwriting

To View/Print credit report click here: [CREDIT REPORT](#)

View Findings

Request Forms **Homeowner, Mary**

Loan List

Credit Report Status	Complete
Provider Name/Number of Request	Equifax: Test / 912
Credit Report Type	Joint / New

GUS User Guide

PREVIOUS NEXT PRINT CLOSE

GUS Automated Underwriting System

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

[Underwriting Findings](#) | [Underwriting Analysis](#) | **Credit Report**

Eligibility **CREDIT REPORT**

Loan Terms **Homeowner, John**

Borrower

Credit Report Status	Complete
Provider Name/Number of Request	Equifax: Test / 912
Credit Report Type	Joint / New

Employment

Reference Number	IBFZQ2
Date Issued	06/10/2009
Date Last Updated	06/10/2009

Income and Expenses

Assets and Liabilities

Transaction Details

To View/Print credit report click here: [CREDIT REPORT](#)

Additional Data **Homeowner, Mary**

Validate Application

Credit Report Status	Complete
Provider Name/Number of Request	Equifax: Test / 912
Credit Report Type	Joint / New

Credit / Underwriting

Reference Number	IBFZQ2
Date Issued	06/10/2009
Date Last Updated	06/10/2009

View Findings

Request Forms

Loan List

To View/Print credit report click here: [CREDIT REPORT](#)

GUS User Guide

The following credit score, as obtained by the credit agency selected by the user, was used as the indicator score:

Borrower	Credit Score	Credit Repository

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McAfee SiteAdvisor Convert Select

GIBBSBORO/JAGUAR ORDER NUMBER: IBFZQ2 Page: 1
 6 E. CLEMENTON RD. SUITE A-2 REPOSITORY SOURCE: EFX XPN TU
 GIBBSBORO, NJ 08026 DATE ORD: 06/10/2009
 PHONE: 800.925.7461 FAX: 800.477.7304 DATE DEL: 06/10/2009
 REPORT PREPARED FOR: LOAN NUMBER:
 USDA RURAL DEVELOPMENT FANNIE MAE INDIV/JOINT REPORT: JOINT
 TEST ACCOUNT PRICE: 15.21
 1520 MARKET STREET ACCOUNT NUMBER: 999US10288
 SAINT LOUIS, MO 63103 ORDERED BY: W2HM9LNM

BORROWER'S INFORMATION CO-BORROWER'S INFORMATION
 NAME: JOHN HOMEOWNER NAME: MARY HOMEOWNER
 SSN: 300-40-5000 AGE: SSN: 500-22-2000 AGE:
 CURRENT ADDRESS: 175 THIRTEENTH STREET WASHINGTON DC 20013

OWN/RENT: SINCE:
 NUMBER OF DEPENDENTS: MARITAL STATUS:

NO EMPLOYMENT INFORMATION AVAILABLE

MERGED CREDIT INF FILE REPORT

CREDIT ACCOUNT NUMBER	GRANTOR	DATE OPENED	LAST DT REPORTD	HIGH CREDIT	BALANCE OWING	CURR RATE	HISTORY 30 60 90
1	TOYOTA CREDIT	02/2007	03/2009	24371	15838	I1	0 0 0
3210989098 TERMS=60M500 MR=UNK ECOA=I E / TU=01, XPN=01, EFX=01 DLA=03/2009 PDA=0 PP START DT= 02/2009 PP=11111111111111111111111111111111 TYPE OF LOAN: AUTO OPEN							
2	CHASE	02/2006	03/2009	12547	5000	I1	0 0 0

GUS Guaranteed Underwriting System

Underwriting Findings | Underwriting Analysis | Credit Report

USDA Rural Development

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

Eligibility: Credit Report Status Complete

Loan Terms: Provider Name/Number of Request Equifax Test / 912
 Credit Report Type Joint / New

Borrower: Reference Number IBFZQ2

Employment: Date Issued 06/10/2009
 Date Last Updated 06/10/2009

Income and Expenses: To View/Print credit report click here: [CREDIT REPORT](#)

Assets and Liabilities: **Homeowner, Mary**

Transaction Details: Credit Report Status Complete
 Provider Name/Number of Request Equifax Test / 912
 Credit Report Type Joint / New

Additional Data: Reference Number IBFZQ2
 Date Issued 06/10/2009
 Date Last Updated 06/10/2009

Validate Application: To View/Print credit report click here: [CREDIT REPORT](#)

Credit / Underwriting: To View/Print credit report click here: [CREDIT REPORT](#)

View Findings

Request Forms

Loan List

GUS User Guide

The following credit score, as obtained by the credit agency selected by the user, was used as the indicator score:

Borrower	Credit Score	Credit Repository
Homeowner, John	779	TRANS UNION
Homeowner, Mary	771	EXPERIAN

PREVIOUS NEXT PRINT CLOSE

Final Underwriting and Submission to Rural Development

 <small>Guaranteed Underwriting System</small> Eligibility Loan Terms Borrower Employment Income and Expenses Assets and Liabilities Transaction Details Additional Data Validate Application Credit / Underwriting View Findings Request Forms Loan List GUS User Guide	<table border="1"> <tr> <th>Borrower Name</th> <th>Lender Loan Number</th> <th>Application ID Number</th> </tr> <tr> <td>Homeowner, John</td> <td>HomeownerJ1</td> <td>20040</td> </tr> </table>	Borrower Name	Lender Loan Number	Application ID Number	Homeowner, John	HomeownerJ1	20040	
	Borrower Name	Lender Loan Number	Application ID Number					
	Homeowner, John	HomeownerJ1	20040					
	<small>* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission</small>							
	Request Credit / Underwriting							
	Select Request You Would Like to Submit: <input type="text" value="Select One"/>							
	<input type="button" value="SUBMIT"/>							
	Contact Information							
	Lender Contact Name ^(F) <input type="text" value="Daetwyler,Dean"/>							
	Lender Contact Phone Number ^(F) <input type="text" value="(202)690-0514"/> ext <input type="text"/>							
Lender Contact Fax Number ^(F) <input type="text" value="(202)205-2476"/>								
Lender Contact E-mail Address ^(F) <input type="text" value="dean.daetwyler@usda.gov"/>								
Lender Contact Lender ID <input type="text" value="310956949"/>								
Lender Contact USDA Assigned Branch No. <input type="text" value="001"/>								
<input type="button" value="PREVIOUS"/> <input type="button" value="NEXT"/> <input type="button" value="SAVE"/> <input type="button" value="CLOSE"/> <input type="button" value="CANCEL"/>								

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

Submit Application Errors

Errors Associated with Specific Pages:

No Errors Found

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

GUS Guaranteed Underwriting System **USDA** Rural Development

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

Request Credit / Underwriting

Select Request You Would Like to Submit:
 Request Final Underwriting and Submission to Rural Development

Contact Information

Lender Contact Name ^(F)
 Lender Contact Phone Number ^(F) ext.
 Lender Contact Fax Number ^(F)
 Lender Contact E-mail Address ^(F)
 Lender Contact Lender ID
 Lender Contact USDA Assigned Branch No.

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

Contact Information

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

Request Credit / Underwriting

Select Request You Would Like to Submit:
Request Final Underwriting and Submission to Rural Development

SUBMIT

Microsoft Internet Explorer

You requested a final submission of the application to USDA. Please verify the contact information is correct. If correct, press OK. If contact information needs correction, press the Cancel button.

Contact Information

Lender Contact Name (F) _____

Lender Contact Phone N _____

Lender Contact Fax Number [202]205-2476

Lender Contact E-mail Address (F) dean.daetwyler@usda.gov

Lender Contact Lender ID 310856949

Lender Contact USDA Assigned Branch No. 001

PREVIOUS **NEXT** **SAVE** **CLOSE** **CANCEL**

Borrower Name	Lender Loan Number	Application ID Number
Homeowner, John	HomeownerJ1	20040

USDA Rural Development

Contact Information

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

Request Credit / Underwriting

Select Request You Would Like to Submit:
Request Final Underwriting and Submission to Rural Development

SUBMIT

Confirm Submission -- Web Page Dialog

I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing.

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

Contact Information

Lender Contact Name _____

Lender Contact Phone Number _____

Lender Contact Fax Number _____

Lender Contact E-mail Address (F) dean.daetwyler@usda.gov

Lender Contact Lender ID 310856949

Lender Contact USDA Assigned Branch No. 001

PREVIOUS **NEXT** **SAVE** **CLOSE** **CANCEL**

	Borrower Name	Lender Loan Number	Application ID Number
	Homeowner, John	HomeownerJ1	20040



[Contact Information](#)

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

Request Credit / Underwriting

Your final underwriting request and submission to Rural Development is being processed, please wait...

Select Request You Would Like to Submit:

Request Final Underwriting and Submission to Rural Development

Contact Information

Lender Contact Name ^(F)

Lender Contact Phone Number ^(F) ext

Lender Contact Fax Number ^(F)

Lender Contact E-mail Address ^(F)

Lender Contact Lender ID

Lender Contact USDA Assigned Branch No.

	Borrower Name	Lender Loan Number	Application ID Number
	Homeowner, John	HomeownerJ1	20040



[Underwriting Findings](#) | [Underwriting Analysis](#) | [Credit Report](#)

GUS UNDERWRITING FINDINGS REPORT

The underwriting findings for the final submission should be printed by the lender, retained in their permanent case file, and are the official findings that the lender must conform to. Lenders must perform a review of the Final GUS Underwriting Findings Report(The Finding Report displayed after the Final Submission) and confirm the conditions prior to the Conditional Commitment have been met. Your loan application has been submitted to the Rural Development Office for review. You are now locked out of the loan application and have view only capability of the application. Rural Development will contact you concerning the status of your loan. If you have questions, please contact your local office.

UNDERWRITING SUMMARY

Underwriting Recommendation: ACCEPT / ELIGIBLE

Property Eligibility	Eligible	Primary Borrower	Homeowner, John
Income Eligibility	Eligible		
Loan Eligibility	ELIGIBLE	Submission Type	Final
Borrower Eligibility for:		Submission Date	11/30/2009
Homeowner, John	ELIGIBLE	Submitted By	Daetwyler, Dean
Homeowner, Mary	ELIGIBLE	Loan Status	Pending
Loan Risk Evaluation	ACCEPT		
Borrower Risk Evaluation			
Homeowner, John	ACCEPT		
Homeowner, Mary	ACCEPT		

Lender Name: NATIONAL CITY MORTGAGE



Guaranteed Underwriting System



Loan Application

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[Authorization](#)

[Logout](#)

[GUS User Guide](#)

Loan List

Loan Search Lender / Broker
NATIONAL CITY MORTGAGE

Beginning Date

Search Fields

Keyword

All Submissions
 Preliminary Submissions
 Final Submissions
 Not Submitted

[REFRESH DATA](#)

[FIND LOAN](#)

Search Results and Criteria: You have 1 Loans Displayed. Last Modified Date Range 11/30/2009 to 11/30/2009

Borrower/ Lender Loan Number/ USDA Assigned Branch Nbr	Last Modified	Credit Status/ Underwriting Status	Underwriting Recommendation
Homeowner, John Homeowner/J1 001	11/30/2009	Complete Complete	Submission=Final Underwriting=ACCEPT Property=Eligible Income=Eligible

Resources

GUS Guaranteed Underwriting System

USDA Rural Development

Loan Application

- Home
- Import New Application
- New Application
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- Logout
- GUS User Guide**

Loan List

Loan Search Lender / Broker: NATIONAL CITY MORTGAGE

All Submissions
 Preliminary Submissions
 Final Submissions
 Not Submitted

Beginning Date: 11/23/2009
 Search Fields: All
 Keyword:

REFRESH DATA

FIND LOAN

Search Results and Criteria: You have 1 Loans Displayed. Last Modified Date Range 11/30/2009 to 11/30/2009

Borrower/ Lender Loan Number/ USDA Assigned Branch Nbr	Last Modified	Credit Status/ Underwriting Status	Underwriting Recommendation
Homeowner John Homeowner/J1 001	11/30/2009	Complete Complete	Submission=Final Underwriting=ACCEPT Property=Eligible Income=Eligible

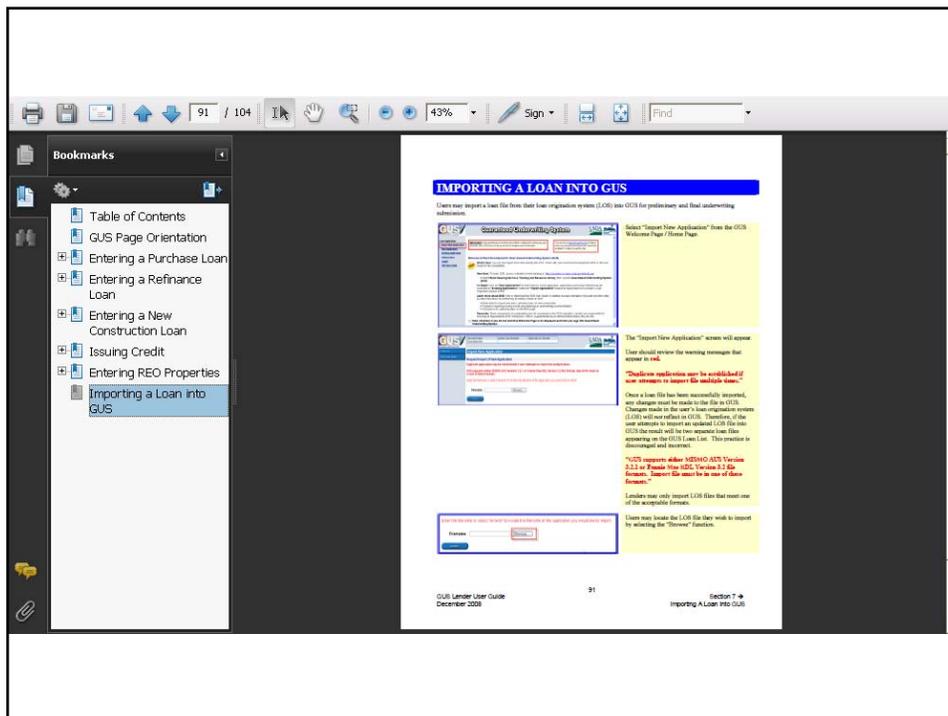
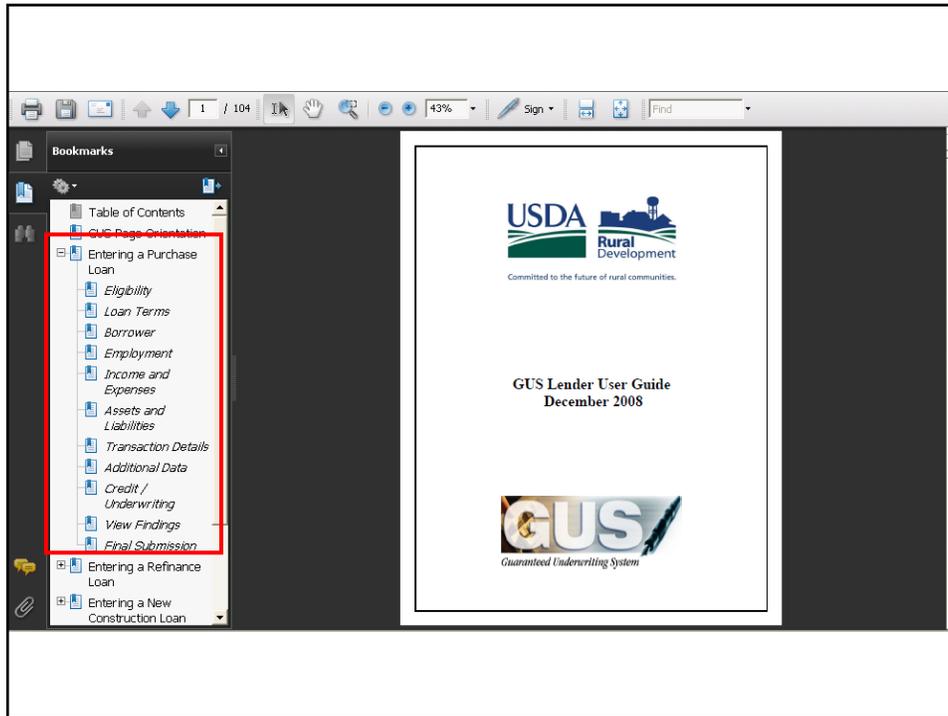
Bookmarks

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- Entering a Refinance Loan
- Entering a New Construction Loan
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- Entering REO Properties
 - Importing a Loan into GUS

USDA Rural Development

Committed to the future of rural communities.

GUS Lender User Guide
December 2008



GUS HELP

Centralized Help Desk

- **1-800-457-3642**
GUS Help Desk: Option #2, Option #2
- RD.HD@stl.usda.gov
Include Name, Phone Number, Description of Error, Screen print of error if applicable, etc.

ListServ: News You Need To Know! www.rdlist.sc.egov.usda.gov

The screenshot shows the USDA ListServ subscription page. At the top, it features the USDA logo and the text "United States Department of Agriculture". Below this is a banner image with the text "The Agricultural sector adds \$10 billion annually to the U.S. trade balance." The main heading is "Rural Development Housing Programs" with a sub-heading "SFH Guaranteed Loan Program". There are three subscription options, each with a checkbox and a brief description of the content. At the bottom, there are "SUBSCRIBE" and "UNSUBSCRIBE" buttons.

USDA United States Department of Agriculture
The Agricultural sector adds \$10 billion annually to the U.S. trade balance.

Enter your e-mail address below and choose the list(s) you would like to subscribe to or un-subscribe from. Press the appropriate button below to submit your request.

Email Address

SFH Origination News
By subscribing to this e-mail list, you will receive information concerning originating loans under the Rural Development Single Family Housing Loan Program, including information on program funding levels, income limits, origination policy issues, and other origination issues, including our new Guaranteed Underwriting System, GUS, an automated underwriting system for Rural Development guaranteed loans. To subscribe, please enter your e-mail address above, click the box at left to select the list, and then click the 'Subscribe' button at the bottom of this page.

SFH Guaranteed Loan Program

Single Family Housing Guaranteed Underwriting System (GUS) List
By subscribing to this e-mail list, you will receive information concerning the USDA Guaranteed Underwriting System (GUS). This list is intended for those lenders that are currently utilizing GUS or are in the process of becoming approved to utilize GUS for Rural Development Single Family Housing guaranteed loans. As a member of this list, you will receive updates that are specific to GUS and GUS users. To subscribe, please enter your e-mail address above, click the box at left to select the list, and then click the 'Subscribe' button at the bottom of this page. For information on other SFH guaranteed loan program information, please subscribe to the SFH Origination News list and the SFH Servicing News List.

SFH Guaranteed Loan Program

SFH Servicing News
By subscribing to this e-mail list, you will receive information concerning servicing of Rural Development Single Family Housing Loan Program loans, including information on monthly default and quarterly status reporting (ED) and Web based reporting), loss mitigation, loss claim and future recovery administration, REC property disposition, and other servicing policy issues. To subscribe, please enter your e-mail address above, click the box at left to select the list, and then click the 'Subscribe' button at the bottom of this page.

SFH Guaranteed Loan Program



Committed to the future of rural communities.



**The Single Family Housing Guaranteed Loan Division thanks
you for time!**