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USDA RURAL DEVELOPMENT

Single Family Housing Guaranteed Loan Program

Gaining Access to the Guaranteed Underwriting System (GUS)



March 2012

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Introduction

This Guide provides the necessary information for approved lenders to initiate a request for access to the Agency's automated underwriting system – **Guaranteed Underwriting System (GUS)**. GUS is available to approved Rural Development lenders at no cost. It also provides lender appointed Security Administrators with information on maintaining assigned user roles and responsibilities and provides steps to modify branch information in the Rural Development database. Only lenders, who have an approved Form RD 1980-16, *“Agreement for Participation in Single Family Housing Guaranteed/Insured Loan Programs of the United States Government”* are eligible to utilize GUS. See Section 1980.309 of RD Instruction 1980-D for lender eligibility qualifications. RD Instruction 1980-D may be found at the following website:

http://www.rurdev.usda.gov/rd_instructions.html.

Background

The Guaranteed Underwriting System (GUS) was developed to automate the process of credit risk evaluation for the Single Family Housing Guaranteed Loan Program (SFHGLP). Automated underwriting (AU) systems are an efficient, consistent, objective and accurate method of mortgage underwriting compared with traditional manual methods. GUS is a tool that helps evaluate the credit risk of the loan request. It compliments, but **DOES NOT** replace the considered judgment of experienced underwriters.

GUS incorporates applicant eligibility and underwriting requirements of RD Instruction 1980-D and associated Administrative Notice (AN)'s by utilizing a modified version of the Federal Housing Administration (FHA) mortgage scorecard known as *Technology Open To Approved Lenders (TOTAL)* concurrently with a rules based engine. GUS considers mortgage loan application data entered by the originator, credit repository data, and property information to evaluate a potential borrower's ability to meet a proposed mortgage obligation. GUS evaluates select components in a mortgage loan application and provides a credit evaluation and underwriting recommendation within seconds. **GUS is not designed to evaluate the dependability of an applicant's income proposed for repayment. This remains the underwriter's responsibility to determine.** Refer to RD Instruction 1980-D, Sections 1980.345(b) and 1980.345(c), to determine adequate and dependable income for repayment ability. **Data integrity in GUS remains the responsibility of the lender.** Lenders are reminded that data entered into GUS must coincide with that of the lender's permanent case file.

GUS can be utilized through a secure web-based automated underwriting environment at:

<https://usdalinc.sc.egov.usda.gov/>. Single file import functionality is available. Integration with lender environments and access by third party originators (non-approved lenders) is NOT available but will be designed in future system development phases. GUS is available at no cost to approved lenders who meet the criteria outlined in this Guide.

GUS Components

Incorporated within the functionality of GUS are the following components:

Property and Income Eligibility

- An interface with Rural Development's public website will determine if the dwelling offered as collateral for the proposed mortgage loan is located in an eligible rural area; and
- The applicant's annual household income does not exceed the adjusted income limits in accordance with size of household, county and State in which the applicant(s) will reside.
- The public website for property and income eligibility is located at:
<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>.

GUS Rules Based Engine

- The GUS Rules Engine incorporates the guidelines found in RD Instruction 1980-D, supplemented by Administrative Notices (AN) regarding originating SFHGLP loans, that are published to clarify RD Instruction 1980-D.
- Periodically rules may be modified or new rules may be created to respond to issues identified through analysis of the SFHGLP portfolio.

TOTAL Scorecard

- GUS uses a modified version of the Federal Housing Administration (FHA) mortgage scorecard known as *Technology Open to Approved Lenders (TOTAL)* exclusive to Rural Development.
- The scorecard has been validated and adjusted for SFHGLP use.
- The TOTAL scorecard, including the modified version validated for SFHGLP use, is intellectual property that is proprietary to HUD.
- The scorecard allows favorable consideration to applicants that exhibit positive compensating factors such as available cash reserves for housing payments after loan closing.
- Periodically the scorecard may be modified to react to the changing lending market. When modifications occur, loans remaining as a preliminary recommendation may not receive the same underwriting results upon a final submission. If enhancements occur prior to final submission to Rural Development, the file may be subject to the updated scorecard.

Credit Bureau Interface

- An interface occurs between GUS and the credit bureaus through a platform known as the Fannie Mae Credit Interface Service. Users may link to a full list of credit providers at:
<https://www.efanniemae.com/sf/refmaterials/creditproviders/index.jsp>
- The interface is seamless to lenders and only acts as a conduit. An attempt to access information from all national credit repositories will occur (a tri-merged credit report), but GUS can complete its credit risk evaluation with information from only one repository, if that is all that is available.
- New or re-issued credit reports can be obtained through GUS.
- Lenders are not required to be a Fannie Mae subscriber or partner to utilize the credit report interface in GUS.
- Lenders must have a user ID and password with one of the credit providers in the list and will be billed directly by the credit provider.

Overview of GUS

GUS is a transaction based system. The steps below describe the processing of loan information through GUS which includes the interfaces and functionality described earlier.

Loan Information is entered into GUS.

Loan information may be entered into the lender's AUS and imported into GUS, or by a direct data entry.



1. The lender requests an underwriting decision from GUS.

2. GUS incorporates the borrower's credit report and applies eligibility rules.

3. GUS calls the scorecard.

4. GUS examines the results with other criteria to provide an underwriting decision.

Loan Quality When Using GUS

Rural Development is committed to serving the credit needs of rural communities by issuing Loan Note Guarantees on loans that meet eligibility requirements. We rely on lenders to use a thorough examination of primary and contributory risk factors in a mortgage application to reach an underwriting recommendation. The responsibility of loan data integrity remains with the lender. The loan level data used to render a risk assessment and underwriting recommendation in GUS must match the data provided for a loan guarantee request. Accurate loan data is the responsibility of the approved lender. The approved lender's underwriter must review the credit, qualifying ratios and appraisal to ensure the applicant's credit and capacity meets the standards of the SFHGLP. Lenders must ensure all loan level data is valid prior to final submission to the Agency when requesting a

commitment for loan note guarantee. Adverse modifications of data must be communicated with Rural Development prior to loan closing to ensure issuance of a Loan Note Guarantee.

Final Underwriting Submission to Rural Development

Lenders must read all findings provided in the Final GUS Underwriting and Findings Report. Findings obtained with a preliminary submission may differ from the final report obtained when the authorized user submits the application file to Rural Development for commitment of a loan note guarantee.

GUS has been built with a quality control feature that randomly selects some ACCEPT files for full documentation submittal. Lenders print the final underwriting report and retain it as permanent documentation in the lender's case file. This information will be required when the Agency conducts a compliance review.

Data Tolerances in GUS

Property Tax and Insurance: Approved lenders must ensure that an accurate estimate for the property tax/insurance component of an applicant's monthly mortgage payment is utilized when submitting loan applications for Conditional Commitment. Care must be taken to assure a realistic estimate is used for computing the monthly escrowed amount. The escrowed amount for real estate taxes is based on the assessed value of improved land (i.e. value of both the property and completed dwelling) for new construction and the actual taxes assessed for existing properties. The lender may contact the taxing authority which has jurisdiction over the property to obtain an estimate of the taxes to be assessed for newly constructed dwellings.

Minor changes to the escrow portion of the monthly housing expense do not require the mortgage application to be reconsidered. It is not necessary to perform an updated underwriting analysis when monthly tax and insurance estimates do not increase the payment-to-income principal, interest, taxes and insurance (PITI) and debt-to-income total debt (TD) ratios by more than two-percentage points at loan closing. A small increase to monthly tax and insurance payments would not typically cause a substantial change in risk classification of the proposed real estate loan. This tolerance only applies to situations where tax and insurance data provided on the loan application at the time of commitment differs from the amount recorded at loan closing.

This threshold policy should not be construed to allow lender manipulation of escrow variables to obtain approvals.

Other Data Tolerances: Both Fannie Mae and Freddie Mac allow specific data tolerances for repayment income, debt-to-income (DTI) ratios, assets, reserves, etc. Rural Development does not allow these types of tolerances of data for a loan note guarantee, other than property tax and insurance discussed above. If the loan

data changes once a Conditional Commitment for Loan Note Guarantee is issued by Rural Development, the lender must ensure that the loan continues to meet all SFHGLP requirements. If the loan data is adversely affected, the lender must follow the re-submission policy noted below.

Data Modification/Loan Resubmission Requirements

The lender is responsible for the integrity of the data used to obtain an underwriting evaluation in GUS. Data entered in GUS must correspond to documentation retained in the lender's case file. If data changes during the loan application stage, after Conditional Commitment or prior to loan closing, the GUS underwriting recommendation could be compromised. Lenders are responsible for resubmitting the loan to GUS when material changes are discovered. Material changes should be known prior to loan closing. Under the following conditions, lenders must resubmit the loan through GUS for an updated evaluation. Failure to follow the guidelines provided could jeopardize issuance of a Loan Note Guarantee:

- Borrowers were either added or deleted from the loan application or critical information has changed.
- A decrease in the borrower's income and/or cash assets/reserves.
- An increase in loan amount or interest rate on the mortgage loan request.
- Any changes that would negatively affect the borrower's ability to repay the mortgage.
- Information regarding the property changes – such as a change in sales price or value.

The lender must request the loan be released from Rural Development to the lender. The lender should modify the data and resubmit the loan through GUS for an updated final evaluation underwriting recommendation.

Some data changes do not affect the outcome of an underwriting recommendation. Loan data changes that do not represent an adverse affect on the underwriting recommendation do not require resubmission and/or modification.

Once a mortgage loan has been sent to the Agency as a "Final Submit," the following data changes do not require that the GUS loan application be updated:

- A decrease in loan interest rate
- A decrease in loan amount
- A decrease of mortgage or personal liabilities
- An increase of assets

Remain Knowledgeable of Program Requirements

As part of the general requirements of the Lender Agreement, approved lenders must remain knowledgeable of program requirements. Approved lenders and all GUS users are encouraged to sign up for an automated notification regarding GUS and origination updates. Servicing updates are also available, if a servicer. The site is: <http://www.rdlist.sc.egov.usda.gov/listserv/mainservlet>. Lenders should ensure that both the Security Administrator(s) and those users who have been authorized a role of “Representative with Final Submit Authority” sign up to receive the automated notification.

GUS Lender User Guide

A detailed GUS Lender User Guide is available at the following website:

<https://usdalinc.sc.egov.usda.gov/docs/rd/sfh/gus/lender/GUSLenderUserGuide.pdf>

The GUS Lender User Guide may also be viewed from the navigation menu when the user is logged into GUS.

Credit Documentation: **Lenders Permanent File**

The lenders permanent case file will include documentation verifying:

- Credit history
- Annual Income – determined for program eligibility in accordance with section 1980.347 of RD Instruction 1980-D
- Stable and Dependable Income – determined for repayment and qualifying purposes in accordance with section 1980.345(c) of RD Instruction 1980-D. GUS does not determine stable and dependable income. It remains the responsibility of the approved lender to determine stable and dependable income outside of the GUS evaluation.
- Assets
- Collateral requirements
- Any other documentation supporting the mortgage loan request

Required Documentation to be submitted to Rural Development: Requesting the “Conditional Commitment for Loan Note Guarantee”

Underwriting Recommendation: **Accept**

Minimal documentation provisions apply to GUS underwriting recommendations that receive an ACCEPT. The lender must submit the following three completed documents to obtain a Conditional Commitment, when the GUS underwriting recommendation is ACCEPT upon final submission:

1. **“Uniform Residential Appraisal Report” (URAR)** for single family dwelling units or its equivalent, or condominiums or manufactured homes [FNMA Form 1004 or Freddie Mac Form 70].
2. **“Standard Flood Hazard Determination Form” [FEMA Form 81-93].**
3. **“Request for Single Family Housing Loan Guarantee” [Form RD 1980-21].** This form must be fully executed by the lender or their representative, and all applicants. The form must represent the request of the lender. If an interest rate is floating at commitment request, the lender should include the lock in date for confirmation by Rural Development. The data on this form must match the data entered into GUS.

If the loan applicant is a qualified alien, a buydown is involved, or there is a non-purchasing spouse located in community property state additional documents may be required.

During the review process, should data appear to be questionable, Rural Development reserves the right to request further supportive information. Files may be selected for full file review if the lender is a new user to GUS, has demonstrated a disregard for Rural Development policies and procedures, has a high first year delinquency rate, or received loss payments paid in excess of the national average.

Underwriting Recommendation: Refer or Refer with Caution

Full documentation provisions, as required for manually underwritten mortgage loan applications, apply to GUS underwriting recommendations of REFER or REFER WITH CAUTION. GUS loans receiving an underwriting recommendation of REFER or REFER WITH CAUTION will require further review by the lender. Risk factors have been identified based upon the data entered into GUS. The lender's underwriter must perform a manual underwriting evaluation of the mortgage loan application to determine if the borrower is creditworthy in accordance with Rural Development standard credit policies and guidelines found at RD Instruction 1980-D and supplemental ANs. Credit documentation, mitigating circumstances, and compensating factors considered in the manual underwriting analysis should be recorded in the lender's permanent case file. Compensating factors considered in the evaluation of the mortgage loan application must be documented on the underwriting analysis and summary [typically the Uniform Underwriting Transmittal Summary – FNMA Form 1008/Freddie Mac Form 1077 or equivalent].

Loans should not be denied solely on the basis of a risk evaluation generated by GUS. Mitigating circumstances according to Rural Development standard guidelines may be considered.

Quality Control: Full Documentation

When receiving an underwriting recommendation of ACCEPT the loan may be selected by GUS requiring full documentation of a file in lieu of minimal documentation noted above. This random and targeted selection is for quality control purposes. A message on the lender's final pass of underwriting will confirm when a full documentation file is required. Full file documentation reviews are to confirm the data input into the GUS file accurately reflects that of the lender's file and documentation. Ratio or credit waiver documentation is not required when the file is selected for quality control review. The quality control review is to ensure the lender's loan level data in GUS matches that verified in the lender's permanent file.

How to Submit Documentation to Rural Development

Mortgage loan documents may be photocopied, scanned, emailed, faxed, or delivered by regular or express mail. All documents must be clear and legible. The necessity to collect an original Form RD 1980-21 is not required. The following website provides information regarding a SFHGLP contact by state. Contact the state SFHGLP representative for information on electronic delivery of credit documents.

<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=GetRHContact&NavKey=contact@12>

Closing in Compliance with Loan Guarantee Approval

The loan must close in the same manner in which it was underwritten and approved for loan guarantee by issuance of Form RD 1980-18, “Conditional Commitment for Loan Note Guarantee.”

Getting Started: Follow the steps provided to ensure a complete understanding of lender eligibility and responsibilities when using GUS.

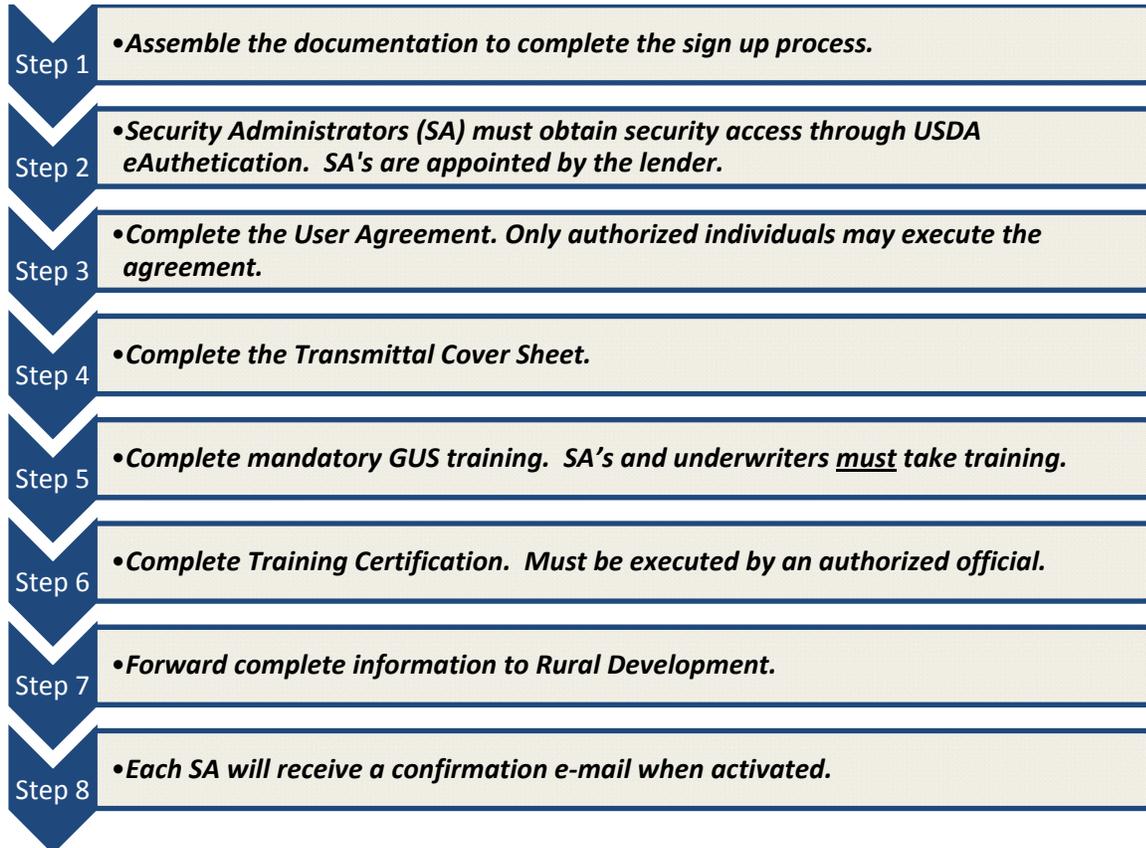
Eligibility – Determine if Your Organization is Eligible to Utilize GUS

Question ► Does your organization have an executed and approved Lender Agreement (Form RD 1980-16) with Rural Development?

No - Lender Agreement:  Your organization is not eligible to utilize GUS until an approved, executed Lender Agreement with Rural Development is obtained. To seek lender approval, contact a SFHGLP Coordinator. See the following website for a Rural Development contact in your state: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=GetRHContact&NavKey=contact@12>. Once the lender has an approved Lender Agreement, proceed to GUS Signup Checklist in the following section.

Yes - Lender Agreement:  Approved lenders who have an executed and approved Lender Agreement (Form RD 1980-16) are eligible to utilize GUS for eligibility determinations, preliminary or final underwriting recommendations, and electronically submit to Rural Development. Proceed to the following section – *GUS Signup Checklist*. You must thoroughly complete each step. Fillable forms are provided. Illegible or handwritten forms will not be accepted. Only those officials who are authorized to represent your organization may execute an agreement to access GUS. Typically this individual will be the same individual and/or position who executed the approved Lender Agreement with Rural Development.

GUS Signup Checklist: This checklist will assist you in completing the necessary steps to sign up for GUS. Overview of Signup Process



Step 1 ► Assemble the information to complete the signup process.

Information required in the sign up process:

- Tax Identification Number – 9 digits (xx-xxxxxxx)
[This number is the same number as noted on your Lender Agreement]
- Company Name
- Primary Contact Information – Name, Address, Title, E-mail,
Phone, Fax
- Appoint (1) or (2) Security Administrators (SA).
The roll of the SA is to assign users within their organization access to and roles within GUS.
- Does your request apply to just your branch, or globally to all Branches with your lender organization?
- 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.

Step 2 ▶ Security Administrators (SA) must obtain security access through USDA eAuthentication.

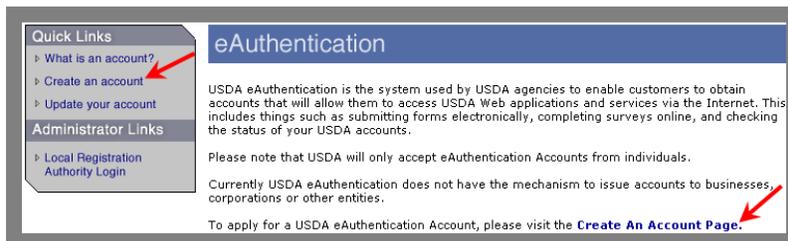
Gaining security access for lender assigned Security Administrators:

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 minimum of a **Level 1** access. A Level 2 access is also acceptable. **Security Administrators are appointed by the lender and must obtain a minimum of a Level 1 access with the following steps prior to submitting a User Agreement to Rural Development.**

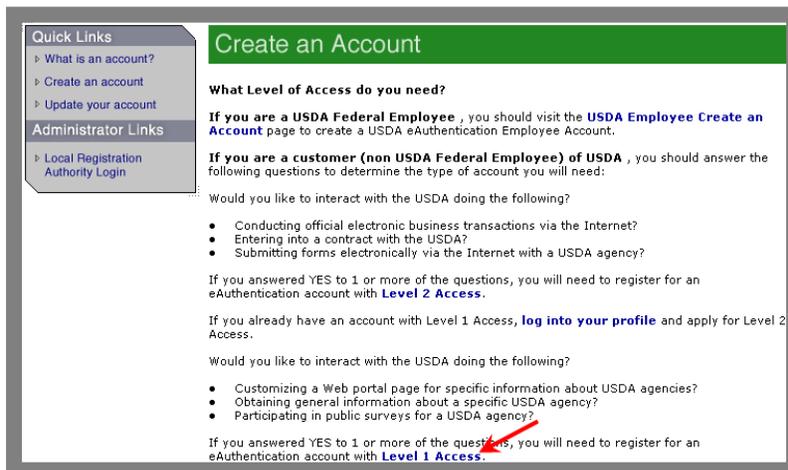
- Access the following website:
<http://www.eauth.egov.usda.gov/> to register for a User ID and Password.
- Disable all blockers that would prevent receipt of a computer generated correspondence.



Reminder: Website is utilized by many agencies. Only a **Level 1 security** is required to access GUS.



At the eAuthentication website-**Select** either of the “**Create an Account**” hyperlinks as illustrated by pointers.



Select “**Level 1 Access**” hyperlink at the bottom of page as illustrated by pointer.

User ID*: 1. xxxxxxxxxxxx 6-20 characters
 Password*: 2. ●●●●●●●● 9-12 characters
 Click [here](#) for additional requirements
 Confirm Password*: 3. ●●●●●●●●
 First Name*: 4. xxxxxxxxxxxx
 Middle Initial: X
 Last Name*: 5. xxxxxxxxxxxx
 Home Postal/Zip Code: xxxxx-xxxx
 Country Name*: 6. United States
Email address must be valid to complete registration
 Email*: 7. xxxxxxxxxxxx@xxx
 Confirm Email*: 8. xxxxxxxxxxxx@xxx
 Reset Continue

Complete all numbered fields and select “Continue” at the bottom of the page as illustrated by pointer.

Please see *Helpful Password Creation Hints below.

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

Create an Account
 Level 1 Access
Step 2 of 4: User Information Confirmation
 Verify your Level 1 access information.
 Click the Back button to make changes or click the Submit button to create your account with Level 1 access.

User ID: xxxxxxxxxxxx
 Password: ** Not Shown **
 First Name: xxxxxxxxxxxx
 Middle Initial:
 Last Name: xxxxxxxxxxxx
 Home Postal/Zip Code: xxxxx-xxxx
 Country Name: **United States**
 Email: xxxxxxxxxxxx@xxx

Please verify that your information is correct before clicking the Submit button.

Back Submit

Verify that all information input is shown correctly (paying particular attention to your e-mail address) and **select “Submit”** at the bottom of the page as illustrated by pointer. If any information shown is incorrect click on the “Back” button and correct information before moving forward.

Helpful Password Creation Tips:

- Passwords expire in 180 days
- Must be 9 to 12 characters long
- Must contain at least 1 uppercase and 1 lowercase letter
- Must contain a number (excluding zero) and/or one of the following characters: ! # - \$ % * = + : ; , ? ~
- Dictionary words, spaces, tabs, or any other special characters not specified above are prohibited
- Must not contain your name, street address, city, User ID, date of birth, Mother’s maiden name, PIN, or security questions/answers

 **TIP:** For additional instruction on obtaining an eAuthentication Level 1 ID please visit the USDA LINC Training and Resource Library at <https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.asp>

Quick Links

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

Administrator Links

- Local Registration
- Authority Login

Create an Account

Level 1 Access
Step 3 of 4: Print and Check Email

Please print this page for future reference.

Congratulations xxxxxxxx, only one more step to complete your initial registration!

You should receive a confirmation email within 1 hour from eAuthHelpDesk@ftc.usda.gov with the subject line of "Action Required: Instructions to Activate your USDA Account with Level 1 Access". **Step 4 is contained within this email, and is as simple as clicking a link to activate your account.**

The User ID you created is: xxxxxxxx

The email address you provided is: xxxxxxxx@xxx

To activate your account, you must click on the activation link provided in the confirmation email within **7 days**. Be sure to follow the instructions provided in the confirmation email to activate your account with Level 1 access.

NOTE: If you do not confirm your account within the required 7 days, your account will be terminated and you will have to start the entire process over again.

If after 24 hours you do not receive the confirmation email:

1. Check your email provider filters.
2. Check your personal email filter settings.
3. Contact the ITS Service Desk at eAuthHelpDesk@ftc.usda.gov or 800-457-3642. Please provide your User ID, first and last name, and email address.

NOTE: AN E-MAIL CONFIRMATION WILL BE SENT TO YOUR INBOX. ACTION IS REQUIRED AT THIS TIME IN ORDER TO COMPLETE YOUR e-AUTH REGISTRATION.

[Close Window](#)

Print this screen and retain for future reference. Select the "Close Window" action button at the bottom of the page as illustrated.

Level 1 Access
Step 4 of 4: Link to Account Activation page

Congratulations xxxxxxxx, you have successfully created a USDA eAuthentication account with Level 1 access.

Before you can use your account with Level 1 access you must do the following:

1. Please wait approximately 20 minutes from the receipt of this email before you can activate your account with Level 1 access.
2. Activate your account within 7 days of the receipt of this email.
3. Click [ACTIVATE MY ACCOUNT](#)

The User ID you created is: xxxxxxxx

The email address you provided is: xxxxxxxx@xxx

Please print and retain this message for future reference.

NOTE: If you do not click on the "Activate My Account" link within the required 7 days, your account will be terminated and you will have to start the entire process over again.

Once you have activated your account you will have immediate access to the USDA portals and applications that accept accounts with Level 1 access.

Illustrated is the e-mail you will receive from:

eAuthHelpDesk@ftc.usda.gov

You must click on the "**ACTIVATE MY ACCOUNT**" hyperlink, as illustrated by the pointer, in order to activate your eAuth ID and gain access to GUS. This must be accomplished within **seven (7)** days of receiving the email.

Quick Links

- What is an account?
- Create an account
- Update your account
- Link a Certificate to your Account

Administrator Links

- Local Registration
- Authority Login

Account Activation

Thank you, your account has been activated.

If you are a USDA Federal Employee, no further action is needed.

Please wait approximately 20 minutes from the time of activation before using this account.

If you are a public customer (or a non-USDA Federal Employee) of USDA and are applying for a USDA Account with Level 2 access, you will still need to visit a USDA Service Center for identity-proofing if you have not already.

If you are a public customer (or a non-USDA Federal Employee) of USDA and are applying for a USDA Account with only Level 1 access, no further action is needed.

[Close Window](#)

You will be directed to the page illustrated at left. No further action creating your account is required at this point as your account has been activated. Select: Close Window.

Complete information for each SA. Correctly recorded ID will expedite implementation.	Name of SA #1	Name of SA#1
	E-mail of SA #1	Complete email address of SA#1
	Phone Number SA #1	Telephone # of SA#1
	Fax Number of SA #1	Fax # of SA#1
	eAuth ID of SA #1	eAuthentication ID as created at website

The eAuthentication ID (Level 1 or 2) of each Security Administrator (SA) appointed to the organization must be recorded on the GUS User Agreement PRIOR to submitting the User Agreement requesting access to GUS. Record the SA ID on the User Agreement.

Step 3 ▶ Complete the User Agreement. Only authorized individuals may execute the agreement.

To complete the sign-up process, utilize the fillable User Agreement form found in Appendix A of this Guide:

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)	Complete the Taxing ID as it appears on the Lender Agreement Complete legal name of business as it appears on Lender Agr
Select Approved Lender	
Type of User: <input checked="" type="checkbox"/> Approved Lender <input type="checkbox"/> Broker/Correspondent (check one)	

Record information on the User Agreement, as requested. **Taxing Identification and business name** will coincide with that of the approved Lender Agreement of record. Select **Approved Lender**.

Name of person executing Agreement for User Title of person executing Agreement for User Date of Execution	Person representing the lender who can legally bind the lender.
--	---

Record the name of the person who will be executing the User Agreement for the Lender.

Lender Security Administrator (SA) Information (as defined in the Glossary set forth in Exhibit A below)

Name of SA #1 E-mail of SA #1 Phone Number SA #1 Fax Number of SA #1 eAuth ID of SA #1	Name of SA #2 E-mail of SA #2 Phone Number of SA #2 Fax Number of SA #2 eAuth ID of SA #2
--	---

*Level 1 eAuth IDs and passwords are created online, and activated via email at <http://www.eauth.e.gov/usda.gov/>. Your GUS activation cannot occur without a valid activated eAuth ID for Lender Security Administrator(s).

Security Administrator(s) valid for: Only the location listed in the address above All locations of the organization (check only one)

Record the name, e-mail address, phone number, fax number **and Level 1 ID that was created at the eAuthentication website** for each Security Administrator (SA). It is recommended that each Lender appoint more than 1 SA due to change of employment and absences. The SA's role will be to delegate access to users within the lender's organization who will be allowed to view and/or utilize the GUS system. The SA will assign the users level of roles.

Complete information for each SA. Correctly recorded ID will expedite implementation.	Name of SA #1 E-mail of SA #1 Phone Number SA #1 Fax Number of SA #1 eAuth ID of SA #1	Name of SA #1 Complete email address of SA #1 Telephone # of SA #1 Fax # of SA #1 eAuthentication ID as created at website
---	--	--

Record if access will apply to ONLY the location identified on the User Agreement or to all locations of the Taxing # identified.

Security Administrator(s) valid for: <input checked="" type="checkbox"/> Only the location listed in the address above <input checked="" type="checkbox"/> All locations of the organization (check only one)

Execute the User Agreement and provide the title of the signatory.

Only those individuals who can legally bind your organization are authorized to execute the User Agreement. Typically this individual will be the same or same position of the individual who executed the

"USER" [aka Lender, Broker/Correspondent] By _____ <small>Signature</small> Title <small>By executing this form, I confirm I am 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
---	---

Lender Agreement of record with Rural Development.

Mail the executed GUS User Agreement accompanied by the Transmittal Cover Sheet and GUS Training Certification. Express delivery is recommended. Your User Agreement must be received in order to complete your registration and access to GUS.

Mailing Address for User Agreement to Rural Development:	Standard/Priority/Overnight
	USDA, Rural Development
	Chief, Guaranteed Loan Branch
	Telephone: (314) 457-4192 or Toll-free (877) 636-3789
	4300 Goodfellow Blvd., Bldg. 104, South End
	2 nd Floor, Post H 37
	St. Louis, MO 63120

Step 4 ► Complete the Transmittal Cover Sheet.

Utilize the fillable Transmittal Cover Sheet form found in Appendix A of this Guide:

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:	<input type="checkbox"/> All branches associated with lender's TIN# <input type="checkbox"/> Limited to Branch requested

Complete the Taxing Identification number and the company name as it appears on the Lender Agreement.

Identify the submitter's information, who will serve as a point of contact should the Agency have questions.

Identify if you are seeking approval for one branch, or for all branches associated with your Taxing Identification number.

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.]**

Standard Priority/Overnight

USDA, Rural Development
Chief, Guaranteed Loan Branch
Telephone (314) 457-4192 or toll free (877)-636-3789
4300 Goodfellow Blvd., Bldg. 104, South End
2nd Floor, Post 37 H
St. Louis, MO 63120

Comments:

Transmittal Cover Sheet – v6 03_12.doc

If your organization has national Rural Development approval, or approval in multiple states, complete YES to the question and identify the states in which the organization is approved.

Otherwise, complete NO.

The balance of the cover transmittal provides a last minute checklist to ensure that all documents are complete, executed as required, and all documents identified (3) are assembled for delivery to our St. Louis, Missouri location.

Step 5 ▶ Complete the mandatory GUS training. SA's and underwriters must take training.

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 (most common example – an underwriter) MUST complete training.**

The Single Family Housing Guaranteed Loan Division offers Guaranteed Underwriting System training online at the *USDA Lender Interactive Network Connection (LINC)* website.

Please follow the steps below to complete the mandatory GUS training requirement.



1. Enter the following web address into your internet browser address bar:

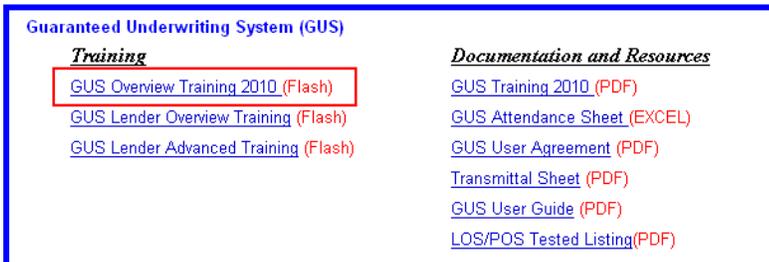
<https://usdalinc.sc.egov.usda.gov/>



2. Select “RHS LINC Home.”



3. Under the “Single Family Guaranteed Rural Housing” menu select the “Training and Resource Library.”



4. Scroll down to the section entitled “Guaranteed Underwriting System (GUS).” Select “GUS Overview Training 2010.” Users should allow a minimum of one and a one-half hours to complete the training.

Guaranteed Underwriting System (GUS)	
Training	Documentation and Resources
GUS Overview Training 2010 (Flash)	GUS Training 2010 (PDF)
GUS Lender Overview Training (Flash)	GUS Attendance Sheet (EXCEL)
GUS Lender Advanced Training (Flash)	GUS User Agreement (PDF)
	Transmittal Sheet (PDF)
	GUS User Guide (PDF)
	LOS/POS Tested Listing(PDF)

5. GUS Overview Training 2010 slides are available in .pdf format from the Training and Resource Library for your convenience. To view/print the training slides select “**GUS Training 2010 (PDF)**” under Documentation and Resources.

Guaranteed Underwriting System (GUS)	
Training	Documentation and Resources
GUS Overview Training 2010 (Flash)	GUS Training 2010 (PDF)
GUS Lender Overview Training (Flash)	GUS Attendance Sheet (EXCEL)
GUS Lender Advanced Training (Flash)	GUS User Agreement (PDF)
	Transmittal Sheet (PDF)
	GUS User Guide (PDF)
	LOS/POS Tested Listing(PDF)

6. Once all required users have completed the training for your organization please select “**GUS Training Attendance Sheet (XLS)**” from the USDA LINC Training and Resource Library as shown, or from Appendix A of this Guide. This document is password protected. The current password to open the document is **SFHGLP_GUS**

Step 6 ► Complete Training Certification. Must be executed by an authorized official.

The final document required to complete the GUS signup process is the Training Certification which confirms all Security Administrators (SA) of the lender’ organization **AND** any individual user who will be granted the authority to submit a file to Rural Development (“Final Submit Authority”) **AFTER** underwriting has occurred .(See this Guide on assigning user roles. The most common example of a user assigned “Final Submit Authority” in GUS is an underwriter) . All users are encouraged to take the detailed training.

Rural Development		GUS Training			GUS Guaranteed Underwriting System
Lender Name:					
Lender Tax ID #:					
<small>This form with original signature must accompany the user agreement and transmittal cover to DCFD, (address is on transmittal cover)</small>					
I certify the following participants completed mandatory GUS Training (Signature should reflect executor of the User Agreement).					
Printed Name and Signature:				Date:	
Title:					
Participant Name	Title/Position	Email Address	Phone Number	Date Training Completed	

The document must be reflective of all users that have completed the training. Security Administrators and all users that will be authorized “Final Submit” authority (usually an underwriter) are required to complete this training.

 A person with signatory authority for your organization (preferably the same person that executed the GUS User Agreement) must certify the training requirement has been met by signing the GUS Training Certification.

Step 7 ► Forward complete information to Rural Development.

The GUS Training Certification needs to accompany a properly executed GUS User Agreement and Transmittal Cover Sheet to avoid unnecessary delays in processing. The Agency will activate the Security Administrators once all completed documentation is received. Priority/express mail is the preferred method for tracking purposes.

The **GUS Training Certificate, GUS User Agreement, and Transmittal Cover Sheet** must be mailed in one delivery, assembled together, by (Standard/Priority/Overnight) to the following address. If a partial package is delivered, the request will not be processed:

USDA, Rural Development
Chief, Guaranteed Loan Branch
4300 Goodfellow Blvd., Bldg. 104, South End
2nd Floor, Post H 37
St. Louis, MO 63120
Telephone: (314) 457-4209; Toll-free: (877) 636-3789

Note: E-mailed documents will not be accepted at this time. Documents require an original signature.

 **Allow 15 business days for activation notification to utilize GUS. Your appointed Security Administrator(s) will receive an email notification as noted below.**

Step 8 ► Each SA will receive a confirmation email when activated.

Once your request to access GUS is processed, each SA listed on the User Agreement will receive an automated email when activation of your taxing identification number is executed by our St. Louis, Missouri branch. The following is an example of the email to be received. Once the SA receives this email, all users within your organization who have established an activated Level 1 security may be delegated authority to access GUS. The SA delegates authority to access GUS to users within your organization and is responsible for ensuring proper roles and responsibilities are assigned users.

```
From: <RD.DCFO.GLB@stl.usda.gov>
To:
Sent: Wednesday, January 23, 2008 1:28 PM
Subject: USDA - Rural Development Guaranteed Underwriting System (GUS)
Authorization

> You have been authorized as a Security Administrator in the Guaranteed
> Underwriting System (GUS).
> Your Guaranteed Underwriting System (GUS) users should go to the following
> eAuthentication web site to
> self-register for level 1 security to obtain an id and password:
> www.eAuth.egov.usda.gov.
> Then you can log-on to the Guaranteed Underwriting System (GUS) web site
> located at https://usdalinc.sc.egov.usda.gov to delegate access to
> Guaranteed Underwriting System (GUS) for all of your users.
```

Our St. Louis, MO office will act upon your request. Each SA identified on the User Agreement will receive an email from RD.DCFO.GLB@stl.usda.gov indicating the request has been activated for access to GUS.

Lender - Security Administrator Actions: Adding/Modifying/Deleting Users in GUS for Your Lending Organization

The Security Administrator’s next step will be to delegate access to GUS for users in the Lender’s organization. Users shall not share access identification in GUS, as it violates the terms of the User Agreement. Each user must create a Level 1 or Level 2 e-Authentication security ID. A minimum of Level 1 security is required. User IDs or passwords should never be shared among users. Notify all potential users of GUS to self register for security at: <http://www.eauth.egov.usda.gov/>.

Once completed, have the user notify the SA of their e-Authentication ID created as indicated above. The password they created when self-registering is not shared. Security ID’s cannot be shared among users. The steps for each user to utilize mirrors the steps outlined in Step 2 of the previous section.

GUS Lender Roles and User Types

Each user must have an assigned role. Lenders must assign rolls accurately. Lender Roles define how much functionality is allowed in GUS. Functionality is viewing, creating, submitting, and administering loans. Additionally roles define the extent of user access. User access can be assigned by lender or branch association. Assigning a “Lender” role will allow the user to have access to all branches within the lender’s organization. Assigning a “Branch” role will allow the user to have access to the branch assigned. Branch numbers coincide with the Rural Development database. If a branch is not viewable, see page 32 for additional information on adding branches to the Rural Development database.

The different roles and user types which you may assign within your institution are described below with their respective capabilities. Roles for brokers are not available and should not be selected with this functionality of GUS. **Users outside of your organization, such as third party originators and/or brokers are not authorized to utilize GUS under your approved User Agreement.**

<i>If you are a...</i>	<i>You are allowed to...</i>
Lender Security Administrator	Enter applications into GUS and perform preliminary and final submissions and delegate roles for all of the lender’s branches and associated employees. This user is the highest level of user in GUS and must be restricted to only those users appointed by the organization that will ensure the integrity of the system, in accordance with the User Agreement, is maintained.

Lender Representative with Final Submit Authority	Enter applications into GUS and perform a preliminary and final submission of the application for all of the lender's branches. This role is typically assigned to an underwriter or senior processor who has authority to certify the data in GUS is accurate, true and consistent with the permanent documentation in the lender's mortgage loan file. A user with this authority upon a "Final Submit" to the Agency certifies the loan file has been underwritten and complies with the eligibility criteria of the SFHGLP.
Lender Representative	Enter applications into GUS and perform a preliminary submission of the application for all of the lender's branches. Final submission authority is restricted. This user is typically an originator/processor within the lender's organization.
Lender Viewer	View all loan applications associated with the same Lender Tax ID for all branches. This user is typically a management official who monitors usage of GUS but does not need to perform application actions.
Branch Security Administrator	Enter applications into GUS and perform preliminary and final submissions and delegate roles to lender employees associated with their own branch. This user is the highest level of user in GUS and must be restricted to only those users appointed by the organization that will ensure the integrity of the system, in accordance with the User Agreement, is maintained for the branch assigned.
Branch Representative with Final Submit Authority	Enter applications into GUS and perform a preliminary and final submission of the application for their own lender branch. This role is typically assigned to an underwriter or senior processor who has authority to certify the data in GUS is accurate, true and consistent with the permanent documentation in the lender's mortgage loan file. A user with this authority upon a "Final Submit" to the Agency certifies the loan file has been underwritten and complies with the eligibility criteria of the SFHGLP.
Branch Representative	Enter applications into GUS and perform a preliminary submission of the application for their own lender branch. Final submission authority is restricted. This user is typically an originator/processor within the lender's organization.
Branch Viewer	View all loan applications with the same Lender Tax ID for their own lender branch. This user is typically a management official who monitors usage of GUS but does not need to perform application actions.

Creating Lender/Branch User Roles for all Designated Users:



Once the intended user provides the SA with their Level 1 eAuthentication security ID that they self registered for at the USDA eAuthentication website and activated in accordance with Step 2 of the previous section, the SA will access the *Lender Interactive Network Connection (LINC)* website to update users and provide access to GUS for their organization. Users will be unable to utilize GUS until the SA add them as a user and assigns a user role. The website is at:

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

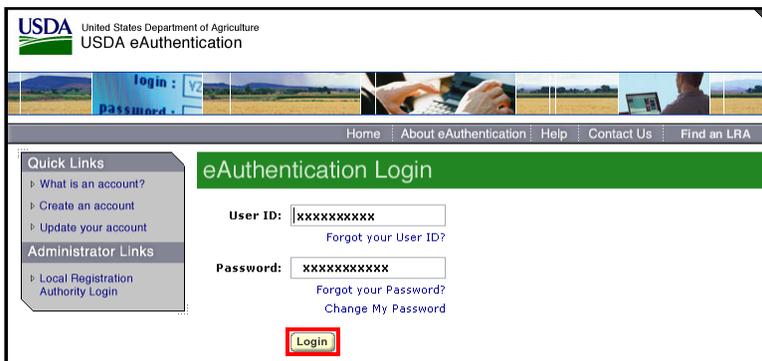
Select **RHS LINC** from the menu or page link.



Under Single Family Guaranteed Rural Housing, select Application Authorization. Through a sign in process utilizing the eAuthentication ID and password the SA created at the eAuthentication website, the SA will access the *Application Authorization Management Screen*. Only SA's are permitted access to this website.



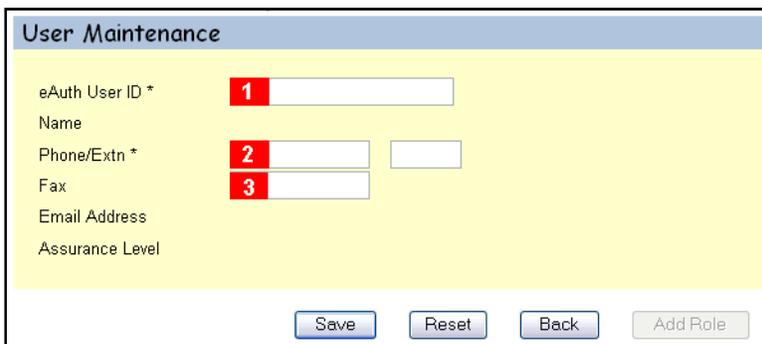
Select **I Agree**.



The SA must enter their e-Authentication **User ID** and **Password** and select **Login**.



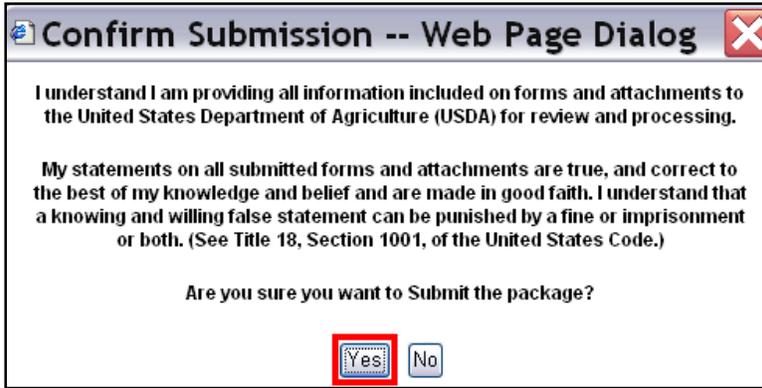
The *Application Authorization Security Management* screen will appear. To add a new user, make sure the System ID is set to **GUS**, then select **Add User**.



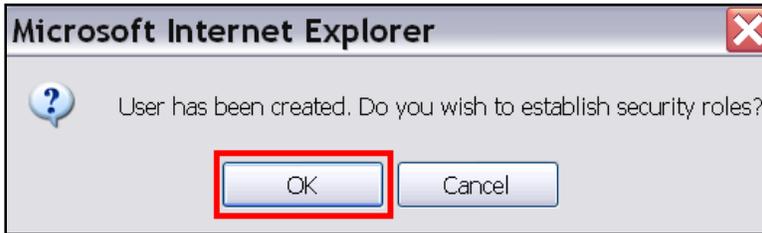
Input the new users e-Authentication User ID in item 1 and tab out of the field. A message will appear at the top of your screen as follows:

Retrieving Data, Please Wait...

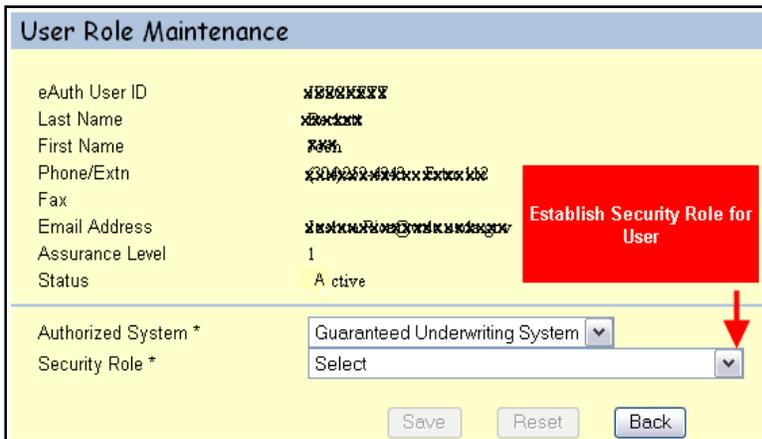
Data the user submitted while creating the eAuthentication account will populate in the Name, Phone/Exton, and Email Address fields if available. All fields with an asterisk (*) must be completed. Select **Save**.



A **Confirm Submission** pop-up box will appear. Select **Yes**.



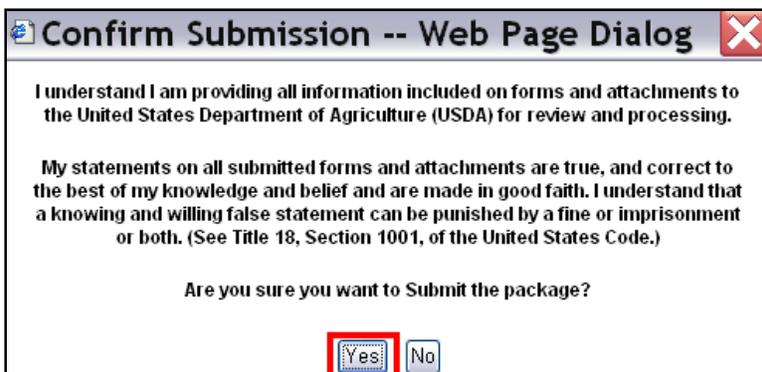
Another pop-up box appears once the user is successfully created however a security role still needs to be established - select **OK**.



Select the users **Security Role** from the dropdown menu shown. You may assign one of the following roles, based upon responsibilities of user:

- Lender Viewer
- Lender Representative
- Lender Representative with Final Submit Authority
- Branch Viewer
- Branch Representative
- Branch Representative with Final Submit Authority

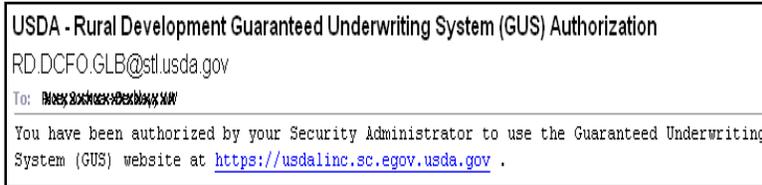
Refer to the section entitled *GUS Lender Roles and User Types* above.



A popup will appear - select **Yes** to confirm the addition of this user to the Guaranteed Underwriting System.



If the request is successful select **OK**.



The user will receive an automatically generated e-mail, such as the example, which confirms their access to GUS.

Viewing a User List in GUS

The Security Administrator may view a complete user list in GUS for their organization by accessing the *Application Authorization Security Management* website at: <https://usdalinc.sc.egov.usda.gov/> and further detailed in the previous section at *Creating Lender/Branch Roles for all Designated User* described in this Guide.

User List

Lender ID: USDA Branch Nbr:

Intermediary:

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	Name	Status	System	Role	Lender ID	Branch	Program
XXXXXXXXXX	XXXXXXXXXXXXXXXXXX	Active	GUS	Lender Representative with Final Submit Authority	XXXXXXXXXX	001	
XXXXXXXXXX	XXXXXXXXXXXXXXXXXX	Active	GUS	Lender Representative with Final Submit Authority	310856949	001	
XXXXXXXXXX	XXXXXXXXXXXX	Active	GUS	Branch Representative with Final Submit Authority	XXXXXXXXXX	035	

A Security Administrator can view a list of all activated users associated with their Tax ID by typing an “*” in the eAuth User ID field and utilizing the **Search** action button. The user may also leave the eAuth User ID field blank and select **Submit**.

Modifying Users In GUS

To modify an established user's role in GUS, the lender's assigned Security Administrator (SA) will need to perform the necessary steps to modify the role in the AASM website:

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

An example of a changed role may be a user (e.g., loan originator) currently assigned a "Branch Representative" security role which allows them to enter applications into GUS and perform a preliminary submission for one particular branch or location. If, at a later time, this user becomes responsible for originating loans at multiple locations they will need to have access to multiple branch locations. To enable this change the Security Administrator would need to change the user's assigned security role from "Branch Representative" to "Lender Representative".

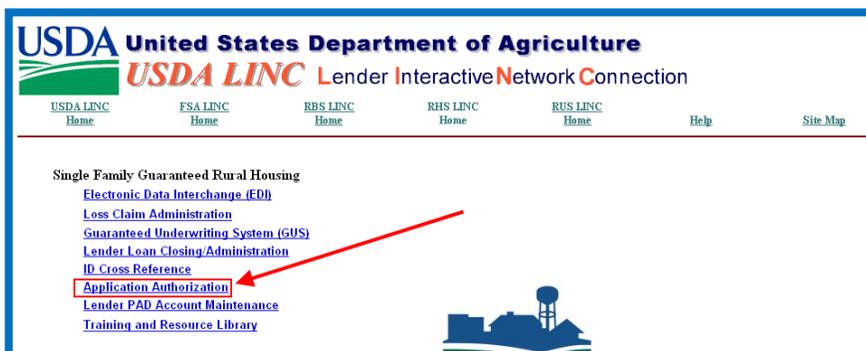
Please follow the steps illustrated in the document below to successfully complete a user role modification.



A Security Administrator (SA) will access the Lender Interactive Network Connection (LINC) website at:

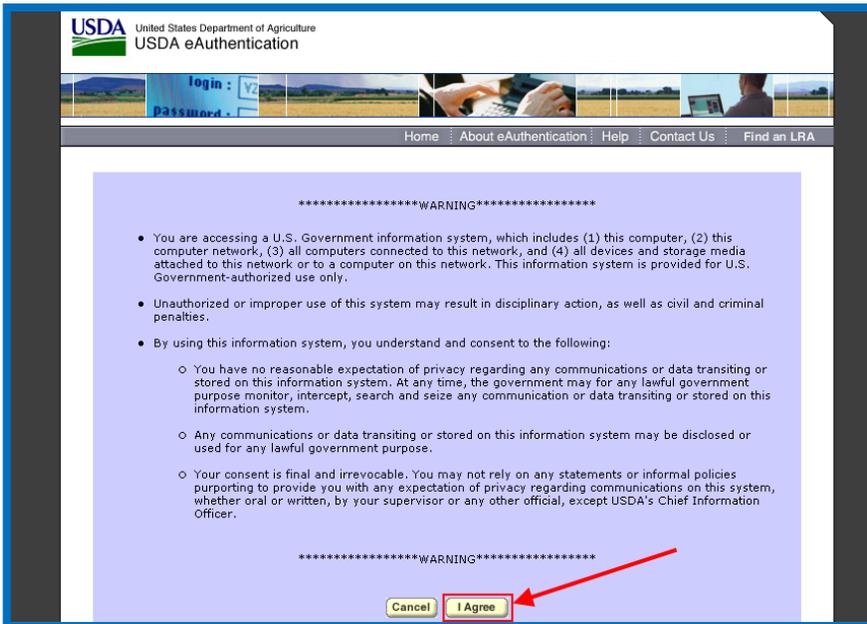
<https://usdalinc.sc.egov.usda.gov/>

Select **RHS LINC Home** from the menu or page link.

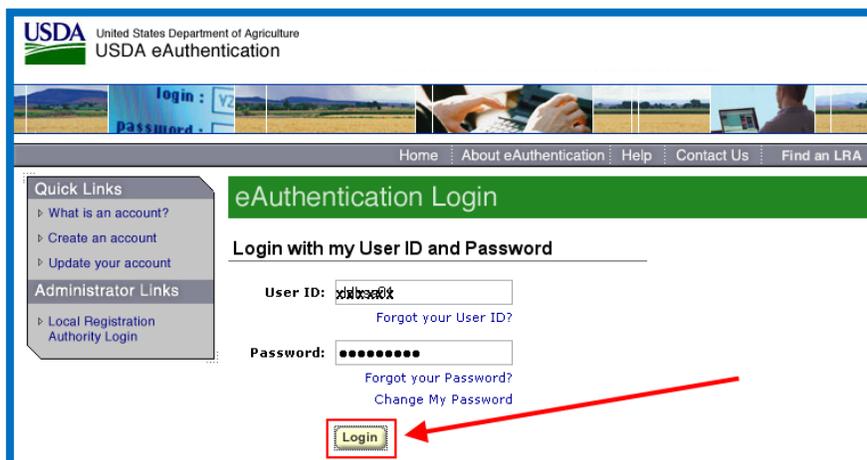


Under the Single Family Guaranteed Rural Housing menu, select **Application Authorization**.

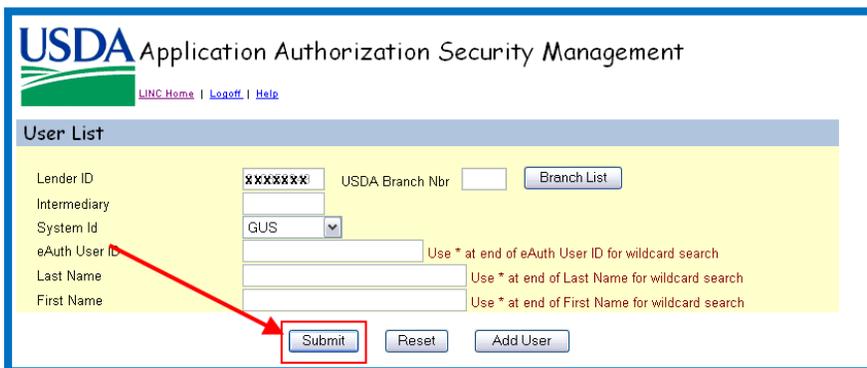
NOTE: Users who are SA's may also access the **Application Authorization** feature from the home page of the GUS website.



Select **I Agree**.



The SA must enter their e-Authentication **User ID** and **Password** and select **Login**.



The **User List** screen will appear. Press **Submit** to see a listing of all active users in the system.

USDA Application Authorization Security Management
[LINC Home](#) | [Logout](#) | [Help](#)

User List

Lender ID: USDA Branch Nbr:

Intermediary:

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	Name	Status	System	Role	Lender ID	Branch	Program
DD2BRWFSA	XXXXXXXXXX	Active	GUS	Branch Representative	XXXXXXXXXX	001	
DD2LRWFSA	XXXXXXXXXX	Active	GUS	Lender Representative with Final Submit Authority	XXXXXXXXXX	001	
DDBRWFSA	XXXXXXXXXX	Active	GUS	Branch Representative with Final Submit Authority	XXXXXXXXXX	035	
DDBRWFSA	XXXXXXXXXX	Active	GUS	Branch Representative	XXXXXXXXXX	001	

Ensure the **Action** dropdown box is set to **Maintain Role**. Find the user to be modified from the user list and click on the hyperlinked **Role** listed in the Role column (e.g., Branch Representative).

USDA Application Authorization Security Management
[LINC Home](#) | [Logout](#) | [Help](#)

User Role Maintenance

eAuth User ID: DD2BRWFSA
 Last Name: [XXXXXXXXXX](#)
 First Name: [XXXXXXXXXX](#)
 Phone/Extn: [XXXXXXXXXX](#)
 Fax: [XXXXXXXXXX](#)
 Email Address: [XXXXXXXXXX@usda.gov](#)
 Assurance Level: 2
 Status: Active

Authorized System *

Security Role *

Lender ID * NATIONAL CITY MORTGAGE

USDA Assigned Branch Nbr *

The User Role Maintenance screen will appear for the selected user. The currently assigned Security Role can be seen in the dropdown as seen in the illustration. The Security Role can be changed by selecting the appropriate role from the dropdown choices (e.g., Lender Representative).

USDA Application Authorization Security Management
[LINC Home](#) | [Logout](#) | [Help](#)

User Role Maintenance

eAuth User ID: DD2BRWFSA
 Last Name: [XXXXXXXXXX](#)
 First Name: [XXXXXXXXXX](#)
 Phone/Extn: [XXXXXXXXXX](#)
 Fax: [XXXXXXXXXX](#)
 Email Address: [XXXXXXXXXX@usda.gov](#)
 Assurance Level: 2
 Status: Active

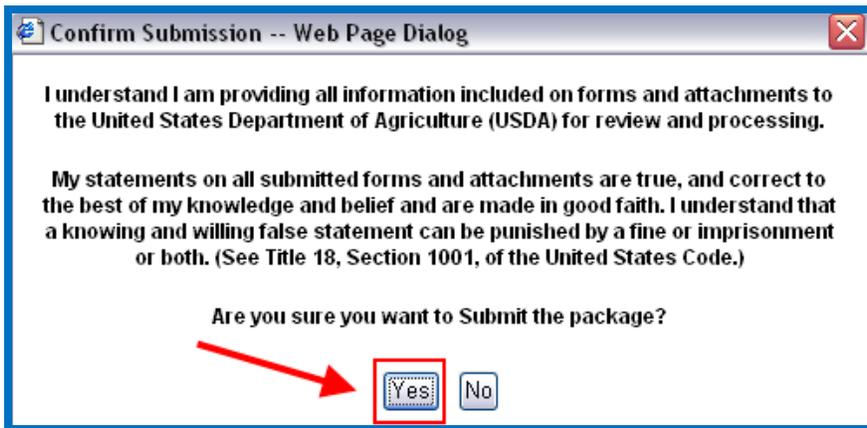
Authorized System *

Security Role *

Lender ID * NATIONAL CITY MORTGAGE

USDA Assigned Branch Nbr *

The screen will now display the updated **Security Role** (e.g., Lender Representative). Select **Save** as shown.



A Confirm Submission dialog box will appear. Select Yes to proceed with the change.



An **Update Successful** dialog box will appear indicating the change was successful. Select **OK** to return to the **User List** screen.

Removing Lender Users from GUS

The following outlines the steps the Security Administrator (SA) authorized by the lender must take to remove users from GUS.

When a user needs to be removed from the system (e.g., user leaves place of employment, changes area of concentration with same employer, etc.), Security Administrators (SA) are tasked with making changes in the system to ensure that only eligible users continue to have access.

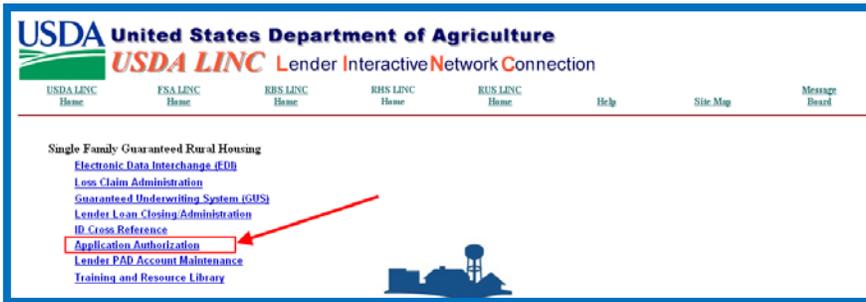
The steps listed below outline procedures for removing a current user from the system.



SA's will access the Lender Interactive Network Connection (LINC) website at:

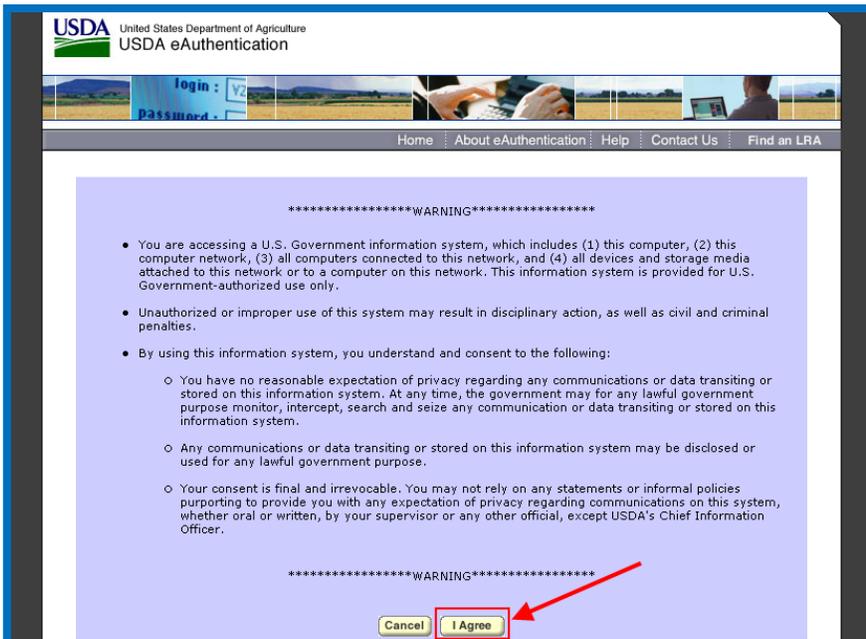
<https://usdalinc.sc.egov.usda.gov/>

Select **RHS LINC Home** from the menu or page link.

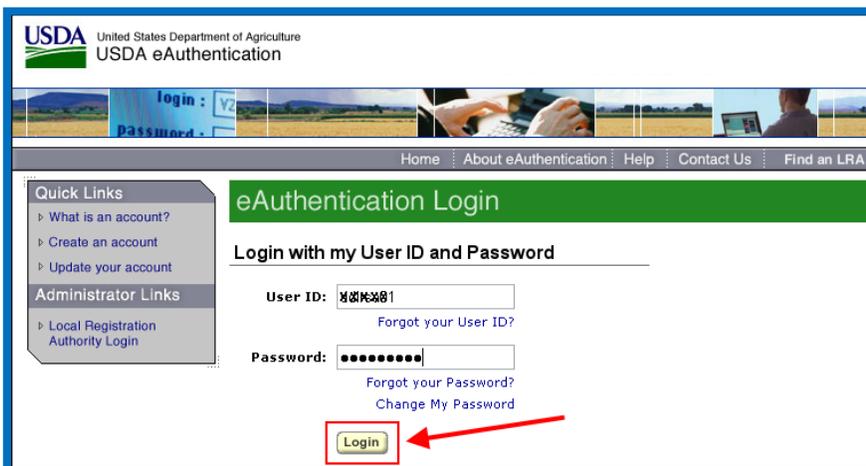


Under the Single Family Guaranteed Rural Housing menu, select **Application Authorization**.

NOTE: Users who are Security Administrators may also access the **Application Authorization** feature from the home page of the GUS website.



Select **I Agree**.



The SA must enter their e-Authentication **User ID** and **Password** and select **Login**.

USDA Application Authorization Security Management

LINC Home | Logout | Help

User List

Lender ID: 310856949 USDA Branch Nbr:

Intermediary:

System Id: GUS

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

The **User List** screen will appear. To add a new user, make sure the **System ID** is set to **GUS**, then select **Submit** to display a list of all active users associated with your organization.

USDA Application Authorization Security Management

LINC Home | Logout | Help

User List

Lender ID: XXXXXXXX USDA Branch Nbr:

Intermediary:

System Id: GUS

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	Name	Status	System	Role	Lender ID	Branch	Program
DD2BRWFSA	XXXXXXXXXXXXXX	Active	GUS	Lender Representative	310856949	001	
DD2LRWFSA	XXXXXXXXXXXXXX	Active	GUS	Lender Representative with Final Submit Authority	310856949	001	

Ensure the **Action** dropdown box is set to **Maintain Role**.

USDA Application Authorization Security Management

LINC Home | Logout | Help

User List

Lender ID: XXXXXXXX USDA Branch Nbr:

Intermediary:

System Id: GUS

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	Name	Status	System	Role	Lender ID	Branch	Program
DD2BRWFSA	XXXXXXXXXXXXXX	Active	GUS	Lender Representative	310856949	001	
DD2LRWFSA	XXXXXXXXXXXXXX	Active	GUS	Lender Representative with Final Submit Authority	310856949	001	

Find the user to be removed from the user list and select the hyperlinked **Role** listed in the Role column (e.g., Lender Representative).

USDA Application Authorization Security Management

LINC Home | Logout | Help

User Role Maintenance

eAuth User ID: DD2BRWFSA
 Last Name: ██████████
 First Name: ██████████
 Phone/Extn: ██████████
 Fax: ██████████
 Email Address: ██████████@██████████.gov
 Assurance Level: 2
 Status: Active

Authorized System *: Guaranteed Underwriting System
 Security Role *: Lender Representative
 Lender ID *: ██████████
 USDA Assigned Branch Nbr *: 001

The User Role Maintenance screen will appear for the selected user. Select **Remove Role** at the bottom of the screen as indicated to remove this user from the system.

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 all 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?

A **Confirm Submission** dialog box will appear. Select **Yes** to proceed with the change.

Microsoft Internet Explorer

Remove Role Successful

An **Update Successful** dialog box will appear indicating the removal of this user's role was successful. Select **OK** to return to the **User List** screen.

Modifying/Deleting/Adding Security Administrators

Additional **Security Administrators** cannot be added without the assistance of the Deputy Chief Financial Officer (DCFO). Requests to delete, add, and/or modify roles for users assigned as **Security Administrators** for the lender must be made via communication to DCFO at the following address by a person authorized by your organization:

Deputy Chief Financial Officer (DCFO) Accountant
 St. Louis, Missouri
RD.DCFO.GLB@stl.usda.gov

Include the following information for additional **Security Administrators**:

- ▶ **Lender Name as it appears on the Lender Agreement**
- ▶ **Lender ID**
- ▶ **Name of Security Administrator to be added/deleted/modified**
- ▶ **eAuth User ID**
- ▶ **USDA Branch # to be assigned**
- ▶ **Telephone and Fax Number**

Appointed Security Administrators may modify, delete or add **users** for your organization.

Begin Using GUS:

Ensure the following: 1) SA added the user to security; 2) Compatible web browser; 3) For Import Feature – Compatible LOS/POS

To begin utilizing GUS as a user, ensure your compatibility with your web based browser is compatible with the specifications of GUS to avoid any delays.

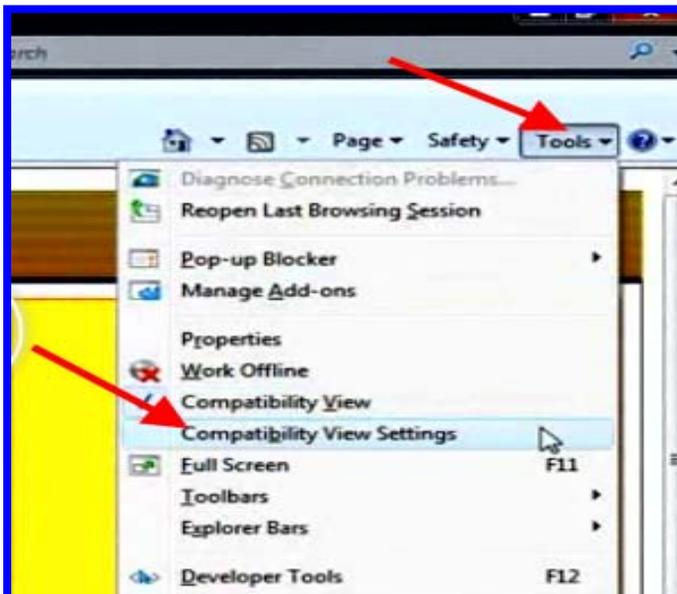
Compatibility Setting for Microsoft Internet Explorer

Microsoft Internet Explorer 8 (IE8) and 9 (IE9) are newer browser releases. The Guaranteed Underwriting System (GUS) was originally developed for IE 7 and is not yet compatible with the newer browsers. There is functionality within the IE8 and IE9 browser which allows the user to view certain web pages in Microsoft Internet Explorer 7 (IE7) mode. This feature is known as the “Compatibility View”. If you are currently using the IE8 or IE9 browser and experiencing problems in GUS please follow the steps below to run GUS in "Compatibility View" mode. There are two methods (applicable to both IE8 and IE 9) in which the conversion can be accomplished and are illustrated below as separate alternatives. **NOTE: GUS does not currently function with Safari, Google Chrome, Firefox or other non-IE browsers at this time.**

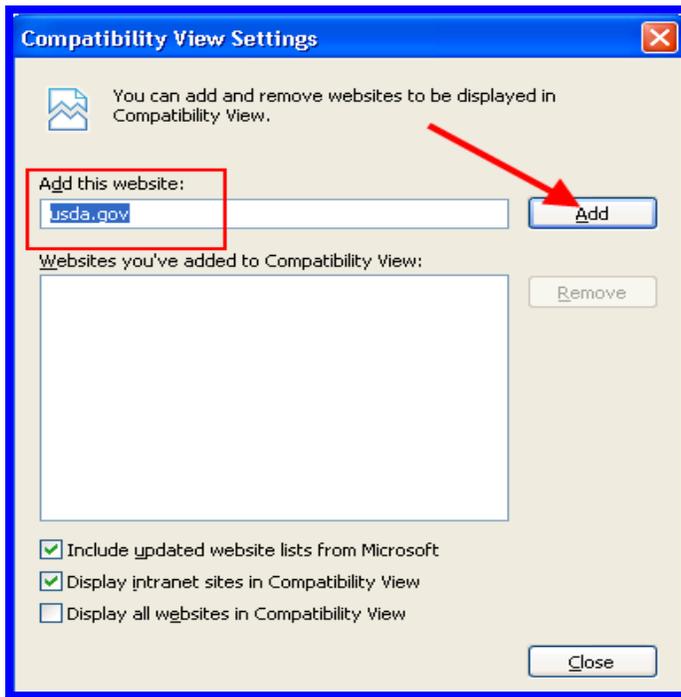
Screen Shot

Step

First Alternative to Activate “Compatibility View” Setting



Navigate to the USDALINC home page at <https://usdalinc.sc.egov.usda.gov/> or any corresponding webpage within the GUS application. Located on the IE8 (or IE9) Menu Bar select the “Tools” dropdown arrow and select “Compatibility View Settings” from the corresponding menu.



You will see that **usda.gov** is entered as the address of website to add in Compatibility View. **Select “Add”**. From this point forward anytime you access GUS the IE8 (or IE9) browser will already be set in the Compatibility View mode.

Second Alternative to Activate “Compatibility View” Setting



Navigate to the USDALINC home page at <https://usdalinc.sc.egov.usda.gov/> or any corresponding webpage within the GUS application. In the address bar of IE8 (or IE9) you will see an icon which resembles a torn piece of paper known as the “Compatibility View” button.



Select the “Compatibility View” button and notice that it will become shaded once activated. This allows you to view the web page as it was designed to look in the older browser. Once you have activated the Compatibility View setting, IE8 (or IE9) will remember to always open the website in Compatibility View mode unless the button is deselected.

Compatible ▶ Loan Origination System ▶ Point of Sale Vendors ▶ File Formats

Below are Loan Origination Systems (LOS) and Point of Sale (POS) vendors who have submitted an exported test file from the vendor’s system and have successfully imported to GUS. GUS currently accepts MISMO AUS 2.3.1 .xml exported files and Fannie Mae 3.2.0 files.

<u>Vendor Name</u>	<u>LOS/POS Name</u>	<u>MISMO AUS 2.3.1 xml format</u>	<u>Fannie Mae DU/DU 3.2 Format</u>
Associated Software Consultants	PowerLender	X	X
AVISTA Solutions	AVISTA		X
BYTE	BYTEPRO		X
Calyx	Calyx Point	Not Available	X
Creative Thinking	CreativeVisions		X
Dorado	Channel Master		X
Dynatek	MORVision		X
Ellie Mae	Encompass	X	X
Fannie Mae	Fannie Mae DU	X	X
Fiserv	easyLENDER		X
Harland	Interlinq E3 MortgageWare		X
LoanAce	LoanAce		X
LPS Empower	Empower	X	X
MortgageDashboard	MortgageDashboard		X

If you represent an LOS/POS vendor, you can contact Kelly Elli at kelly.elli@stl.usda.gov for more information regarding testing files from your LOS/POS tested and certified for GUS.

If you use a vendor's software that is not on the above list, please have your software vendor contact Kelly Elli for compatibility testing.

Steps to Begin Using GUS

A **GUS User Guide** is available to all users which details the steps for purchase, refinance and import transactions. All users are encouraged to utilize the guide provided. It is available at the following website: <https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do>. Additionally users may access it from the menu line when logged into GUS. To begin utilizing GUS, follow the following steps:

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.

WELCOME TO THE Farm Service Agency

Rural Housing Service

Rural Business Service Rural Utilities Service

*****NOTE*****
 This site requires Secure Socket Layer. Therefore you must use Internet Explorer 4.0 and higher is supported on this site, however Internet Explorer version 6.0 is highly recommended and is the highest version supported.
 To view the help documentation you must use [Adobe Acrobat](#)

To **log-in to GUS**, enter <https://usdalinc.sc.egov.usda.gov/> into the address bar in your browser. You will be at the **USDA Lender Interactive Network Connection (LINC)**. It is recommended that the user **bookmark** this site.

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

Single Family Guaranteed Rural Housing

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

Multi-Family Housing

[ID Cross Reference](#)
[Application Authorization](#)
[Lender Status Report List](#)
[Lender PAD Account Maintenance](#)

Community Facilities

[Lender Loan Closing/Administration](#)

Rural Development
 Committed to the future of rural communities.

Under the **Single Family Guaranteed Rural Housing** section, select **Guaranteed Underwriting System (GUS)**.

USDA United States Department of Agriculture
 USDA eAuthentication

Home About eAuthentication Help Contact Us Find an LRA

*****WARNING*****

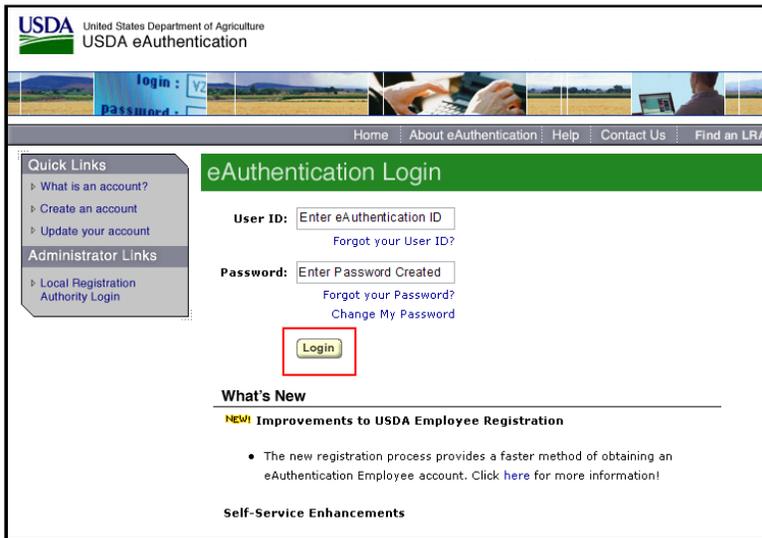
- You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for 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*****

Cancel **I Agree**

eAuthentication Home | USDA.gov | Site Map
 Accessibility Statement | Privacy Policy | Non-Discrimination Statement | www.FinRxGov.gov

Select **I Agree**.



User will enter their eAuthentication ID and password. Only eAuthentication IDs activated by their Security Administrator will be eligible to login to the GUS website. Input **User ID** and **Password** and select **Login**.



The GUS home page will appear. The user may **Import an application** from their Loan Origination Software (LOS), initiate a **New Application** or view and update an **Existing Application**.

GUS utilizes a pop-up screen to display error messages. Ensure all **pop-up blockers** are **disabled**.

Addition/Modification of Branches to the Rural Development Database:

Each lender doing business with Rural Development is assigned a branch number within the data base of Rural Development – the Guaranteed Loan System (GLS). Branches are created with information provided by the lender. To request an addition or modification of branches in GLS, a person within your organization authorized to report and make changes may remit information to Rural Development through use of a fillable form. The fillable form can be found in Appendix A of this Guide.

Lenders who are approved in one state may remit the request to the state’s Guaranteed Rural Housing Coordinator. A complete list of state coordinators may be found at the following website:

<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=GetRHContact&NavKey=contact@12>

Lenders who are approved in multiple states or nationally, may remit the form to:

Deputy Chief Financial Officer (DCFO) Accountant
St. Louis, Missouri
RD.DCFO.GLB@stl.usda.gov

The following contact information is provided, detailed by the subject of the question:

Questions regarding....

- Technical issues related to eAuthentication
- Previously established User ID and Password issues with eAuthentication
- GUS Issues
- Questions regarding GUS functionality

-
- Underwriting and guaranteed process questions

-
- Program and policy questions

Resource....

Centralized Help Desk. Call toll free **1-800-457-3642**. Select **Option 2** (USDA Applications) at the first menu item and **Option 2** (Rural Development) at the second menu item to obtain assistance from a Rural Development representative or email at RD.HD@stl.usda.gov.

Note: When utilizing the telephone method, it is important to select the correct **OPTIONS**, as the telephone number provided is a multiple program call in center.

Your local USDA Loan Guarantee program office. A list of offices can be found at http://www.rurdev.usda.gov/recd_map.html

Found at: <http://www.rurdev.usda.gov/regs/>
Search for 1980-D.

Appendix A: Fillable Forms

Lenders: Utilize the fillable forms provided in this Appendix to request access to GUS and/or update the Rural Development database with accurate lender identification information.

Illegible, handwritten forms cannot be accepted.

Appendix A: Fillable Forms

- ▶ Transmittal Cover Sheet
- ▶ User Agreement
- ▶ GUS Training Certificate
- ▶ Lender Request for Branch Addition/Modification to Rural Development Database

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 _____

X

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.]

Standard/Priority/Overnight

USDA, Rural Development
Chief, Guaranteed Loan Branch
Telephone (314) 457-4192 or toll free (877)-636-3789
4300 Goodfellow Blvd., Bldg. 104, South End
2nd Floor, Post 37 H
St. Louis, MO 63120

Comments:

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: <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Name _____ Address _____ _____ _____ _____ </div> <div style="width: 35%;"> Tax ID: _____ </div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Approved Lender's Signature _____ Approved Lender's Name _____ Approved Lender's Title _____ </div> <div style="width: 35%;"> Tax ID: _____ </div> </div>	
Name of person executing Agreement for User _____ Title of person executing Agreement for User _____ Date of Execution _____	
<u>Lender Security Administrator (SA) Information</u> (as defined in the Glossary set forth in Exhibit A below)	
Name of SA #1 _____ E-mail of SA #1 _____ Phone Number SA #1 _____ x _____ Fax Number of SA #1 _____ eAuth ID of SA #1 * _____	Name of SA #2 _____ E-mail of SA #2 _____ Phone Number of SA #2 _____ x _____ Fax Number of SA #2 _____ eAuth ID of SA #2 * _____
<small>*Level 1 eAuth IDs and passwords are created online, and activated via email at http://www.eauth.egov.usda.gov/. Your GUS activation cannot occur without a valid activated eAuth ID for Lender Security Administrator(s).</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)	
<u>"USER"</u> [aka Lender, Broker/Correspondent] By _____ <div style="text-align: center; font-size: small;">Signature</div> Title _____ <small>By executing this form, I confirm I am a duly authorized officer of the company and represent and warrant the information in this form is complete and accurate.</small>	<u>"Rural Development"</u> By Signature Authority of the Deputy Administrator, Single Family Housing
Mailing Address for User Agreement to Rural Development:	<u>Standard/Priority/Overnight</u> USDA, Rural Development Chief, Guaranteed Loan Branch Telephone: (314) 457-4192 or Toll-free (877) 636-3789 4300 Goodfellow Blvd., Bldg. 104, South End 2 nd Floor, Post H 37 St. Louis, MO 63120

1. Access to System by User.

1.1 Use of System.

(a) Subject to the terms and conditions of this Agreement, Rural Development grants to User a non-exclusive right to use the System, including any updates and enhancements to the System, the output of the System and the User Instructions and other documentation for the System that may be provided to User by Rural Development. The term "System" and any other capitalized term not defined in the text of this Agreement will have the meaning set forth in the Glossary attached to this Agreement as Exhibit A. User will cause data to be entered into the System only with respect to potential mortgage loans for which an application or an inquiry has been made to User by a potential borrower. User's use of the System is subject to the provisions of the User Instructions and such other instructions as may be communicated by Rural Development from time-to-time in writing, including, without limitation, restrictions on the types of Loan Applications which may be entered into the System and limitations on the marketing of the System or use of the System to prescreen potential borrowers. Except to the extent otherwise provided in this Agreement or consented to by Rural Development in writing, User will not permit any third parties to use the System, either directly or indirectly through User.

(b) User access to the System is dependent upon the eAuthentication system that will require the User Security Administrator and specific employees or agents of the User to specify a user identification number and password as part of the sign-on procedure. User agrees to immediately notify Rural Development (i) if user terminates the employment or agency of one of its authorized users, or (ii) in the event of any loss, theft or unauthorized disclosure or use of any user identification number or password. Individual user identification numbers and passwords may not be transferred between employees and agents, and User shall ensure that such transfers do not occur.

(c) Where User data or other materials reside on the System, Rural Development will use reasonable care to avoid loss, alteration or improper access to User data and other materials. User shall be responsible for implementing appropriate procedures to protect data and other materials and shall be responsible for security breaches caused by its employees, agents or contractors, including without limitation, any access or entry into the System or any third party system not covered by this Agreement. User shall use reasonable care to prevent unauthorized third parties from gaining access to the System or password protected portions of Rural Development's Internet sites through User's systems.

(d) User's right to use the System and Rural Development's obligation to perform hereunder shall not accrue until the User has been notified, in writing, that it has been approved by Rural Development for use of the System.

1.2 Responsibility for Interface.

User acknowledges that User is responsible for developing or obtaining and maintaining an interface (the "Interface") between the System and User's loan origination system. User recognizes that Rural Development has conducted limited tests on the Interface provided by a third party (the "Interface Provider") and has approved this Interface for use in connection with the System, subject to their compliance with the terms and conditions set forth in an agreement between Rural Development and the Interface Provider. User agrees that, notwithstanding any such testing and approval by Rural Development or any other actions by Rural Development related to the Interface or the Interface Provider, Rural Development shall have no responsibility for the Interface and will have no liability whatsoever arising out of or related to the Interface or the acts or omissions of any Interface Provider.

User recognizes that Rural Development's specifications for the Interface may change from time to time and User agrees that it will at all times use only the version of the Interface which complies with the most recent set of specifications provided by Rural Development to the Interface Provider. To assist User to comply with the provisions of the preceding sentence, Rural Development agrees to notify User, either directly or by notice to the Interface Provider used by User, of any such specification changes (it being understood that Rural Development will endeavor to provide at least sixty (60) days' notice of any major

specification changes and as much notice as is practicable under the circumstances of any minor changes and changes which Rural Development desires to have implemented on an emergency basis). User further recognizes and agrees that, under certain circumstances, Rural Development may terminate the authority of an Interface Provider to continue to provide the Interface, in which event such Interface Provider will be unable to continue to provide the most current version of the Interface, and User will be responsible for obtaining a current Interface from a new Interface Provider.

User recognizes that it is responsible for controlling access to the System through User's loan origination system and the Interface. User will permit Rural Development, from time to time and upon at least fifteen (15) days' notice to User, to audit or review User's controls and procedures related to access to the System. User agrees to provide Rural Development with a list of the names of its authorized users of the system with their identification numbers.

2. System Ownership.

2.1 Rural Development's Representation.

Rural Development represents that Rural Development has the right to grant to User the rights granted by this Agreement.

2.2 Ownership.

User acknowledges that it has no ownership or other interest in the System, except to the extent of the rights expressly granted herein. All applicable rights to copyrights, trade secrets, patents, trademarks and other rights in and to the System and any modifications or enhancements made to the System will belong to and remain with Rural Development.

3. Warranties; Limitation of Liability.

3.1 No Warranty.

It is Rural Development's desire to operate a System, which satisfies the performance objectives established by Rural Development, as previously communicated by Rural Development to User. However, Rural Development makes no representation or warranty with respect to the System (except to the extent expressly provided otherwise in Sections 2.1 and 5.1 of this Agreement). In addition, Rural Development makes no representation or warranty with respect to any of the data obtained, provided or transmitted by or through the System, including without limitation, any credit reports described in Section 4(a) below. EXCEPT TO THE EXTENT EXPRESSLY PROVIDED OTHERWISE IN THIS AGREEMENT, THE SYSTEM AND ALL DATA ARE BEING PROVIDED TO USER "AS IS" AND ALL WARRANTIES ARE EXPRESSLY EXCLUDED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF ACCURACY AND THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

3.2 Third Party Services.

Certain products and services belonging to or provided by entities other than Rural Development may from time-to-time be provided or made accessible to User through the System (collectively referred to as "Third Party Products"), such as mortgage insurance, collateral assessments, in file credit reports, merged credit reports, flood determination services and various types of borrower, property and mortgage-related data. User acknowledges that Rural Development neither endorses nor has any responsibility whatsoever for such Third Party Products or the entities providing such Third Party Products. Furthermore, Rural Development has no obligation at any time to continue to provide or make accessible through the System any particular Third Party Products. Without limiting the foregoing, User hereby waives, releases Rural Development from any and all claims against Rural Development arising out of or related to such Third Party Products.

3.3 No Liability.

Rural Development will have no liability under this Agreement or related in any respect to the System (including, without limitation, under any other agreement with User related to the System) for consequential, exemplary, indirect or incidental damages, even if it has been advised of the possibility of such damages.

4. Data.

(a) User agrees that the System may use the Subscriber Number(s) issued to User by various credit repositories to retrieve credit reports on the borrowers in connection with each Loan Application and that any credit reports retrieved by the System may result in a notation in the borrower's file that an inquiry or inquiries, as applicable, were made by User. User authorizes the System to obtain the aforesaid credit reports on behalf of User and to transmit the credit reports to User. User hereby agrees to provide Rural Development with all of such credit reports through the System.

(b) Rural Development may use, reproduce and retain (i) all data for auditing and other purposes that pertains to loans that Rural Development may guarantee, (ii) all data generated utilizing the System that pertains to the functionality or performance of the System, (iii) all data necessary or useful in assisting Rural Development in the diagnosis or correction of any irregularity, error, problem, or defect in the System, the measurement of software or service usage, the protection or security of the System or password protected areas of Rural Development's Internet sites, the performance of system or network maintenance, or evaluation of its software or services, or any improvement, upgrades or enhancements thereto, (iv) all data necessary or useful in performing its obligations under this Agreement, providing reports to User or responding to User requests, and (v) all data that User is required to report or make available to Rural Development pursuant to any other agreement(s) between User and Rural Development.

5. Legal Compliance.

5.1 Rural Development's Representations and Warranties.

(a) Rural Development represents and warrants that it will comply with all applicable laws and regulations in its operation of the System.

(b) The parties acknowledge that the System may require User to input certain information related to each applicant, such as the individual's race, which User is prohibited by law from using as a basis for granting or denying credit (collectively "limited use information"). The limited use information is being collected by Rural Development for regulatory compliance and similar purposes.

(c) Rural Development represents and warrants that (i) Rural Development did not use limited use information to design the System in a manner prohibited by the Equal Credit Opportunity Act (ECOA) or other applicable laws, and (ii) the System will not use limited use information to discriminate against any applicant (A) on the basis of race, color, religion, national origin, sex, age (provided the applicant has the capacity to contract) or marital status, (B) because all or part of the applicant's income derives from any public assistance program, or (C) because the applicant has in good faith exercised any right under ECOA.

5.2 User's Representations and Warranties.

(a) User represents and warrants that it is licensed to conduct business in all jurisdictions where it is necessary for User to be licensed to comply with its obligations under the terms of this Agreement. User further represents and warrants that it will comply with all applicable laws and regulations in its use of the System and any output of the System.

(b) User represents and warrants that it, or another party acting on behalf of User, will provide an adverse action notice to each applicant to whom it determines not to extend credit in accordance with the requirements of ECOA. User further represents and warrants that User will rely upon its own counsel to ensure compliance with ECOA and other applicable laws.

(c) User also represents and warrants that all information that it has provided to Rural Development in the course of registering as an User, and upon which Rural Development has relied in agreeing to permit User to access and use the System, is true and correct.

6. Reliance on the System; Nondisclosure of Output.

User represents and warrants that it will not rely exclusively on the System in determining whether or not to extend credit to any applicant. The output from this System is only a recommendation as to whether the proposed loan is eligible for a Rural Development guarantee.

7. Assignment.

User may not assign any of its rights or obligations under this Agreement in any manner whatsoever without Rural Development's prior written consent.

8. Term; Termination.

(a) This Agreement will commence on when Rural Development notifies User in writing under paragraph 1.1(d). Each party reserves the right to terminate this Agreement at any time for any reason in its sole discretion upon two (2) days' notice to the other party. Notwithstanding the provisions of Section 11(b) below, at the terminating party's option, notice will be deemed sufficient if made by telephone and confirmed in writing within two (2) business days, in which case notice will be deemed to have been given at the time of the telephone call.

(b) In the event Rural Development terminates this Agreement without cause User will not be entitled to receive any damages.

9. Access to System Output by Sellers and Mortgage Service Providers.

Rural Development hereby consents that User may permit any authorized Mortgage Service Provider, approved by Rural Development to have access to System output on User's behalf. Any such access must be effectuated in accordance with the terms of the User Instructions.

10. Confidential Information.

(a) The parties agree that the following information, to the extent that it or any of it is disclosed to User by Rural Development, will be deemed confidential information for purposes of this Agreement, whether or not the information is specifically marked or otherwise designated as such: (i) any specifications or implementation plans for the System, (ii) all information concerning Rural Development's business strategies and plans, (iii) all information concerning the design of the System and any components thereof, (iv) all users' manuals and other System-related documentation, and (v) the terms of this Agreement.

(b) User agrees that it will not disclose any confidential information to any third party. Upon the termination of this Agreement, User will immediately return to Rural Development all copies of any confidential information previously delivered to User or otherwise in User's possession or control; provided that, at Rural Development's request, User will immediately destroy all such information and documentation and all copies received from Rural Development or otherwise in its possession or control and certify in writing that such actions have been taken. Notwithstanding the foregoing, User will have

the right to retain a copy of any System Categorization and similar output in User's file with respect to the loan to which such output relates.

(c) Rural Development will protect confidential information in accordance with Federal privacy laws.

11. Miscellaneous.

(a) This Agreement is the complete and exclusive statement of the parties' agreement with respect to the terms of User's right to use the System, which supersedes and merges all prior proposals, understandings and all other agreements, oral or written, between the parties relating to such subject matter.

(b) Any notice required or permitted to be given by Rural Development under the terms of this Agreement, including, but not limited to, notice from Rural Development of User Instructions or of an amendment to the terms of the Agreement, may be given through the System or via electronic mail. All other notices required under this Agreement to be in writing must be printed in paper or "hard copy" form and will be deemed delivered (i) when delivered in person or by a reputable express mail carrier, or (ii) three (3) business days after deposited in the United States mail in each case addressed as set forth in the introduction of this Agreement. Notices to Rural Development must be sent to the attention of Chief, Guaranteed Loan Branch. Each party may change its address for such notice purposes, and/or the person(s) to whom such notices should be sent, by giving written notice of its new address and/or such person(s) to the other party in accordance with the provisions of this section.

(c) Rural Development may amend the terms of this Agreement at any time through notice to User setting forth the terms of such amendment. **User's use of the System at any time after the effective date of an amendment shall constitute User's consent to the terms of the amendment.**

(d) The failure of either party to exercise in any respect any right or remedy provided for herein will not be deemed a waiver of such right or remedy. No waiver at any time of any provision of this Agreement will be deemed a waiver of any other provision of this Agreement at that time or a waiver of that or any other provision of this Agreement at any other time.

(e) If any provision of this Agreement is held invalid, illegal or unenforceable, such provision will to that extent be deemed omitted from this Agreement, and the remaining provisions of the Agreement will continue to be valid and enforceable and will not be affected in any way.

(f) This Agreement is binding upon the parties hereto and their respective successors and (subject to the provisions of Section 7 above) assigns. Subject to the provisions of Section 3, the rights and remedies of the parties are cumulative and are in addition to, and not in lieu of, all rights and remedies available at law and in equity. All of the parties' rights, obligations and agreements under this Agreement (other than User's right to use the System) which arise prior to the termination of this Agreement will survive such termination.

(g) The provisions of the exhibits are hereby incorporated by reference into this Agreement. Any conflict between the provisions of such exhibits and the remainder of the Agreement will be resolved in favor of the remainder of the Agreement.

(h) User agrees that it will not use in any marketing, promotional or advertising materials the name "Rural Development," "Rural Development", "USDA" or any names similar thereto or derivative therefrom, or any logos associated therewith, unless it shall first have received the express written consent of Rural Development.

(i) Rural Development has entered into this Agreement pursuant to the signature authority of its Deputy Administrator for Single Family Housing. Rural Development represents and warrants that said officer has complete authority to enter into this Agreement on behalf of Rural Development, and that

Rural Development shall be bound by all of the terms of this Agreement upon User's execution of this Agreement by this officer. User represents and warrants that its officer executing this Agreement has complete authority to enter into this Agreement on behalf of User, and that User shall be bound by all of the terms of this Agreement upon its execution of this Agreement.

(j) Neither party shall be responsible for delays or failure of performance resulting from acts beyond the reasonable control of such party. Such acts shall include, but not be limited to, acts of God, strikes, walkouts, riots, acts of war, terrorist attacks, epidemics, failure of vendors to perform, governmental regulations, power failures, earthquakes, or other disasters.

Exhibits:

A -- Glossary of Terms

Exhibit A - Glossary of Terms

As used in the Agreement, the terms listed below will have the following meaning:

1. **Applicant(s) or Borrower(s):** The borrower(s) or proposed borrower(s) under a Loan Application.
2. **Approved Lender:** A lender with an approved lender's agreement from Rural Development.
3. **Broker:** A person or entity that specializes in loan originations and is compensated by commission for matching borrowers with lenders. A broker performs some or most of the loan processing functions, such as assisting in the completion of loan applications and ordering and obtaining credit reports, appraisals, and title reports, but does not fund loans or originate loans in its own name.
4. **Correspondent:** An entity that, in the ordinary course of business, sells the mortgage loans that it funds and originates in its own name to other lenders. A correspondent performs similar loan processing functions as a broker.
5. **eAuthentication:** A Government-wide security access system.
6. **ECOA:** The Equal Credit Opportunity Act.
7. **Loan Application:** The loan and Applicant or Borrower information that User enters into the System in order to obtain a Rural Development guarantee loan recommendation.
8. **Mortgage Service Provider:** An entity engaged to perform, for a Broker or Correspondent, part of the mortgage application processing, underwriting, funding or post-closing functions, but not any activities related to obtaining an application for a Home Mortgage. The entity is typically paid on a fee basis for services performed, with the payment of fees not being contingent on mortgage approval or closing.
9. **Security Administrator:** The employee assigned by the User to delegate access to the System for user identification numbers and passwords for specific employees or agents of the User.
10. **Subscriber Number:** The identification number provided by each credit repository to a User ordering credit information from the repository.
11. **System:** The Guaranteed Underwriting System (GUS), an automated underwriting system owned by Rural Development. The term "System" also includes the output of the System and any updates, enhancements and documentation (such as the User Instructions) made available to User for the System, together with all copies of the foregoing, whether made by Rural Development, User or a third party.
12. **User Instructions:** Instructions for use of the System, given by Rural Development to User from time to time through required training, or by notification through the System, including notification to User to review and follow instructions posted on Rural Development's Internet site.
13. **Home Mortgage:** A home mortgage guaranteed by Rural Development that a Broker, Correspondent, or Mortgage Service Provider, or entity completely or partially originated, processed, underwrote, packaged, funded, or closed.



Lender Request for Branch Addition/Modification to the Rural Development Database

This form may be utilized to request an addition or modification of branches in the USDA Rural Development automated system. Only persons that are authorized by the lender's respective organization to make these changes should remit this form to USDA Rural Development.

Lender Tax ID # (9 Digit Federal TIN):		
Lender Name:		
Doing Business As (If Applicable):		
Mailing Address:		
City:		
State:	Zip Code (Include +4 Extension):	
Phone Number:		
Fax Number:		
Lender Type:		
Are USDA guaranteed loans underwritten at this location?	Yes	No
Are USDA guaranteed loans held at this location?	Yes	No
Are USDA guaranteed loans serviced at this location?	Yes	No
Request Date:		
Requestor's Name:		
Requestor's Title:		
Requestor's Phone Number:		
Requestor's E-mail Address:		

<u>Optional Branch Point of Contact Person (Not Required)</u>	
Branch Contact Name (First and Last):	
Position:	
Area of Responsibility:	
Phone Number (Include Extension):	
Fax Number:	
E-mail Address:	

Lenders who are approved in only one state: Remit this form to the state's Guaranteed Rural Housing Coordinator (a list of GRH Coordinators can be obtained at the following website
<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=GetRHContact&NavKey=contact@12.>)

Lenders who are approved in multiple states or on a national level: Remit this form to the Guaranteed Loan Branch of DCFO at RD.DCFO.GLB@stl.usda.gov.

Appendix B: Job-Aids to Assist the Lender in Completing Accurate Information

Lenders: Utilize the job-aids in this Appendix to assist in completing accurate information. By submitting true and accurate information, delays in responding to your request can be avoided.

Appendix B: Job-Aids to Assist the Lender in Completing Accurate Information

- ▶ Job-Aid: Transmittal Cover Sheet
- ▶ Job-Aid: GUS User Agreement
- ▶ Job-Aid: Training Certificate
- ▶ Job-Aid: Lender Request for Branch Addition/Modification to Rural Development Database



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Job-Aid ▶ **Transmittal Cover Sheet** ▶ **Complete with accurate information.**



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.]

Standard/Priority/Overnight

USDA, Rural Development
 Chief, Guaranteed Loan Branch
 Telephone (314) 457-4192 or toll free (877)-636-3789
 4300 Goodfellow Blvd., Bldg. 104, South End
 2nd Floor, Post 37 H
 St. Louis, MO 63120

Comments: _____

Input the Taxing ID number from Form 1980-16, Lender Agreement.

Input the Legal Name of the Organization as it appears on the Lender Agreement.

Identify preparer's name and contact information. This person will be the point of contact for this request.

Indicate if your organization would like all branches to be approved, or access limited to only the branch requested.

If your organization is approved to do business with Rural Development in multiple states - identify the states.

★ A checklist: Include ALL documents. Partial documents will not be accepted.

Include any comments that may assist in processing your request.



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Job-Aid ▶ **GUS User Agreement** ▶ Complete with accurate information and authorized signature.

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 Broker/Correspondent (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 of 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 * _____

*Level 1 eAuth IDs and passwords are created online, and activated via email at <http://www.eauth.dorv.usda.gov/>. Your GUS activation cannot occur without a valid activated eAuth ID for Lender Security Administrator(s).

Security Administrator(s) valid for: Only the location listed in the address above All locations of the organization (check only one)

"USER" [aka Lender, Broker/Correspondent]

By _____
 Signature

Title _____
By executing this form, I confirm I am a duly authorized officer of the company and represent and warrant the information in this form is complete and accurate.

"Rural Development"

By Signature Authority of the Deputy Administrator,
 Single Family Housing

Mailing Address for User Agreement to Rural Development:

Standard/Priority/Overnight
 USDA, Rural Development
 Chief, Guaranteed Loan Branch
 Telephone: (314) 457-4192 or Toll-free (877) 636-3789
 4300 Goodfellow Blvd., Bldg. 104, South End
 2nd Floor, Post H 37
 St. Louis, MO 63120

- Input the Taxing ID number from Form 1980-16, Lender Agreement.
- Input the Legal Name of the Organization as it appears on the Lender Agreement.
- 4 lines are available for the complete address.
- Only approved lenders may utilize GUS. Check Approved Lender.
- Input the name of appointed Security Administrator and accompanying information for contact.
- Input the Level 1 (or Level 2) eAuthentication ID created by the SA at the USDA
- Repeat information for appointed SA #2. For additional SA's – attach continuation document.
- Input title of official executing the User Agreement.
★ Agreement must be executed by a person of authority able to bind the lender to the terms of the agreement.



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Job-Aid ▶ Lender Request for Branch Addition/Modification to the Rural Development Database ▶ **Complete with accurate information.**

Lender Request for Branch Addition/Modification to the Rural Development Database

This form may be utilized to request an addition or modification of branches in the USDA Rural Development automated system. Only persons that are authorized by the lender's respective organization to make these changes should remit this form to USDA Rural Development.

<p>Lender Tax ID # (9 Digit Federal TIN): _____</p> <p>Lender Name: _____</p> <p>Doing Business As (If Applicable): _____</p> <p>Mailing Address: _____</p> <p>City: _____</p> <p>State: _____ Zip Code (Include +4 Extension): _____</p> <p>Phone Number: _____</p> <p>Fax Number: _____</p> <p>Lender Type: _____</p> <p>Are USDA guaranteed loans underwritten at this location? Yes No</p> <p>Are USDA guaranteed loans held at this location? Yes No</p> <p>Are USDA guaranteed loans serviced at this location? Yes No</p> <p>Request Date: _____</p> <p>Requestor's Name: _____</p> <p>Requestor's Title: _____</p> <p>Requestor's Phone Number: _____</p> <p>Requestor's E-mail Address: _____</p>	<p>Input the Taxing ID number from Form 1980-16, Lender Agreement.</p> <p>Input the Legal Name of the Organization as it appears on the Lender Agreement and DBA if applicable.</p> <p>Complete information. INCLUDE a zip+4 extension (required).</p> <p>Required information.</p> <p>Input who may be contacted with questions regarding the request.</p>
<p style="text-align: center;"><u>Optional Branch Point of Contact Person (Not Required)</u></p> <p>Branch Contact Name (First and Last): _____</p> <p>Position: _____</p> <p>Area of Responsibility: _____</p> <p>Phone Number (Include Extension): _____</p> <p>Fax Number: _____</p> <p>E-mail Address: _____</p>	<p>Optional information.</p>
<p>Lenders who are approved in only one state: Remit this form to the state's Guaranteed Rural Housing Coordinator (a list of GRH Coordinators can be obtained at the following website http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=GetRHContact&NavKey=contact@12.)</p>	<p>One state approved Lender Agreement.</p>
<p>Lenders who are approved in multiple states or on a national level: Remit this form to the Guaranteed Loan Branch of DCFO at RD.DCFO.GLB@stl.usda.gov.</p>	<p>Multiple state approval or national approval.</p>