



Guaranteed Underwriting System

Technical Bulletin
Streamline Issuance of Conditional Commitment - Lenders
Effective 03/28/2015

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The USDA's Guaranteed Underwriting System (GUS) will be updated during the weekend of March 28, 2015. Updates will include: 1) Electronic delivery of Form RD 3555-18E, "Conditional Commitment," once issued by the USDA and 2) The ability for lenders to upload all origination documents (e.g. property appraisal report, Form RD 3555-21, etc.) into the GUS. System changes will become effective on March 28, 2015. This technical bulletin provides users with information pertaining to system changes associated with the implementation. All GUS underwriting submissions performed by users on or after March 28, 2015 will be subject to the new requirements.

GUS – CREDIT / UNDERWRITING PAGE

Conditional Commitment Recipients

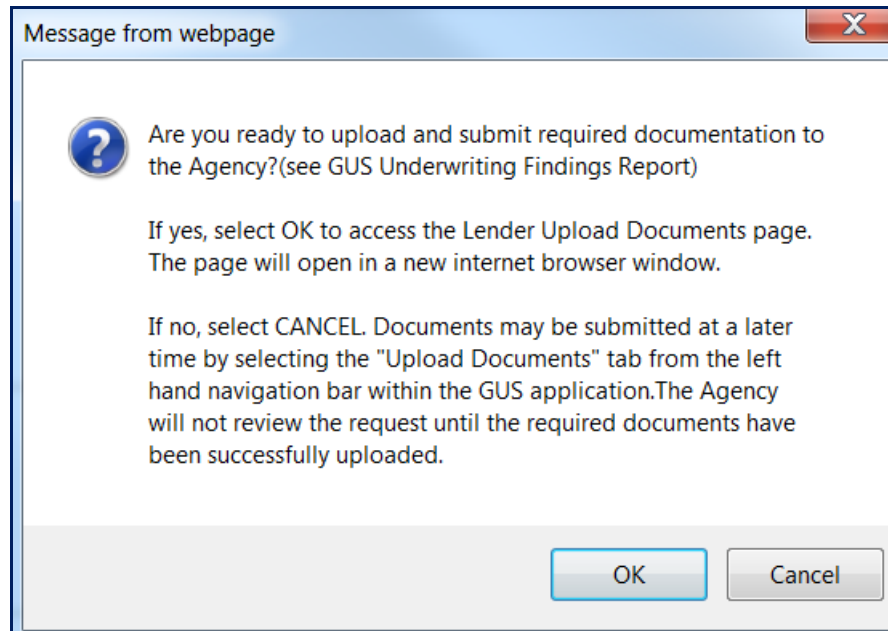
Specify the e-mail address for recipient(s) of the Conditional Commitment issued by the Agency if the application is approved.

| | |
|---|----------------------|
| Recipient 1 E-mail Address ^(F) | <input type="text"/> |
| Recipient 2 E-mail Address | <input type="text"/> |
| Recipient 3 E-mail Address | <input type="text"/> |
| Recipient 4 E-mail Address | <input type="text"/> |
| Recipient 5 E-mail Address | <input type="text"/> |

Lenders will receive Form RD 3555-18E, "Conditional Commitment," via E-mail once issued by the USDA. Lenders must complete the **Conditional Commitment Recipients** section of the GUS Credit / Underwriting Page prior to final submission.

The **Recipient 1 E-Mail Address** data field will be auto-populated with the user's E-mail address that initially created the GUS application (the E-mail address utilized is contained in the user's eAuthentication profile). The auto-populated E-mail address can be modified prior to application submission (e.g. if the user that established the application in GUS does not need to receive a copy of Form RD 3555-18E once issued, the **Recipient 1 E-Mail Address** field may be modified to indicate a different recipient). Lenders may indicate up to 5 E-mail recipients to receive the Conditional Commitment.

GUS – CREDIT / UNDERWRITING PAGE



When a final submission request is successful a pop-up box will display asking the user if they are ready to upload/submit documents to the USDA.

NOTE: Documents are not required to be uploaded at the time of final submission. Users have the ability to upload documents in GUS at a later time. USDA will not review the request until all required documents are uploaded by the user.

If **OK** is selected, the **Lender Upload Documents Page** will open in a new internet browser window.

If **Cancel** is selected, the "GUS Underwriting Findings Report" will display.

GUS – LEFT HAND NAVIGATION MENU

The upload documents feature is only available to users with a GUS Security Role that includes Final Submit Authority. No documents can be uploaded in GUS until a final submission has successfully processed. All GUS users will be able to view documents in GUS. **Lenders will not be permitted to upload additional documents once the USDA has obligated the loan (i.e. issued Form RD 3555-18E, “Conditional Commitment”).** Lenders will be able to view documents regardless of the USDA obligation status.



Once a final submission is successful, two new page tabs will become available in the GUS left hand navigation menu:

1. **View Documents** – allows the user to view any document that has been uploaded by the lender. Documents uploaded by the USDA will also be available (e.g. Form RD 3555-18E, “Conditional Commitment”).
2. **Upload Documents** – allows the user to upload required documents. This functionality is reserved for GUS users with a Security Role that includes Final Submit Authority (this includes GUS Security Administrators). **NOTE:** This is where users will navigate to upload documents if they choose not to upload at the time of final submission.

LENDER UPLOAD DOCUMENT(S) PAGE

USDA Lender Upload Document(s)

[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Help](#)

Borrower Information

Borrower ID/Name
Address

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). Individual documents or batch files (multiple documents within same file) may be uploaded in the applicable section below. File size is limited to 30MB. Individual documents and batch files may not be uploaded simultaneously.

Add and Index Individual Document(s) into the Image Repository 1

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

| Type of Document | File Name |
|------------------|---|
| Select | <input type="text"/> <input type="button" value="Browse..."/> |
| Select | <input type="text"/> <input type="button" value="Browse..."/> |
| Select | <input type="text"/> <input type="button" value="Browse..."/> |

Upload File(s) Containing Document(s) into the Image Repository 2

Batch files will be separated and indexed as individual documents by the system. Color images will be converted to black and white. For this reason, property appraisals containing color photographs should be uploaded as individual documents in the Add and Index Individual Document(s) section above. PDF Portfolios and password protected PDF files are not supported. Batch files may take up to one hour to process and display. Select "Browse" to indicate the location of each batch file. Select "Submit File(s)" to upload the batch file(s).

| File Name |
|---|
| <input type="text"/> <input type="button" value="Browse..."/> |
| <input type="text"/> <input type="button" value="Browse..."/> |
| <input type="text"/> <input type="button" value="Browse..."/> |

New - Lender Upload Document(s) Page

Users can upload files containing:

1. Individual Document (e.g. appraisal report only) and/or;
2. Multiple Documents “*aka Batch File*” (e.g. 3555-21, flood cert, income verifications, etc.).

NOTE: Individual documents and files containing multiple documents (*Batch File*) may not be uploaded at the same time.

LENDER UPLOAD DOCUMENT(S) PAGE

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the path for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

| Type of Document | File Name |
|------------------------|--|
| 10002 Appraisal Report | <input type="text" value="Browse..."/> |
| Select | <input type="text" value="Browse..."/> |
| Select | <input type="text" value="Browse..."/> |

Confirm Submission -- Webpage Dialog

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

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith.

I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the path for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

| Type of Document | File Name | Upload Status |
|------------------|--|---------------|
| 10002 | Sample .pdf | Successful |
| Select | <input type="text" value="Browse..."/> | |
| Select | <input type="text" value="Browse..."/> | |
| Select | <input type="text" value="Browse..."/> | |

Uploading Individual Documents:

1. Select the **Type of Document** from the dropdown box. Choices include:

- 10001 Promissory Note
- 10002 Appraisal Report
- 10003 Property Inspections and Warranty
- 10004 Applications
- 10005 Income Verifications
- 10006 Underwriting
- 10007 Credit Reports
- 10008 Loan Note Guarantee
- 10009 Conditional Commitment
- 10010 Loan Closing Report
- 10011 Request for Guarantee
- 10012 Request for Reservation of Funds
- 10013 Other Miscellaneous
- 10014 Administrative Appraisal Review Form
- 10015 Environmental
- 10016 HUD-1 Settlement Statement
- 10023 Verification of Rent (VOR)
- 10024 Lender Certification
- 10025 Waivers
- 10026 Checklist
- 10027 Income Worksheet
- 10028 Qualified Alien Documents

NOTE: **Other Miscellaneous** should be selected for items that do not correspond with a specific document type shown above.

2. Select **Browse** to identify the current location of the individual file for upload (e.g. user's Desktop).
3. Select **Submit Document(s)** to upload the individual file(s).
4. A confirmation box will appear. The user must select **Yes** to continue with document upload.
5. An **Upload Status** is displayed on the **Lender Upload Document(s)** page (e.g. Successful).
6. Select the **Upload Documents Completed** pushbutton. The user is returned to GUS.

By default, the page allows a user to enter up to three individual documents for upload. Users can select the **Insert more Documents** pushbutton to populate additional rows (12 row max at a time).

LENDER UPLOAD DOCUMENT(S) PAGE

Upload File(s) Containing Document(s) into the Image Repository

Batch files will be separated and indexed as individual documents by the system. Color images will be converted to black and white. For this reason, property appraisals containing color photographs should be uploaded as individual documents. PDF Portfolios and password protected PDF files are not supported. Batch files may take up to one hour to process and display. Select "Browse" to indicate the location of each batch file. Select "Submit File(s)" to upload the batch file(s).

File Name

C:\Users\Joshua.Rice\Desktop Browse... 1

Browse...

Browse...

Insert more Files

Submit File(s) 2 Reset Upload Files Completed Cancel

Confirm Submission -- Webpage Dialog

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

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith.

I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

3 Yes No

Upload File(s) Containing Document(s) into the Image Repository

Batch files will be separated and indexed as individual documents by the system. Color images will be converted to black and white. For this reason, property appraisals containing color photographs should be uploaded as individual documents. PDF Portfolios and password protected PDF files are not supported. Batch files may take up to one hour to process and display. Select "Browse" to indicate the location of each batch file. Select "Submit File(s)" to upload the batch file(s).

File Name Upload Status 4

CC 18A Example.pdf Successful

Browse...

Browse...

Browse...

Insert more Files

Submit File(s) Reset Upload Files Completed 5 Cancel

Uploading File(s) Containing Multiple Documents “aka Batch Files”:

1. Select **Browse** to identify the current location of the batch file for upload (e.g. user’s Desktop).
2. Select **Submit File(s)** to upload the batch file(s).
3. A confirmation box will appear. The user must select **Yes** to continue with file upload.
4. An **Upload Status** is displayed on the **Lender Upload Document(s)** page (e.g. Successful).
5. Select the **Upload Files Completed** pushbutton. The user is returned to GUS.

By default, the page allows a user to enter up to three batch files for upload. Users can select the **Insert more Files** pushbutton to populate additional rows (12 row max at a time).

LENDER DISPLAY DOCUMENT(S) PAGE

Lender Display Documents - Windows Internet Explorer

USDA Lender Display Documents

[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Help](#)

Borrower Information

Borrower ID/Name
Address

It may take several minutes for individually indexed documents to process and be available for display. It may take one to two hours for batch file documents to process and be available for display. Please be patient!

Click Document Description hyperlink to display the document you wish to view.

| Document Type | Document Description | Upload Date |
|---------------|--|-------------|
| 10009 | Conditional Commitment | 3/18/2015 |
| 10002 | Appraisal Report | 3/18/2015 |
| 10025 | Waivers | 3/16/2015 |
| 10009 | Conditional Commitment | 3/16/2015 |
| 10013 | Other Miscellaneous | 3/11/2015 |
| 10009 | Conditional Commitment | 3/11/2015 |
| 10009 | Conditional Commitment | 3/9/2015 |

Cancel

The **Lender Display Documents** page displays when the user selects **View Documents** from the GUS left hand navigation menu. This page allows users to view individual documents by document type. Click on the [hyperlink](#) corresponding to the **Document Description** you wish to view.

NOTE: Documents uploaded as part of a batch file will be individually indexed by the system.

ELECTRONIC DELIVERY OF FORM RD 3555-18E, "CONDITIONAL COMMITMENT"

Form RD 3555-18E, "Conditional Commitment," will be electronically generated, signed, and delivered by USDA's internal system. Recipients listed by the lender on the GUS Credit / Underwriting page (see page 2 of this bulletin) will receive an E-mail notification when Form RD 3555-18E has been issued by the USDA. The E-mail notification will include a hyperlink that users can visit to retrieve Form RD 3555-18E.

From: USDA_Document_No_Reply@usda.gov **1** Sent: Mon 3/16/2015
To: USDA_Document_No_Reply@usda.gov
Cc: USDA_Document_No_Reply@usda.gov
Subject: USDA - Conditional Commitment Issued

Lender Name: [NATIONAL CITY BANK](#)
Lender Tax ID: [123456789](#)
Borrower Name: [BANK OF AMERICA](#)
USDA Borrower ID: [123456789](#)
Lender Loan Nbr: [123456789](#)
GUS Application ID: [123456789](#)
Loan Amount: \$102,040.82

A Conditional Commitment (CC) for the above referenced loan has been issued by USDA Rural Development.

The CC can be found at <https://guarloan-iboss.test.sc.egov.usda.gov/GuarLoan/viewdocument?documentkey=73deb18d-6ee5-46c0-b591-7836ecd78104&documentType=CCMT> **2**

A copy of the CC must be retained in your permanent case file.

Users must have a valid Level 1 or Level 2 e-Authentication ID along with an active role in USDA's Guaranteed Underwriting System (GUS) to access the CC online. Questions regarding access to GUS should be directed to your organization's assigned GUS Security Administrator(s).

Sample E-mail notification

1. The sender will appear as USDA_Document_No_Reply@usda.gov. Please ensure your E-mail inboxes are setup to receive incoming notifications from this address.
2. The body of the email contains a hyperlink that the user can select to obtain the document directly from USDA's system.

NOTE: User's will need to enter their eAuthentication credential after selecting the hyperlink. Users must have an active security role in the GUS to access the document electronically via hyperlink.

USDA-RD
Form RD 3555-18E
(Rev.3-15)

**CONDITIONAL COMMITMENT FOR
SINGLE FAMILY HOUSING LOAN GUARANTEE**

Form RD 3555-18E will indicate the form was issued electronically in the top left hand corner. The revision date of the form is 3-15.

This conditional commitment will expire on 06-14-15 ⁴ unless the time is extended in writing by the Agency, or upon the Lender's earlier notification to the Agency that it does not desire to obtain an Agency guarantee.

| | |
|---|--|
| This Conditional Commitment was electronically issued by: 1 The Guaranteed Loan System UNITED STATES OF AMERICA RURAL DEVELOPMENT RURAL HOUSING SERVICE | Issuance of the Conditional Commitment Authorized by: [Signature] 2 RHS APPROVAL OFFICIAL Date CC Issued by System <u>03-16-15</u> |
|---|--|

There are changes to the signature block of the form:

1. Electronic issuance by the Guaranteed Loan System is indicated.
2. The approval official's electronic (typewritten) signature will appear in lieu of a traditional wet signature.