

Committed to the future of rural communities.

USDA RURAL DEVELOPMENT

Single Family Housing Guaranteed Loan Program

Lender Loan Closing (LLC) User Guide

July 2013



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Introduction

Rural Development offers lenders the ability to submit guaranteed loan closing transactions to the Agency via the internet. This online capability eliminates the necessity for lenders to submit the following:

- Form RD 1980-19: “Guaranteed Loan Closing Report”
- Form RD 1980-18, “Lender Certification”
- A paper check for the up-front guaranteed loan closing fee.

The upfront guarantee fee is submitted through a secure government collection portal that is used by the federal government to collect non-tax revenue called “pay.gov.”

The present functionality allows the lender to:

- Complete the loan closing
- Modify the loan amount created with issuance of the “Conditional Commitment for Single Family Housing Loan Note Guarantee” downward
- Electronically submit the upfront fee through a secure government collection portal used by other federal government agencies to collect non-tax revenue called “pay.gov”
- Upload and attach critical documents, such as the final Settlement Statement, Promissory Note and any conditions pertinent to issuance of a Loan Note Guarantee
- Request the Loan Note Guarantee (LNG) from Rural Development
- View the status of the pending LNG request
- View the LNG issued by Rural Development

Lenders must have an approved User Agreement and access to submit Rural Development closings through LLC. See the Lender Loan Closing (LLC) Administrative Guide for further guidance.

This Guide is to provide step-by-step instructions for establishing a lender pre-authorized debit account (PAD) for electronic payment of the upfront fee, provide guidance on completing the loan closing transaction, uploading critical documents, viewing documents and obtaining a status of the pending LNG request.

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 LLC. 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. Approved lenders will be required to enter into a User Agreement specific to LLC. See the Lender Loan Closing (LLC) Administrative Guide for further guidance found at the Training and Resource Library link website: <https://usdalinc.sc.egov.usda.gov/RHShome.do>.

Section 1 – Establishing a PAD for pay.gov

1A. Set-Up Pre-Authorized Debit Account (PAD)

Exclusive to Lender or Branch Appointed Security Administrators

Each approved lender accessing the Lender Loan Closing (LLC) will be required to execute a LLC User Agreement. The financial organization will designate one or more Security Administrators. A Security Administrator may be a Lender Security Administrator or a Branch Security Administrator, who may perform the following functions:

User Type	Security Role	You are allowed to....
Lender	Lender Administrator	Allows user to add and modify Pre-Authorized Debit account information for any of the lender’s branches.
Branch	Branch Administrator	Allows user to add and modify Pre-Authorized Debit account information for only the branch with which the user is associated.

See the [Lender Loan Closing \(LLC\) Administrative Guide](#) for further guidance.

Logging into PAD

To access the PAD system, go to the USDA Lender Interactive Network Connection (USDA LINC) website at <https://usdalinc.sc.egov.usda.gov>.

Pressing one of the following links will take the user to the RHS - USDA LINC Lender Interactive Network Connection page which contains a link to PAD:

- RHS LINC Home (in header)
- Rural Housing Service icon

Pressing the Site Map link in the header will take the user to the site

Instructions For Logging into PAD

The screenshot shows the USDA LINC Lender Interactive Network Connection page. At the top, there are navigation links for 'ESALINC Home', 'RHS LINC Home', 'RHS LINC Home', 'RHS LINC Home', 'Help', 'Site Map', and 'Message Board'. Below these are several service icons: Farm Service Agency, Rural Business Service, Rural Housing Service, and Rural Utilities Service. A red box highlights the 'RHS LINC Home and Rural Housing Service takes to USDA LINC Lender Interactive Network Connection where PAD' link. Red arrows point from the 'RHS LINC Home' header link and the 'Rural Housing Service' icon to this box. A note at the bottom of the screenshot states: 'NOTE: New User button and Log On hyper link for ESR have been moved to the ESR menu.' There is also a warning at the bottom: 'Warning: Using the "Back" browser button causes unpredictable results.'

Instructions For Logging into PAD

map for the USDA LINC Lender Interactive Network Connection page which contains a link to PAD.

From the RHS - USDA LINC Lender Interactive Network Connection page, press the Lender PAD Account Maintenance link.

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](#)

Single Family Guaranteed Rural Housing

- [Electronic Status Reporting \(ESR\)](#)
- [Guaranteed Annual Fee](#)
- [Loss Claim Administration](#)
- [Guaranteed Underwriting System \(GUS\)](#)
- [Lender Loan Closing/Administration](#)
- [ID Cross Reference](#)
- [Application Authorization](#)
- [Lender PAD Account Maintenance](#)
- [Training and Resource Library](#)

Link to PAD

An **alternative** route is available from the site map for the USDA LINC Lender Interactive Network Connection page, press the Lender PAD Account Maintenance link.

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

- [USDA LINC Home](#)
 - [FSA LINC Home](#)
 - [Lender Loan Closing/Administration](#)
 - [ID Cross Reference](#)
 - [Application Authorization](#)
 - [Lender Status Report List](#)
 - [Lender PAD Account Maintenance](#)
 - [RBS LINC Home](#)
 - [Lender Loan Closing/Administration](#)
 - [ID Cross Reference](#)
 - [Application Authorization](#)
 - [Lender Status Report List](#)
 - [Lender PAD Account Maintenance](#)
 - [RHS LINC Home](#)
 - [Single Family Guaranteed Rural Housing](#)
 - [Electronic Status Reporting \(ESR\)](#)
 - [Guaranteed Annual Fee](#)
 - [Loss Claim Administration](#)
 - [Trading Partner Agreement - Addendum E](#)
 - [Guaranteed Underwriting System \(GUS\)](#)
 - [Lender Loan Closing/Administration](#)
 - [ID Cross Reference](#)
 - [Application Authorization](#)
 - [Lender PAD Account Maintenance](#)
 - [Training and Resource Library](#)
 - [Multi-Family Housing](#)

Link to PAD

Instructions For Logging into PAD

From the USDA eAuthentication page
- Select "I Agree"

 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*****

Select "I Agree"

[eAuthentication Home](#) | [USDA.gov](#) | [Site Map](#)

[Accessibility Statement](#) | [Privacy Policy](#) | [Non-Discrimination Statement](#) | [www.FirstGov.gov](#)

Instructions For Logging into PAD

From the eAuthentication Login page:

- Enter User ID
- Enter Password
- Press Login

Quick Links

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

Administrator Links

- ▶ Local Registration
- ▶ Authority Login

eAuthentication Login

Login with my User ID and Password

User ID: [Forgot your User ID?](#)

Password: [Forgot your Password?](#) [Change My Password](#)

Enter User ID and Password

Press Login

Login with my USDA LincPass

USDA employees & contractors may now use their LincPass to login.
Instructions:

1. Please verify your LincPass is inserted into the card reader for your USDA computer.
2. Click the yellow "Login with my LincPass" button above.
3. A pop-up box "Choose a digital certificate" may appear.
4. Select the first or second certificate with your name and click "OK".
 - First time users:
 - Try your first certificate.
 - If your login fails then change your selection to your second certificate.
 - The certificate (first or second) that works for you will be the same for future logins.
5. Enter your LincPass PIN at pin prompt, if required.

If the user does not have a PAD Administrator role, this screen appears stating **"You are not authorized....."**



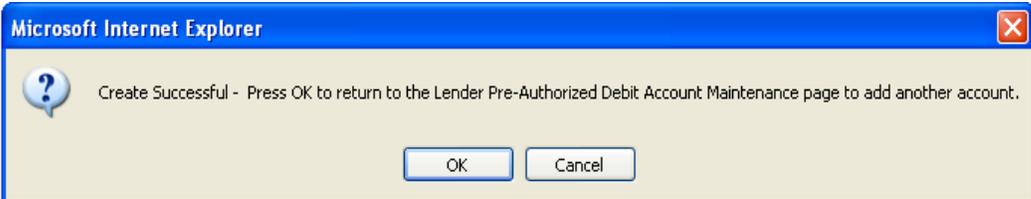
Contact the USDA Guaranteed Loan Branch if the user needs a PAD AASM administrator role at. Email:

RD.DCFO.GLB@stl.usda.gov.



You are not authorized to use this system, this incident will be reported.

Enterable Data	
Routing Information Label	Description / How to fill in data
Routing Number * (required)	<p>Routing Number</p> <ul style="list-style-type: none"> When adding an account the field is initially blank and must be entered.
Reenter Routing Number * (required)	<p>Reenter Routing Number</p> <ul style="list-style-type: none"> When adding an account the field is initially blank and must be entered. It must match the Routing Number entered.
Account ID * (required)	<p>Account ID</p> <ul style="list-style-type: none"> When adding an account the field is initially blank and must be entered.
Reenter Account ID * (required)	<p>Reenter Account ID</p> <ul style="list-style-type: none"> When adding an account the field is initially blank and must be entered. It must match Account ID entered.
Account Type * (required)	<p>Account Type – The available values are:</p> <ul style="list-style-type: none"> Checking Savings General ledger <ul style="list-style-type: none"> When adding an account the field is initially set to “Select” and the user must select an account type from the dropdown list.
Name of File * (required)	<p>Name of File – free form text field to provide a name for the account.</p> <ul style="list-style-type: none"> When adding an account the field is initially blank and must be entered. It is recommended the file name include identifiable data specific to the SFHGLP (i.e. ABC Mortgage SFHGLP Up Front Fee)
Description	<p>Description - free form text field to provide a description of the account.</p> <ul style="list-style-type: none"> When adding an account the field is initially blank. Optional field.
Global Account (Indicator)	<p>Global Account (indicator) -</p> <ul style="list-style-type: none"> If checked - this Pre-Authorized Debit Account is available for ALL Lender/Branches If not checked - this Pre-Authorized Debit Account is available only for the specified Lender/Branch. <p>When adding an account this checkbox is unchecked. If checked, the account can be used for ALL lender/branches of the financial organization.</p> <p>NOTE: Global Account field is not available to be modified; instead the user must delete the existing PAD account and add a PAD account with the changes to the Global Account field.</p>

Enterable Data	
Routing Information Label	Description / How to fill in data
SFH Annual Fee Default (indicator)	SFH Annual Fee Default (indicator) – not applicable
Debit Threshold Amount	Debit Threshold Amount – not applicable
Prenote Status *	Pre-note Status is protected and pre-filled with “Assumed”.
Prenote Date	Pre-note Date is protected and pre-filled with the date account was created.
Create Date	Create Date is protected and pre-filled with the date account was created.
Routing Invalid Date	<p>Routing Invalid Date is protected and pre-filled with the date the routing number became invalid (if applicable).</p> <p>Routing number being identified as invalid is controlled by an independent process and the Routing Invalid Date is informational only.</p>
Submit	<p>When the Submit button is pressed the data is validated.</p> <ul style="list-style-type: none"> • If error(s) are found, the errors are presented for user action. Errors are discussed below. • If no errors are found, the user is returned to the Lender Pre-Authorized Debit web page.
The following confirmation displays:	
Cancel	<p>When the Cancel button is pressed the “You are about to discard...” popup is presented.</p>  <ul style="list-style-type: none"> • Pressing Cancel to return to the Lender Pre-Authorized Debit Account Maintenance web page. • Press OK to return the Lender Pre-Authorized Debit web page.

Errors Related to Lender Pre-Authorized Debit Account Maintenance Web Page

Errors are presented in red under the associated text data.

Reenter Account ID *

ED00323E: Reentered Account ID must be entered

Lender Pre-Authorized Debit Account Maintenance - Errors	
Error Message	How to correct the error
System error has occurred – Contact Development Staff.	Contact the USDA Service Center for assistance.
Routing Number is not valid	Correct the Routing Number.
Routing Number must be entered	Enter a Routing Number.
Account ID must be entered	Enter an Account ID.
Account Type must be selected	Select an Account Type.
Name on File must be entered	Enter a Name of File.
Delete invalid - Pre-Authorized Debit transaction exists.	This error is issued when the account has at least one transaction pending or submitted when the delete is attempted. Wait until a later date to delete the PAD account.
Routing Numbers entered must match.	Routing Number and Re-entered Routing Number must match. Correct the entered data
Account IDs entered must match.	Account ID and Re-entered Account ID must match. Correct the entered data
Reentered Routing Number must be entered.	Enter the Re-entered Routing Number.
Reentered Account ID must be entered.	Enter the Re-entered Account ID.
Pre-Authorized Debit Account already exists	Cannot add the account as defined because it already exists. Validate the correct account information was entered and correct as necessary.
Account ID must be numeric	Enter a numeric Account ID.
Account ID must at least 4 digits long - use leading 0s if necessary	Enter Account ID that is at least 4 digits long. Use leading zeros if necessary.

Instructions for Maintaining a Current Pre-Authorized Debit Account

To **maintain/delete** an existing pre-authorized debit account, press the **account ID link** on the **Lender Pre-Authorized Debit** page.

USDA Lender Pre-Authorized Debit

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

Lender ID: 11111111 USDA-Assigned Branch: 001
USDA RURAL DEVELOPMENT
GUARANTEED LOAN BR
FC350
P O BOX 200011
ST LOUIS , MO 63120-0011

Lender Information

Current Pre-Authorized Debit Accounts

Routing Number	Account ID	Type	Global Account	SFHG Annual Fee Default	Account Description	Routing Invalid Date
011000028	1233	Checking	No	Yes	ddd	
011000028	222222222	Checking	No	No	State Street Bank and Trust	
011000028	987654321	Savings	No	No	STATE STREET BANK AND TRUST CO	
011001331	222222222	Checking	No	No	US Trust	
011104131	000001	General Ledger	Yes	No	People's Bank	
011110552	111111111	Checking	No	No	Citizen's Bank	
011110552	333333333	Checking	No	No	Citizen's Bank	
101089292	123456789	Savings	No	No	WORLD SAVINGS BANK, FSB	
101089496	111111111	General Ledger	No	No	test account description	

The **Lender Pre-Authorized Debit Maintenance** web page will display with previously populated data.



Lender Pre-Authorized Debit Account Maintenance

[Help](#) | [Logout](#)

Lender ID 111111111 USDA-Assigned Branch 001
 USDA RURAL DEVELOPMENT
 GUARANTEED LOAN BR
 FC350
 P O BOX 200011
 ST LOUIS , MO 63120-0011



User's Identifying Information

Routing Information

Routing Number *

Reenter Routing Number * (When Routing Number added or changed, must reenter to confirm value entered)

Account ID *

Reenter Account ID * (When Account ID added or changed, must reenter to confirm value entered)

Account Type *

Name on File *

Description

Global Account (If checked, this Pre-Authorized Debit Account will be available for each Lender/Branch)

SFHG Annual Fee Default (This box must be checked to pay SFHG Annual Fees)

Debit Threshold Amount

Prenote Status *

Prenote Date 04/10/2012

Create Date 04/10/2012

Routing Invalid Date

Last Updated by Lender Admin on 06/28/2012

Change any of the following enterable data on the **Lender Pre-Authorized Debit Maintenance** web page when **MAINTAINING** a pre-authorized debit account:

Enterable Data	
Routing Information Label	Description / How to fill in data
Routing Number * (required)	Routing Number <ul style="list-style-type: none"> When maintaining an account the field is protected and pre-filled with the Routing Number.
Reenter Routing Number * (required)	Reenter Routing Number <ul style="list-style-type: none"> When maintaining an account the field is protected and pre-filled with the Routing Number.
Account ID * (required)	Account ID <ul style="list-style-type: none"> When maintaining an account the field is pre-filled with the Account ID.
Reenter Account ID * (required)	Reenter Account ID <ul style="list-style-type: none"> When maintaining an account the field is initially pre-filled with the Account ID.

Enterable Data	
Routing Information Label	Description / How to fill in data
Account Type * (required)	<p>Account Type</p> <ul style="list-style-type: none"> When maintaining an account the field is pre-filled with the Account Type. <p>The available values are:</p> <ul style="list-style-type: none"> Checking Savings General ledger
Name of File * (required)	<p>Name of File – free form text field to provide a name for the account.</p> <ul style="list-style-type: none"> When maintaining an account the field is pre-filled with the Name of File.
Description	<p>Description - free form text field to provide a description of the account.</p> <ul style="list-style-type: none"> When maintaining an account the field is pre-filled with the Description.
Global Account (Indicator)	<p>Global Account (indicator) -</p> <ul style="list-style-type: none"> If checked - this Pre-Authorized Debit Account is available for ALL Lender/Branches If not checked - this Pre-Authorized Debit Account is available only for the specified Lender/Branch. When maintaining an account the checkbox is pre-filled with previous choice. <p>NOTE: Global Account field is not available to be modified; instead the user must delete the existing PAD account and add a PAD account with the changes to the Global Account field.</p>
SFHG Annual Fee Default (Indicator)	SFHG Annual Fee Default (indicator) – not required
Debit Threshold Amount	Debit Threshold Amount – not required
Prenote Status *	Pre-note Status is protected and pre-filled with “Assumed”.
Prenote Date	Pre-note Date is protected and pre-filled with the date account was created.
Create Date	Create Date is protected and pre-filled with the date account was created.
Routing Invalid Date	<p>Routing Invalid Date is protected and pre-filled with the date the routing number became invalid (if applicable).</p> <p>Routing number being identified as invalid is controlled by an independent process and the Routing Invalid Date is informational only.</p>

Enterable Data	
Routing Information Label	Description / How to fill in data
<p>Change the desired fields on page to maintain account, then select appropriate action button below:</p>	<p>NOTE: Global Account field is not available to be modified; instead the user must delete the existing PAD account and add a PAD account with the changes to the Global Account field.</p>
<p>Submit</p>	<p>When the Submit button is pressed the data is validated.</p> <ul style="list-style-type: none"> • If error(s) are found, the errors are presented for user action. Errors are discussed earlier. • If no errors are found, the user is returned to the Lender Pre-Authorized Debit web page.
<p>Delete</p>	<p>When the Delete button is pressed the “Delete the selected record? Popup is presented.</p>  <ul style="list-style-type: none"> • Press Cancel to return to the Lender Pre-Authorized Debit Account Maintenance web page. • Press OK to returns to the Lender Pre-Authorized Debit web page.
<p>Cancel</p>	<p>When the Cancel button is pressed the “You are about to discard...” popup is presented.</p>  <ul style="list-style-type: none"> • Pressing Cancel to return to the Lender Pre-Authorized Debit Account Maintenance web page. • Press OK to return the Lender Pre-Authorized Debit web page.

Section 2 – Creating a Lender Loan Closing (LLC)

2A. Getting Started – Logging Into LLC

NOTE: All users must have a valid Level 2 eAuthentication ID and password with proper access granted by your financial organization’s appointed Security Administrator (SA) to access LLC.

Instructions For Logging into Lender Loan Closing/Administration

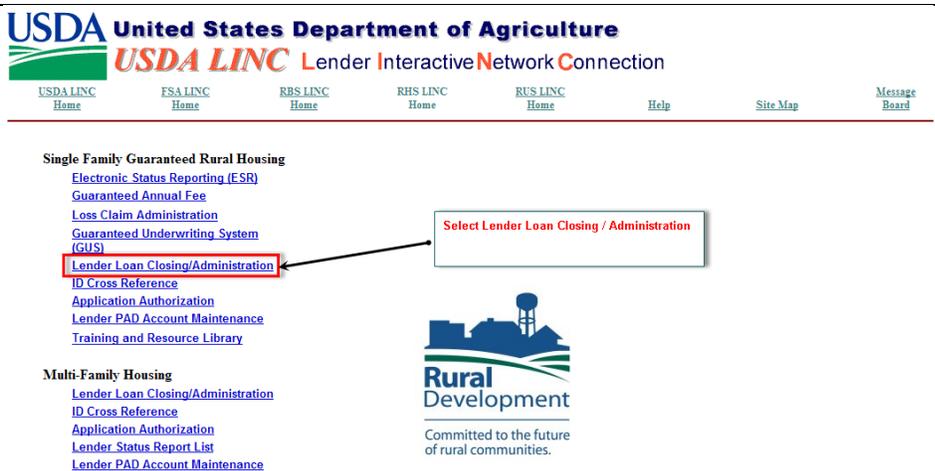
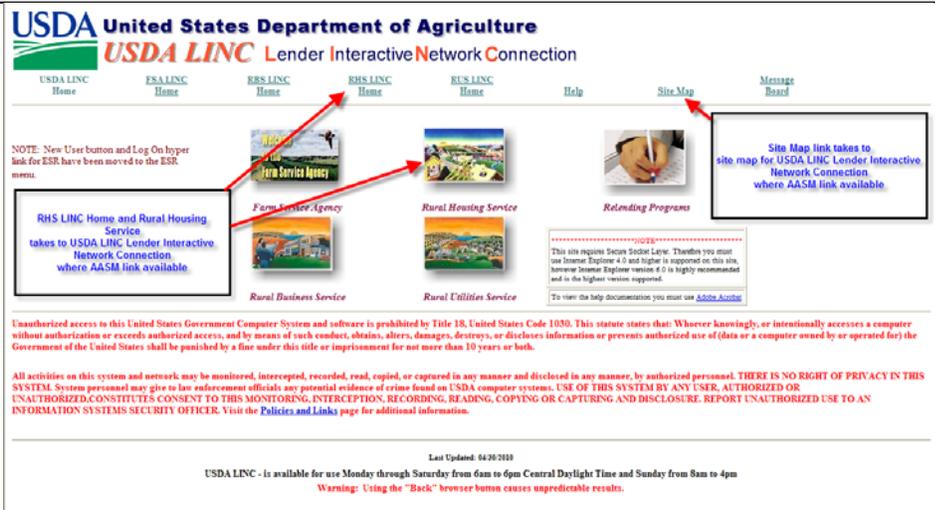
To access the system, go to the USDA Lender Interactive Network Connection (USDA LINC) website at <https://usdalinc.sc.egov.usda.gov>

Pressing one of the following links will take the user to the RHS - USDA LINC Lender Interactive Network Connection page which contains a link to AASM:

- RHS LINC Home (in header)
- Rural Housing Service icon

Pressing the Site Map link in the header will take the user to the site map for the USDA LINC Lender Interactive Network Connection page which contains a link to AASM.

From the RHS - USDA LINC Lender Interactive Network Connection page, press **Lender Loan Closing / Administration**



As an alternative login, from the site map for the USDA LINC Lender Interactive Network Connection page, press **Lender Loan Closing / Administration**

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

- [USDA LINC Home](#)
 - [FSA LINC Home](#)
 - [Lender Loan Closing/Administration](#)
 - [ID Cross Reference](#)
 - [Application Authorization](#)
 - [Lender Status Report List](#)
 - [Lender PAD Account Maintenance](#)
 - [RBS LINC Home](#)
 - [Lender Loan Closing/Administration](#)
 - [ID Cross Reference](#)
 - [Application Authorization](#)
 - [Lender Status Report List](#)
 - [Lender PAD Account Maintenance](#)
 - [RHS LINC Home](#)
 - [Single Family Guaranteed Rural Housing](#)
 - [Electronic Status Reporting \(ESR\)](#)
 - [Guaranteed Annual Fee](#)
 - [Loss Claim Administration](#)
 - [Trading Partner Agreement - Addendum E](#)
 - [Guaranteed Underwriting System \(GUS\)](#)
 - [Lender Loan Closing/Administration](#)
 - [ID Cross Reference](#)
 - [Application Authorization](#)
 - [Lender PAD Account Maintenance](#)
 - [Training and Resource Library](#)
 - [Multi-Family Housing](#)

Select Lender Loan Closing / Administration

From USDA eAuthentication page - Select **"I Agree"**

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*****

Select "I Agree"

[eAuthentication Home](#) | [USDA.gov](#) | [Site Map](#)

[Accessibility Statement](#) | [Privacy Policy](#) | [Non-Discrimination Statement](#) | [www.FirstGov.gov](#)

From the **eAuthentication Login** page:

- Enter User ID
- Enter Password
- Press Login

USDA United States Department of Agriculture
USDA eAuthentication

Home About eAuthentication Help Contact Us Find an LRA

eAuthentication Login

Login with my User ID and Password

User ID: [Forgot your User ID?](#)

Password: [Forgot your Password? Change My Password?](#)

Login with my USDA LincPass

USDA employees & contractors may now use their LincPass to login. Instructions:

1. Please verify your LincPass is inserted into the card reader for your USDA computer.
2. Click the yellow "Login with my LincPass" button above.
3. A pop-up box "Choose a digital certificate" may appear.
4. Select the first or second certificate with your name and click "OK".
 - First time users:
 - Try your first certificate.
 - If your login fails then change your selection to your second certificate.
 - The certificate (first or second) that works for you will be the same for future logins.
5. Enter your LincPass PIN at pin prompt, if required.

The **RH Lender Administration List** will appear if correctly logged in.

USDA RH Lender Administration List

LINC Home | FSA LINC Home | RBS LINC Home | RHS LINC Home | RUS LINC Home | Help | Logoff

Search/Include Criteria:

Search by: Lender ID 999999999 Branch

Borrower ID (Random ID/Account Number)

Borrower Name/State All States

Lender Loan Number

Include: Request Type

Loan Status

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action

If the user does not have an assigned role, this screen appears stating “You are not authorized.....”



Contact your financial organization’s Security Administrator who can grant access to the LLC website.

2B. RH Lender Administration List

RH Lender Administration List is a web page available to Single Family Housing Guarantee (SFHG) approved lenders who have a valid User Agreement to utilize the LLC. The lender ID field is pre-populated based on user sign-on and role assigned in the security management system.

If the user LLC security role indicates they may access all branches the Branch search field will be enterable and unprotected. If the user LLC security role indicates they may only access a specific branch the Branch search field will be auto-populated and protected.

Instructions For RH Lender Administration List

The **RH Lender Administration List** allows the user to search for **obligations** associated with:

- Specific **Borrower ID** (default selection). The **Borrower ID** is the randomly issued Rural Development ID appearing on the *Conditional Commitment for Single Family Housing Loan Note Guarantee*.
- **Borrower Name and/or State**
- **Lender Loan Number**, if populated by the lender when utilizing Rural Development’s *Guaranteed Underwriting System (GUS)*.

Obligations are Rural Development initiated when a *Conditional Commitment for Single Family Housing Loan Note Guarantee* is issued.

The **RH Lender Administration List** web page provides a list of **obligations** within the Rural Development database (Guaranteed Loan System (GLS) in an **obligated** status. The obligations presented are based on the lender tax ID and/or the USDA Assigned Branch Number the user is associated with.


RH Lender Administration List

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

Search/Include Criteria:

Search by: Lender ID Branch

Borrower ID (Random ID/Account Number)

Borrower Name/State

Lender Loan Number

Include: Request Type

Loan Status

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action

USDA RURAL DEVELOPMENT "LENDER LOAN CLOSING (LLC) USER GUIDE"

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Instructions For RH Lender Administration List

The **RH Lender Administration List** allows the user to navigate to:

- ID Cross Reference

The **ID Cross Reference** button allows the user to search for an unknown USDA **Borrower ID** when a Social Security number is known.

USDA RH Lender Administration List

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

Search/Include Criteria:

Search by: Lender ID Branch

Borrower ID (Random ID/Account Number)

Borrower Name/State

Lender Loan Number

Include: Request Type

Loan Status

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action

ID Cross Reference from the RH Lender Administration List

- Select the **ID Cross Reference** button.
- The **ID Cross Reference** web page displays.

- Select the **Tax ID/SSN** button. Input borrower's SSN.
- Select **Submit**.

Results of search returned. Select **ID Number** hyperlink to populate the **borrower ID** on the **RH Lender Administration List** web page.

USDA ID Cross Reference

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

Search Criteria (Enter either the ID Number or the real Tax ID/SSN)

Search By: ID Number (Random ID/Account Number)

Tax ID/SSN

USDA ID Cross Reference

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

Search Criteria (Enter either the ID Number or the real Tax ID/SSN)

Search By: ID Number (Random ID/Account Number)

Tax ID/SSN

Results of Search Returned

ID Number	Tax ID/SSN	Name/Birth Date	Address/Telephone	GLS Role
XXXXXXXX	123456789	XXXXXXXXXX	TELEPHONE NUMBER:	INDIVIDUAL KEY MEMBER FOR BORROWER ID XXXXXXXXXX

Payment History from the RH Lender Administration List

The **RH Lender Administration List** allows the user to navigate to:

- Payment History

By pressing the Payment History button - navigate to **Lender Payment History** page



Search/Include Criteria:

Search by: Lender ID 999999999 Branch

Borrower ID (Random ID/Account Number)

Borrower Name/State All States

Lender Loan Number

Include: Request Type

Loan Status

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action

The **Lender Payment History** web page allows the user to view the guaranteed fee payments made during a specified date range.

- Only payments made using Pre-Authorized Debit (PAD) are shown on this page. Payments made using other methods (such as paper check) are not shown on the page.

- The user enters a beginning and ending date and all guaranteed fee payments made during that period are returned. The requested date range can start and end on any valid date but is limited to a maximum span of 3 months.

- The page also provides the following selection criteria to filter the list of payments returned by the search:

- Lender Branch
- Borrower SSN
- USDA Borrower ID
- Lender Loan Number

The Lender Branch criterion is only available when the user has a lender level assigned security role.



Search Criteria

Search by: Lender ID 999999999 Branch

Borrower SSN

USDA Borrower ID (Random ID/Account Number)

Lender Loan Number

From Date To Date

The period between the From Date and To Date cannot exceed three months.

Borrower ID/SSN	Borrower Name	Lender Loan Number	Loan Amount	Clsng Subm / PAD Subm	Loan Closing Status	Guar Fee Amt Pd	Guar Fee Status
999999999 *****9999	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$ZZ,ZZZ,ZZ9.99	MM/DD/YY MM/DD/YY	PENDING	\$ZZ,ZZ9.99	PENDING
999999999 *****9999	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$ZZ,ZZZ,ZZ9.99	MM/DD/YY MM/DD/YY	PROCESSED	\$ZZ,ZZ9.99	SUBMITTED
999999999 *****9999	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$ZZ,ZZZ,ZZ9.99	MM/DD/YY MM/DD/YY	XXXXXXXXXXXX	\$ZZ,ZZ9.99	SETTLED
999999999 *****9999	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$ZZ,ZZZ,ZZ9.99	MM/DD/YY MM/DD/YY	XXXXXXXXXXXX	\$ZZ,ZZ9.99	FAILED
999999999 *****9999	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$ZZ,ZZZ,ZZ9.99	MM/DD/YY MM/DD/YY	XXXXXXXXXXXX	\$ZZ,ZZ9.99	REVERSED

Obligations from the RH Lender Administration List

- Obligations ▾
- Obligations
- Loans

If **Request Type** is **Obligations** and user is **not** a Lender/Branch Viewer security role the user may select from the action drop down on the **RH Lender Administration List** web page:

- Upload Document(s)
- Add/Update Loan Closing
- Display document(s)
- Lender Loan Closing Confirmation
- ID Cross Reference

If **Request Type** is **Obligations** and the security role assigned is Lender/Branch Viewer- Format, the user may select at the action dropdown the following:

- Display document(s)
- Lender Loan Closing Confirmation
- ID Cross Reference

Search/Include Criteria:

Search by: Lender ID 999999999 Branch

Borrower ID (Random ID/Account Number)

Borrower Name/State All States ▾

Lender Loan Number

Include: Request Type Obligations ▾

Loan Status All Statuses ▾

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action ▾

Lender Administration List Screen Shot with a Request Type of Obligations:

Search/Include Criteria:

Search by: Lender ID 999999999 Branch

Borrower ID (Random ID/Account Number)

Borrower Name/State All States ▾

Lender Loan Number

Include: Request Type Obligations ▾

Loan Status All Statuses ▾

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action ▾

State	County	Borrower ID/ Tax ID	Borrower Name	Lender Loan Number	USDA Obl Loan Number	Amount	USDA Lender Branch	Status
99	999	999999999 *****9999	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	02	\$22,229,999.99	999	OBLIGATED

Action Drop-Down: GLS Add/Update Loan Closing

Request Type is Obligations. From the action drop-down when selecting:

GLS Add/Update Loan Closing web page displays.



Borrower Information

Borrower ID/Name
 Address GREENVILLE, MI 48838-2531
 Geographic State/County 26 / 059

Application Information

Application Number
 Application Package 02 Received Date 01/07/2013

Lender Information

Originating Lender ID * USDA-Assigned Branch *
 Name
 Address

Servicing Lender ID * USDA-Assigned Branch * Same as Originating
 Name
 Address

Holding Lender ID USDA-Assigned Branch Same as Originating
 Name
 Address

Pre-Authorized Debit Accounts (Click [here](#) to add Account)

Select Account to be debited for Loan Closing Fee
 999999999 XXXXXXXXXXXXXXXXXXXX XXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 999999999 XXXXXXXXXXXXXXXXXXXX XXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Loan Information

Agency Loan Number * Lender Loan Number
 Geographic State/County 99 / 999 Obligation Loan Number 99
 Obligation Date 99/99/9999 Obligation Fiscal Year 9999
 Obligation Amount \$ZZ,ZZZ,ZZ9.99
 Loan Type XX XXX
 Assistance Type 999 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 Source Of Funds 9 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 Servicing Office 99/999 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

LOAN TERMS
 Loan Amount * Promissory Note Amount *
 Same as Loan
 Closing Date * Maturity Date *
(Promissory Note Date / Settlement Date)
 Percent of Guarantee Z9% Interest Rate Basis *
 Guar Interest Rate * Rate Type *

GUARANTEE FEE
 Purpose Code *
 Fee Amount Fee Deposit Date
 Do Not Generate PAD (If checked, a PAD (Pre-Authorized Debit) transaction for the closing fee will not be generated.)

previously collected from this lender for a deleted loan.

Payment Status XXXXXXXXXXXXXXXX Date Submitted 99/99/9999
Settlement Date 99/99/9999 Confirmation XXXXXXXXXXXXXXXX

GUARANTEE CONDITION Condition Placed on Guarantee If checked, Agency Loan Comments required.
Caution: Not applicable in most cases. To determine applicability, refer to User Guide.

RH Additional Closing Information

Annual Fee for First Year \$299,999.99 [Annual Fee Amortization Schedule](#) [Lender Display Document\(s\)](#) [Lender Upload Document\(s\)](#)

Agency Loan Comments

Text input field for Agency Loan Comments with scrollbars.

Lender Loan Comments

Text input field for Lender Loan Comments with scrollbars.

Action Drop-Down: Lender Display Document(s)

Request Type is Obligations. From the action drop-down when selecting: **Lender Display Document(s)** web page displays.

 **Lender Display Document(s)**

Borrower Information

Borrower ID/Name 999999999 XX
Address XX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX 99999-9999

It may take several minutes after documents are uploaded to completely 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
99999	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Action Drop-Down: Lender Loan Closing Confirmation

Request Type is Obligations. From the action drop-down when selecting: **Lender Loan Closing Confirmation** web page displays.

 **Lender Loan Closing Confirmation**

A Guaranteed Loan Closing has been submitted to the USDA as detailed below:

Lender Information

Lender Name XX
Lender Tax ID 999999999
USDA Assigned Branch Number 999

Borrower Information

Borrower ID/Name 999999999 XX

again and the information may be modified or deleted. This option is available until the agency selects the loan for processing to allow updates by the lender.

- If the agency has closed the loan, the lender is taken to the **GLS Loan View** page. An option to select the **Add/Update Loan Closing** from the drop-down list is not available.
- **Lender Upload Document(s)** (screen shot displayed earlier) page if the agency has not closed the loan.
- **Lender Display Document(s)** page (screen shot displayed earlier).
- **Lender Loan Closing Confirmation** page if the lender closed the loan. Screenshot displayed earlier.
- **ID Cross Reference** page – screen shot displayed earlier

2C. Completing a Lender Loan Closing

This page is designed to be used by USDA employees and Lenders with the appropriate security authorization.

The purpose of the page is to enter loan closing information for an obligated guaranteed loan.

This page will be accessed whenever the Add/Update Loan Closing option is selected on the action drop-down list from the **RH Lender Administration List** page for an obligated guaranteed loan request.

GLS Add/Update Loan Closing page will be pre-filled with any previously entered loan closing information submitted by the Lender as well as existing data application and obligation information in the agency's GLS database.

A Lender user will only be allowed to modify the USDA-Assigned Branch when their security role type indicates they have access to all branches.

Lenders may re-enter the **Add/Update Loan Closing** page and update or delete previously entered loan closing information, until loan closing process has been completed by a USDA employee. A confirmation message with an OK and Cancel button will be displayed to the Lender certifying the information entered is correct. Once a USDA employee has entered additional closing information the Lender will not be able to modify or remove their entry. A Delete button will only be displayed when Lenders have previously entered closing information for the loan and Rural Development has not processed the closing.

Core closing documents will be required to submit an electronic loan closing to the agency. The lender may upload documents from the **Add/Update Loan Closing** page **OR** as an action from the **RH Lender Administration List** page.

Instructions for Lender Loan Closing	
Login into the RH lender Administration List utilizing instructions in sections 2A and 2B of this user guide.	

Instructions for Lender Loan Closing

This page allows the user to search for an **obligated** loan in the Rural Development database, Guaranteed Loan System (GLS). An obligation occurs when the agency issues the requesting lender a *Conditional Commitment for Single Family Housing Loan Note Guarantee*.

A search can be made by **Borrower ID**, by **Borrower Name and State** or **Lender Loan Number**.

The lender ID is pre-filled. The page defaults to **Search By Borrower ID**.

To **Search By Borrower ID**:

- Input **Borrower ID** (Rural Development borrower ID as noted on the *Conditional commitment for Single Family Housing Loan Note Guarantee*)
- Select **Obligations** for **Request Type**
- Select **Submit**

USDA RH Lender Administration List

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

Search/Include Criteria

Search By: Lender ID: 382734984 Branch:
 Borrower ID: (Random ID/Account Number)
 Borrower Name/State: ALL STATES
 Lender Loan Number:

Include: Request Type: Obligations
 Loan Status: All Statuses

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action:

Information regarding the obligated loan displays. The **Status** of the loan will indicate **Obligated**.

- From the **Action** drop-down list, select **Add/Update Loan Closing**.
- Select the **Borrower ID** hyperlink to display the **GLS Add/Update Loan Closing** web page.

USDA RH Lender Administration List

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

Search/Include Criteria

Search By: Lender ID: 382734984 Branch:
 Borrower ID: (Random ID/Account Number)
 Borrower Name/State: ALL STATES
 Lender Loan Number:

Include: Request Type: Obligations
 Loan Status: All Statuses

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action:

State	County	Borrower ID/ Tax ID	Borrower Name	Lender Loan Number	USDA Obl Loan Number	Amount	USDA Lender Branch	Status
46	042	083915022 *****1516	MINTLINE, THOMAS E	TEST F2-TERRELL	40	\$100,000.00	001	OBLIGATED

One item found.

Instructions for Lender Loan Closing

The **GLS Add/Update Loan Closing** web page is partially completed with information submitted by the lender when requesting a *Conditional Commitment for Single Family Housing Loan Note Guarantee*. The **GLS Add Loan Closing** screen appears for an initial request. The **GLS Update Loan Closing** appears when the lender has submitted the loan to the agency, returns to the page to correct information prior to the agency finalizing the loan closing.

The enterable fields of this page will be completed by the lender. A field is enterable if not “grayed” out.

The previously established **PAD** account information will display and becomes a part of this request unless modified by the lender.

Borrower Information is pre-populated based upon information input from the lender’s application.



Borrower Information

Borrower ID/Name	
Address	
Geographic State/County	46 / 042
Co-Borrower ID Number/Name	

Information populates from application information submitted by lender.

Application Information

Application Number	4604213050440		
Application Package	01	Received Date	01/29/2013

Lender Information

- **Originating Lender** represents the financial organization who received the *Conditional Commitment for Single Family Housing Loan Note Guarantee*.
- **Servicing Lender** will be pre-populated with **Originating Lender** information.
- Report the sale of servicing by completing the **Servicing Lender** section.
 - Input the taxing identification number in the **Servicing Lender ID** field.
 - Users may select the **List** button to select the correct branch for the servicing lender.
- **Holding Lender** will be pre-populated with **Originating**

Lender Information

Originating Lender ID *	<input type="text"/>	USDA-Assigned Branch *	<input type="text" value="001"/>	<input type="button" value="List"/>	<input type="button" value="Confirm"/>		
Name	<input type="text"/>						
Address	<input type="text"/>						
	<input type="text"/>						
	<input type="text"/>						
Servicing Lender ID *	<input type="text"/>	USDA-Assigned Branch *	<input type="text" value="001"/>	<input type="checkbox"/> Same as Originating	<input type="button" value="List"/>	<input type="button" value="Confirm"/>	
Name	<input type="text"/>						
Address	<input type="text"/>						
	<input type="text"/>						
	<input type="text"/>						
Holding Lender ID	<input type="text"/>	USDA-Assigned Branch *	<input type="text"/>	<input type="checkbox"/> Same as Originating	<input type="checkbox"/> Same as Servicing	<input type="button" value="List"/>	<input type="button" value="Confirm"/>
Name	<input type="text"/>						
Address	<input type="text"/>						
	<input type="text"/>						
	<input type="text"/>						

Populated based upon information submitted by lender at application.

Data defaults to approved lender. Modify with Servicing lender.

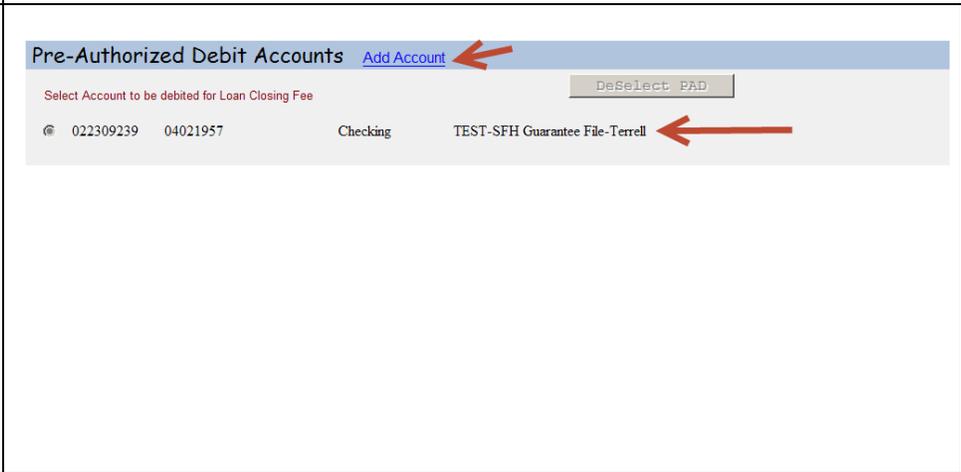
Data defaults to approved lender. Modify with holding lender.

Lender information.

- Report the sale of of the loan by completing the **Holding Lender** section.
 - Input the taxing identification number in the **Holding Lender ID** field.
 - Users may select the **List** button to select the correct branch for the servicing lender.
 - Loans that are part of a Ginnie Mae pool do not require data modification in this field.

The **Pre-Authorized Debit Accounts** will display previously established accounts.

The lender may modify the PAD information by selecting the **Add Account** hyperlink. The lender will be taken to the **Lender Pre-Authorized Debit Account Maintenance** page. The lender may modify/update information at this page. Guidance on completing the page is provide in Section 1 of this user guide.

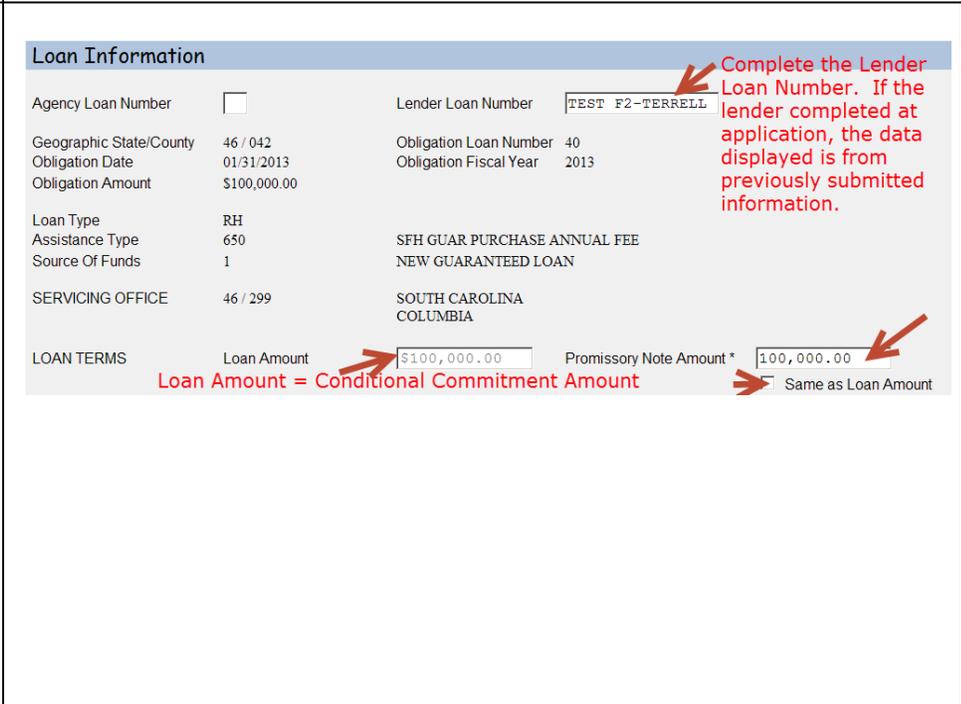


Loan Information displays information regarding the obligated loan.

Enter or modify the **Lender Loan Number**

Loan Amount represents the amount of Conditional Commitment request. This field is protected.

Promissory Note Amount can be modified. Lenders may modify this field by reducing the amount. Lenders cannot modify this field by increasing the amount. The **Promissory Note Amount** field should represent the amount the actual loan closed for.



Instructions for Lender Loan Closing

- Enter the **Promissory Note Amount** as is appears on the Promissory Note.
- If the amount is less than displayed, the lender will be prompted with a pop-up to confirm the action requested when submitting the Lender Loan Closing. Once accepted, the **Loan Amount** of record will modify to the lower amount entered by the lender.
- Requests to increase the Loan Amount must be referred to the Rural Development office and accompanied with supportive documentation that confirms the loan remains eligible. For processing, this request will be treated as a new loan request.
- Complete the **Closing Date**. The **Closing Date** represents the Date of Settlement in Section I on the HUD-1 Settlement Statement.
- Complete the **Maturity Date**, as it appears on the Promissory Note.
- The **Interest Rate Basis** defaults to 365 days. It can be changed to 360 days by selecting the drop-down box.
- The **Guar Interest Rate** can be modified. An increase in interest rate will require the loan be re-underwritten and supportive documentation submitted to Rural Development **PRIOR** to the lender submitting the loan for closing. For processing, this request will be treated as a new loan request. Ratios exceeding those already approved by the agency can result in denial of the Loan Note Guarantee request.

LOAN TERMS			
Loan Amount	\$100,000.00	Promissory Note Amount *	\$99,000.00
Closing Date * (Settlement Date)	06/01/2013	<input type="checkbox"/> Same as Loan Amount	
Percent of Guarantee	90%	Maturity Date *	07/01/2043
Guar Interest Rate *	3.0000%	Interest Rate Basis *	365 DAYS
Non-Guar Int Rate		Rate Type *	FIXED
		Rate Type	Select
Closing Submitted By	Daetwyler, Dean-one		
Date Submitted	06/20/2013		
Contact Phone Number *	(222) 222-2222	Extension	

NOTE: Requests to increase a Loan Amount or Interest Rate will require the loan request to be re-underwritten. For processing by Rural Development, this type of request will be treated as a new loan request.

Lenders should determine if they accept the terms and conditions of the *Form RD 1980-18, Conditional Commitment for Single Family Housing Loan Note Guarantee* **PRIOR** to closing in accordance with Section 1980.355 of RD Instruction 1980-D. A *Loan Note Guarantee* cannot be issued for any amount greater than the amount indicated on *Form RD 1980-18*.

§ 1980.355 Review of requirements.

Upon the Lender's review of Form RD 1980-18, the Lender may determine whether to accept the conditions outlined in it.

(a) Accepting conditions. Immediately after reviewing the conditions and requirements in Form RD 1980-18 and the options listed on the back of the form, the Lender may proceed with loan closing. If the conditions cannot be met, the Lender and borrower may propose alternate conditions to RD. The RD approval official may negotiate any revisions consistent with this subpart. These alternatives will be considered and the Lender will be advised of RD's decision. If altered conditions are accepted by RD, Form RD 1980-18 will be revised as appropriate.

(b) Cancelling commitment. If the Lender indicates in the acceptance or rejection of conditions that it desires to obtain a loan note guarantee and subsequently decides prior to loan closing that it no longer wants a loan note guarantee, the Lender should immediately advise the RD approval official.

Instructions for Lender Loan Closing

- Complete/modify the **Contact Phone Number**.

The screen defaults on the **Closing Submitted By** to the user's information associated with the eAuthentication ID established.

The **Guarantee Fee** section is pre-populated based upon the **Loan Amount** established.

If the **Loan Amount** changes, the fee amount is modified when the page is submitted by the lender. The lender has the ability to decrease the **Loan Amount** in the agency's records.

GUARANTEE FEE	Purpose Code *	3 INITIAL CLOSING (FEE)	Fee Deposit Date	
	Fee Amount	\$2,000.00	Date Submitted	06/27/2013
	Payment Status	SUBMITTED	Settlement Date	
	Payment Amount	\$2,000.00		
	Confirmation			

Three hyperlinks are available to the lender at the **RH Additional Closing Information** section.

RH Additional Closing Information

Annual Fee for First Year	\$400.00	Annual Fee Amortization Schedule	Lender Display Document(s)	Lender Upload Document(s)
---------------------------	----------	--	--	---

- The Lender may obtain an **Annual Fee Amortization Schedule** by selecting the hyperlink. If the **Promissory Note** amount differs from the **Loan Amount** the amortization schedule will not be updated until the lender has submitted the closing. At that time, the lender may revisit the **Add/Update Loan Closing** page to retrieve an updated amortization schedule.

Screen shot – SFH Guaranteed Annual Fee Amortization Schedule page

USDA SFH Guaranteed Annual Fee Amortization Schedule

Borrower Name:	Borrower ID (USDA 9 Digit ID):	083915022
Loan Amount:	Borrower SSN:	***-**-1516
Interest Rate (%):	GLS Application ID Number:	4604213050440
Upfront Guarantee Fee:	Loan Term (Years):	30
Date/Time:	Annual Fee Percentage:	0.4000%
07/03/2013 09:55:16 AM (CDT)		

Year of Loan	Payment Due Date	Average Annual UPB	Annual Fee Based on Avg Annual UPB	Annual Fee Monthly Amount
1	07/01/2014	\$100,000.00	\$400.00	\$33.33
2	07/01/2015	\$100,000.00	\$400.00	\$33.33

- The Lender may view previously uploaded documents by selecting the **Lender Display Document(s)** hyperlink.
 - If this is a new request, documents would have been uploaded through the **RH Lender Administration List** page prior to displaying the **GLS Update Loan Closing** page.

Screen shot – Lender Display Documents page

USDA Lender Display Documents

Borrower Information

Borrower ID Name: 083915022
Address: [Redacted]

It may take several minutes after documents are uploaded to completely 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
10004	Application
10002	Approved Payoff
10026	Checklist
10018	HUD-1 Settlement Statement

Screen shot – Lender Upload Documents page

USDA Lender Upload Document(s)

Borrower Information

Borrower ID Name: [Redacted]
Address: [Redacted]

Acceptable file formats include Adobe PDF and TIF. Password protected PDF files will not be accepted. Individual documents may be added to the image repository by entering information into the Add and Index Individual Document(s) section. A batch file may be added to the image repository by entering information into the Upload File(s) Containing Document(s) section. Users are not permitted to upload individual documents and batch documents simultaneously. File size is limited to no more than 30 MB per document or file.

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

Individual documents added to the system with specified index values will retain their original file format. User must select the Type of Document and provide the File path for each individual document on a separate row by selecting the Browse pushbutton. If additional rows are needed, press the Insert more Documents pushbutton and three additional rows will appear. Up to 12 individual documents can be uploaded at a time. Press the Submit Document(s) pushbutton to upload the document(s) into the image repository.

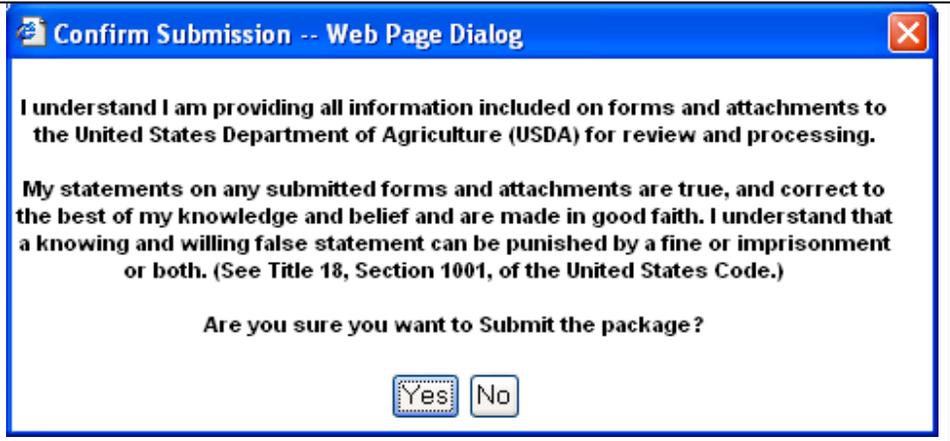
Instructions for Lender Loan Closing

- See the **RH Lender Administration List** or **Lender Display Document(s)** sections for additional guidance.
- The Lender may upload documents for this loan closing request by selecting the **Lender Upload Document(s)** hyperlink.
 - See the **RH Lender Administration List** or **Lender Upload Document(s)** sections for additional guidance.

- In the **Lender Loan Comments** section, insert any comments or clarifications regarding the loan.
- Select **Submit**.

- A pop-up certification will appear.
- By selecting **OK** the lender represents the loan has been closed in accordance with the issued *Conditional Commitment for Single Family Housing Loan Note Guarantee*.
- Select **OK** to continue.

- The confirmation box will be displayed when a Lender submits a loan closing.
- The user certifies information is true and accurate.
- Select **Yes** to continue.

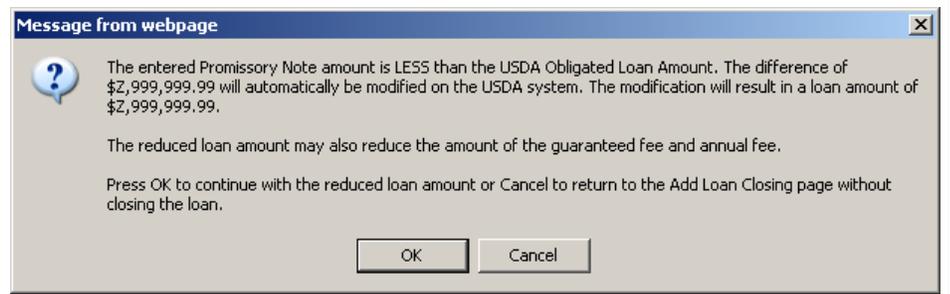


Instructions for Lender Loan Closing

If the lender modified the loan amount data by indicating the **Promissory Note** was less than the **Loan Amount** on the page, the user will be prompted with a confirmation box to ensure the reduced loan amount is accurate.

- Select **OK** to process the loan.

Selecting **Cancel** will return the user to the Add Loan Closing page without closing the loan.

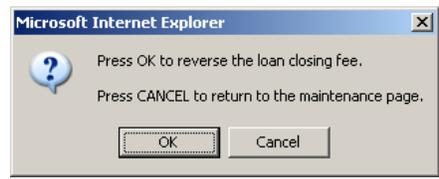
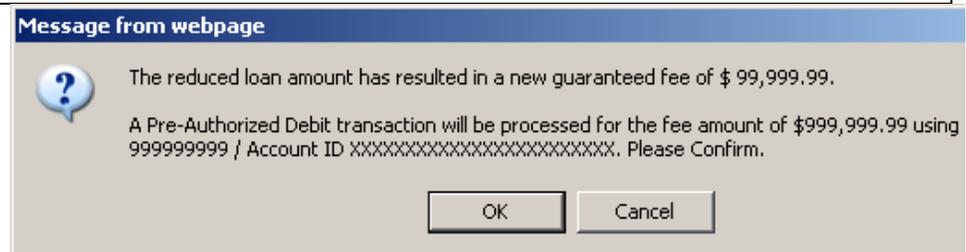


If the loan amount has been reduced for an RH loan the user will confirm the reduced loan amount is accurate, which results in a modified PAD.

- Select **OK** to process the fee amount.

Selecting **Cancel** will reverse the fee.

The user will be prompted by a confirmation box to reverse the fee.

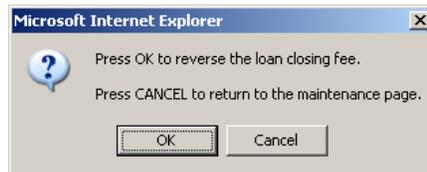
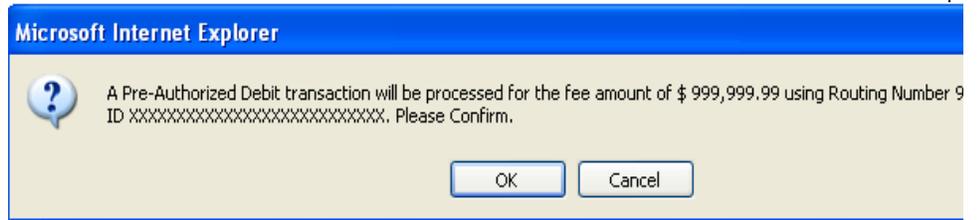


If the loan amount is not changed the user will confirm the amount of PAD.

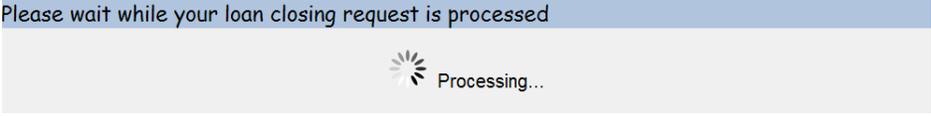
- Select **OK** to process the fee amount.

Selecting **Cancel** will reverse the fee.

The user will be prompted by a confirmation box to reverse the fee.



Instructions for Lender Loan Closing

<p>Once the user selects the OK, the message</p>	
<p>The loan is successfully submitted to the agency when the confirmation box appears.</p> <ul style="list-style-type: none"> Select OK on the message box to continue. 	
<p>The GLS Lender Loan Closing Confirmation page will display.</p> <p>The header indicates A Guaranteed Loan Closing has been submitted to the USDA as detailed below:</p> <p>The details of the request are confirmed.</p> <p>The lender may Print or select Cancel to return to the RH Lender Administration List.</p> <p>Cancel returns the user to the RH Lender Administration List.</p>	
<p>The lender may update or modify the GLS Add/Update Loan Closing page until the agency processes the lender's request.</p>	

Section 3 – Lender Upload Document(s)

Instructions for Uploading Documents

Documents associated with the Lender Loan Closing may be uploaded from:

- The **RH Lender Administration List** or
- **GLS Update Loan Closing**
- From the **RH Lender Administration List**, enter **Borrower ID**, select **Submit** to populate the borrower information.
- The **Action** drop-down box will be set to **Upload Document(s)**.
- Select the **Borrower ID** hyperlink to access the **Lender Upload Document(s)** web page.

USDA RH Lender Administration List

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

Search/Include Criteria

Search By: Lender ID Branch

Borrower ID (Random ID/Account Number)

Borrower Name/State ALL STATES

Lender Loan Number

Include: Request Type

Loan Status

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action

State	County	Borrower ID/ Tax ID	Borrower Name	Lender Loan Number	USDA Obl Loan Number	Amount	USDA Lender Branch	Status
09	057	293450509 *****1794	<input type="text"/>	TEST-2 TERRELL	41	\$120,000.00	001	OBLIGATED

One item found.

Instructions for Uploading Documents

The **Lender Upload Document(s)** page is separated into **Individual Document(s)** or documents contained within a **File**. **Individual Documents** and documents within a **File** cannot be uploaded simultaneously.

At a minimum, the **Promissory Note** and **HUD-1 Settlement Statement** are required to be uploaded as **individual documents**.

The following **Type of Document** is available at the drop-down box:

- | Select | Type of Document |
|--------|--------------------------|
| 10001 | Promissory Note |
| 10002 | Appraisal Report |
| 10003 | Property Inspections and |
| 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 Reservatio |
| 10013 | Other Miscellaneous |
| 10014 | Administrative Apprais |
| 10015 | Environmental |
| 10016 | HUD-1 Settlement State |
| 10020 | Folder 1 |
| 10021 | Folder 2 |
| 10022 | Folder 3 |
| 10023 | Verification of Rent (|
| 10024 | Lender Certification |
| 10025 | Waivers |
| 10026 | Checklist |
| 10027 | Income Worksheet |
| 10028 | Qualified Alien Docume |

- Select the **Type of Document**.
- File formats are limited to .pdf or .tif.
- Once the **Type of Document** is selected, the **Submit Document(s)** action button is activated.
- **Browse** to add an Individual Document.
- Use the **Insert more Documents** action button when additional fields are required.
- When complete, select the **Upload Documents Completed** action button.
- Up to 12 individual documents

USDA Lender Upload Document(s)

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

Borrower Information

Borrower ID/Name
Address

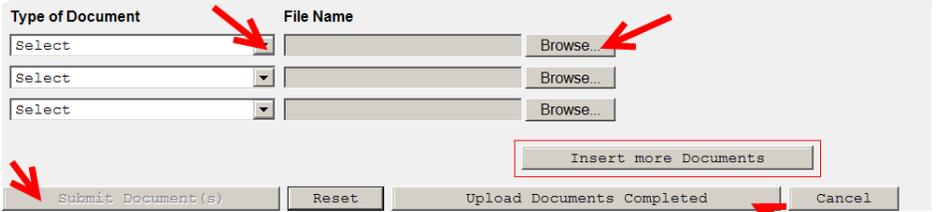


Acceptable file formats include Adobe PDF and TIF. Password protected PDF files will not be accepted. Individual documents may be added to the image repository by entering information into the Add and Index Individual Documents(s) section. A batch file may be added to the image repository by entering information into the Upload File(s) Containing Document(s) section. Users are not permitted to upload individual documents and batch documents simultaneously. File size is limited to no more than 30 MB per document or file.

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

Individual documents added to the system with specified index values will retain their original file format. User must select the Type of Document and provide the File path for each individual document on a separate row by selecting the Browse pushbutton. If additional rows are needed, press the Insert more Documents pushbutton and three additional rows will appear. Up to 12 individual documents can be uploaded at a time. Press the Submit Document(s) pushbutton to upload the document(s) into the image repository.

Type of Document	File Name	
Select		Browse...
Select		Browse...
Select		Browse...
<input type="button" value="Insert more Documents"/>		
<input type="button" value="Submit Document(s)"/> <input type="button" value="Reset"/>		<input type="button" value="Upload Documents Completed"/> <input type="button" value="Cancel"/>



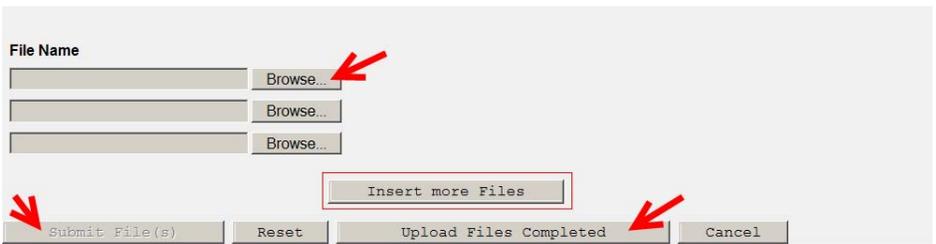
Upload File(s) Containing Document(s) into the Image Repository

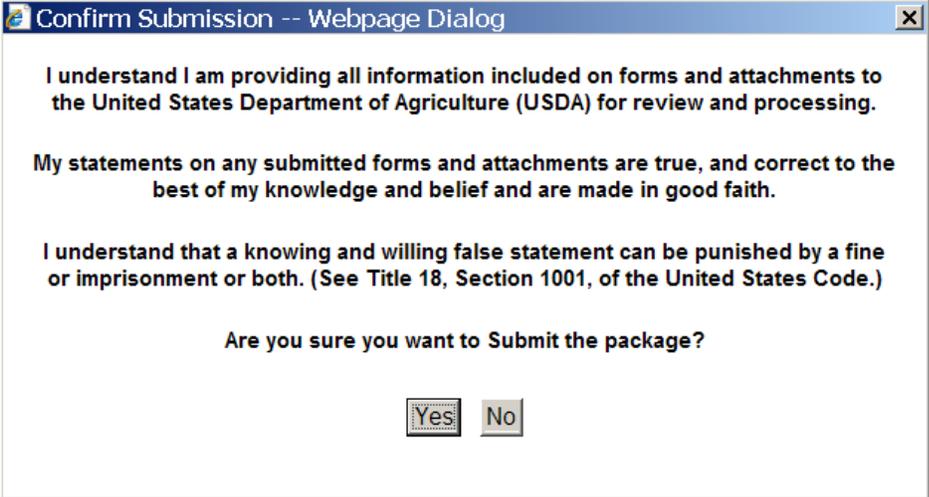
Batch files (those containing multiple documents) added to the system will be separated into individual documents and automatically indexed. The system will convert color images into black and white images. PDF Portfolios and password protected PDF files are not supported.

Batch documents can take up to two hours to process and display in the system. Please be patient.

User must provide the File path by selecting the Browse pushbutton for each batch file on a separate row. If additional rows are needed, press the Insert more Files pushbutton and three additional rows will appear. Up to 12 files can be uploaded at a time. Press the Submit File(s) pushbutton to upload the file(s) into the image repository.

File Name	
	<input type="button" value="Browse..."/>
	<input type="button" value="Browse..."/>
	<input type="button" value="Browse..."/>
<input type="button" value="Insert more Files"/>	
<input type="button" value="Submit File(s)"/> <input type="button" value="Reset"/>	
<input type="button" value="Upload Files Completed"/> <input type="button" value="Cancel"/>	



<p>may be uploaded in one request.</p> <p>Repeat above steps for a File submittal.</p>	
<p>Instructions for Uploading Documents</p>	
<p>The user will receive a confirmation message regarding submission of the document(s) and/or file(s).</p> <ul style="list-style-type: none"> • Select Yes to submit the package. 	
<p>To access the Lender Upload Document(s) page from the GLS Update Loan Closing page.</p> <ul style="list-style-type: none"> • Select Lender Upload Document(s) from the RH Additional Closing Information section. <p>Follow guidance provided above to upload documents from this page.</p>	

Section 4 – Lender Display Document(s)

Instructions for Lender Display Document(s)

The lender may display previously uploaded documents associated with the Lender Loan Closing from:

- The **RH Lender Administration List** or
- **GLS Update Loan Closing**
- From the **RH Lender Administration List**, enter **Borrower ID**, select **Submit** to populate the borrower information.
- The **Action** drop-down box will be set to **Display Document(s)**.
- Select the **Borrower ID** hyperlink to access the **Lender Display Document(s)** web page.

USDA RH Lender Administration List

LINC Home | FSA LINC Home | RBS LINC Home | RHS LINC Home | RUS LINC Home | Lender Profile | Help | Logout

Search/Include Criteria

Search By: Lender ID Branch

Borrower ID (Random ID/Account Number)

Borrower Name/State ALL STATES

Lender Loan Number

Include: Request Type

Loan Status

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action

State	County	Borrower ID/ Tax ID	Borrower Name	Lender Loan Number	USDA Obl Loan Number	Amount	USDA Lender Branch	Status
09	057	293450509 *****1794	TEST-2 TERRELL	41	\$120,000.00	001	OBLIGATED	

One item found.

The **Lender Display Documents** page allows the lender to view previously uploaded documents.

- Select the **Document Description** hyperlink to view the document.
- Select **Cancel** to return to the **RH Lender Administration List** web page.

USDA Lender Display Documents

LINC Home | FSA LINC Home | RBS LINC Home | RHS LINC Home | RUS LINC Home | Lender Profile | 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
10016	HUD-1 Settlement Statement
10016	HUD-1 Settlement Statement
10001	Promissory Note
10001	Promissory Note
10011	Request for Guarantee

To access the **Lender Display Document(s)** page from the **GLS Add/Update Loan Closing** page, select **Lender Display Document(s)** hyperlink from the **RH Additional Closing Information** section.

Follow guidance provided above.

- When selecting **Cancel** at the **Lender Display Document(s)** page, the user will be returned to the **GLS Add/Update Loan Closing** page.

RH Additional Closing Information

Annual Fee for First Year	\$475.80	Annual Fee Amortization Schedule	Lender Display Document(s)	Lender Upload Document(s)
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Section 5 – Lender Loan Closing Confirmation

Instructions for Lender Loan Closing Confirmation

The lender receives a **Lender Loan Closing Confirmation** once the loan is successfully submitted to the agency. The confirmation flows from the GLS Update Loan Closing page.

The lender may also obtain the confirmation from the **RH Lender Administration List**.

- From the **RH Lender Administration List**, enter **Borrower ID**, select **Submit** to populate the borrower information.
- The **Action** drop-down box will be set to **Lender Loan Closing Confirmation**.
- Select the **Borrower ID** hyperlink to access the **Lender Loan Closing Confirmation** web page.

USDA RH Lender Administration List

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

Search/Include Criteria

Search By: Lender ID Branch

Borrower ID (Random ID/Account Number)
 Borrower Name/State ALL STATES
 Lender Loan Number

Include: Request Type Obligations
 Loan Status All Statuses

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action

State	County	Borrower ID/ Tax ID	Borrower Name	Lender Loan Number	USDA Obl Loan Number	Amount	USDA Lender Branch	Status
09	057	293450509 *****1794		TEST-2 TERRELL	41	\$120,000.00	001	OBLIGATED

One item found.

The lender will select **Print** to retain a copy of the Lender Loan Closing Confirmation.

- Select **Cancel** to return to the RH Lender Administration page.

The **GLS Lender Loan Closing Confirmation** is available at the **RH Lender Administration** page once the lender submits the loan closing to the agency.

USDA GLS Lender Loan Closing Confirmation

A Guaranteed Loan Closing has been submitted to the USDA as detailed below:

Lender Information

Lender Name
Lender Tax ID
USDA Assigned Branch Number 001

Borrower Information

Borrower ID/Name 293450509

Property Address

Address
MILTON, FL 32570-4181

Details Relating to Loan Closing

Loan Closing Submitted By	DAETWYLER, DEAN-ONE
Loan Closing Initial Submission Date	07/03/2013
Loan Closing Last Change Date	07/03/2013
Loan Amount	\$120,000.00
USDA Obligation Loan Number	41
Guaranteed Fee	\$2,400.00
Pay.gov Tracking ID	Not Available Yet

Print

Cancel

Section 6 – Confirming the Request for Loan Note Guarantee is Processed

6A. Rural Development Actions

The following outlines the actions taken by Rural Development to complete the closing transaction and update the Guaranteed Loan System (GLS) database with the populated data.

- 1) The agency is provided with a report daily for all pending loans closed by the lender. The **Guarantee Fee** status must be **settled**.
- 2) The agency initiates the **GLS Add Loan Closing** page.
- 3) The agency validates documents submitted by the lender to confirm the loan closed in accordance with the *Conditional Commitment for Single Family Housing Loan Note Guarantee* issued. Interest rates or loan amounts less than those issued on the commitment do not require further action by the lender or agency. Increasing an interest rate, or closing for an amount greater than the commitment requires the loan to be re-underwritten.
- 4) Provided the loan closed in accordance with the commitment issued, the agency prepares the *Loan Note Guarantee*. The agency uploads the form to the imaging repository through GLS at the data filled forms page.
- 5) The agency notifies the lender the *Loan Note Guarantee* is ready to be viewed and obtained. The lender will obtain the *Loan Note Guarantee* by selecting the **Display Document(s)** action drop-down provided on the **RH Lender Administration List** page. The **Request Type** will be set to **Loans**. The lender will not receive a direct mail or email of the *Loan Note Guarantee*. The lender will retrieve the *Loan Note Guarantee* by returning to the LLC website.

6B. Lender Actions – Confirming Fee and Loan Closing Status

Lender Payment History

Lender Payment History is a web page available to the Single Family Housing Guarantee (SFHG) originating lender.

The **Lender Payment History** web page allows the user to view the guaranteed fee payments made during a specified date range. Only payments made using **Pre-Authorized Debit (PAD)** are shown on this page. Payments made using other methods (such as paper check) are not shown on the page. The user enters a beginning and ending date and all guaranteed fee payments made during that period are returned. The requested date range can start and end on any valid date but is limited to a maximum span of 3 months.

Payment History from the RH Lender Administration List

The **RH Lender Administration List** allows the user to navigate to:

- Payment History

By pressing the Payment History button - navigate to **Lender Payment History** page

The **Lender Payment History** web page allows the user to view the guaranteed fee payments made during a specified date range.

The user may utilize the following selection criteria to filter a list of payments returned by the search:

- **Lender Branch**
- **Borrower SSN**
- **USDA Borrower ID**
- **Lender Loan Number**

When the option to search by **Borrower SSN**, **USDA Borrower ID** or **Lender Loan Number** is selected only those PAD payments associated with the filtered data will be displayed.

The **Lender Branch** criterion is only available when the user has a lender level assigned security role.

The user enters a beginning and ending date. The requested date

Borrower ID/SSN	Borrower Name	Lender Loan Number	Loan Amount	Clsing Subm / PAD Subm	Loan Closing Status	Guar Fee Amt Pd	Guar Fee Status
999999999 ****9999	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$ZZ.ZZZ.ZZ9.99	MM/DD/YYYY	PENDING	\$ZZ.ZZ9.99	PENDING
999999999 ****9999	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$ZZ.ZZZ.ZZ9.99	MM/DD/YYYY	PROCESSED	\$ZZ.ZZ9.99	SUBMITTED
999999999 ****9999	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$ZZ.ZZZ.ZZ9.99	MM/DD/YYYY	XXXXXXXXXXXX	\$ZZ.ZZ9.99	SETTLED
999999999 ****9999	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$ZZ.ZZZ.ZZ9.99	MM/DD/YYYY	XXXXXXXXXXXX	\$ZZ.ZZ9.99	FAILED
999999999 ****9999	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$ZZ.ZZZ.ZZ9.99	MM/DD/YYYY	XXXXXXXXXXXX	\$ZZ.ZZ9.99	REVERSED

range can start and end on any valid date but is limited to a maximum span of 3 months. A calendar pop-up is available to the user.



- Select **Submit** to return a list of all guaranteed fee payments made during that period.

For the range of dates selected, the Rural Development **Borrower ID**, **Borrower Name**, **Closing Submitted Date**, **PAD Submitted Date**, **Loan Closing Status**, the **Guarantee Fee Amount Paid** and the the **Guarantee Fee Status** is returned.

For **Loan Closing Status**, two status types will display:

- **Pending** –The closing has been submitted by the lender. The closing remains pending and unprocessed by Rural Development.
- **Processed** – The closing has been submitted by the lender. The closing has been processed by Rural Development. The Loan Note Guarantee has been issued.

For **Guarantee Fee Status**, the lender originator will see the following types display:

- **Pending** – The guarantee fee has not been submitted through the Treasury. The PAD updates after 7:00 p.m. central time each night.
- **Submitted** – The guarantee fee has been submitted the Treasury for payment.
- **Settled** – the PAD payment has been settled with Treasury.
- **Failed** – the PAD payment failed to be processed with Treasury.
- **Reversed** – the PAD payment

submitted has been reversed.

ID Cross Reference is also available from the **Lender Payment History** page. The user may navigate to the Cross Reference page provided either the Borrower ID or SSN have been entered.

6C. Lender Actions –Obtain the Loan Note Guarantee

Lender Display Document(s)

Display Document(s) from the RH Lender Administration List																			
<p>The RH Lender Administration List allows the user to view and obtain the Loan Note Guarantee issued by the agency.</p> <ul style="list-style-type: none"> • Search By: <ul style="list-style-type: none"> • Branch • Borrower ID • Borrower Name/State • Lender Loan Number • Set Request Type to Loans. 	<p>USDA RH Lender Administration List</p> <p>Search/Include Criteria</p> <p>Search By: Lender ID <input type="text"/> Branch <input type="text"/> <input type="button" value="List"/></p> <p><input checked="" type="radio"/> Borrower ID <input type="text"/> (Random ID/Account Number)</p> <p><input type="radio"/> Borrower Name/State <input type="text"/> ALL STATES</p> <p><input type="radio"/> Lender Loan Number <input type="text"/></p> <p>Include: Request Type Loans <input type="button" value="List"/></p> <p>Loan Status <input type="text"/> All Statuses</p> <p><input type="button" value="Submit"/> <input type="button" value="Reset"/> <input type="button" value="ID Cross Reference"/> <input type="button" value="Payment History"/> <input type="button" value="Cancel"/></p> <p>Select Action and Press hyperlink of Borrower ID you wish to take action on:</p> <p>Action <input type="text" value="Select"/></p>																		
<ul style="list-style-type: none"> • Select Display Document(s) from the Action drop-down. The Status of the loan will be set to Closed. • Select the Borrower ID hyperlink to obtain the Lender Display Document(s) page. 	<p>USDA RH Lender Administration List</p> <p>Search/Include Criteria</p> <p>Search By: Lender ID <input type="text"/> Branch <input type="text"/> <input type="button" value="List"/></p> <p><input checked="" type="radio"/> Borrower ID <input type="text"/> (Random ID/Account Number)</p> <p><input type="radio"/> Borrower Name/State <input type="text"/> ALL STATES</p> <p><input type="radio"/> Lender Loan Number <input type="text"/></p> <p>Include: Request Type <input type="text"/> Loans</p> <p>Loan Status <input type="text"/> All Statuses</p> <p><input type="button" value="Submit"/> <input type="button" value="Reset"/> <input type="button" value="ID Cross Reference"/> <input type="button" value="Payment History"/> <input type="button" value="Cancel"/></p> <p>Select Action and Press hyperlink of Borrower ID you wish to take action on:</p> <p>Action Display Document(s)</p> <table border="1"> <thead> <tr> <th>State</th> <th>County</th> <th>Borrower ID/ Tax ID</th> <th>Borrower Name</th> <th>Lender Loan Number</th> <th>USDA Loan Number</th> <th>Amount</th> <th>USDA Lender Branch</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>09</td> <td>057</td> <td>*****1794</td> <td></td> <td></td> <td>50</td> <td>\$127,500.00</td> <td>001</td> <td>CLOSED</td> </tr> </tbody> </table>	State	County	Borrower ID/ Tax ID	Borrower Name	Lender Loan Number	USDA Loan Number	Amount	USDA Lender Branch	Status	09	057	*****1794			50	\$127,500.00	001	CLOSED
State	County	Borrower ID/ Tax ID	Borrower Name	Lender Loan Number	USDA Loan Number	Amount	USDA Lender Branch	Status											
09	057	*****1794			50	\$127,500.00	001	CLOSED											

Once the agency has prepared, issued and uploaded the *Loan Note Guarantee* to the agency's imaging repository, the lender may view and display the *Loan Note Guarantee*.

- Click on the **Loan Note Guarantee** hyperlink to display, print and/or save the document.
- Select **Cancel** to return to the **RH Lender Administration List** page.

USDA Lender Display Documents

[LINC Home](#) | [FSA LINC Home](#) | [RBS LINC Home](#) | [RHS LINC Home](#) | [RUS LINC Home](#) | [Lender Profile](#) | [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
10016	HUD-1 Settlement Statement
10016	HUD-1 Settlement Statement
10008	Loan Note Guarantee
10001	Promissory Note
10001	Promissory Note
10011	Request for Guarantee

Cancel

6D. Lender Actions –View Loan Status, Loan Information

Loan Status – View Loan Information

Loan Status from the RH Lender Administration List

The **RH Lender Administration List** allows the user to search the loan by status.

- From the **RH Lender Administration List** page, **Search By:**
 - **Branch**
 - **Borrower ID**
 - **Borrower Name/State**
 - **Lender Loan Number**
- Set **Request Type** to **Loans**.
- Set **Loan Status** to the desired criteria:
 - **Active (Closed and Default)**
 - **Terminated**
 - **Default**
 - **Closed**
- Select **Submit**.

USDA RH Lender Administration List

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

Search/Include Criteria

Search By: Lender ID Branch

Borrower ID (Random ID/Account Number)

Borrower Name/State ALL STATES

Lender Loan Number

Include: Request Type Loans

Loan Status All Statuses

Submit Reset ID History Cancel

Select Action and Press hyperlink of Borrower ID

Action | Select

At the **Action** drop-down, the following options will display:

- **View Loan** – Allows the lender to view the GLS View Loan page in GLS.
- **Display Document(s)** – documents uploaded to the RD Imaging Repository will display.
- **Lender Loan Closing Confirmation** – view/print the confirmation the loan was closed by the lender in GLS.
- **ID Cross Reference** – navigate to the **ID Cross Reference** page to obtain Borrower ID, SSN, date of birth or confirm property address.
- Select the **Borrower ID** hyperlink once an Action drop-down selection is made.

Search By: Lender ID Branch

Borrower ID (Random ID/Account Number)
 Borrower Name/State ALL STATES
 Lender Loan Number

Include: Request Type
 Loan Status

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action

State	Borrower ID	Borrower Name/State	Lender Loan Number	USDA Loan Number	Amount	USDA Lender Branch	Status
09	057	*****1794		50	\$127,500.00	001	CLOSED

GLS Loan View

GLS Loan View from the RH Lender Administration List

To display the **GLS View Loan** page.

- From the **RH Lender Administration List** page, **Search By:**
 - **Branch**
 - **Borrower ID**
 - **Borrower Name/State**
 - **Lender Loan Number**
- Set **Request Type** to **Loans**.
- Set Loan Status to the desired criteria:
 - **Active (Closed and Default)**
 - **Terminated**
 - **Default**
 - **Closed**
- Select **Submit**.
- At the **Action** drop-down, select

Search By: Lender ID Branch

Borrower ID (Random ID/Account Number)
 Borrower Name/State ALL STATES
 Lender Loan Number

Include: Request Type
 Loan Status

Select Action and Press hyperlink of Borrower ID you wish to take action on:

Action

State	Borrower ID	Borrower Name/State	Lender Loan Number	USDA Loan Number	Amount	USDA Lender Branch	Status
09	057	*****1794		50	\$127,500.00	001	CLOSED

- **GLS View Loan** – Allows the lender to view the View Loan page in GLS.

The **GLS Loan View** displays.

The **Lender Loan Closing/Admin List** returns the user to the **RH Lender Administration List** page.

USDA GLS Loan View

[Help](#)

[Lender Loan Closing/Admin List](#) ← Select to return to RH Lender Administration List

[GLS Disaster Request View](#)

[Lender Status Report List](#)

[GLS Obligation/Loan Closing Appropriation View](#)

Section Bookmarks

[Borrower Information](#) [Application Information](#) [Loan Information](#)
[RH Information](#) [Comments](#) [Lender Information](#)
[Annual Fees](#) [Mortgage Recovery Advance Information](#)

Borrower Information

Borrower ID/Name
Address MILTON, FL 32570-4181

Last Known Mailing Address
MILTON, FL 32570-4181

Geographic State/County 09 / 057
Type INDIVIDUAL
Last Loan Number 51
Employee Relationship 0 NO RELATIONSHIP
Suspend Code 0 NO SUSPENSION

Application Information

Application Number 03 Received Date 12/21/2012

Loan Information

Agency Loan Number 51 Lender Loan Number TEST-2 TERRELL
Fund Code/Obligation Loan 46/ 41
Obligation Date 01/23/2013 Obligation Fiscal Year 2013
Obligation Amount \$120,000.00
Loan Type RH
Assistance Type 651 SFH GUAR REFINANCE ANNUAL FEE
Source Of Funds 1 NEW GUARANTEED LOAN
Submission Code 2 SUBSEQUENT
Geo State/County 09/057 FLORIDA
SANTA ROSA

Servicing Office 09/285 FLORIDA
RURAL REFI PILOT

Origination Code 1 NEW LOAN

LOAN TERMS

Loan Amount \$120,000.00 Promissory Note Amount \$120,000.00
Closing Adj Amount \$0.00
Percent of Guarantee 90.0000% Interest Rate Basis 365
Closing Date 07/01/2013 Maturity Date 06/01/2043
(Settlement Date)
Borrower Guar Interest Rate 3.4900%
Borrower Effective Int Rate 3.4900%
Lndr Guar Interest Rate 3.4900% Rate Type FIXED
Lndr Non-Guar Interest Rate 3.4900% Rate Type FIXED
Lndr Effective Int Rate 3.4900%

Closing Submitted By DAETWYLER, DEAN-ONE
Date Submitted 07/03/2013

Continued, **GLS Loan View**

The lender may navigate to the following pages from the **RH Information** section:

- **Annual Fee Amortization Schedule**
- **Lender Display Document(s)**
- **Lender Loan Closing Confirmation**

View **Annual Fee Due Date, Fee Amount** and History (**Payments/Refunds**) from the **SFH Annual Fees** section.

Lender Loan Closing/Admin List returns the user to the **RH Lender Administration List** page.

GUARANTEE FEE	Purpose Code	3 INITIAL CLOSING (FEE)		
	Fee Amount	\$2,400.00	Fee Deposit Date	
	Match to ADPS Date			
GUARANTEE CONDITION	Condition Placed on Guarantee	No	(If yes, see Agency Loan Comments)	
DEBT OFFSET	Eligibility	YES		
UNPAID BALANCES	Principal	\$120,000.00	Balances As Of Date	07/01/2013
	Accrued Interest	\$0.00		
Miscellaneous	Liability Release Date		<input type="checkbox"/>	Loan Sold
	Total Loss Amount	\$0.00	Loss Count	
	Last Loss Type			
AGENCY INFO	Last Status Update Date	07/01/2013	Last Register Date	07/08/2013
	Status	CLOSED (Active)		
	Termination Reason	01 ACTIVE		
	Suspend Code	4 CLOSING FEE PENDING		
	Disaster Declaration	N		
	Last Update Date	07/08/2013		
	Last Update User	Previous Loan	Next Loan	

RH Information				
INTEREST ASST	Int Asst Code	2	INELIGIBLE FOR INT ASST PRGM	
	Active Interest Asst	NO		
ANNUAL FEES	Annual Fee Percent	0.4000%	→	Annual Fee Amortization Schedule
LENDER LOAN CLOSING			→	Lender Display Document(s)
			→	Lender Loan Closing Confirmation

Lender Loan Comments

Lender Information				
Originating Lender ID	USDA-Assigned Branch	001	Last Register Date	12/19/2012
Name	BANK			
Address				
Servicing Lender ID	USDA-Assigned Branch	001	Last Register Date	12/19/2012
Name	BANK			
Address				
Holding Lender ID	USDA-Assigned Branch	001	Last Register Date	12/19/2012
Name	BANK			
Address				

SFH Annual Fees

Fiscal Year	Due Date	Fee Amount	Balance Due	PAYMENTS / REFUNDS					
				Date	Lender	Source	Deposit Date	Status	Amount
2013	08/01/2014	\$475.80							\$0.00
<i>Total</i>		\$475.80	\$0.00					<i>GAF Total</i>	\$0.00
								<i>Total Processed</i>	\$0.00

Mortgage Recovery Advance Information

Advance Number	Original Receivable Advance Amount	Remaining Balance	Lender Advance Amount	Payment Type	MRA Obligation Date	Check Date	Lender Request Date	Due Date Last Paid Installment

[Back to Top](#)
[Lender Loan Closing/Admin List](#) ← Returns user to RH Lender
[GLS Disaster Request View](#)
[Lender Status Report List](#)
[GLS Obligation/Loan Closing Appropriation View](#)

Section 7 – Glossary of Terms

Glossary of Terms

Acronyms / Terms	Definition
Applicant(s) or Borrower(s)	The borrower(s) associated with an active loan that is subject to an annual fee.
Approved Lender	A lender with an approved lender’s agreement from Rural Development.
AASM	Application Authorization Security Management System
DCFO	Deputy Chief Financial Officer for Rural Development aka “USDA Finance Office”
e-Auth ID eAuth ID	eAuth ID / e-Auth ID are common abbreviation for e-Authentication
e-Authentication	A Government-wide security access system
ALC	Automated Loan Closing
ALC-SA	ALC Security Administrator (SA) – the individual assigned by the lender to delegate access to lender employees to gain access to the Lender Loan Closing (LLC) system.
GLS	Guaranteed Loan System. This system is only available to USDA Agency employees.
RD	Rural Development
Pay.gov	Pay.gov can be used to make secure electronic payments to Federal Government Agencies. Payments can be made directly from a bank account.
PAD	Pre-Authorized Debit default bank account defined by the Lender.
PAD Global Account Indicator	PAD Global Account Indicator: <ul style="list-style-type: none"> • Yes - this Pre-Authorized Debit Account is available for every Lender/Branch. • No - this Pre-Authorized Debit Account is available for a specific Lender/Branch only.

Acronyms / Terms	Definition
PII	Personally Identifiable Information
SA	Security Administrator
SFHG	Single Family Housing Guaranteed
TIN	Taxing Identification Number
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.

Section 8 - Contact Information

- ▶ Resources
- ▶ Help

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

-
- ▶ Loan Closing Functionality Issues

-
- ▶ Loan closing process questions

-
- ▶ Program and policy questions

Resource....

eAuth Help Desk

Call toll free **1-800-457-3642**.
Select **Option 1**

Email:

eAuthHelpDesk@ftc.usda.gov

Email:

RD.DCFO.GLB@stl.usda.gov

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/RegulationsAndGuidance.html>

Search for 1980-D.