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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 1980-18, “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](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](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:

<table>
<thead>
<tr>
<th>User Type</th>
<th>Security Role</th>
<th>You are allowed to….</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lender</td>
<td>Lender Administrator</td>
<td>Allows user to add and modify Pre-Authorized Debit account information for any of the lender’s branches.</td>
</tr>
<tr>
<td>Branch</td>
<td>Branch Administrator</td>
<td>Allows user to add and modify Pre-Authorized Debit account information for only the branch with which the user is associated.</td>
</tr>
</tbody>
</table>

See the Lender Loan Closing (LLC) Administrative Guide for further guidance.

Logging into PAD

Instructions For 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 map.
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.

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.
Instructions For Logging into PAD

From the USDA eAuthentication page
- Select “I Agree”
Instructions For Logging into PAD

From the eAuthentication Login page:

- Enter User ID
- Enter Password
- Press Login

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.
Instructions For Logging into PAD

A successful login will display the **Lender Pre-Authorized Debit** web page.

This page displays the lender information and current pre-authorized debit accounts associated with the financial organization.

- To **add** a pre-authorized debit account, select “Add Account” on the **Lender Pre-Authorized Debit** web page.

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

1B. **Lender Pre-Authorized Debit Account (PAD) Maintenance**

**Purpose of Lender Pre-Authorized Debit Account Maintenance Web Page**

- Allows an authorized administrator to:
  - Add a new Pre-Authorized Debit Account
  - Maintain an existing Pre-Authorized Debit Account
  - Delete an existing Pre-Authorized Debit Account

**Access Lender Pre-Authorized Debit Account Maintenance Web Page**

To **add** a Pre-Authorized Debit Account:

- Press the “Add Account” button on the **Lender Pre-Authorized Debit** web page.
To maintain a Pre-Authorized Debit Account:

- Press the link (Account ID) on the Lender Pre-Authorized Debit web page.

**Lender Pre-Authorized Debit Account Maintenance Web Page**

When adding a PAD account, the initial page presentation initializes the data as shown below:

### Instructions for Adding a Pre-Authorized Debit Account

Complete the following enterable data on the Lender Pre-Authorized Debit Maintenance web page when **ADDING** a pre-authorized debit account:
<table>
<thead>
<tr>
<th><strong>Routing Information</strong></th>
<th><strong>Description / How to fill in data</strong></th>
</tr>
</thead>
</table>
| **Routing Number** *(required)* | Routing Number  
  - When adding an account the field is initially blank and must be entered. |
| **Reenter Routing Number** *(required)* | Reenter Routing Number  
  - When adding an account the field is initially blank and must be entered. It must match the Routing Number entered. |
| **Account ID** *(required)* | Account ID  
  - When adding an account the field is initially blank and must be entered. |
| **Reenter Account ID** *(required)* | Reenter Account ID  
  - When adding an account the field is initially blank and must be entered. It must match Account ID entered. |
| **Account Type** *(required)* | Account Type – The available values are:  
  - Checking  
  - Savings  
  - General ledger  
  - 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)* | Name of File – free form text field to provide a name for the account.  
  - 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** | Description - free form text field to provide a description of the account.  
  - When adding an account the field is initially blank. Optional field. |
| **Global Account (Indicator)** | Global Account (indicator) -  
  - 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 adding an account this checkbox is unchecked. If checked, the account can be used for ALL lender/branches of the financial organization.  

**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. |
<table>
<thead>
<tr>
<th>Routing Information Label</th>
<th>Description / How to fill in data</th>
</tr>
</thead>
<tbody>
<tr>
<td>SFH Annual Fee Default (indicator)</td>
<td>SFH Annual Fee Default (indicator) – not applicable</td>
</tr>
<tr>
<td>Debit Threshold Amount</td>
<td>Debit Threshold Amount – not applicable</td>
</tr>
<tr>
<td>Prenote Status *</td>
<td>Prenote Status is protected and pre-filled with “Assumed”.</td>
</tr>
<tr>
<td>Prenote Date</td>
<td>Prenote Date is protected and pre-filled with the date account was created.</td>
</tr>
<tr>
<td>Create Date</td>
<td>Create Date is protected and pre-filled with the date account was created.</td>
</tr>
<tr>
<td>Routing Invalid Date</td>
<td>Routing Invalid Date is protected and pre-filled with the date the routing number became invalid (if applicable). Routing number being identified as invalid is controlled by an independent process and the Routing Invalid Date is informational only.</td>
</tr>
</tbody>
</table>

**Submit**

When the Submit button is pressed the data is validated.

- 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:**

![Microsoft Internet Explorer window](image)

Create Successful - Press OK to return to the Lender Pre-Authorized Debit Account Maintenance page to add another account.

- Press OK to return the Lender Pre-Authorized Debit web page.

**Cancel**

When the Cancel button is pressed the “You are about to discard…” popup is presented.

![Microsoft Internet Explorer window](image)

- 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.

<table>
<thead>
<tr>
<th>Error Message</th>
<th>How to correct the error</th>
</tr>
</thead>
<tbody>
<tr>
<td>System error has occurred – Contact Development Staff.</td>
<td>Contact the USDA Service Center for assistance.</td>
</tr>
<tr>
<td>Routing Number is not valid</td>
<td>Correct the Routing Number.</td>
</tr>
<tr>
<td>Routing Number must be entered</td>
<td>Enter a Routing Number.</td>
</tr>
<tr>
<td>Account ID must be entered</td>
<td>Enter an Account ID.</td>
</tr>
<tr>
<td>Account Type must be selected</td>
<td>Select an Account Type.</td>
</tr>
<tr>
<td>Name on File must be entered</td>
<td>Enter a Name of File.</td>
</tr>
<tr>
<td>Delete invalid - Pre-Authorized Debit transaction exists.</td>
<td>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.</td>
</tr>
<tr>
<td>Routing Numbers entered must match.</td>
<td>Routing Number and Re-entered Routing Number must match. Correct the entered data</td>
</tr>
<tr>
<td>Account IDs entered must match.</td>
<td>Account ID and Re-entered Account ID must match. Correct the entered data</td>
</tr>
<tr>
<td>Reentered Routing Number must be entered.</td>
<td>Enter the Re-entered Routing Number.</td>
</tr>
<tr>
<td>Reentered Account ID must be entered.</td>
<td>Enter the Re-entered Account ID.</td>
</tr>
<tr>
<td>Pre-Authorized Debit Account already exists</td>
<td>Cannot add the account as defined because it already exists. Validate the correct account information was entered and correct as necessary.</td>
</tr>
<tr>
<td>Account ID must be numeric</td>
<td>Enter a numeric Account ID.</td>
</tr>
<tr>
<td>Account ID must at least 4 digits long - use leading 0s if necessary</td>
<td>Enter Account ID that is at least 4 digits long. Use leading zeros if necessary.</td>
</tr>
</tbody>
</table>
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.

The Lender Pre-Authorized Debit Maintenance web page will display with previously populated data.
Change any of the following enterable data on the Lender Pre-Authorized Debit Maintenance web page when MAINTAINING a pre-authorized debit account:

<table>
<thead>
<tr>
<th>Enterable Data</th>
<th>Description / How to fill in data</th>
</tr>
</thead>
</table>
| Routing Number * (required) | Routing Number  
  - When maintaining an account the field is protected and pre-filled with the Routing Number. |
| Reenter Routing Number * (required) | Reenter Routing Number  
  - When maintaining an account the field is protected and pre-filled with the Routing Number. |
| Account ID * (required) | Account ID  
  - When maintaining an account the field is pre-filled with the Account ID. |
| Reenter Account ID * (required) | Reenter Account ID  
  - When maintaining an account the field is initially pre-filled with the Account ID. |
<table>
<thead>
<tr>
<th>Enterable Data</th>
<th>Description / How to fill in data</th>
</tr>
</thead>
</table>
| **Account Type *(required)*** | Account Type  
- When maintaining an account the field is pre-filled with the Account Type.  
The available values are:  
- Checking  
- Savings  
- General ledger |
| **Name of File *(required)*** | Name of File – free form text field to provide a name for the account.  
- When maintaining an account the field is pre-filled with the Name of File. |
| **Description** | Description - free form text field to provide a description of the account.  
- When maintaining an account the field is pre-filled with the Description. |
| **Global Account (Indicator)** | Global Account (indicator) -  
- 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.  
**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. |
| **SFHG Annual Fee Default (Indicator)** | SFHG Annual Fee Default (indicator) – not required |
| **Debit Threshold Amount** | Debit Threshold Amount – not required |
| **Prenote Status *(required)*** | 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** | Routing Invalid Date is protected and pre-filled with the date the routing number became invalid (if applicable).  
Routing number being identified as invalid is controlled by an independent process and the Routing Invalid Date is informational only. |
### Enterable Data

<table>
<thead>
<tr>
<th>Routing Information Label</th>
<th>Description / How to fill in data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change the desired fields on page to maintain account, then select appropriate action button below:</td>
<td>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.</td>
</tr>
<tr>
<td>Submit</td>
<td>When the Submit button is pressed the data is validated.</td>
</tr>
<tr>
<td>Delete</td>
<td>When the Delete button is pressed the “Delete the selected record? Popup is presented.</td>
</tr>
<tr>
<td>Cancel</td>
<td>When the Cancel button is pressed the “You are about to discard…” popup is presented.</td>
</tr>
</tbody>
</table>

- 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.
- Press Cancel to return to the Lender Pre-Authorized Debit Account Maintenance web page.
- Press OK to return to the Lender Pre-Authorized Debit web page.
- 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.

From USDA eAuthentication page - Select “I Agree”
From the **eAuthentication Login** page:

- Enter User ID
- Enter Password
- Press Login

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

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.
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.

### Instructions For RH Lender Administration List

<table>
<thead>
<tr>
<th>Search/Include Criteria:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Search by:</td>
</tr>
<tr>
<td>Lender ID</td>
</tr>
<tr>
<td>Borrower ID</td>
</tr>
<tr>
<td>Borrower Name/State</td>
</tr>
<tr>
<td>Loan Status</td>
</tr>
</tbody>
</table>

### 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.
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.

- 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.
Obligations from the RH Lender Administration List

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 drop down the following:

- Display document(s)
- Lender Loan Closing Confirmation
- ID Cross Reference
**Request Type is Obligations.** From the action drop-down when selecting:

**Lender Upload Document(s) web page displays.**

<table>
<thead>
<tr>
<th>Type of Document</th>
<th>File Name</th>
<th>Upload Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>99999</td>
<td>XXXXXXXXXXXXXXXXXXXXXX</td>
<td>XXXXXXXXXXXXXXXXXXXXXX</td>
</tr>
<tr>
<td>99999</td>
<td>XXXXXXXXXXXXXXXXXXXXXX</td>
<td>XXXXXXXXXXXXXXXXXXXXXX</td>
</tr>
<tr>
<td>Select</td>
<td>XXXXXXXXXXXXXXXXXXXXXX</td>
<td>Browse</td>
</tr>
<tr>
<td>Select</td>
<td>XXXXXXXXXXXXXXXXXXXXXX</td>
<td>Browse</td>
</tr>
<tr>
<td>Select</td>
<td>XXXXXXXXXXXXXXXXXXXXXX</td>
<td>Browse</td>
</tr>
</tbody>
</table>

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.

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

**GLS Add/Update Loan Closing** web page displays.
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.

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

**ID Cross Reference** web page displays.

The RH Lender Administration List web page allows the user to search for loans associated with:
- Specific **Borrower ID** (default selection)
- **Borrower Name** and/or **State**
- **Lender Loan Number**
- **Loan Status** — options available in drop-down box:
  - All Statuses
  - ACTIVE (CLOSED & DEFAULTED)
  - CLOSED
  - DEFAULTED
  - TERMINATED

The user may navigate to the following pages:
- By selecting an action and pressing the hyperlink associated with the Borrower ID, the lender may access:
  - If the agency has not closed the loan, **GLS Add/Update Loan Closing** page is an option. Loan closing information previously entered by a lender but not processed by the agency may be selected.
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.

<table>
<thead>
<tr>
<th>Instructions for Lender Loan Closing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Login into the RH lender Administration List utilizing instructions in sections 2A and 2B of this user guide.</td>
</tr>
</tbody>
</table>
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

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.
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.

**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.
**Lender** information.
- Report the sale 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.
• Enter the **Promissory Note Amount** as it 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.

**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.

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

- **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.

- **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 – SFH Guaranteed Annual Fee Amortization Schedule page

Screen shot – Lender Display Documents page

Screen shot – Lender Upload Documents page
**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.
<table>
<thead>
<tr>
<th>Instructions for Lender Loan Closing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once the user selects the <strong>OK</strong>, the message</td>
</tr>
<tr>
<td>The loan is successfully submitted to the agency when the confirmation box appears.</td>
</tr>
<tr>
<td>- Select <strong>OK</strong> on the message box to continue.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Message from webpage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Closing has been successfully submitted to USDA for processing.</td>
</tr>
</tbody>
</table>

| The **GLS Lender Loan Closing Confirmation** page will display. |
| The header indicates **A Guaranteed Loan Closing has been submitted to the USDA as detailed below:** |
| The details of the request are confirmed. |
| The lender may **Print** or select **Cancel** to return to the RH Lender Administration List. |
| **Cancel** returns the user to the RH Lender Administration List. |

| The lender may update or modify the **GLS Add/Update Loan Closing** page until the agency processes the lender’s request. |

---

**USDA Rural Development “LENDER LOAN CLOSING (LLC) USER GUIDE”**
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.
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 contained 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 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
may be uploaded in one request.
Repeat above steps for a **File** submittal.

### Instructions for Uploading Documents

The user will receive a confirmation message regarding submission of the document(s) and/or file(s).

- Select **Yes** to submit the package.

---

To access the **Lender Upload Document(s)** page from the **GLS Update Loan Closing** page.

- Select **Lender Upload Document(s)** from the **RH Additional Closing Information** section.

Follow guidance provided above to upload documents from this page.
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.

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.
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.
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.

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.
### Details Relating to Loan Closing

<table>
<thead>
<tr>
<th>Loan Closing Submitted By</th>
<th>DAETWYLER, DEAN-ONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Closing Initial Submission Date</td>
<td>07/03/2013</td>
</tr>
<tr>
<td>Loan Closing Last Change Date</td>
<td>07/03/2013</td>
</tr>
<tr>
<td>Loan Amount</td>
<td>$120,000.00</td>
</tr>
<tr>
<td>USDA Obligation Loan Number</td>
<td>41</td>
</tr>
<tr>
<td>Guaranteed Fee</td>
<td>$2,400.00</td>
</tr>
<tr>
<td>Pay.gov Tracking ID</td>
<td>Not Available Yet</td>
</tr>
</tbody>
</table>
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
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 **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)

The **RH Lender Administration List** allows the user to view and obtain the Loan Note Guarantee issued by the agency.

- **Search By:**
  - Branch
  - Borrower ID
  - Borrower Name/State
  - Lender Loan Number
- Set Request Type to Loans.

- 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.
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.

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

Loan Status – View Loan Information

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.
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.

---

**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
- **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.

---

**GLS Loan View**

**Section Bookmarks**

- **Borrower Information**
- **Application Information**
- **Loan Information**

<table>
<thead>
<tr>
<th>Borrower Information</th>
<th>Application Information</th>
<th>Loan Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Borrower ID/Name</strong></td>
<td><strong>Address</strong></td>
<td><strong>Agency Loan Number</strong></td>
</tr>
<tr>
<td>MILTON, FL 32570-4181</td>
<td></td>
<td>51</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Last Known Mailing Address</strong></th>
<th><strong>Type</strong></th>
<th><strong>Loan Fiscal Year</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>MILTON, FL 32570-4181</td>
<td>INDIVIDUAL</td>
<td>2013</td>
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</table>

<table>
<thead>
<tr>
<th><strong>Loan Type</strong></th>
<th><strong>Assistance Type</strong></th>
<th><strong>Source Of Funds</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>RH</td>
<td>051</td>
<td>1</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Submission Code</strong></th>
<th><strong>Geographic State/County</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>09/057</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Servicing Office</strong></th>
<th><strong>Origination Code</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>09/285</td>
<td>1</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>LOAN TERMS</strong></th>
<th><strong>Promissory Note Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount</td>
<td>$120,000.00</td>
</tr>
<tr>
<td>Closing Adj Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Percent of Guarantee</td>
<td>90.0000%</td>
</tr>
<tr>
<td>Closing Date (Settlement Date)</td>
<td>07/01/2013</td>
</tr>
<tr>
<td>Borrower Guar Interest Rate</td>
<td>3.4900%</td>
</tr>
<tr>
<td>Borrower Effective Int Rate</td>
<td>3.4900%</td>
</tr>
<tr>
<td>Land Guar Interest Rate</td>
<td>3.4900%</td>
</tr>
<tr>
<td>Land Non-Guar Interest Rate</td>
<td>3.4900%</td>
</tr>
<tr>
<td>Land Effective Int Rate</td>
<td>3.4900%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Closing Submitted By</strong></th>
<th><strong>Date Submitted</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>DAETWYLER, DEAN-ONE</td>
<td>07/03/2013</td>
</tr>
</tbody>
</table>

Select to return to RH Lender Administration List
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.
# Glossary of Terms

<table>
<thead>
<tr>
<th>Acronyms / Terms</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant(s) or Borrower(s)</td>
<td>The borrower(s) associated with an active loan that is subject to an annual fee.</td>
</tr>
<tr>
<td>Approved Lender</td>
<td>A lender with an approved lender’s agreement from Rural Development.</td>
</tr>
<tr>
<td>AASM</td>
<td>Application Authorization Security Management System</td>
</tr>
<tr>
<td>DCFO</td>
<td>Deputy Chief Financial Officer for Rural Development aka “USDA Finance Office”</td>
</tr>
<tr>
<td>e-Auth ID / eAuth ID</td>
<td>eAuth ID / e-Auth ID are common abbreviation for e-Authentication</td>
</tr>
<tr>
<td>e-Authentication</td>
<td>A Government-wide security access system</td>
</tr>
<tr>
<td>ALC</td>
<td>Automated Loan Closing</td>
</tr>
<tr>
<td>ALC-SA</td>
<td>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.</td>
</tr>
<tr>
<td>GLS</td>
<td>Guaranteed Loan System. This system is only available to USDA Agency employees.</td>
</tr>
<tr>
<td>RD</td>
<td>Rural Development</td>
</tr>
<tr>
<td>Pay.gov</td>
<td>Pay.gov can be used to make secure electronic payments to Federal Government Agencies. Payments can be made directly from a bank account.</td>
</tr>
<tr>
<td>PAD</td>
<td>Pre-Authorized Debit default bank account defined by the Lender.</td>
</tr>
</tbody>
</table>
| PAD Global Account Indicator | PAD Global Account Indicator:  
  - 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. |
<table>
<thead>
<tr>
<th>Acronyms / Terms</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>PII</td>
<td>Personally Identifiable Information</td>
</tr>
<tr>
<td>SA</td>
<td>Security Administrator</td>
</tr>
<tr>
<td>SFHG</td>
<td>Single Family Housing Guaranteed</td>
</tr>
<tr>
<td>TIN</td>
<td>Taxing Identification Number</td>
</tr>
<tr>
<td>User Instructions</td>
<td>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.</td>
</tr>
</tbody>
</table>
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

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- Loan Closing Functionality Issues

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- Loan closing process questions

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- Program and policy questions

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**Resource….**

**eAuth Help Desk**

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

**Email:**

[**eAuthHelpDesk@ftc.usda.gov**](mailto:eAuthHelpDesk@ftc.usda.gov)

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- Email:
  - [**RD.DCFO/GLB@stl.usda.gov**](mailto: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](http://www.rurdev.usda.gov/recd_map.html)


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