Quick Steps to Access Lender Loan Closing (LLC)

Introduction

This guide contains the necessary steps for approved lenders to request access to the Lender Loan Closing (LLC) automated system. For more detailed information, please see the Lender Loan Closing (LLC) Administrative Guide: https://usdalinc.sc.egov.usda.gov/RHShome.do under the Training and Resource Library link.

Step 1: Establish a Level 2 eAuthentication (User) Account

The LLC system requires all users to create and activate a Level 2 eAuthentication ID. To establish a Level-2 e-Authentication ID each user must access the following website: https://www.eauth.usda.gov/MainPages/index.aspx. The following steps outline the process step once the user has selected "Create an account":

- Page: **Create an Account – Getting Started**
    - Click **Register for a Level 2 Customer Account** to acquire system access.
- Page: **Register Your Account – Level 2**
    - Step 1 of 4 – Level 2 Access Account Registration
        - Complete the page with the appropriate information.
        - **Enter the information exactly as it appears on your government issued photo ID**.
- Page: **Create an eAuthentication Account**
    - Step 2 of 4 – Level 2 Access Account Verification
        - Verify the information you created.
        - You may want to print the page to retain for your records.
        - Once verified correct, click **Submit**.
- Page: **Create an Account**
    - Step 3 of 4 – Print Confirmation Email
        - This step confirms you have successfully created a Level 2 account.
        - Print the page.
        - Within one hour, the user should receive an email from the eAuthentication Help Desk. Ensure filters preventing receipt of an email from an electronic source are disabled.
        - Open the email. Print the email for reference.
        - Wait 20 minutes from receipt of the email.
        - Click on the **Activate my Account** hyperlink. This confirms activation of your Level 2 eAuthentication account.
        - Once the email is received, the user has 7 days to activate the account with the link provided, or the account will be terminated.
        - Select **Close Window**.

- Step 4 of 4 - Identity Proof/Validate the identity of the user.
    - Make an appointment with a Local Registration Authority (LRA) at a USDA Service Center near you. In Step 3, a link is provided to http://offices.sc.egov.usda.gov/locator/app?type=lra. The link is a US Service Center Locator. Click on your state location to find a LRA in your local area.
    - As an alternative, you may request identity proofing by emailing RD.DCFO.GLB@stl.usda.gov. This option is only available to those potential users where a LRA is not located in your local area.
        - In the subject line of the communication insert: ***Request for Identity Proof – Level 2***
        - In the body of the email, include your financial organization, TIN number, name, email, eAuthentication ID, telephone and fax number.
    - The financial institution will be unable to be activated to utilize LLC in the steps below until the account has been granted Level 2 access by a USDA LRA.

Step 2: Complete the User Agreement

Identify LLC Security Administrators for the financial organization.

A representative from the financial organization who can legally bind the company must execute the Agreement. The Agreement may be found in a fillable .pdf format at the Training and Resource Library link at: https://usdalinc.sc.egov.usda.gov/RHShome.do.

Submit a complete, legible and executed Agreement to:

- Email: RD.DCFO.GLB@stl.usda.gov

Step 3: Confirmation of Access to LLC

The LLC Security Administrator(s) will receive an email confirmation once access is validated and granted by DCFO.

Step 4: Adding Lender Users – Assigning Roles

The LLC Security Administrator(s) is responsible for setting up additional users and assigning roles at the Application Authorization link at: https://usdalinc.sc.egov.usda.gov/RHShome.do .

Step 5: Creating a Preauthorized Debit Account

The LLC Security Administrator(s) will create a pre-authorized debit (PAD) account to be utilized by the financial organization on the Lender PAD Account Maintenance link at: https://usdalinc.sc.egov.usda.gov/RHShome.do.

Step 6: Begin Using LLC

Access the LLC at the https://usdalinc.sc.egov.usda.gov/RHShome.do.

Refer to the Lender Loan Closing User Guide for detailed step-by-step information on accessing the LLC page and submitting a request to Rural Development for a Loan Note Guarantee. The detailed lender user guide and quick step guide may be found at the Training and Resource Library link at: https://usdalinc.sc.egov.usda.gov/RHShome.do.

Regarding:

- Gaining Access to LLC
  - Email: RD.DCFO.GLB@stl.usda.gov
- eAuthentication ID/passwords
  - Call the eAuthentication Help Desk at 1-800-457-3642. Select Option 1.

    OR

  - Email: eAuthHelpDesk@ftc.usda.gov
- Program and policy
  - Call your state representative.
  - A list of representatives may be found at:
    http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=GetRHContact&NavKey=contact@12