Committed to the future of rural communities.

SINGLE FAMILY HOUSING
GUARANTEED LOAN PROGRAM

LOSS MITIGATION SERVICER USER GUIDE
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GETTING STARTED

SYSTEM SECURITY

Having a USDA E-Authentication account provides:

• Convenient access to information and applications
• Faster processing of applications
• Identity security throughout lending process

Click on the following link to access the Training and Resource Library page.

https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do
SYSTEM REQUIREMENTS AND HOURS OF OPERATION

System Requirements:

Internet Explorer version 5.5 or higher

Hours of Operation for the Rural Development Guaranteed Loan System (GLS):

Monday – Saturday 6:00am to 6:00pm CST/CDT
Sunday 8:00am to 4:00pm CST/CDT

System messages can be found by using the Message Board hyperlink on the USDA LINC web page (see page 5 for navigation instructions to this page).
NAVIGATING TO THE GLS LENDER LOSS CLAIM ADMINISTRATION PAGE

Go to https://usdalinc.sc.egov.usda.gov/ website

The USDA LINC Lender Interactive Network Connection home page displays.

Click on the RHS LINC Home hyperlink at the top of the page. The RHS LINC home page displays (see page 6).
Unauthorized access to this United States Government Computer System and software is prohibited by Title 18, United States Code 1030. This statute states that: Whoever knowingly, or intentionally accesses a computer without authorization or exceeds authorized access, and by means of such conduct, obtains, alters, damages, destroys, or discloses information or prevents authorized use of data or a computer owned or operated by or for another, shall be punished.

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Last Updated: 07/15/2011 4:06:15 AM

USDA LINC - is available for use Monday through Saturday from 8am to 6pm Central Daylight Time and Sunday from 8am to 4pm.

Warning: Using the "Back" browser button causes unpredictable results.
Click on the **Loss Claim Administration** hyperlink shown on the left side of the page.
Click ‘I Agree’ on the WARNING page below.
The E-Authentication Login page displays. (See Page 9)
Enter your E-Authentication User ID and Password (password is case sensitive) and click the “Login” button.
E-Authentication will validate your user ID and password information. If the information is correct, the Lender Profile screen is displayed as follows:

<table>
<thead>
<tr>
<th>Select</th>
<th>System</th>
<th>Role</th>
<th>Lender Id</th>
<th>Branch</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SFHLOSS</td>
<td>Lender Administrator</td>
<td>134561890</td>
<td>001</td>
<td></td>
</tr>
<tr>
<td></td>
<td>LOSSMTG</td>
<td>Lender Administrator</td>
<td>134561890</td>
<td>001</td>
<td></td>
</tr>
</tbody>
</table>

- Users who are E-Authenticated to process Loss Claims and Loss Mitigation will select the radio button next to LOSSMTG.
- Users only E-Authenticated to process Loss Mitigation will not see the Lender Profile screen.

The GLS Lender Loss Claim Administration page appears. (See Page 11)

**If the entered E-Authentication information is not correct, enter your user ID and password again. If your password suspends, screen instructions for having it reactivated will display.**
ADD LOSS Mitigation

From the GLS Lender Loss Claim Administration menu, click on **Add Loss Mitigation**. The Borrower/Lender Loan Number Identification page is displayed. (See page 12)
Enter the borrower’s ID (9 digits only), borrower’s SSN or Lender Loan Number and click the “OK” button. If the entered ID matches an active Rural Development Guaranteed loan the Add Loss Mitigation page is displayed (see page 13).

If not authorized user will get the following error:
ML01066E: Lender not authorized to service loan

Contact Deputy Chief Financial Officer (DCFO) at:
Toll Free - 877-636-3789
Email - RD.DCFO.GLB@stl.usda.gov
Click on the drop down box and select the Workout Recommendation Type:

- Pre Foreclosure Sale
- PFS Plan
- Deed-In-Lieu
- Modification
- Special Servicing Modification
- Special Forbearance

Click the Submit button. The Add Loss Mitigation screen for the specific Workout Recommendation Type is displayed as follows: (See page 14)
### General Information

- **Workout Recommendation**: SPECIAL FORBEARANCE
- **Agency Loan Number**: 09
- **Fiscal Year of Obligation**: 2009
- **Last Update User ID (DD) Date**:

### Borrower Information

- **State/County**: [Redacted]
- **Address**: [Redacted]
- **Income Source**: [Redacted]
- **Marital Status**: [Redacted]
- **Employer**: [Redacted]
- **Occupation**: [Redacted]
- **Monthly Income**: $[Redacted]
- **Down Payment**: $0
- **Account**: [Redacted]
- **Reason for Default**: Unknown
- **Account ID (10 characters)**: [Redacted]
- **Current Bankruptcy**: Yes
- **Current Foreclosure**: Yes

### Lender Information

- **Name**: [Redacted]
- **Address**: [Redacted]
- **City**: [Redacted]
- **State**: [Redacted]
- **ZIP Code**: [Redacted]
- **Phone Number**: [Redacted]

### Loan Information

- **Closing Date**: 09/09/2004
- **Lender Guarantee Interest Rate**: 6.75%
- **Date of Last Payment**: [Redacted]
- **Currently Late**: Yes
- **Proposed Payment**: $[Redacted]
- **Loan Amount**: $[Redacted]
- **Lender ID**: [Redacted]
- **Lender Contact Name**: [Redacted]
- **Lender Contact Phone**: [Redacted]
- **Lender Contact Email**: [Redacted]
- **Lender Contact Address**: [Redacted]

### Property Information

- **Property Address**: [Redacted]
- **Property Condition**: [Redacted]
- **Occupancy Status**: [Redacted]
- **Property Listed for Sale**: Yes
- **List Price**: $[Redacted]
- **Days on Market**: [Redacted]
- **Listing Agent**: [Redacted]
- **Listing Office**: [Redacted]

### Financial Information

- **Reason for Default**: Unknown
- **Secondary Borrower Income**: $0
- **Monthly Net Income**: $[Redacted]
- **Proposed Monthly Payment**: $[Redacted]
- **All Other Monthly Expenses**: $[Redacted]
- **Mortgage Payment**: $[Redacted]
- **Rent**: $[Redacted]

### Special Forbearance Information

- **Agreement Terms**: [Redacted]
- **New Monthly Payment**: $[Redacted]
- **Borrower Contribution**: $0
- **Performing Special**: Yes

### Comments

[Blank]
## General Information

- **Workout Recomendation**: MODIFICATION
- **Sensing Plan Date**: 
- **Sensing Office**
- **Agency Loan Number**: 
- **Fiscal Year of Obligation**: 2009
- **Create User GUIDate**: 
- **Last Update User GUIDate**: 

## Borrower Information

- **State/County**: 
- **Borrower ID/Name**: 
- **Co-Borrower ID/Name (1)**: 

## Lender Information

- **Servicing Lender**
- **Lender ID/Branch**
- **Name**
- **Contact Name**: Last Smith, First Jane
- **Contact Phone**: 
- **Contact Fax**: 
- **Contact Email Address**: 
- **Lender Loan Number**: 
- **Holding Lender**
- **Lender ID/Branch**
- **Name**: 

## Loan Information

- **Closing Date**: 09/19/2009
- **Lender Guarantee Interest Rate**: 6.3000%
- **Due Date of Last Payment**: 
- **Unpaid Principal Balance**: 
- **Current Monthly Payment**: 
- **Principal/Interest Arrearage**: 
- **Tax Arrearage**: 
- **Insurance Arrearage**: 
- **Total PRI**
- **Foreclosure Fees and Costs**: 
- **Total Arrearage**: 
- **National Disaster**: Yes
- **Foreclosure Status**: 
- **Deficiency Code**: 

## Property Information

- **Property Address**: 
- **Property Condition**: Select
- **Occupancy Status**: Select
- **Property Listed for Sale**: Yes
- **List Date**: 
- **List Price**: 
- **Days on Market**: 
- **Real Estate Agent**: 
- **Real Estate Agent Phone**: 
- **Listing Initiated By**: Borrower, Lender

## Financial Information

- **Reason for Default**: Select
- **Borrower Income**: 
- **Secondary Borrower Income**: 
- **Monthly Net Income**: 
- **Proposed Monthly Payment**: 
- **All Other Monthly Expenses**: 
- **Monthly Expenses**: 
- **Liquid Assets**: 

## Modification Information

- **Capitalized Amount**: 
- **Borrower Contribution**: 
- **New Monthly Payment**: 
- **Old Interest Rate**: 
- **New Interest Rate**: 
- **New Maturity Date**: 
- **Junior Loan Amount**: 
- **Income/Expense Ratio**: 
- **Housing Ratio %**: 

## Comments

- **Comments**: 

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**Loss Mitigation User Guide**

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<td>Current Monthly Payment</td>
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<td>Principal/Interest Amount</td>
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<td>Yes</td>
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<td>Select</td>
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<td>All Other Monthly Expenses</td>
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<td>Monthly Surplus</td>
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<td>Marketing Period</td>
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<td>Commission</td>
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<td>MLS Listing</td>
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<td>Borrower Contribution</td>
<td>Yes</td>
<td>No</td>
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</tr>
<tr>
<td><strong>Comments</strong></td>
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</tbody>
</table>
### General Information

- **Workout Recommendation**: PES PLAN
- **Servicing Office**: 
- **Agency Loan Number**: 1234
- **Fiscal Year of Obligation**: 2009
- **Last Update User ID/Date**: 

### Borrower Information

- **State/County**: 
- **Borrower ID/Name**: 
- **Co-Borrower ID/Name**: (1)

### Lender Information

- **Servicing Lender**: Lender ID/Branch Name
- **Contact Name**: Last Name, First Name
- **Contact Phone**: 
- **Contact Fax**: 
- **Contact Email Address**: 
- **Lender Loan Number**: 
- **Holding Lender**: Lender ID/Branch Name

### Loan Information

- **Closing Date**: 01/01/2009
- **Lender Guarantee Interest Rate**: 6.750%
- **Due Date of Last Payment**: 
- **Unpaid Principal Balance**: 
- **Current Monthly Payment**: 
- **Principal/Interest Arrears**: 
- **Tax Arrearage**: 
- **Insurance Arrearage**: 
- **Total Arrearage**: 
- **Foreclosure Fees and Costs**: 
- **Total Arrearage**: Yes
- **Foreclosure Status**: Select
- **Deficiency Code**: 36 ACCOUNT DELINQUENT

### Property Information

- **Property Address**: 
- **Property Condition**: Select
- **Occupancy Status**: Select
- **Property Listed for Sale**: Yes
- **List Date**: 
- **List Price**: 
- **Days on Market**: 
- **Real Estate Agent**: 
- **Real Estate Agent Phone**: 
- **Listing Instructed By**: Borrower

### Financial Information

- **Reason for Default**: Select
- **Borrower Income**: 
- **Secondary Borrower Income**: 
- **Monthly Net Income**: 
- **All Other Monthly Expenses**: 
- **Monthly Surplus**: 
- **Liquidity of Assets**: 

### Property Valuation Information

- **Valuation Date**: 
- **Valuation Type**: Select
- **As Is Value**: 
- **As Repaired Value**: 
- **Estimated Cost of Repairs**: 

### Comments

- **Comments**: 

---

Loss Mitigation User Guide

May 2009
Loss Mitigation User Guide
May 2009
Special Servicing Modification

Loss Mitigation User Guide

May 2009
### General Information

- **Without Recommendation:**  
- **Servicing Plan Date:** 
- **Agency Loan Number:** 
- **ErrorCode of Obligation:** 
- **Create User ID/Date:** 
- **Last Update User ID/Date:** 

### Borrower Information

- **State/County:** 
- **Borrower's Name:** 
- **Co-Borrower's Name (1):** 

### Lender Information

- **Servicing Lender:** 
- **Lender's Name:**  
- **Contact Name:** 
- **Contact Phone:** 
- **Contact Fax:** 
- **Contact Email Address:** 
- **Lender Loan Number:** 
- **Holding Lender:** 
- **Holding Lender's Name:** 

### Loan Information

- **Type of Assistance:** 
- **Closing Date:** 11/30/2001  
- **Lender Qualitative Interest Rate:** 
- **Due Date of Last Payment:** 
- **Unpaid Principal Balance:** 
- **Current Monthly Payment:** 
- **Has escrow analysis been performed?** Yes No 
- **Principal/Interest Arrearage:** 
- **Tax Arrearage:** 
- **Insurance Arrearage:** 
- **Total PRA:** 
- **Foreclosure Fees and Costs:** 
- **Total Arrearage:** 
- **Foreclosure Status:** Yes Up 
- **Delinquency Code:** 

### Property Information

- **Property Address:** WASLENANIE, COUNTRY VINELAND, NJ 08361  
- **Property Condition:** 
- **Occupancy Status:** 
- **Property Listed for Sale:** 
- **List Date:** 
- **List Price:** 
- **Days on Market:** 
- **Real Estate Agent:** 
- **Real Estate Agent Phone:** 
- **Listing Initiated By:** 

### Financial Information

- **Reason for Default:** Defect 
- **Monthly Gross Income:** $2,000  
- **Proposed Monthly Payment:** 
- **Monthly Surplus:** $1,000  

### Special Servicing Modification Information

- **Capitalized Amount:** 
- **Borrower Contribution:** 
- **Old Interest Rate:** 
- **New Interest Rate:** 
- **New Mortg. Date:** 
- **Junior Loan Amount:** 
- **Housing Ratio %:** 
- **Total Debt Ratio %:** 
- **Has Borrower Met With A HUD Counselor?** Yes No 
- **30% of Unpaid Principal Balance at Default:** 
- **Yearly Payment Amount:** 
- **Foreclosure Fees and Costs:** 
- **Maximum SBA Total Amount:** 

### Comments

- **Comments:** 

---

**Loss Mitigation User Guide**  
**May 2009**
Some sections in the Add Loss Mitigation are designed to be specific to the workout type selected.

**General Information** Prefilled with Workout Recommendation selected. Servicing Plan Date is system generated and will change to the current date each day until the user submits the servicing plan.

**Borrower Information** Prefilled

**Lender Information** Servicing Lender and Holding Lender Information is Prefilled. Contact information is pre-filled with E-auth user ID information.
**Loan Information**  Closing Date and Lender Guarantee Interest Rate are prefilled. All fields with asterisk (*) are required fields. (Enter for all Workout Types)

**Property Information**  Property Address is prefilled. Fields with asterisk (*) are required fields. (Enter for all Workout Types)

If Yes is selected for Property Listed for Sale* all of the following fields must be completed.
**Financial Information**  All fields with asterisk (*) are required fields. (Enter for all Workout Types)

**Special Forbearance Information**  This section is Specific to Special Forbearance. All fields with asterisk (*) are required.

**Comments**  Use this section to add any notes and comments regarding the loss mitigation.
Modification Information This section is Specific to Modification. All fields with asterisk (*) are required.
PFS Plan – Property Valuation Information This section is specific to PFS (Pre Foreclosure Sale) Plan (Listing Property) All fields with asterisk (*) are required.
Pre Foreclosure Sale – Property Valuation Information – Pre Foreclosure Sale Information

These sections are specific to Pre Foreclosure Sale.
All fields with asterisk (*) are required.

---

**Borrower Income**
- Secondary Borrower Income

**Monthly Net Income**
- All Other Monthly Expenses

**Monthly Surplus**
- $0.00

**Property Valuation Information**
- Valuation Date
- Valuation Type
- As is Value
- As Repaired Value
- Estimated Cost of Repairs

**Pre Foreclosure Sale Information**
- Marketing Period
- Commission
- MLS Listing
- Borrower Contribution
- Submitted Offer
- Estimated Closing Date
- Seller Concessions

**Comments**

---

Loss Mitigation User Guide
May 2009
**Deed-In-Lieu - Property Valuation Information - Deed In Lieu Information** These sections are specific to Deed-In-Lieu. All fields with asterisk (*) are required.

### Financial Information
- **Reason for Default**
- **Borrower Income**
- **Secondary Borrower Income**
- **Monthly Net Income**
- **All Other Monthly Expenses**
- **Monthly Surplus**
- **Liquid Assets**

### Property Valuation Information
- **Valuation Date**
- **Valuation Type**
- **As Is Value**
- **As Repaired Value**
- **Estimated Cost of Repairs**

### Deed In Lieu Information
- **Foreclosure Initiation Date**
- **Estimated Foreclosure Sale Date**
- **Borrower Contribution**

### Comments

---

**Loss Mitigation User Guide**

May 2009
Special Servicing Modification – Financial Information – Special Servicing Modification Information

After entering the information corresponding to the specific workout type the user can:

- Click the SAVE button to save entered information. User will see the following pop up box.
After saving, the user will remain on the Add Loss Mitigation page.

• Click the SUBMIT button when satisfied that all information entered is correct. User will see the following pop up box.

Confirm Submission -- Web Page Dialog

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

My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

Yes No

Clicking No the user will remain on the Loss Mitigation web page.
Clicking Yes the user will see the Loss Mitigation Suspension page (See page 28)

• Click the DELETE button to delete all information for this workout. User will see the following pop up box.

Loss Mitigation Data will be deleted from the database
Press OK to continue. Press Cancel to return to the Loss Mitigation web page.

OK Cancel

• Click the CANCEL button which returns user to the Loss Mitigation menu. Changes will not be saved.
User must print and fax or email the Loss Mitigation Suspension page (see page 28) and supporting documentation as proof of Submission.

**Email the Loss Mitigation Suspension page from the USDALINC website as follows:**
- Click FILE – Print – Adobe PDF – Click PRINT button
- Save to DESKTOP – Name file ex. Morgan
- Email the PDF to guarantee.svc@stl.usda.gov
- Supporting documentation can also be attached to this email (Password protect supporting documentation attachment. Contact CSC for password.)
- If user cannot email supporting documentation then fax to 314-457-4463.

**Print and Fax the Loss Mitigation Suspension page as follows:**
- Print the Loss Mitigation Suspension Page
- Fax the Loss Mitigation Suspension page and supporting documentation to 314-457-4463

**The Loss Mitigation Suspension page replaces the Loan Servicing Plan form.**

After printing and faxing or emailing this page, click OK and user will be returned to the Loss Mitigation menu.
Currently there are five Threshold Edits as follows:

- **0001** Interest Rate does not match Loan Interest Rate
- **0002** Unpaid Principal does not match Loan Unpaid Principal
- **0003** Lender is not delegated for Mitigation Type
- **0004** Servicing Plan Date exceeds maturity date
- **0007** Workout Recommendation is Special Servicing Modification
View/Update Loss Mitigation

To view the submitted Loss Mitigation, click the Loss Mitigation List hyperlink on the Loss Mitigation menu. The Loss Mitigation List page displays (See page 30)
Enter the borrower’s ID (9 digits only), and click the “SUBMIT” button.
If the entered ID matches an active Rural Development Guaranteed loan the **Loss Mitigation List** is displayed (see page 31).
If the entered ID matches an active Rural Development guaranteed loan, the **Loss Mitigation List** is displayed. Loss Mitigation are displayed with servicing plan date, workout recommendation type and loss mitigation status.

Status Descriptions as follows:

- **Incomplete** – user is in process of adding
- **Suspended** – loss mitigation is in process of review
- **Approved** – Agency has Approved
- **Denied** – Agency has Denied
- **Withdrawn** – Agency has Withdrawn
- **Denied/Alternative** – Agency Denied and advised Servicer of Alternative action.
- **Lender Approved** – Servicer has been E-authenticated and delegated to approve loss mitigation with no Agency review
Click on the Borrower ID of the Workout Recommendation user would like to view.

The View/Update Loss Mitigation screen is displayed as follows:
(See Page 33)
### Loss Mitigation User Guide

**May 2009**

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**Section Bookmarks**

- Business Information
  - Lender Information
  - Property Information
  - Financial Information

**General Information**

- Servicing Office
- Physical Loan Number
- Loan Fiscal Year
- Create User ID Date
- Last Update User ID Date
- Last Update User ID
- Last Update Branch
- Submitting Organization Name

**Borrower Information**

- First Name
- Last Name
- Home Address
- City (Name)
- State/Country
- Borrower ID Name
- Corporation ID Name

**Lender Information**

- Servicing Lender
- Lender ID
- Lender ID Name
- Contact Name
- Last Name
- Contact Phone
- Contact Fax
- Contact Email Address
- Lender Loan Number
- Lending Lender
- Lender ID Name
- Lender ID

**Mitigation Information**

- Loss Mitigation Status
- Last Status Update User ID/Date
- Workout Recommendation
- Modification Received Date
- Modification Not Executed Date
- Sending Plan Date

**Loan Information**

- FIM Codes
- Loan Type
- Closing Date
- Original Interest Rate
- Loan ID
- Due Date of Last Payment
- Unpaid Principal Balance
- Current Monthly Payment
- Prin/Interest Amount
- Tax Amounts
- Insurance Amounts
- Total PITI
- Total Arrears
- National Disaster
- Foreclosure Status
- Default Code
- Reported Reason for Default

**Property Information**

- Property Address
- Property Condition
- Property Status
- Property Listed for Sale Date
- List Date
- List Price
- Days on Market
- Real Estate Agent
- Real Estate Agent ID
- Listing Indicated By
- Borrower
- Lender

**Financial Information**

- Reason for Default
- Borrower Income
- Secondary Borrower Income
- Monthly Rent Income
- Proposed Monthly Payment
- All Other Monthly Expenses
- Mortgage Type
- Liquid Assets

**Modification Information**

- Capitalized Amount
- Remained Contribution
- New Monthly Payment
- Old Interest Rate
- New Interest Rate
- New Maturity Date
- Average Loan Amount
- Income/Expense Ratio
- Housing Ratio

**Comments**

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**FEE/LAX**

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Servicers cannot update information on the View/Update Loss Mitigation screen. Servicers have view access only. Contact the Agency at 1-866-550-5887 to update or make corrections to the previously entered information.

- Click PRINT to print the View/Update Loss Mitigation screen
- Click CANCEL to return to the Loss Mitigation menu page.
HELPFUL HINTS AND NAVIGATION TIPS

Fields requiring a date can be selected from a calendar pop-up by clicking on the calendar option located next to the field.

An asterisk (*) following a field name indicates a required field that must be completed by the user before pressing the "Submit" button.

If no data available for required currency fields enter $0.00.

Press the "Save" button to save all information.