



Committed to the future of rural communities.

SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM

LOSS MITIGATION AGENCY USER GUIDE

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Navigating to the Loss Claim Administration Page

Go to <https://gls.sc.egov.usda.gov/>
website

Click 'I Agree' on the WARNING page below.

The E-Authentication Login page displays. (See Page 4)

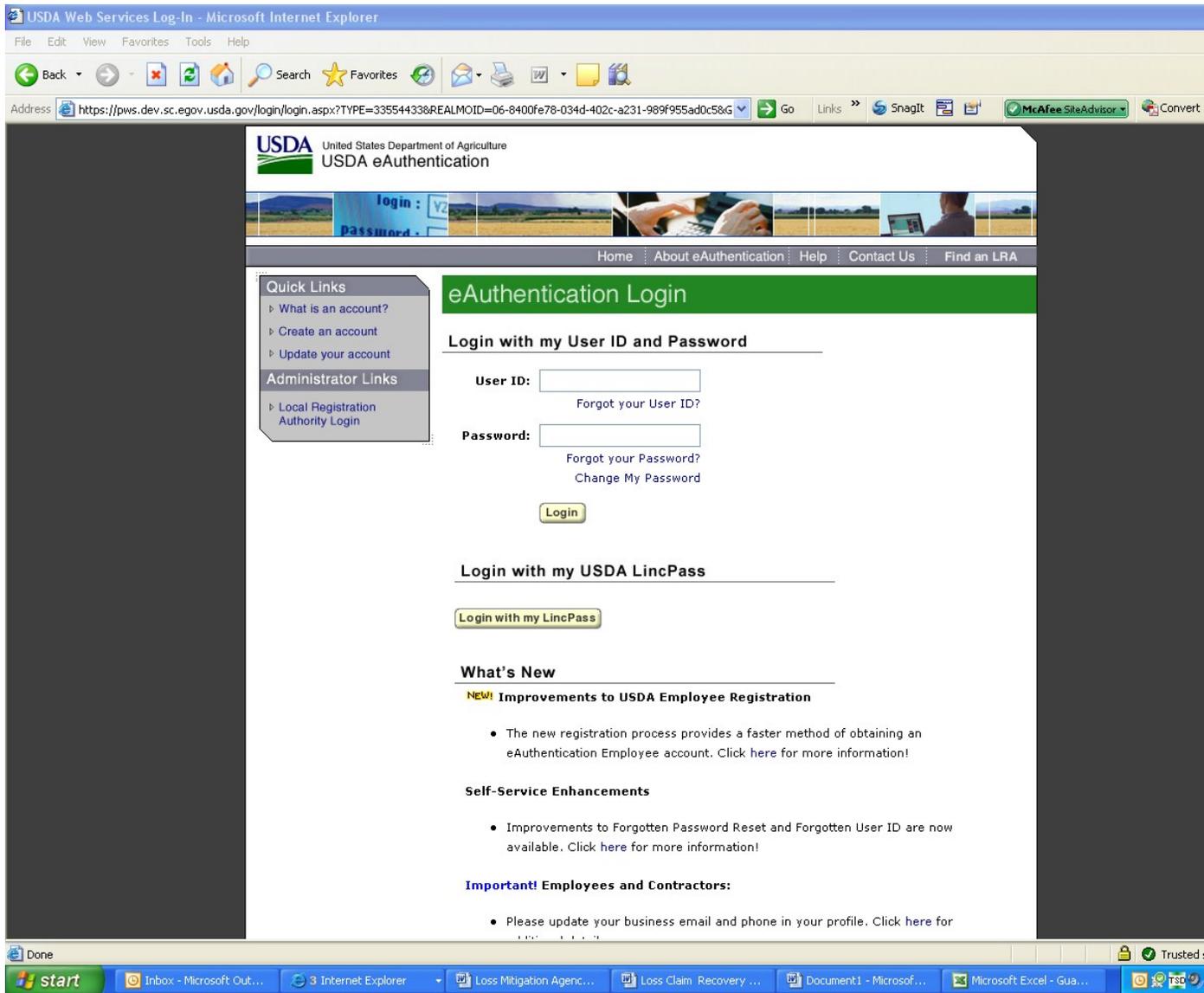


*****WARNING*****

- 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.
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 - 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.
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 - 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*****

Enter your E-Authentication User ID and Password (password is case sensitive) and click the "Login" button.



Click on the **RHS Home** hyperlink at the top of the page. The RHS home page displays (see page 6).

GLS Home Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address <https://gls.test.sc.egov.usda.gov/> Go Links SnagIt McAfee SiteAdvisor Convert



United States Department of Agriculture



Guaranteed Loan System & CBP Direct Loans and Grants



[GLS Home](#)

[FSA Home](#)

[RBS Home](#)

[RHS Home](#)

[RUS Home](#)

[Borrower](#)

[Lender](#)

[Loans](#)

[Reports](#)

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[Log Off](#)

FMC1CICS: NCCDSNC

Message Board

Click Message Board link above.

Expected Downtime:
Dec. 25 - 26, 2008
and Jan. 1, 2009

Click Expected Downtime link above.

Last Updated: Wednesday, December 17, 2008 1:16:21 PM



Farm Service Agency



Rural Business-Cooperative Service



Rural Housing Service



Rural Utilities Service

Guaranteed Loan System is available for use Monday through Saturday from 6am to 7pm Central Daylight Time and Sunday from 8am to 4pm.

Warning: This site is for authorized USDA employees only.

[GLS to Data Warehouse Comparison Results](#)
[Master Account Cross Reference](#)
[SEBAS](#)

Last Updated: Monday, August 11, 2008 7:29:16 AM

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 by or operated for) the Government of the United States shall be punished by a fine under this title or imprisonment for not more than 10 years, or both.

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start | Inbox - Microsoft Out... | Internet Explorer | Loss Mitigation Agenc... | Loss Claim Recovery ... | Document1 - Microsof... | Microsoft Excel - Gua...

Click on the Loss Claim Administration hyperlink under the SFH column. The SFH Loss Claim Administration page displays. (See Page 7)

https://gls.test.sc.egov.usda.gov/rhs_index.asp - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address https://gls.test.sc.egov.usda.gov/rhs_index.asp

Go Links SnagIt McAfee SiteAdvisor Convert

USDA United States Department of Agriculture
GLS Guaranteed Loan System & CBP Direct Loans and Grants

GLS Home FSA Home RES Home RHS Home RUS Home Borrower Lender Loans Reports Help Log Off

SFH

- [Funds Admin](#)
- [Request List](#)
- [Guaranteed Underwriting](#)
- [Loss Claims Admin Menu](#)
- [Reports](#)
- [Forms](#)
- [LINC System Administration](#)
- [Application Authorization](#)
- [Loan Servicing User Guide](#)

MFH

- [Admin](#)
- [NOFA Admin](#)
- [Request List](#)
- [Project List](#)
- [Reports](#)
- [Forms](#)
- [Application Authorization](#)
- [Quick Reference Guide](#)

CF

- [Admin](#)
- [Grant Determination](#)
- [Facility/Project List](#)
- [Request List](#)
- [Reports](#)
- [Forms](#)
- [Application Authorization](#)
- [Loan Servicing User Guide](#)
- [CF User Guide](#)
- [GLS Helpful Hints Guide](#)

Ad hoc Reporting

- [CF Adhoc Reporting](#)
- [MFH Adhoc Reporting](#)
- [SFH Adhoc Reporting](#)

Rural Housing Service HO



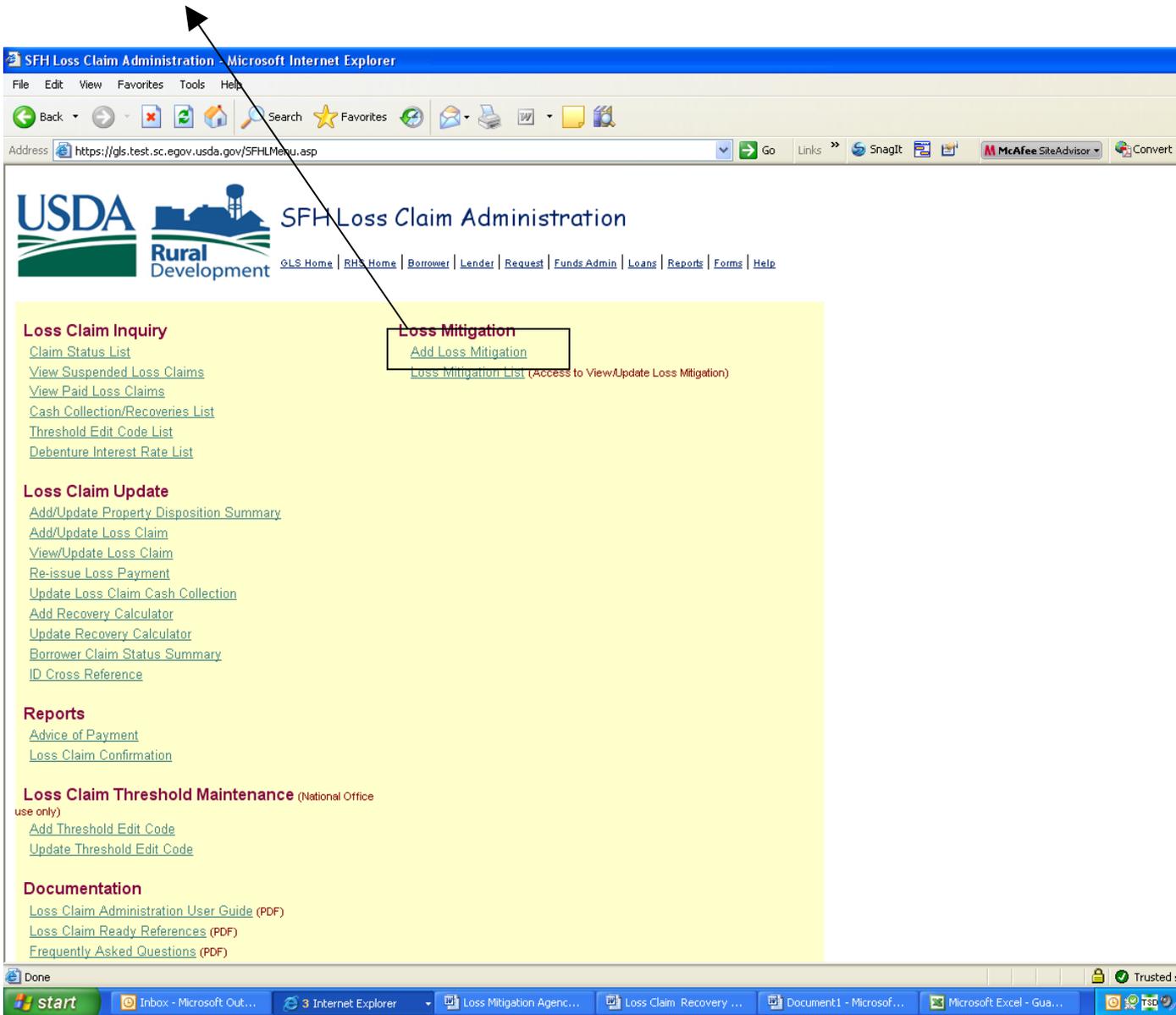
Last Updated: Wednesday, April 01, 2009 1:36:32 PM

Warning: This site is for authorized USDA employees only. Using the "Back" browser button causes unpredictable results.

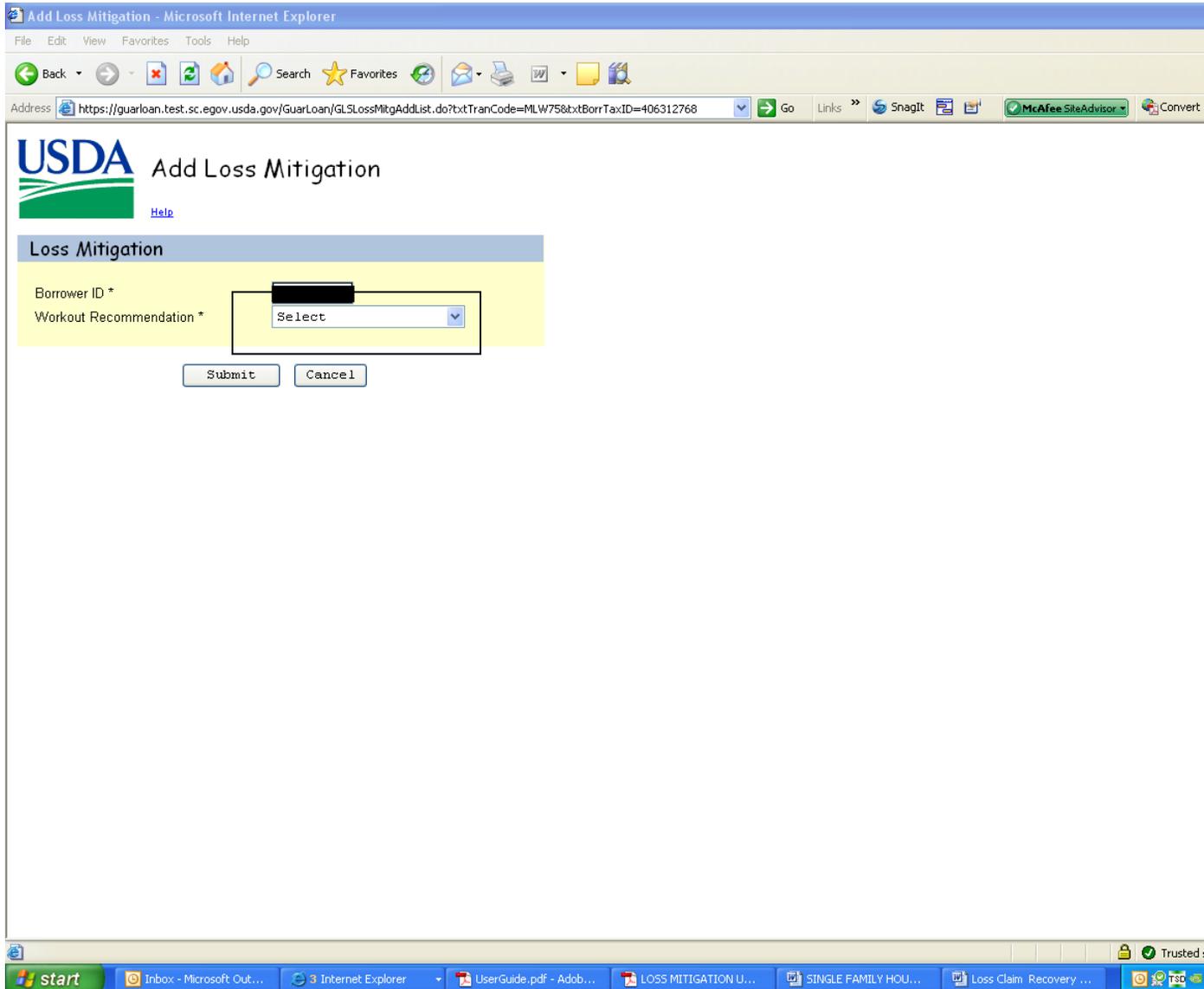
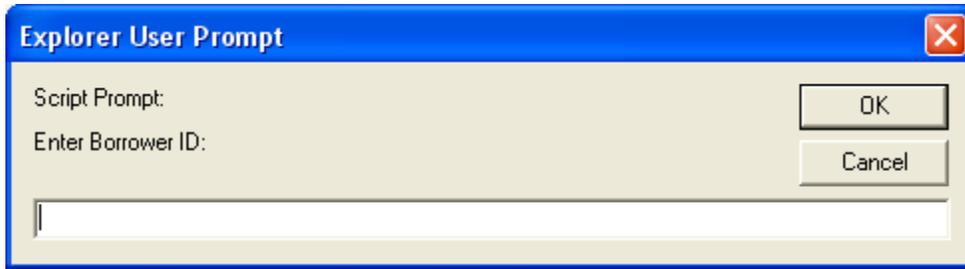
start | Inboxes - Microsoft Out... | 3 Internet Explorer | Loss Mitigation Agenc... | Loss Claim Recovery ... | Document1 - Microsof... | Microsoft Excel - Gua... | Trusted

ADD LOSS Mitigation

From the SFH Loss Claim Administration menu, click on Add Loss Mitigation.



Enter the Borrower ID in the following box:



Click on the Workout Recommendation Type drop down box and select one of the following:

- **Pre Foreclosure Sale**
- **PFS Plan**

- **Deed-In-Lieu**
- **Modification**
- **Special Forbearance**

Click the Submit button. The Add Loss Mitigation screen for the specific Workout Recommendation Type is displayed as follows: (See page 10)



[Help](#)

Section Bookmarks

[Borrower Information](#)

[Lender Information](#)

[Loan Information](#)

[Property Information](#)

[Financial Information](#)

[Special Forbearance Information](#)

[Comments](#)

General Information

Workout Recommendation * SPECIAL FORBEARANCE
Servicing Plan Date 05/15/2009
Servicing Office [REDACTED]
Agency Loan Number 50
Fiscal Year of Obligation 2004
Create User ID/Date
Last Update User ID/Date

Borrower Information

Geo State/County [REDACTED]
Borrower ID/Name [REDACTED]
Co-Borrower ID/Name (1) [REDACTED]

Lender Information

Servicing Lender

Lender ID/Branch [REDACTED]
Name [REDACTED]
Contact Name * Last [REDACTED]
First [REDACTED] Extension [REDACTED]
Contact Phone * [REDACTED]
Contact Fax * [REDACTED]
Contact Email Address * [REDACTED]
Lender Loan Number [REDACTED]

Holding Lender

Lender ID/Branch [REDACTED]
Name [REDACTED]

Loan Information

Closing Date 09/10/2004
Lender Guarantee Interest Rate 6.7500%
Due Date of Last Payment * [REDACTED]
Unpaid Principal Balance * [REDACTED]
Current Monthly Payment * [REDACTED]
Principal/Interest Arrearage * [REDACTED]
Tax Arrearage * [REDACTED]
Insurance Arrearage * [REDACTED]
Total PITI
Foreclosure Fees and Costs * [REDACTED]
Total Arrearage
National Disaster * Yes No
Foreclosure Status * Select
Delinquency Code 20 ACCOUNT DELINQUENT

Property Information

Property Address [REDACTED]
Property Condition * Select
Occupancy Status * Select
Property Listed for Sale * Yes No
List Date [REDACTED]
List Price [REDACTED]
Days on Market [REDACTED]
Real Estate Agent [REDACTED]
Real Estate Agent Phone [REDACTED] Extension [REDACTED]
Listing Initiated By Borrower Lender

Financial Information

Reason for Default * Select
Borrower Income * [REDACTED]
Secondary Borrower Income * [REDACTED]
Monthly Net Income
Proposed Monthly Payment * [REDACTED]
All Other Monthly Expenses * [REDACTED]
Monthly Surplus
Liquid Assets * [REDACTED]

Special Forbearance Information

Agreement Terms * [REDACTED]
New Monthly Payment * [REDACTED]
Borrower Contribution * [REDACTED]
Performing Special * Yes No (Select yes for collection of fees and costs)

Comments

[REDACTED]

Save Submit Delete Cancel

Section Bookmarks

[Borrower Information](#) [Lender Information](#) [Loan Information](#)
[Property Information](#) [Financial Information](#) [Modification Information](#)
[Comments](#)

General Information

Workout Recommendation * MODIFICATION

Servicing Plan Date 05/18/2009

Servicing Office [REDACTED]

Agency Loan Number 50

Fiscal Year of Obligation 2004

Create User ID/Date

Last Update User ID/Date

Borrower Information

Geo State/County [REDACTED]

Borrower ID/Name [REDACTED]

Co-Borrower ID/Name (1) [REDACTED]

Lender Information

Servicing Lender

Lender ID/Branch Name [REDACTED]

Contact Name * Last: testid First: marilyn's

Contact Phone * [REDACTED] Extension: [REDACTED]

Contact Fax * [REDACTED]

Contact Email Address * [REDACTED]

Lender Loan Number [REDACTED]

Holding Lender

Lender ID/Branch Name [REDACTED]

Loan Information

Closing Date 09/10/2004

Lender Guarantee Interest Rate 6.7500%

Due Date of Last Payment * [REDACTED]

Unpaid Principal Balance * [REDACTED]

Current Monthly Payment * [REDACTED]

Principal/Interest Arrearage * [REDACTED]

Tax Arrearage * [REDACTED]

Insurance Arrearage * [REDACTED]

Total PITI

Foreclosure Fees and Costs * [REDACTED]

Total Arrearage

National Disaster * Yes No

Foreclosure Status * Select

Delinquency Code 20 ACCOUNT DELINQUENT

Property Information

Property Address [REDACTED]

Property Condition * Select

Occupancy Status * Select

Property Listed for Sale * Yes No

List Date [REDACTED]

List Price [REDACTED]

Days on Market [REDACTED]

Real Estate Agent [REDACTED]

Real Estate Agent Phone [REDACTED] Extension: [REDACTED]

Listing Initiated By Borrower Lender

Financial Information

Reason for Default * Select

Borrower Income * [REDACTED]

Secondary Borrower Income * [REDACTED]

Monthly Net Income

Proposed Monthly Payment * [REDACTED]

All Other Monthly Expenses * [REDACTED]

Monthly Surplus

Liquid Assets * [REDACTED]

Modification Information

Capitalized Amount * [REDACTED]

Borrower Contribution * [REDACTED]

New Monthly Payment * [REDACTED]

Old Interest Rate * [REDACTED]

New Interest Rate * [REDACTED]

New Maturity Date * [REDACTED]

Junior Lien Amount [REDACTED] (if applicable)

Income/Expense Ratio

Housing Ratio %

Comments

[REDACTED]

Save Submit Delete Cancel



[Help](#)

Section Bookmarks

[Borrower Information](#)
[Property Information](#)

[Lender Information](#)
[Financial Information](#)
[Property Valuation Information](#)

[Loan Information](#)
[Pre-Foreclosure Sale Information](#)
[Comments](#)

General Information

Workout Recommendation *

Servicing Plan Date

Servicing Office

Agency Loan Number

Fiscal Year of Obligation

Create User ID/Date

Last Update User ID/Date

Borrower Information

Geo State/County

Borrower ID/Name

Co-Borrower ID/Name (1)

Lender Information

Servicing Lender

Lender ID/Branch Name

Contact Name *
Last
First
Extension

Contact Phone *

Contact Fax *

Contact Email Address *

Lender Loan Number

Holding Lender

Lender ID/Branch Name

Loan Information

Closing Date

Lender Guarantee Interest Rate

Due Date of Last Payment *

Unpaid Principal Balance *

Current Monthly Payment *

Principal/Interest Arrearage *

Tax Arrearage *

Insurance Arrearage *

Total PITI

Foreclosure Fees and Costs *

Total Arrearage

National Disaster * Yes No

Foreclosure Status *

Delinquency Code

Property Information

Property Address

Property Condition *

Occupancy Status *

Property Listed for Sale * Yes No

List Date

List Price

Days on Market

Real Estate Agent

Real Estate Agent Phone
Extension

Listing Initiated By Borrower Lender

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 *

Pre Foreclosure Sale Information

Marketing Period * (days)

Commission *

MLS Listing * Yes No

Borrower Contribution *

Submitted Offer *

Estimated Closing Date *

Seller Concessions *

Comments

Section Bookmarks

[Borrower Information](#) [Lender Information](#) [Loan Information](#)
[Property Information](#) [Financial Information](#) [Property Valuation Information](#)
[Comments](#)

General Information

Workout Recommendation *
 Servicing Plan Date
 Servicing Office
 Agency Loan Number
 Fiscal Year of Obligation
 Create User ID/Date
 Last Update User ID/Date

Borrower Information

Geo State/County
 Borrower ID/Name
 Co-Borrower ID/Name (1)

Lender Information

Servicing Lender

Lender ID/Branch Name
 Contact Name *
 Last
 First
 Contact Phone * Extension
 Contact Fax *
 Contact Email Address *
 Lender Loan Number

Holding Lender

Lender ID/Branch Name

Loan Information

Closing Date
 Lender Guarantee Interest Rate
 Due Date of Last Payment *
 Unpaid Principal Balance *
 Current Monthly Payment *
 Principal/Interest Arrearage *
 Tax Arrearage *
 Insurance Arrearage *
Total PITI
 Foreclosure Fees and Costs *
Total Arrearage
 National Disaster * Yes No
 Foreclosure Status *
 Delinquency Code

Property Information

Property Address
 Property Condition *
 Occupancy Status *
 Property Listed for Sale * Yes No
 List Date
 List Price
 Days on Market
 Real Estate Agent
 Real Estate Agent Phone Extension
 Listing Initiated By Borrower Lender

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 *

Comments

Section Bookmarks

[Borrower Information](#) [Lender Information](#) [Loan Information](#)
[Property Information](#) [Financial Information](#) [Deed In Lieu Information](#)
[Property Valuation Information](#) [Comments](#)

General Information

Workout Recommendation * DEED-IN-LIEU
 Servicing Plan Date 05/18/2009
 Servicing Office ██████████
 Agency Loan Number -30
 Fiscal Year of Obligation 2004
 Create User ID/Date
 Last Update User ID/Date

Borrower Information

Geo State/County ██████████
 Borrower ID/Name ██████████
 Co-Borrower ID/Name (1) ██████████

Lender Information

Servicing Lender

Lender ID/Branch Name ██████████
 Contact Name * Last: testid First: marilyn's
 Contact Phone * ██████████ Extension:
 Contact Fax * ██████████
 Contact Email Address * ██████████
 Lender Loan Number ██████████

Holding Lender

Lender ID/Branch Name ██████████

Loan Information

Closing Date 09/10/2004
 Lender Guarantee Interest Rate 6.7500%
 Due Date of Last Payment *
 Unpaid Principal Balance *
 Current Monthly Payment *
 Principal/Interest Arrearage *
 Tax Arrearage *
 Insurance Arrearage *
Total PITI
 Foreclosure Fees and Costs *
Total Arrearage
 National Disaster * Yes No
 Foreclosure Status * Select
 Delinquency Code 20 ACCOUNT DELINQUENT

Property Information

Property Address ██████████
 Property Condition * Select
 Occupancy Status * Select
 Property Listed for Sale * Yes No
 List Date
 List Price
 Days on Market
 Real Estate Agent
 Real Estate Agent Phone Extension:
 Listing Initiated By Borrower Lender

Financial Information

Reason for Default * Select
 Borrower Income *
 Secondary Borrower Income *
Monthly Net Income
 All Other Monthly Expenses *
Monthly Surplus \$0.00
 Liquid Assets *

Property Valuation Information

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

Deed In Lieu Information

Foreclosure Initiation Date
 Estimated Foreclosure Sale Date
 Borrower Contribution *

Comments

Some of the sections in the Add Loss Mitigation are designed to be specific to the workout type selected.

General Information Prefilled with Workout Recommendation selected. Enter Servicing Plan Date from the Loan Servicing Plan.

Borrower Information Prefilled

Lender Information Servicing Lender and Holding Lender Information is Prefilled. Enter contact information from Loan Servicing Plan.

USDA Add Loss Mitigation

[Help](#)

Section Bookmarks

- [Borrower Information](#)
- [Lender Information](#)
- [Loan Information](#)
- [Property Information](#)
- [Financial Information](#)
- [Modification Information](#)
- [Comments](#)

General Information

Workout Recommendation *	MODIFICATION
Servicing Plan Date	05/21/2009
Servicing Office	[REDACTED]
Agency Loan Number	50
Fiscal Year of Obligation	1998
Create User ID/Date	
Last Update User ID/Date	

Borrower Information

Geo State/County	[REDACTED]
Borrower ID/Name	[REDACTED]

Lender Information

Servicing Lender

Lender ID/Branch	[REDACTED]
Name	[REDACTED]
Contact Name *	Last: [REDACTED]
	First: [REDACTED]
Contact Phone *	[REDACTED] Extension: [REDACTED]
Contact Fax *	[REDACTED]
Contact Email Address *	[REDACTED]
Lender Loan Number	[REDACTED]

Holding Lender

Loan Information Closing Date and Lender Guarantee Interest Rate are prefilled. All fields with an asterisk (*) are required fields. (Enter for all Workout Types)

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

Loan Information

Closing Date 09/10/2004
Lender Guarantee Interest Rate 6.7500%
Due Date of Last Payment *
Unpaid Principal Balance *
Current Monthly Payment *
Principal/Interest Arrearage *
Tax Arrearage *
Insurance Arrearage *
Total PITI
Foreclosure Fees and Costs *
Total Arrearage
National Disaster * Yes No
Foreclosure Status * Select
Delinquency Code 20 ACCOUNT DELINQUENT

Property Information

Property Address
Property Condition * Select
Occupancy Status * Select
Property Listed for Sale * Yes No
List Date
List Price
Days on Market
Real Estate Agent
Real Estate Agent Phone Extension
Listing Initiated By Borrower Lender

Financial Information All fields with an asterisk (*) are required fields. (Enter for all Workout Types)

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

Comments Use this section to add any notes and comments regarding the loss mitigation.

Property Listed for Sale * Yes No

List Date

List Price

Days on Market

Real Estate Agent

Real Estate Agent Phone Extension

Listing Initiated By Borrower Lender

Financial Information

Reason for Default *

Borrower Income *

Secondary Borrower Income *

Monthly Net Income

Proposed Monthly Payment *

All Other Monthly Expenses *

Monthly Surplus

Liquid Assets *

Special Forbearance Information

Agreement Terms *

New Monthly Payment *

Borrower Contribution *

Performing Special * Yes No (Select yes for collection of fees and costs)

Comments

Save Submit Delete Cancel

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

The screenshot shows a Microsoft Internet Explorer browser window with the title "Add Loss Mitigation - Microsoft Internet Explorer". The address bar contains the URL: <https://guarloan.test.sc.egov.usda.gov/GuarLoan/GLSLossMitgAdd.do?txtTranCode=MLW75&txtLoanNbr=431861145915200920C>. The page content is divided into three main sections:

- Financial Information:** This section contains several input fields, some of which are marked with an asterisk (*) to indicate they are required. The fields are: "Reason for Default *" (a dropdown menu currently set to "Select"), "Borrower Income *", "Secondary Borrower Income *", "Monthly Net Income" (with sub-fields "Proposed Monthly Payment *" and "All Other Monthly Expenses *"), and "Monthly Surplus" (with sub-field "Liquid Assets *").
- Modification Information:** This section contains input fields for: "Capitalized Amount *", "Borrower Contribution *", "New Monthly Payment *", "Old Interest Rate *", "New Interest Rate *", "New Maturity Date *" (with a calendar icon), "Junior Lien Amount" (with a note "(if applicable)"), "Income/Expense Ratio", and "Housing Ratio %".
- Comments:** This section features a large, empty text area for entering comments.

At the bottom of the form, there are four buttons: "Save", "Submit", "Delete", and "Cancel". The browser's taskbar at the bottom shows several open applications, including "Inbox - Microsoft Ou...", "Guaranteed Serv...", "https://gls.test.sc.e...", "Add Loss Mitigation - ...", "Loss Mitigation User ...", and "Loss Claim Recovery...".

PFS Plan – Property Valuation Information This section is specific to Pre Foreclosure Sale Plan (Listing Property) All fields with an asterisk (*) are required.

Add Loss Mitigation - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites RSS Print Mail New Tab McAfee SiteAdvisor Convert

Address: <https://guarloan.test.sc.egov.usda.gov/GuarLoan/GLSLossMitgAdd.do?txtTranCode=MLW758&txtLoanNbr=431861145915200920C> Go Links SnagIt McAfee SiteAdvisor Convert

List Date
List Price
Days on Market
Real Estate Agent
Real Estate Agent Phone Extension
Listing Initiated By Borrower Lender

Financial Information

Reason for Default *
Borrower Income *
Secondary Borrower Income *
Monthly Net Income
All Other Monthly Expenses *
Monthly Surplus \$0.00
Liquid Assets *

Property Valuation Information

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

Comments

Done

start | Inbox - Microsoft Ou... | Guaranteed Servich... | https://gls.test.sc.e... | Add Loss Mitigation - ... | Loss Mitigation User ... | Loss Claim Recovery... | Trusted S...

Pre Foreclosure Sale - Property Valuation Information - Pre Foreclosure Sale Information These sections are specific to Pre Foreclosure Sale. All fields with an asterisk (*) are required.

Add Loss Mitigation - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: <https://guarloan.test.sc.egov.usda.gov/GuarLoan/GLSLossMitgAdd.do?txtTranCode=MLW758&txtLoanNbr=431861145915200920C>

Borrower Income *

Secondary Borrower Income *

Monthly Net Income

All Other Monthly Expenses *

Monthly Surplus \$0.00

Liquid Assets *

Property Valuation Information

Valuation Date *

Valuation Type * Select

As Is Value *

As Repaired Value *

Estimated Cost of Repairs *

Pre Foreclosure Sale Information

Marketing Period * (days)

Commission *

MLS Listing * Yes No

Borrower Contribution *

Submitted Offer *

Estimated Closing Date *

Seller Concessions *

Comments

Save Submit Delete Cancel

Deed-In-Lieu - Property Valuation Information - Deed In Lieu Information These sections are specific to Deed -In -Lieu. All fields with an asterisk (*) are required.

The screenshot shows a Microsoft Internet Explorer browser window with the address bar displaying a URL from the USDA website. The page content is organized into four main sections, each with a blue header bar:

- Financial Information:** Contains fields for Reason for Default (dropdown), Borrower Income, Secondary Borrower Income, Monthly Net Income (with sub-field All Other Monthly Expenses), Monthly Surplus (pre-filled with \$0.00), and Liquid Assets.
- Property Valuation Information:** Contains fields for Valuation Date (calendar), Valuation Type (dropdown), As Is Value, As Repaired Value, and Estimated Cost of Repairs.
- Deed In Lieu Information:** Contains fields for Foreclosure Initiation Date (calendar), Estimated Foreclosure Sale Date (calendar), and Borrower Contribution.
- Comments:** A large text area for entering notes.

At the bottom of the form are four buttons: Save, Submit, Delete, and Cancel. The browser's taskbar at the bottom shows several open windows, including 'Inbox - Microsoft Out...', 'Loss Claim Transacti...', 'https://gls.test.sc.e...', 'Add Loss Mitigation - ...', 'Loss Mitigation User ...', and 'Loss Claim Recovery...'.

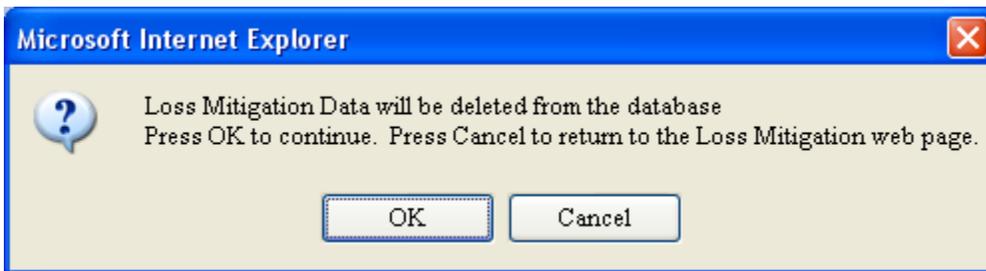
After entering the information corresponding to the specific workout type the user can:

- 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.

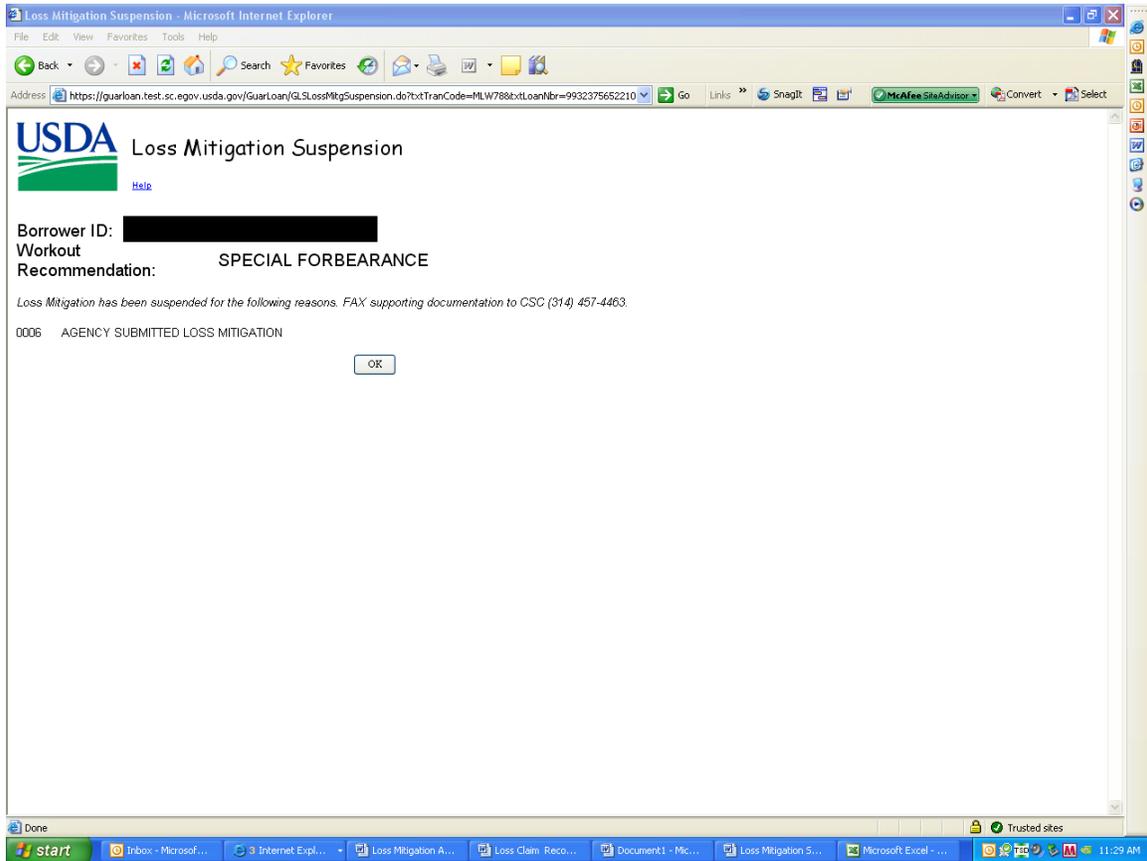
- Click the SUBMIT button when satisfied that all information entered is correct. The Loss Mitigation Suspension page will display (See Page 23)
- Click the DELETE button to delete all information for this workout. User will see the following pop up box.



- Click the CANCEL button which returns user to the Loss Mitigation menu. Changes will not be saved.

Loss Mitigation Suspension

Click OK and user will be returned to the Loss Mitigation menu.



Currently there are four Threshold Edits as follows:

- 0001 Interest Rate does not match Loan Interest Rate
- 0002 Unpaid Principal does not match Loan Unpaid Principal
- 0004 Servicing Plan Date exceeds maturity date
- 0006 Agency Submitted Loss Mitigation

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 25)

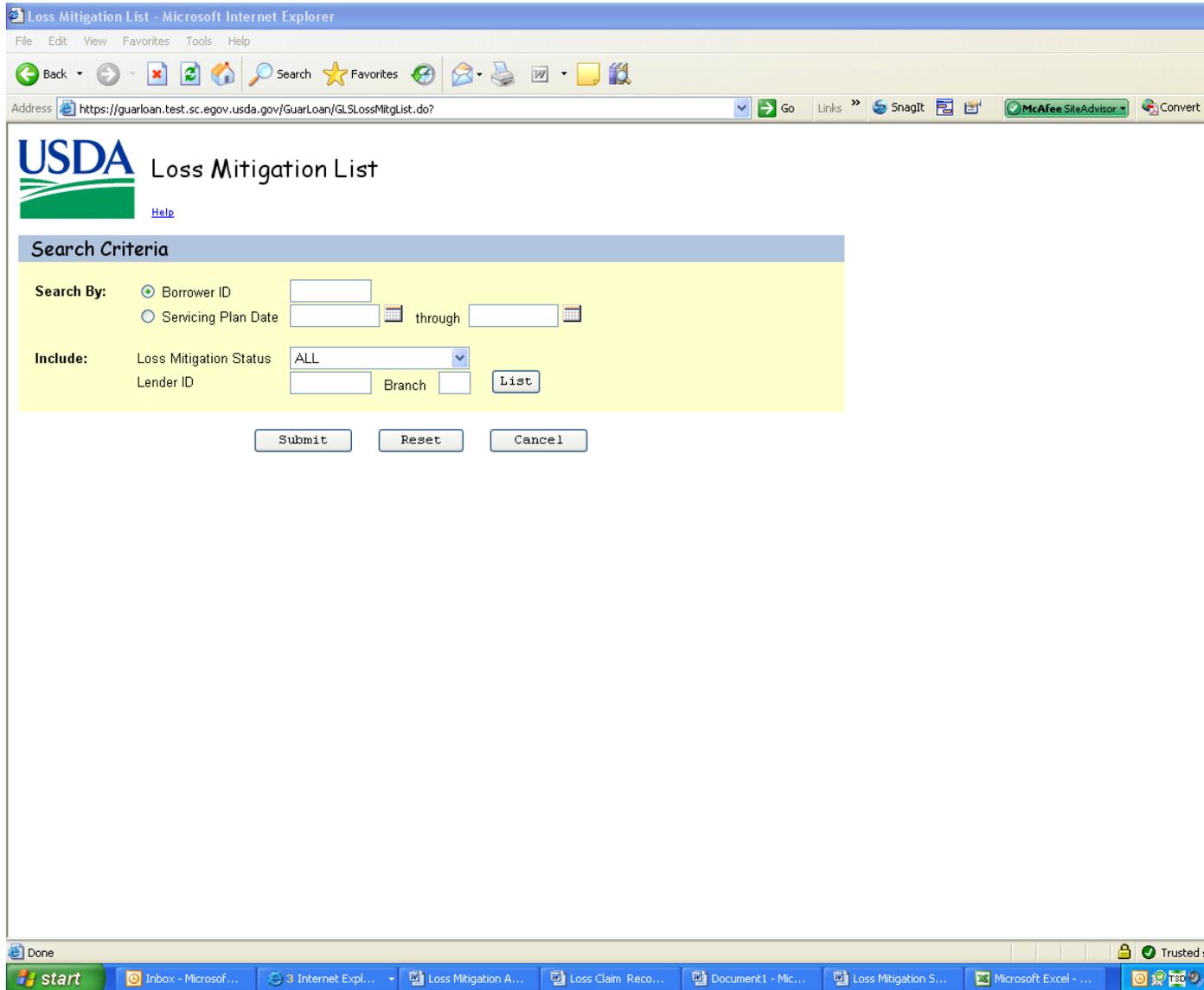
The screenshot shows the 'SFH Loss Claim Administration' website. The page is titled 'SFH Loss Claim Administration' and features the USDA Rural Development logo. The navigation menu includes links for 'Home', 'Borrower', 'Lender', 'Request', 'Funds Admin', 'Loans', 'Reports', 'Forms', and 'Help'. The main content area is divided into several sections:

- Loss Claim Inquiry**
 - [Claim Status List](#)
 - [View Suspended Loss Claims](#)
 - [View Paid Loss Claims](#)
 - [Cash Collection/Recoveries List](#)
 - [Threshold Edit Code List](#)
 - [Debenture Interest Rate List](#)
- Loss Claim Update**
 - [Add/Update Property Disposition Summary](#)
 - [Add/Update Loss Claim](#)
 - [View/Update Loss Claim](#)
 - [Re-issue Loss Payment](#)
 - [Update Loss Claim Cash Collection](#)
 - [Add Recovery Calculator](#)
 - [Update Recovery Calculator](#)
 - [Borrower Claim Status Summary](#)
 - [ID Cross Reference](#)
- Reports**
 - [Advice of Payment](#)
 - [Loss Claim Confirmation](#)
- Loss Claim Threshold Maintenance** (National Office use only)
 - [Add Threshold Edit Code](#)
 - [Update Threshold Edit Code](#)
- Documentation**
 - [Loss Claim Administration User Guide \(PDF\)](#)
 - [Loss Claim Ready References \(PDF\)](#)
 - [Frequently Asked Questions \(PDF\)](#)
- Loss Mitigation**
 - [Add Loss Mitigation](#)
 - [Loss Mitigation List \(Access to View/Update Loss Mitigation\)](#)

The 'Loss Mitigation List (Access to View/Update Loss Mitigation)' link is highlighted with a black box, and an arrow points from this link to the text 'View/Update Loss Mitigation' in the text above the screenshot.

Enter the borrower's ID (9 digits only), and click the "SUBMIT" button.

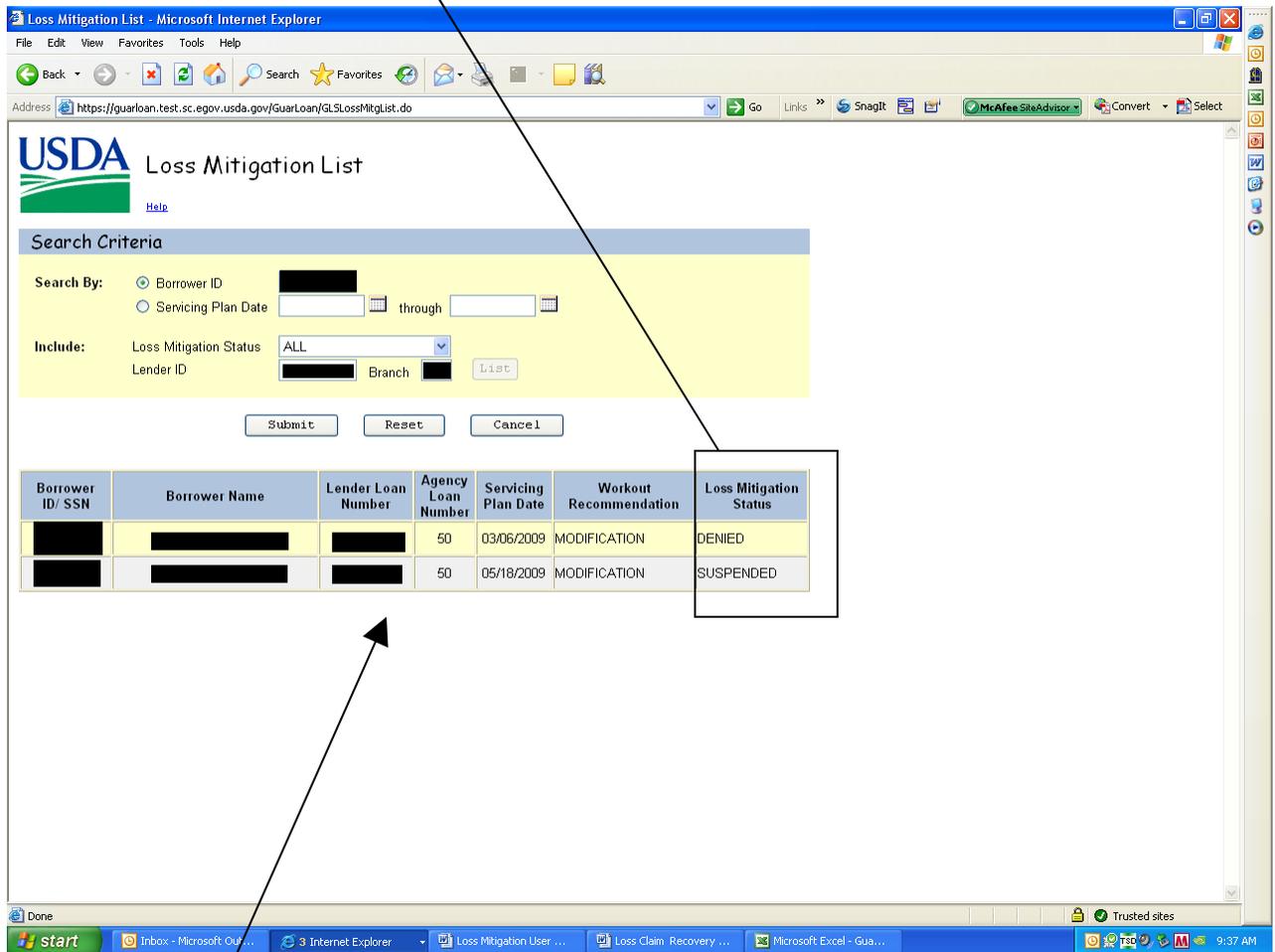
If the entered ID matches an active Rural Development Guaranteed loan the **Loss Mitigation List** is displayed (see page 26).



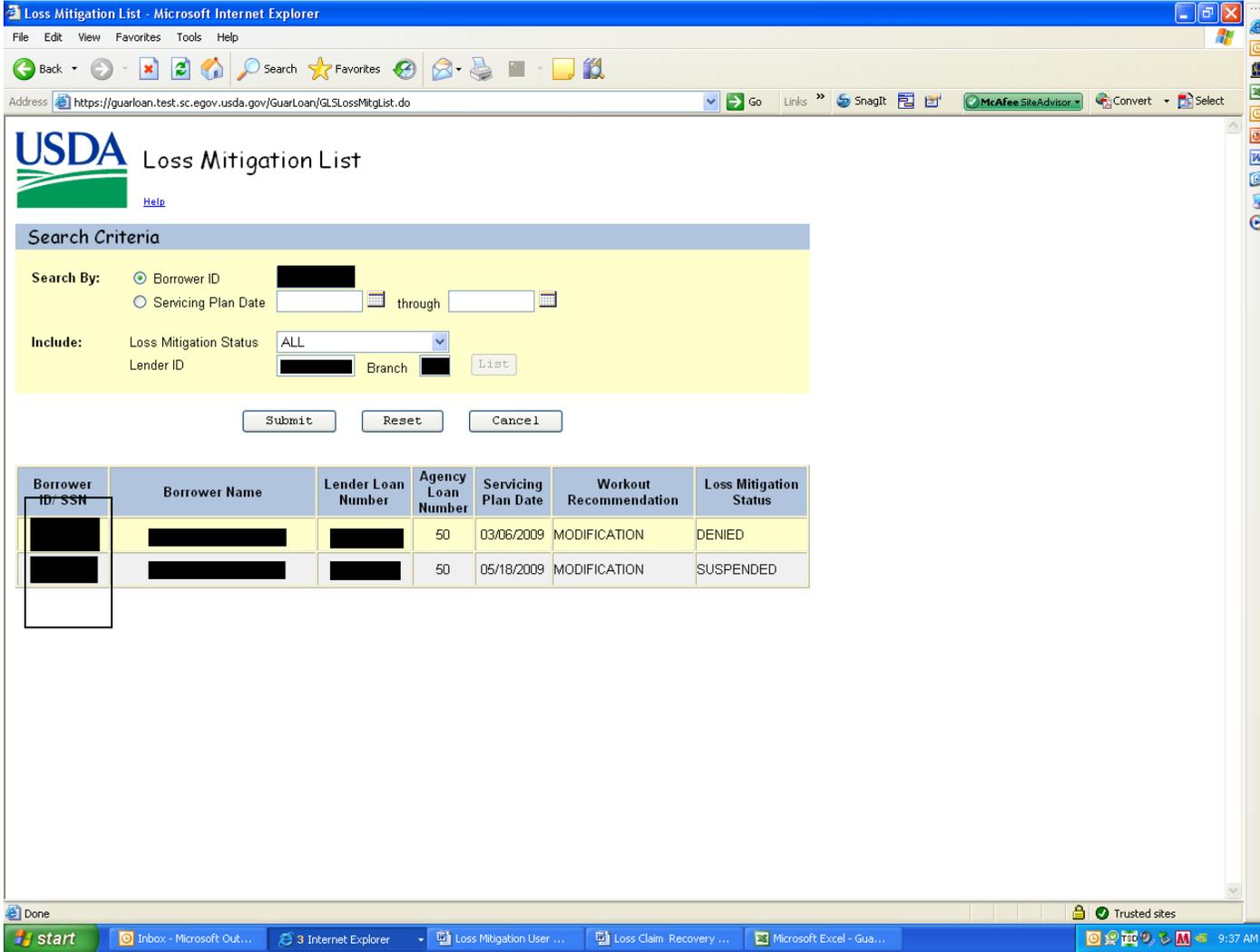
If the entered ID matches an active Rural Development guaranteed loan the **Loss Mitigation List** is displayed. Click on the Borrower ID of the Workout Recommendation user would like to view/update.

Status and 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 specific to each type of Workout Recommendation as follows:
 (See Page 28)



[Help](#)

Section Bookmarks

[Borrower Information](#) [Lender Information](#) [Mitigation Information](#)
[Loan Information](#) [Property Information](#) [Financial Information](#)
[Special Forbearance Information](#) [Comments](#)

General Information

Servicing Office: [REDACTED]
Agency Loan Number: 50
Fiscal Year of Obligation: 1999
Create User ID/Date: [REDACTED]
Last Update User ID/Date: [REDACTED]
Submitting Organization ID/Branch: [REDACTED]
Submitting Organization Name: [REDACTED]

Borrower Information

Geo State/County: [REDACTED]
Borrower ID/Name: [REDACTED]

Lender Information

Servicing Lender
Lender ID/Branch: [REDACTED]
Name: [REDACTED]
Contact Name * Last: [REDACTED] First: [REDACTED]
Contact Phone * [REDACTED]
Contact Fax * [REDACTED]
Contact Email Address * [REDACTED]
Lender Loan Number: [REDACTED]

Holding Lender
Lender ID/Branch: [REDACTED]
Name: [REDACTED]

Mitigation Information

Loss Mitigation Status:
Last Status Update User ID/Date: [REDACTED]
Workout Recommendation: SPECIAL FORBEARANCE
Servicing Plan Date * **LENDER** **AGENCY**
05/18/2009 05/18/2009

Loan Information

Edit Codes
0006 AGENCY SUBMITTED LOSS MITIGATION

Closing Date: 06/25/1999
Lender Guarantee Interest Rate: 8.0000%
LENDER **AGENCY**
Due Date of Last Payment * 02/01/2008
Unpaid Principal Balance * \$73,382.92 \$73,382.92
Current Monthly Payment * \$753.19 \$753.19

Principal/Interest Arrearage * \$8,251.77 \$8,251.77
Tax Arrearage * \$0.00 \$0.00
Insurance Arrearage * \$0.00 \$0.00
Total PITI \$8,251.77 \$8,251.77
Foreclosure Fees and Costs * \$0.00 \$0.00
Total Arrearage \$8,251.77 \$8,251.77
National Disaster * No Yes No
Foreclosure Status * INACTIVE
Delinquency Code: 25 FORCED LIQUIDATION PENDING
Reported Reason for Default: 007 EXCESSIVE OBLIGATIONS

Property Information

Property Address: 7521 E KY #70
YOSEMITE, KY 42566
LENDER **AGENCY**
Property Condition * GOOD
Occupancy Status * OCCUPIED
Property Listed for Sale * No Yes No
List Date: [REDACTED]
List Price: [REDACTED]
Days on Market: [REDACTED]
Real Estate Agent: [REDACTED]
Real Estate Agent Phone: [REDACTED] Extension: [REDACTED]
Listing Initiated By: Borrower Lender

Financial Information

Reason for Default * UNEMPLOYED
Borrower Income * \$2,166.67 \$2,166.67
Secondary Borrower Income * \$0.00 \$0.00
Monthly Net Income \$2,166.67 \$2,166.67
Proposed Monthly Payment * \$754.00 \$754.00
All Other Monthly Expenses * \$738.20 \$738.20
Monthly Surplus \$674.47 \$674.47
Liquid Assets * \$0.00 \$0.00

Special Forbearance Information

Agreement Terms * 4 4
New Monthly Payment * \$754.00 \$754.00
Borrower Contribution * \$2,000.00 \$2,000.00
Performing Special * No Yes No (Select yes for collection of fees and costs)

Comments

[REDACTED]

Special Instructions

[REDACTED]

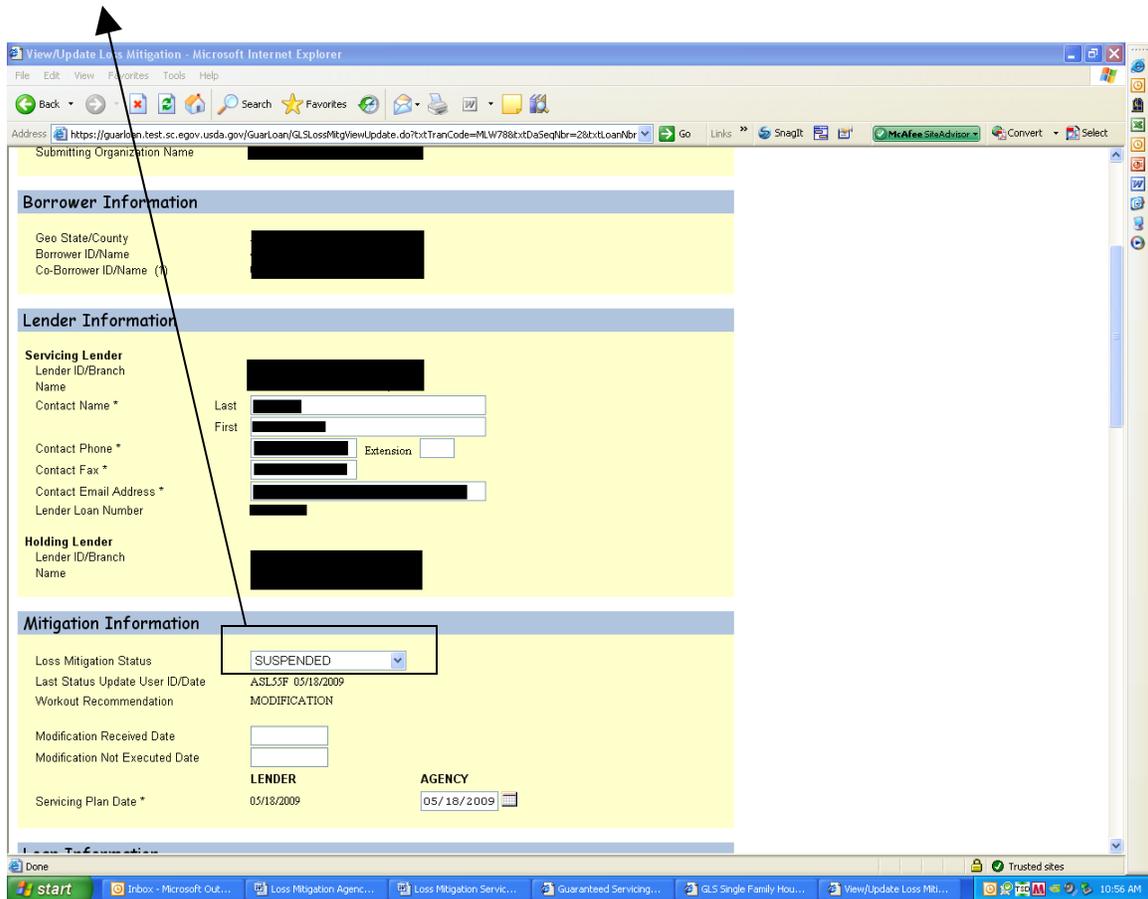
Rural Development CSC employees can make changes to the Loss Mitigation on the View/Update screen in the column titled AGENCY.

- Click PRINT to print the View/Update Loss Mitigation screen
- Click SUBMIT when all corrections or updates are complete
- Click CANCEL to return the user to the Loss Mitigation menu page.
- Click DELETE to delete the Loss Mitigation.

When the review is complete, the Loss Mitigation Status must be changed before SUBMIT is clicked.

Loss Mitigation Status options are as follows:

- Approved
- Denied
- Denied Alternative
- Withdrawn



Entering Modification Executed/Not Executed Information on a Previously Approved Loan Modification

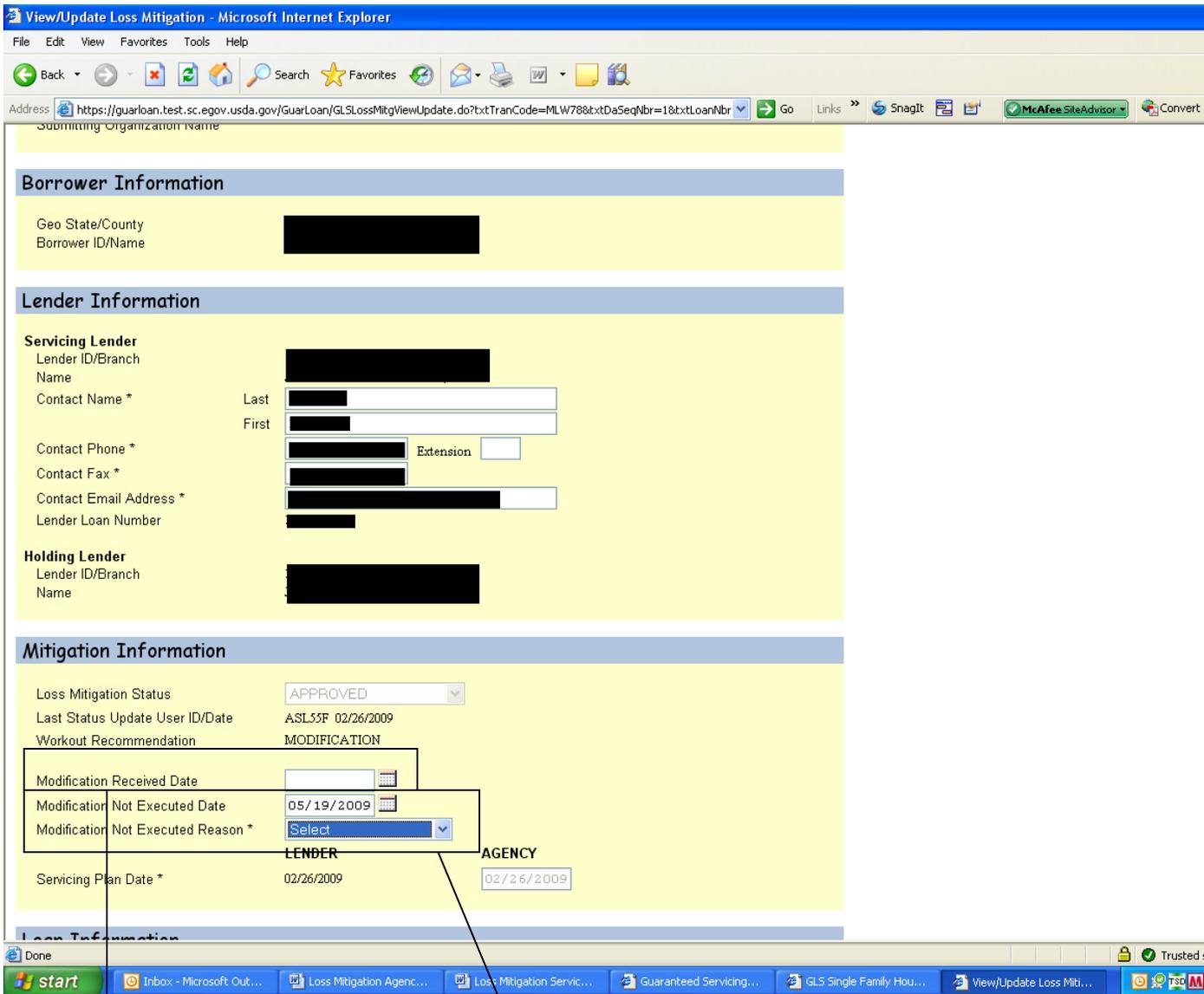
When a Signed Modification Agreement is received from the Lender the following field must be completed in GLS.

- Modification Received Date

When a Modification Not Executed form is received the following fields must be completed in GLS:

- Modification Not Executed Date - When a date is entered in this field another field opens as follows:
- Modification Not Executed Reason*
 - Modification Not Executed Reasons:
 - Lender Denied
 - Borrower Denied
 - CSC Denied

(See page 31 View/Update Loss Mitigation)



Complete this date when
when
the signed Modification
Agreement is received

Complete these fields
Modification Not Executed form
is received

EXTENSION OF PFS PERIOD EXTENSION NEW LISTING PRICE

After a PFS Plan or Pre-foreclosure Sale has been approved by the Agency, the Servicer may have a need to extend the Listing Period and/or New Listing Price.

The screenshot shows a web browser window titled "View/Update Loss Mitigation - Microsoft Internet Explorer". The address bar contains a URL from "https://guarloan.test.sc.egov.usda.gov". The page is divided into several sections:

- Financial Information:** A table with columns for field name, current value, and input field. Fields include Reason for Default (OVEREXTENDED BILLS), Borrower Income (\$2,006.05), Secondary Borrower Income (\$0.00), Monthly Net Income (\$2,006.05), All Other Monthly Expenses (\$2,043.68), Monthly Surplus (\$-37.63), and Liquid Assets (\$0.00).
- Property Valuation Information:** A table with columns for field name, current value, and input field. Fields include Valuation Date (12/11/2008), Valuation Type (APPRAISAL), As Is Value (\$20,000.00), As Repaired Value (\$43,000.00), Estimated Cost of Repairs (\$19,000.00), Extension of PFS Period (a dropdown menu with "Select" selected), and Extension New Listing Price (\$0.00).
- Comments:** A text area containing "05/27/2009 This is a test 5-27-09".
- Special Instructions:** An empty text area.

At the bottom of the form are buttons for "Print", "Submit", "Delete", and "Cancel".

PFS Period

Enter Extension of
Or Extension New Listing Price

In these fields