



1. GUS access for mortgage brokers / loan correspondents via approved lender(s).
2. New GUS Loan List / Loan Search page with enhanced search criteria.
3. Additions to the Application Banner information.
4. Additions to the GUS View Findings page.



Technical Bulletin
Lender Agent GUS Security Role / Additional GUS Enhancements
Effective 12/09/2015

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The USDA's Guaranteed Underwriting System (GUS) will be updated on December 9, 2015 to introduce: 1) a new user security role of "Lender Agent" and 2) a revamped Loan List / Loan Search page. This technical bulletin provides users with detailed information pertaining to system changes associated with the update. The new "Lender Agent" security role affords approved GUS lenders an opportunity to extend system access to third party agents such as mortgage brokers, correspondent lenders, etc... Users assigned a GUS security role of "Lender Agent" will be able to establish applications, order new/re-issue existing credit reports, and request preliminary underwriting recommendations on behalf of an approved lender. Approved lenders will remain responsible for uploading documents to USDA and requesting final submissions in GUS.

ADDING USERS WITH "LENDER AGENT" SECURITY ROLE

Authorized System *	Guaranteed Underwriting System
Security Role *	<div style="border: 1px solid black; padding: 2px;"> Select Lender Representative with Final Submit Authority Lender Representative Lender Viewer Branch Representative with Final Submit Authority Branch Representative Branch Viewer Lender Agent </div>

Authorized System *	Guaranteed Underwriting System
Security Role *	Lender Agent
Lender ID *	123123123 MORTGAGE LENDER, INC
USDA Assigned Branch Nbr *	001 <input type="button" value="BranchList"/>
Lender Agent ID * (Lender Agent's Federal Tax ID #)	789789789 ABC MORTGAGE BROKER
Lender Agent USDA Assigned Branch Nbr *	001 <input type="button" value="BranchList"/>

A new **Security Role** of "Lender Agent" is available in GUS. "Lender Agent" users can enter and process GUS applications on behalf of each lender they are setup under.

NOTE: "Lender Agent" users can only be associated with one lender agent organization however they can be associated with multiple approved lenders.

GUS Security Administrator's will have an extra step when establishing "Lender Agent" roles in the system. The **Lender Agent ID** (i.e. nine-digit Federal Tax ID Number of the Agent's organization) must be entered. If the **Lender Agent ID** does not exist in USDA's system the Security Administrator will be prompted to contact the Centralized Help Desk to establish the **Lender Agent ID** in the system.

A Level 1 eAuthentication ID is required for all GUS security roles including "Lender Agent".

Security Roles Ordered in Descending Level of Administrative Functionality :

Lender Representative with Final Submit Authority	Allows the user to enter applications into GUS and perform a preliminary and final submission of the application for all of the lender's branches.
Lender Representative	Allows the user to enter applications into GUS and perform a preliminary submission of the application for all of the lender's branches.
Lender Viewer	Allows the user view only capabilities of all applications associated with the lender Tax ID for all branches.
Branch Representative with Final Submit Authority	Allows the user to enter applications into GUS and perform a preliminary and final submission of the application for only the lender branch for which the user is associated.
Branch Representative	Allows the user to enter applications into GUS and perform a preliminary submission of the application for only the lender branch for which the user is associated.
Branch Viewer	Allows the user view only capabilities of all applications for the branch for which the user is associated.
Lender Agent	Allows the user to enter GUS applications on behalf of a Lender and perform preliminary submissions. When the Lender Agent has completed their portion of the application process, the Lender Agent will release the application to the Lender for underwriting processing.

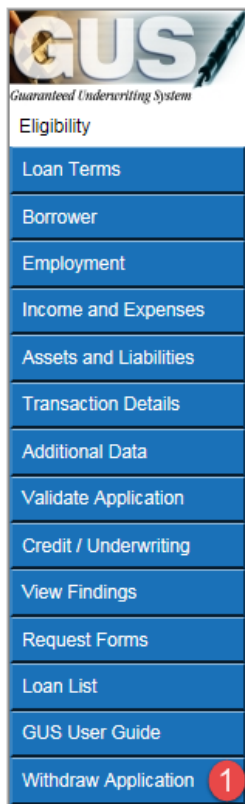
Lender Agent Security Role Attributes

- User can have “Lender Agent” security role with multiple GUS approved lenders. In this instance, the user is prompted to choose which approved lender they will be associated with when signing into GUS. The lender association can be changed at any time during the GUS session (see GUS – Left Hand Navigation Menu section of this document).
- User can order/re-issue credit reports and request preliminary underwriting recommendations (final underwriting recommendation and document upload/display document features are unavailable).
- Approved lenders have view-only capability of applications that are controlled by an authorized lender agent in GUS. Once the lender agent is ready to hand the application over to the approved lender, for underwriting and submission to USDA, they must release control of the application to the lender at the GUS Credit / Underwriting page. Lender agent user will have view-only capability of the application after releasing control to the approved lender.
- An application cannot be released back to the lender agent once the approved lender has been given control. Any changes to GUS application data will be the responsibility of the approved lender.
- USDA approved lenders can act as a lender agent if they are working as a loan correspondent for another approved lender (i.e. the “Lender Agent” security role is not restricted to non-USDA approved lenders). **NOTE:** users that are associated to an approved GUS lender, with any security role that is not equal to “Lender Agent,” are not eligible to be setup with a role of “Lender Agent” under the same eAuthentication credential. In this scenario the user will need two different eAuthentication credentials (i.e. one credential associated with an approved GUS lender and one associated with a lender agent organization).
- Applications established in GUS by a lender agent cannot be transferred to multiple approved lenders.

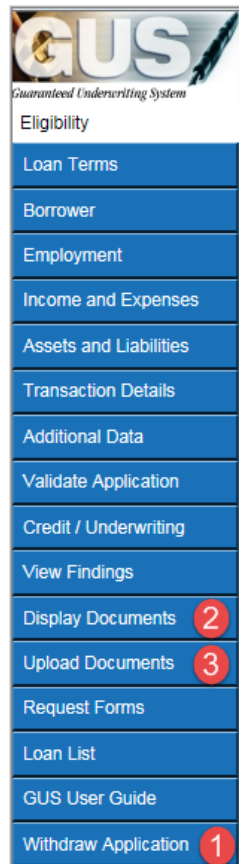
GUS APPLICATION – LEFT HAND NAVIGATION MENU

A new feature for all GUS users is the ability to withdraw an application. Applications may be withdrawn by selecting **Withdraw Application** from the left hand navigation menu in GUS. Lender agents do not have the ability to upload or display loan documents in GUS. For this reason, there is a slight difference in the left hand navigation menu for lender agent users when compared with approved lender users. Lender agents that are associated with multiple approved lenders must select which lender they are representing at the “Select a Lender” page.

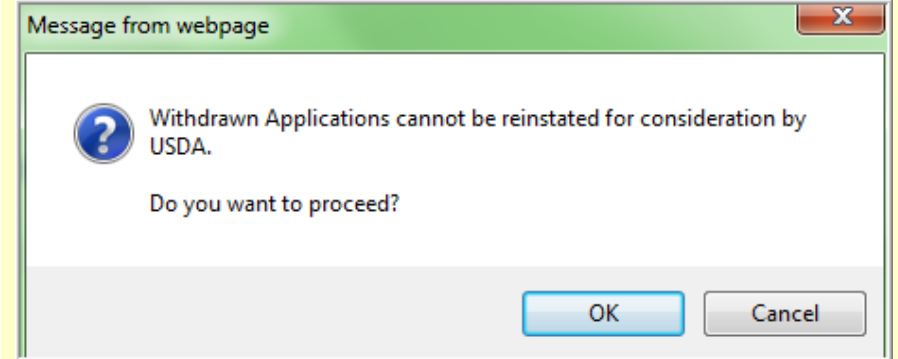
Lender Agent



Approved Lender



1. **Withdraw Application** – allows lender and lender agents to withdraw an application in GUS. When “Withdraw Application” is selected from the left hand navigation menu a pop up message will appear. Select **OK** to process withdrawal of the application or **Cancel** to exit out of the pop up and continue without withdrawing the application.



Lender agents may withdraw an application while it is under their control. Once an application is released to the approved lender, the lender agent will no longer be able to withdraw the application.

2. **Display Documents** – allows the user to view any document that has been uploaded by the lender and/or USDA. This feature is not available to lender agents.
3. **Upload Documents** – allows the user to upload required documents. This feature is not available to lender agents.

GUS APPLICATION – LEFT HAND NAVIGATION MENU

Select A Lender

Select a Lender You Wish to be associated With During this GUS Session.

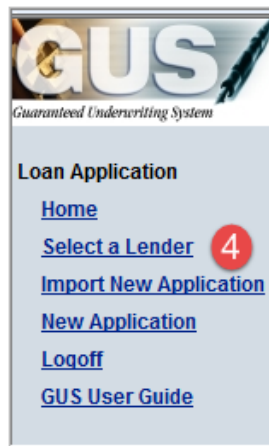
You are Signed in as Lender Agent: THE BEST MORTGAGE . - Tax ID 234234234 Branch Number: 001

You are currently assigned a security role of Lender Agent for multiple USDA lenders in GUS.

Select the lender you wish to be associated with during this GUS session and press the Submit pushbutton.

Select	Lender Name	Lender ID	Lender Branch
<input type="radio"/>	MORTGAGE LENDER, INC	123123123	001
<input type="radio"/>	RURAL MORTGAGE, INC	234234234	001
<input type="radio"/>	THE BEST MORTGAGE	456456456	001

SUBMIT




- Select a Lender Page** – When a user that is setup with multiple “Lender Agent” security roles (i.e. is setup as a lender agent for more than one approved lender) logs into GUS the “Select a Lender” page will be presented. The user must select which approved lender he/she will be associated with during the GUS session. The user can select a different association at any time during the GUS session by returning to the GUS Loan List and choosing the “Select a Lender” page in the left hand navigation menu.

NOTE: Lender agents cannot transfer an existing GUS application from one approved lender to another.



GUS APPLICATION PAGE BANNER

New information has been added to the application banner that appears at the top of all GUS application pages.

Old Banner

 Guaranteed Underwriting System	Borrower Name	Lender Loan Number	Application ID Number
	Norton, Johnny	80020887	1540141

New Banner

 Guaranteed Underwriting System	Borrower Name	Lender Loan Number	GUS Application ID Number	Most Recent Activity	Activity Timestamp	User
	Testcase, John	123456	1498581	Requested Preliminary Submission	11/20/15 09:10:20 CST	

1 2 3

1. **Most Recent Activity** - Displays the last action taken by lender or lender agent user.
2. **Activity Timestamp** - Displays the last action date and timestamp.
3. **User** – Name of the user that performed the last action.

GUS LOAN LIST / LOAN SEARCH PAGE

The GUS Loan List / Loan Search page has been re-designed and offers a new look and feel. The GUS Loan List / Loan Search page contains slightly different search criteria for lender users versus lender agent users. The lender user page is shown below.

GUS
Guaranteed Underwriting System

Guaranteed Underwriting System

Lender GSF MORTGAGE CORPORATION

Enter the desired search criteria below and press Find Loan pushbutton. Applications meeting the criteria will be displayed below.
Press Refresh Data pushbutton to refresh the search criteria.

For Beginning - Ending Date Range, either enter (Beginning Date and Ending Date) or (choose an option in the Begin-End Date Range dropdown box). Any date search is based on selection criteria entered.

Beginning Date **Ending Date** **Begin-End Date Range** **Submission Status** **Select Item to Search By** **Enter Search Value Here** **Property State**

11/23/2015 11/30/2015 Select Date Range All Submissions Search By: Enter Search Value Here Select One

FIND LOAN **REFRESH DATA**

Beginning Date **Ending Date**

11/23/2015 11/30/2015

Begin-End Date Range

Select Date Range

Select Date Range

Today

Last 7 Days

Last 14 Days

Last 21 Days

Last 30 Days

Last 60 days

Last 180 days

Last 365 days

1. **Beginning/Ending Date:** You may enter a beginning date and ending date for your search range. The default range is 7 days from the current date.
2. **Begin-End Date Range:** You may select any of the pre-defined date ranges in lieu of entering a beginning and ending date.

GUS LOAN LIST / LOAN SEARCH PAGE

Submission Status

All Non-Final Submissions ▾

All Non-Final Submissions

Preliminary Submissions

Final Submissions

Not Submitted

All Submissions

3

Select Item to Search By

Search By: ▾

Search By:

Borrower Last Name

Borrower SSN

Lender Loan Number

GUS Application ID Number

4

Enter Search Value Here

5

Property State

Select One ▾

6

3. **Submission Status:** Searches may be narrowed by submission status. **All Non-Final Submissions** is the default value.
4. **Select Item to Search By:** You may select any of the pre-defined search items to further refine your search. If this option is chosen, a search value must be entered (See #5 below).
5. **Enter Search Value Here:** If you select an item to search by (#4 above), you must enter the appropriate search value that corresponds to the search item selected (e.g. Borrower Last Name).
6. **Property State:** You may select the subject property state from the dropdown list to further refine your search.

NOTE: Some searches do not allow for a date range to be entered (e.g. GUS Application ID Number).

GUS LOAN LIST / LOAN SEARCH PAGE

New data is now provided in the results section of the GUS Loan List / Loan Search page.

Borrower/ Lender Loan Number/ USDA Assigned Branch Nbr	Last Modified/ 1 TPO Name/ 2 TPO Tax ID/ 3 Date TPO to Lender	Credit Status/ Underwriting Status/ 4 Application Status/ 5 Date Approved	Underwriting Recommendation
[Redacted]	12/08/2015	Complete	Submission=Final on 11/30/2015
NEW TEST 001	[Redacted]	Complete Approved 12/08/2015	Underwriting=REFER Property=Eligible Income=Eligible

1. **TPO Name:** If the application was established in GUS by an agent of the lender, the agent's organization name will be populated (e.g. ABC Mortgage Co.).
2. **TPO Tax ID:** If the application was established in GUS by an agent of the lender, the agent's organization Federal Tax ID Number will be populated.
3. **Date TPO to Lender:** The date an agent of the lender released control of the GUS application to the approved lender for underwriting and final submission to USDA.
4. **Application Status:** Displays the USDA status of the application (i.e. Pending, Approved, Rejected, or Withdrawn).
5. **Date Approved:** Date the loan request was approved by USDA, if applicable.

GUS REQUEST CREDIT / UNDERWRITING PAGE

Control of the application must be passed from the lender agent to the approved lender for underwriting and submission to USDA.

* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission

Request Credit / Underwriting

Select Request You Would Like to Submit:

Select One

- Request Credit Report
- Request Credit Report and Underwriting Only (Preliminary Underwriting for pre-approval)
- Request Underwriting Only (Preliminary Underwriting for pre-approval)
- Release Control of Application to the Lender **1**

To manually downgrade an ACCEPT underwriting recommendation to a REFER, check the box and provide a detailed explanation.

Downgrade automated underwriting recommendation to a "REFER" and provide explanation.
(Limited to 2000 characters)

SUBMIT **2**

To transfer control of an application to the approved lender, lender agents must choose to:

- 1) Select **Release Control of Application to the Lender** at the “GUS Request Credit / Underwriting” page
- 2) Press **Submit** pushbutton.

GUS VIEW FINDINGS PAGE

Minor changes were made to the GUS View Findings page.

LOAN/APPLICANT ELIGIBILITY

Loan Eligibility Finding(s) 1

ELIGIBLE

There were no loan eligibility findings issued.

Eligibility Finding(s) For Tester, Dean

CAIVRS Number A313511156

ELIGIBLE

There is no eligibility finding for Tester, Dean

1. The CAIVRS number is now displayed on the “View Findings” page under the Loan/Applicant Eligibility section for each applicant.
2. If the loan application was established in GUS by a lender agent user; the lender agent’s organization information is displayed on the GUS Findings Report.

Lender Name	RURAL MORTGAGE, INC
Lender Tax Id	234234234
USDA Assigned Branch Nbr	001
Lender Loan Number	MCM
GUS Application ID Number	1496550
Lender Agent Name	THE BEST MORTGAGE
Lender Agent Tax ID	456456456
USDA Assigned Branch Number	001

2