



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

SINGLE CLOSE/REHAB USER GUIDE

January, 2023



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1 About the System

1.1 Introduction

The Single Close Combination Construction to Permanent Loan Final Rule was published on July 23, 2019, with an effective date of October 1, 2019. To assist lenders and field office staff, the Agency has issued additional instructions for Single Close New Construction and Rehabilitation and Repair Loan data entry in GUS. The following instructions will ensure the Single Close loans are correctly identified and coded in GUS.

2 ORIGINATION IN GUS

2.1 Lender Loan Information Tab

2.1.1 New Construction

Click **Construction-Conversion/Construction to Permanent** and **Single-Closing**.

Enter the **Construction Costs** and **Original Cost of Lot**

Lender Loan Information

Property and Loan Information

Lender Loan Number (F)

12345

Community Property State

At least one borrower lives in a community property state

The property is in a community property state

Transaction Detail

Conversion of Contract for Deed or Land Contract

Renovation

Construction-Conversion/Construction-to-Permanent

Single-Closing (P)

Two-Closing (P)

Construction/Improvement Costs (F)

\$125,000.00

Original Cost of Lot (F)

\$25,000.00

2.1.2 Rehab

Click **Renovation**, **Construction-Conversion/Construction-to-Permanent** and **Single-Closing**.

Enter the **Improvement Costs**. **Lot cost** can be 0.00

Lender Loan Information

Property and Loan Information

Lender Loan Number (F)

12345

Community Property State

At least one borrower lives in a community property state

The property is in a community property state

Transaction Detail

Conversion of Contract for Deed or Land Contract

Renovation

Construction-Conversion/Construction-to-Permanent

Single-Closing (P)

Two-Closing (P)

Construction/Improvement Costs (F)

\$25,000.00

Original Cost of Lot (F)

\$0.00



2.2 Additional Data Tab

2.2.1 New Construction

Click **New** for **Purchase is**.

Click **Escrow** under New Construction Dwellings under **Requirement Checks**. This selection will ensure the correct GUS rules fire on the GUS Underwriting Findings Report for property standards.

Additional Data

Purchase is (P) <input type="text" value="New"/>	Will a repair escrow account be established for repairs to be completed post-issuance of Loan Note Guarantee? (F) <input type="radio"/> Yes <input type="radio"/> No	System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government. (P) <input type="radio"/> Yes <input type="radio"/> No
Date Checked on System for Award Management (SAM) (P) <input type="text" value="MM/DD/YYYY"/>	Lender Name <input type="text"/>	USDA Assigned Branch Number <input type="text" value="002"/>
		<input type="button" value="Branch List"/>

Requirement Checks

New Construction Dwellings: USDA new construction requirements and documentation are met. (P) <input type="text" value="Escrow"/>	Existing Dwellings: Current minimum property requirements (MPR) of HUD Handbook 4000.1 are met. (P) <input type="text" value="Choose One"/>
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2.2.2 Rehab

Click **Existing** for **Purchase is**

Click **Escrow** for Existing Dwellings under **Requirement Checks**. This selection will ensure the correct GUS rules fire on the GUS Underwriting Findings Report for property standards.

Additional Data

Purchase is (P) <input type="text" value="Existing"/>	Will a repair escrow account be established for repairs to be completed post-issuance of Loan Note Guarantee? (F) <input checked="" type="radio"/> Yes <input type="radio"/> No	System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government. (P) <input type="radio"/> Yes <input type="radio"/> No
Date Checked on System for Award Management (SAM) (P) <input type="text" value="MM/DD/YYYY"/>	Lender Name <input type="text"/>	USDA Assigned Branch Number <input type="text" value="002"/>
		<input type="button" value="Branch List"/>

Requirement Checks

New Construction Dwellings: USDA new construction requirements and documentation are met. (P) <input type="text" value="Choose One"/>	Existing Dwellings: Current minimum property requirements (MPR) of HUD Handbook 4000.1 are met. (P) <input type="text" value="Escrow"/>
--	--

3 Construction Complete: SFH Lender Administration Page (LLC)

Once the construction has been completed, lenders will report the final construction in the Lender Loan Closing (LLC)/Administration Page.

3.1 Accessing Lender Loan Closing (LLC)

Lenders may access the Lender Loan Closing/Administration Page from the USDA

LINC page at <https://usdalinc.sc.egov.usda.gov/RHShome.do>

Click on **Lender Loan Closing/Administration**



Single Family Guaranteed Rural Housing

- [Electronic Status Reporting \(ESR\)](#)
- [Electronic Status Reporting Corrections](#)
- [Guaranteed Annual Fee](#)
- [Loss Claim Administration](#)
- [Guaranteed Underwriting System \(GUS\)](#)
- [Legacy Guaranteed Underwriting](#)
- [Lender Loan Closing/Administration](#)
- [ID Cross Reference](#)
- [Application Authorization](#)
- [Lender PAD Account Maintenance](#)
- [Training and Resource Library](#)



3.2 SFH Lender Administration List Page

If user is assigned to more than one lender for closing choose the appropriate tax id.

3.2.1 Searching for Borrower

Search for borrower by **USDA Borrower ID, Borrower SSN, Name/State** or **Lender Loan Number**.

Select **Loans** as **Request Type**.

Click **Submit**

Single Family Housing Lender Administration List

[ID Cross Reference](#)
[Payment History](#)
[SFH Lender Administration List](#)
[Help](#)

Search/Include Criteria

Search by:

Lender ID: 382603955 Branch:

USDA Borrower ID
 Borrower SSN
 Name/State All States
 Lender Loan Number

Include:

Lender Type:

Request Type:

Loan Status:

3.2.2 Selecting Borrower

Click Single Close Construction/Rehab as the **Action**

Click on the **Borrower ID/SNN** blue hyperlink

Select Action and press [Borrower ID](#) hyperlink you wish to take action on:

Action: Single Close Construction/Rehab

State	County	Borrower ID/ SSN	Borrower Name	Lender Loan Number	USDA Loan Number	Amount	USDA Lender Branch	Status
10	006	9166649995641	TINTIN, RON ASHLEY	URLA TEST 1	50	\$125,000.00	001	CLOSED

3.2.3 Construction/Rehab Completion Information

Select the **Completion Type**

(Principal Reduction Only, Principal Reduction with Loan Modification, Construction/Rehab Complete (No Principal Reduction or Loan Modification))

Construction/Rehab Completion Information

*Completion Type:

Principal Reduction Only
 Principal Reduction with Loan Modification
 Construction/Rehab Complete (No Principal Reduction or Loan Modification)

3.2.3.1 Principal Reduction Only

Enter the construction complete and principal reduction date fields, the modified unpaid principal amount, and the principal reduction amount. Upload documentation of evidence of the principal reduction and lender certification (ex: Attachment 12-D). Click **Submit**

Construction/Rehab Completion Information

*Completion Type:

Principal Reduction Only
 Principal Reduction with Loan Modification
 Construction/Rehab Complete (No Principal Reduction or Loan Modification)

*Construction/Rehab Completion Date:

*Principal Reduction Date:

Unpaid Principal:

Original Loan Amount: \$150,000.00

*Modified:

Principal Reduction Amount: Principal Reduction amount of \$0 is acceptable

Comments

3.2.3.2 Principal Reduction with Loan Modification

Enter the construction complete and principal reduction dates, the modified unpaid principal amount, the principal reduction amount, and the loan modification date. When applicable, enter a lower modified interest rate. Upload the modified loan documents, evidence of the principal reduction and lender certification that the construction has been completed. Click **Submit**



Construction/Rehab Completion Information

*Completion Type:

- Principal Reduction Only
- Principal Reduction with Loan Modification
- Construction/Rehab Complete (No Principal Reduction or Loan Modification)

*Construction/Rehab Completion Date:

Principal Reduction Date:

Unpaid Principal: Original Loan Amount: \$150,000.00
Modified:

Principal Reduction Amount: Principal Reduction amount of \$0 is acceptable

*Loan Modification Date:

Guaranteed Interest Rate: Original: 2.5000%
*Modified:

Comments

3.2.3.3 *Construction/Rehab Complete (No Principal Reduction or Loan Modification)*
Enter the construction completion date and upload lender certification. Click **Submit**

Construction/Rehab Completion Information

*Completion Type:

- Principal Reduction Only
- Principal Reduction with Loan Modification
- Construction/Rehab Complete (No Principal Reduction or Loan Modification)

*Construction/Rehab Completion Date:

Comments

4 Contact US

Technical Issues: GUS/GLS	RD.HD@usda.gov or 800-457-3642 Option 2, Option 2
Technical Issues: e-Authentication	https://www.eauth.usda.gov/eauth/b/usda/contactus https://www.eauth.usda.gov/eauth/b/usda/faq
Training & Guides	USDA LINC Training & Resource Library