



# Guaranteed Rural Housing

## Guaranteed Underwriting System (GUS)

Sign Up For GUS

### USDA Rural Development's Guaranteed Underwriting System (GUS)

#### Signup Checklist for Approved Rural Development Lenders

This checklist will help you prepare what you will need to sign up to use GUS and describes the steps to fulfill to gain access to the GUS website. For no fee to the lender, authorized lenders may use the system for Guaranteed Rural Housing eligibility determination, pre-qualification or final submission electronically to Rural Development.

#### Information you will need to provide during the sign-up process...

<input type="checkbox"/>	Tax Identification Number – 9 digits (xx-xxxxxxx)
<input type="checkbox"/>	Company Name
<input type="checkbox"/>	Primary Contact Information – Name, Address, Title, E-mail, Phone, Fax
<input type="checkbox"/>	Appointment of (1) or (2) Security Administrators (SA) – The SA will assign users and roles for the Lender. The Agency suggests at least (2) SA appointments, to ensure seamless operations in the even of a sudden departure or absence of a single SA.
<input type="checkbox"/>	Does your request apply to just your branch, or globally to all branches?
<input type="checkbox"/>	Do you conduct business in multiple States? – identify.

#### Gaining security access for lender assigned Security Administrators...

USDA eAuthentication is the system used by USDA agencies to enable customers to obtain accounts that will allow them to access USDA Web applications and services via the internet. To conduct official business transactions with the USDA GUS system, registered customers must have at least a Level 1 Access.

<input type="checkbox"/>	Access the following website: <a href="http://www.eauth.egov.usda.gov/">http://www.eauth.egov.usda.gov/</a> to register for a User ID and Password.
<input type="checkbox"/>	Disable all blockers that would prevent receipt of a computer generated correspondence.
<input type="checkbox"/>	Complete a self registration as a Level 1 user by taking the following steps: <input type="checkbox"/> Choose <b>Create an Account</b> <input type="checkbox"/> Choose <b>Level 1 Access</b> <input type="checkbox"/> Complete the <b>Create an Account</b> page information and <b>Submit</b> **
<input type="checkbox"/>	Once this is completed the user will receive a verification email. This verification email will provide the customer with log-on instructions that will activate their access level. The customer must follow the instructions in the email to activate their account within 7 days of receipt, or they will have to start the process over again.
<input type="checkbox"/>	Print and retain message for future reference when prompted.
<input type="checkbox"/>	The User ID utilized by the SA (s) must be entered on the User Agreement [sign-up process]

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## Begin Using GUS

Upon completing the following steps, you can begin utilizing GUS:

- The Lender has executed the User Agreement and received confirmation from DCFO instructing the SA to assign roles to lender employees who will access GUS
- Employees of the lender have performed the self registration of at least a Level 1 account at the eAuthentication website and received confirmation of their activation
- Employees have communicated with the lender SA their User ID created in the eAuthentication website
- The lender's SA has assigned roles and user types to employees who will access GUS in the Application Authorization menu of the RHSLINC website

<input type="checkbox"/>	To log-in to GUS, enter <a href="https://USDALINC.sc.egov.usda.gov/">https://USDALINC.sc.egov.usda.gov/</a> into the address bar in your browser.
<input type="checkbox"/>	Suggest adding link to "Favorites"
<input type="checkbox"/>	Click the <b>Rural Housing Service</b> link.
<input type="checkbox"/>	Click the <b>Guaranteed Underwriting System (GUS)</b> link.
<input type="checkbox"/>	The USDA eAuthentication message page will appear. After reading, click <b>Continue</b> .
<input type="checkbox"/>	Enter your <b>User ID</b> and <b>Password</b> and click <b>Login</b> .
<input type="checkbox"/>	The GUS Home Page appears upon successful login.
✓	Refer to Section 3 of the GUS Lender User Guide for step-by-step guidance on creating a new application and/or Section 4 on modifying an existing application

## Resources/Help

Questions regarding...	Resource...
➤ Technical issues related to eAuthentication	Call toll free 1-877-636-3789 or 1-314-457-4192 or e-mail at <a href="mailto:rd.dcfo.glb@stl.usda.gov">rd.dcfo.glb@stl.usda.gov</a>
➤ Previously established User ID and Password issues with eAuthentication	Select Help from the eAuthentication site at: <a href="http://www.eauth.egov.usda.gov/">http://www.eauth.egov.usda.gov/</a> or contact the eAuthentication help desk at 1-800-457-3642 or via e-mail at: <a href="mailto:eAuthHelpDesk@usda.gov">eAuthHelpDesk@usda.gov</a>
➤ GUS Issues/Questions	Call toll free the Centralized Help Desk at: 1-800-457-3642 or e-mail at <a href="mailto:servicedesk-stl@stl.usda.gov">servicedesk-stl@stl.usda.gov</a>
➤ Underwriting and guaranteed process questions	Your local USDA Loan Guarantee program office. A list of offices can be found at: <a href="http://www.rurdev.usda.gov/recd_map.html">http://www.rurdev.usda.gov/recd_map.html</a>
➤ Program and policy questions	Instruction 1980-D and accompanying Administrative Notices (AN) found at: <a href="http://www.rurdev.usda.gov/regs">http://www.rurdev.usda.gov/regs</a>

## GUS Training for New Customers

Course Name	Link
➤ GUS – Introduction and Overview Training Course	To be released June 2007
➤ 6 Module Course including the following: <ul style="list-style-type: none"> <li>• Introduction to GUS</li> <li>• How to Use GUS</li> <li>• GUS Data</li> <li>• GUS Underwriting Findings Report</li> <li>• Evaluating Credit and Capacity</li> <li>• Summary</li> </ul>	To be released June/July, 2007