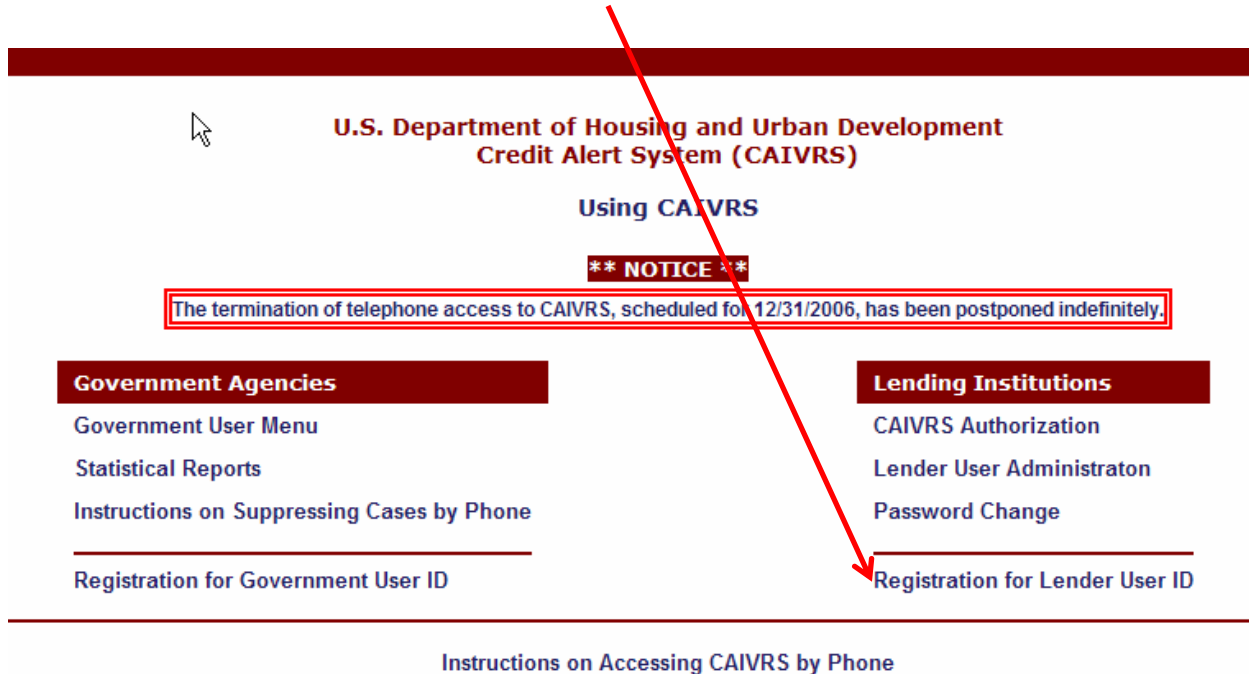


Accessing CAIVRS for your USDA Rural Development Guaranteed Housing loans: How to get set up for CAIVRS access

A **non-FHA-approved lender** or non-HUD Federal agency CAIVRS user accesses the **CAIVRS Credit Alert System**, a delinquent Federal borrowers database, to pre-screen loan applicants' creditworthiness. Each non-FHA lender must request at least one Application Coordinator User ID as well as a Standard User ID for each individual user.

Go to: <https://entp.hud.gov/caivrs/public/home.html>

Click "[Registration for Lender User ID](#)"



The screenshot shows the CAIVRS website interface. At the top, it reads "U.S. Department of Housing and Urban Development Credit Alert System (CAIVRS)". Below this is the heading "Using CAIVRS" and a notice box stating: "The termination of telephone access to CAIVRS, scheduled for 12/31/2006, has been postponed indefinitely." The page is divided into two main columns: "Government Agencies" and "Lending Institutions". The "Lending Institutions" column contains a link for "Registration for Lender User ID", which is highlighted by a red arrow pointing from the text above.

U.S. Department of Housing and Urban Development
Credit Alert System (CAIVRS)

Using CAIVRS

**** NOTICE ****

The termination of telephone access to CAIVRS, scheduled for 12/31/2006, has been postponed indefinitely.

Government Agencies

- Government User Menu
- Statistical Reports
- Instructions on Suppressing Cases by Phone
- Registration for Government User ID

Lending Institutions

- CAIVRS Authorization
- Lender User Administrator
- Password Change
- Registration for Lender User ID

Instructions on Accessing CAIVRS by Phone

The following page will appear with the following instructions:

To apply for an **Application Coordinator ID** (*Note: You need at least one Application Coordinator User ID*), check the "**Coordinator**" radio button, fill out the form below, and click **Send Application**. Upon verification of the information, an ID will be assigned and mailed to the CEO of your organization. The password will not be disclosed, so make sure you remember it!!!

To apply for a **Standard User ID**, check the "**User**" radio button, fill out the form below and click **Send Application**. Upon verification of the information below, a User ID will be assigned. The "Application Coordinator" of your organization will retrieve the User ID. The password will not be disclosed, so make sure you remember it!!! And remember:

Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

Complete the form and submit.

CAIVRS Application Coordinator and Standard User Registration

Business Background	Steps for Processing	Field Descriptions
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To apply for an **Application Coordinator ID**, check the "Coordinator" radio button, fill out the form below, and click Send Application. Upon verification of the information, an ID will be assigned and mailed to the CEO of your organization. The password will not be disclosed, so make sure you remember it!!!
 To apply for a **Standard User ID**, check the "User" radio button, fill out the form below and click Send Application. Upon verification of the information below, a User ID will be assigned. The Application Coordinator of your organization will retrieve the User ID. The password will not be disclosed, so make sure you remember it!!! And remember:
Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

Application Type: Coordinator User

First Name:	<input type="text"/>
Middle Initial:	<input type="text"/>
Last Name:	<input type="text"/>
Social Security Number:	<input type="text"/> - <input type="text"/> - <input type="text"/>
Password:	<input type="password"/>
Re-enter Password:	<input type="password"/>
Phone Number :	(<input type="text"/>) <input type="text"/> - <input type="text"/>
Email:	<input type="text"/>
Re-enter email:	<input type="text"/>

You will enter your password each time you use this service. Your password must be exactly 6 characters in length and should be comprised of letters and numbers (for example, brad88), and may include "-" and "_". Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g., with upper and lower case letters, etc.

Include your e-mail user name, the @ sign and the servicename. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@earthlink.net.

A sample application for a standard "User" ID is as follows. Complete on-line form and click "Send Application"

Application Type: Coordinator User

First Name:	John
Middle Initial:	B
Last Name:	Smith
Social Security Number:	123 - 45 - 6789
Password:	••••••
Re-enter Password:	••••••
Phone Number :	(972) 555 - 5140
Email:	jsmith@yahoo.com
Re-enter email:	jsmith@yahoo.com
Agency:	USDA - Rural Development
Lender ID:	75820141
Organization Name:	Big Mortgage Company
Mother's Maiden Name:	Jones

Additional displayed instructions for the Application page are follows:

For PASSWORD: You will enter your password each time you use this service. Your password must be exactly 6 characters in length and should be comprised of letters and numbers (for example, brad88), and may include "-" and "_". **Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g., with upper and lower case letters, etc.**

For E-mail: Include your e-mail user name, the @ sign and the service name. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@earthlink.net.

For Lender ID: Enter the Lender ID that corresponds to the selected Agency. No hyphens or spaces, please. For USDA Rural Development it will be the lenders Tax ID Number (with no hyphens or spaces) as reflected on the RD form 1980-16 "Agreement for Participation in Single Family Housing Guaranteed/Insured Loan Programs of the United States Government".

After successful submission the following screen will appear.

Note: This is example only. (Example shown is for a "Coordinator")

↓

CAIVRS Coordinator Registration Results

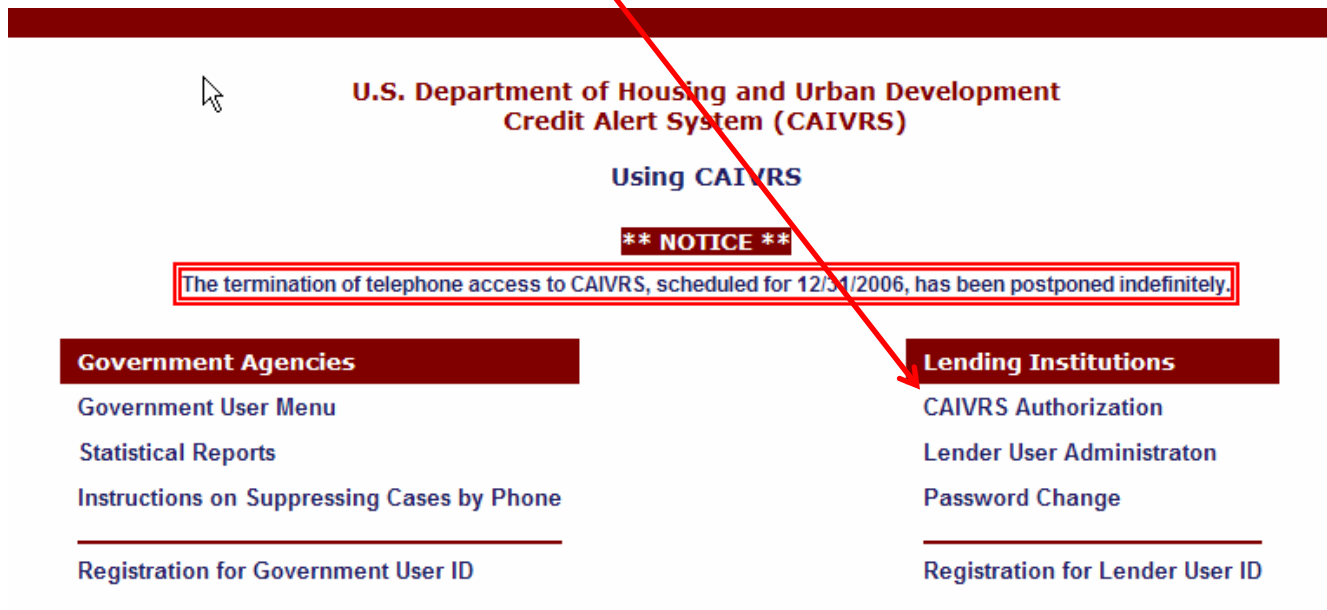
<u>Business Background</u>	<u>Steps for Processing</u>	<u>Field Descriptions</u>
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Message: CAIVRS COORDINATOR REGISTRATION ACCEPTED FOR FURTHER PROCESSING

<i>First Name:</i>	JOHN
<i>Middle Initial:</i>	B
<i>Last Name:</i>	SMITH
<i>Social Security Number:</i>	123-45-6789
<i>Telephone Number:</i>	972-555-5140
<i>E-mail Address:</i>	jsmith@yahoo.com
<i>Agency:</i>	USDA - Rural Development
<i>Lender ID:</i>	75820141
<i>Organization Name:</i>	BIG MORTGAGE COMPANY
<i>Mother's Maiden Name:</i>	JONES

Once you receive access capabilities go to:
<https://entp.hud.gov/caivrs/public/home.html>
And click on "CAIVRS Authorization"



U.S. Department of Housing and Urban Development
Credit Alert System (CAIVRS)

Using CAIVRS

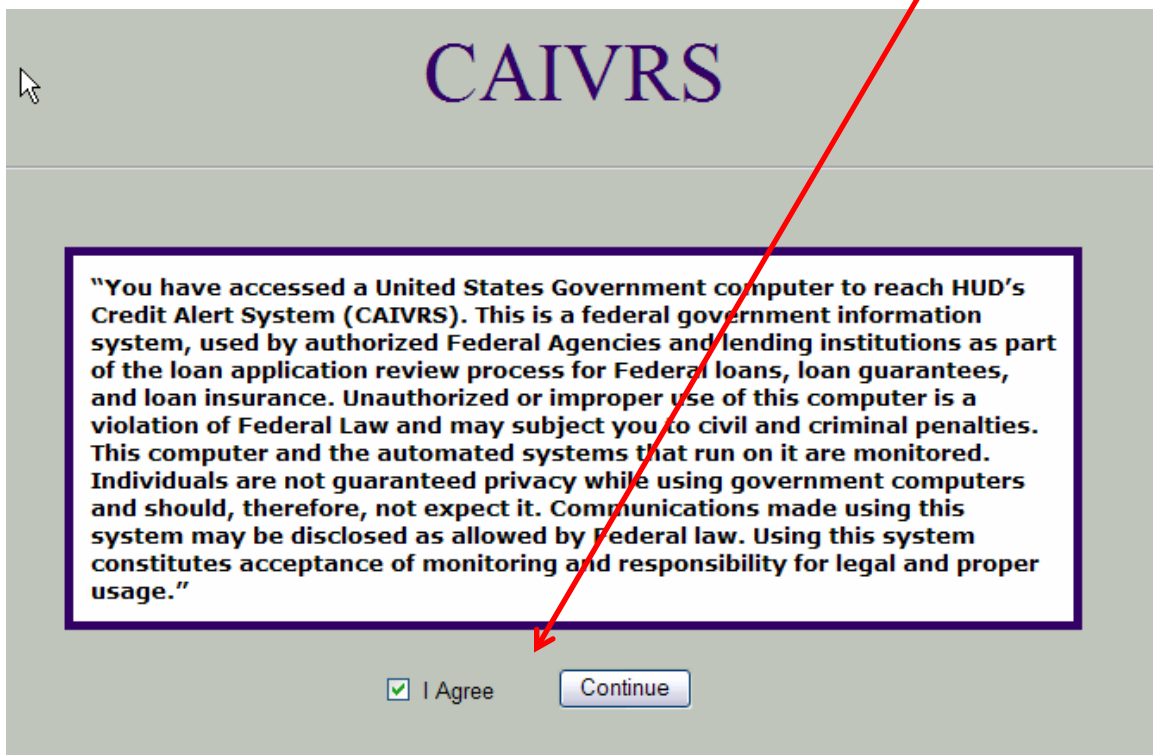
**** NOTICE ****

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Government Agencies	Lending Institutions
Government User Menu	CAIVRS Authorization
Statistical Reports	Lender User Administrator
Instructions on Suppressing Cases by Phone	Password Change
<hr/>	<hr/>
Registration for Government User ID	Registration for Lender User ID

[Instructions on Accessing CAIVRS by Phone](#)

After review and agreement check "I Agree" and then click "Continue"



CAIVRS

"You have accessed a United States Government computer to reach HUD's Credit Alert System (CAIVRS). This is a federal government information system, used by authorized Federal Agencies and lending institutions as part of the loan application review process for Federal loans, loan guarantees, and loan insurance. Unauthorized or improper use of this computer is a violation of Federal Law and may subject you to civil and criminal penalties. This computer and the automated systems that run on it are monitored. Individuals are not guaranteed privacy while using government computers and should, therefore, not expect it. Communications made using this system may be disclosed as allowed by Federal law. Using this system constitutes acceptance of monitoring and responsibility for legal and proper usage."

I Agree

Enter borrower(s) SSN, Lender ID and choose "USDA – Rural Development" as the agency and click "Send". TIN #s are not allowed.

CAIVRS Prescreening

<u>Business Background</u>	<u>Steps for Processing</u>																		
	<table><thead><tr><th>SSN/TIN Indicator</th><th>SSN/TIN Number</th></tr></thead><tbody><tr><td>Borrower:</td><td>SSN ▼ 456 - 02 - 1234</td></tr><tr><td>Coborrower1:</td><td>N/A ▼ [] - [] - []</td></tr><tr><td>Coborrower2:</td><td>N/A ▼ [] - [] - []</td></tr><tr><td>Coborrower3:</td><td>N/A ▼ [] - [] - []</td></tr><tr><td>Coborrower4:</td><td>N/A ▼ [] - [] - []</td></tr><tr><td>Lender ID:</td><td>75820141</td></tr><tr><td>Agency:</td><td>USDA - Rural Development ▼</td></tr><tr><td></td><td><input type="button" value="Send"/> <input type="button" value="Reset"/></td></tr></tbody></table>	SSN/TIN Indicator	SSN/TIN Number	Borrower:	SSN ▼ 456 - 02 - 1234	Coborrower1:	N/A ▼ [] - [] - []	Coborrower2:	N/A ▼ [] - [] - []	Coborrower3:	N/A ▼ [] - [] - []	Coborrower4:	N/A ▼ [] - [] - []	Lender ID:	75820141	Agency:	USDA - Rural Development ▼		<input type="button" value="Send"/> <input type="button" value="Reset"/>
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Agency:	USDA - Rural Development ▼																		
	<input type="button" value="Send"/> <input type="button" value="Reset"/>																		

If you need assistance call the CAIVRS Administrator at (301) 292-1661

A CAIVRS number will be issued upon successful submission. I recommend including the CAIVRS print-out in the file but it must be inserted on line #13 of RD form 1980-21 available at:

<http://www.rurdev.usda.gov/regs/forms/1980-21.pdf>

Example of completed line 13 of RD form 1980-21:

11. The applicant is unable to secure the necessary conventional credit without a Rural Development guarantee upon terms and conditions which the applicant could reasonably be expected to fulfill.
12. The applicant understands that Rural Development approval of guarantee is required and is subject to the availability of funds.
13. Housing and Urban Development's Credit Alert Interactive Voice Response System (CAIVRS) was checked for outstanding delinquent Federal debts and confirmation. No A187426923, A187426987 was obtained.
14. Loan funds will be used for the following purpose(s):