



GUARANTEED RURAL HOUSING LOAN PROGRAM CAIVRS ACCESS INSTRUCTIONS

Note: After December 31, 2006 you will no longer be able to obtain CAIVRS information by telephone. Approved GRH lenders may obtain CAIVRS information via the internet at: <http://www.hud.gov/offices/hsg/sfh/sys/caivrs/caivrs.cfm>

The following instructions are for lenders approved to participate in the Guaranteed Rural Housing (GRH) loan program for use in determining whether their loan applicants are delinquent on a Federal debt:

1. **To access HUD's Credit Alert Interactive Voice Response System (CAIVRS), dial 304-744-4073.**

CAIVRS SCRIPT: "You have reached HUD's Credit Alert System. This is a Federal Government information system. Unauthorized or improper usage is subject to Federal prosecution. System usage is monitored. Using this system constitutes acceptance of monitoring and responsibility for legal and proper usage. Please enter your credit alert access code and press #."

2. **Enter your credit alert access code, which is your tax identification number, then press #. Depending on your authorization to make loans for other Federal programs, you may be prompted to select from a list of those programs.**

CAIVRS SCRIPT: "If you are processing a USDA Rural Housing loan, enter 5 and then press #."

3. **Enter 5, then press #.**

Continue following instructions from the Credit Alert System as prompted by the CAIVRS script. Lenders must clearly document the CAIVRS confirmation number for each borrower near the signature line of the loan application (Form 1003), on the uniform underwriting and transmittal summary (Form 1008) or on RD Form 1980-21.