

## USDA Rural Development-RD Processing Job Aid

### Checking if property is in an eligible area:

To be eligible for an RD loan your property must be located in an eligible rural area. Go to [www.rd.usda.gov/newsroom/news-release/changes-eligible-area-maps-rural-development](http://www.rd.usda.gov/newsroom/news-release/changes-eligible-area-maps-rural-development) Click on “Check Eligibility”



then “Single Family Housing Guarantee”

Single Family Housing Guaranteed

Single Family Housing Direct

Eligibility

Hit Accept. In the search box type in the full property address

Home Tutorials

Single Family Housing Guaranteed

Single Family Housi

Property Eligibility

Previous Eligibility Areas

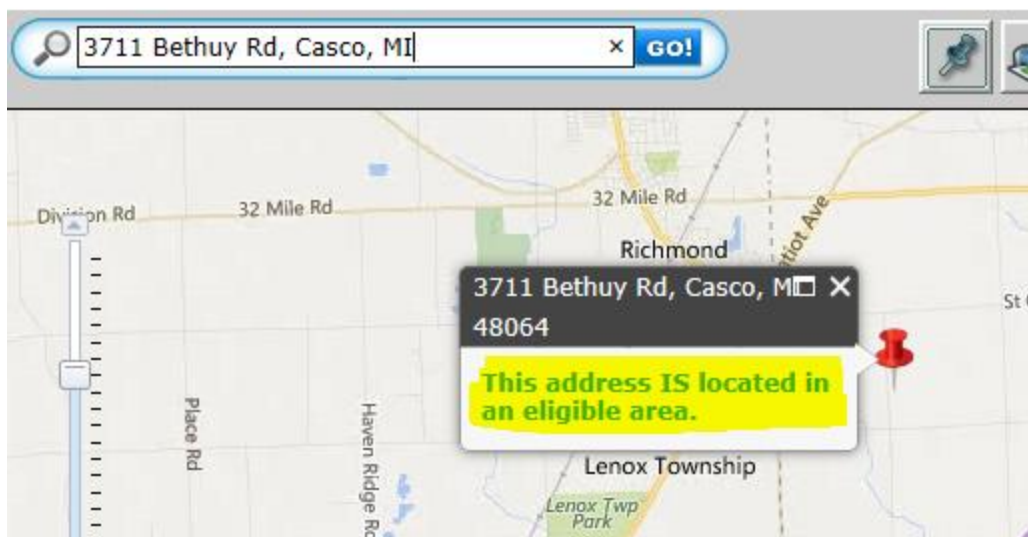
Income



Find Your Address

GO!

A map will pop up and indicate whether or not the property is in an eligible area



Print and add to encompass

**How to pull FHA CAIVRS for an RD loan:**

On an RD loan you have to obtain FHA CAIVRS for each borrower. Go to FHA Connection, <https://entp.hud.gov/clas/index.cfm>  
Once you are logged in, click on the Single Family FHA tab.

▶ <b>Single Family FHA</b>	Provides access to the online business areas used to originate, process, insure and service FHA loans.	▶ MORE
▶ <b>Multifamily FHA</b>	Provides access to CNA e-Tool, MDDR, PASS, and the Web-based eLOCCS system.	▶ MORE
▶ <b>Lender Functions</b>	Provides access to lender-related functions.	▶ MORE

Then click Single Family Origination

## Single Family FHA Business Areas

### Single Family Origination

#### Single Family Servicing

#### Property Improvement/Manufactured Housing

Then Case Processing

## Single Family Origination

### Case Processing

#### Appraiser Review Functions

#### Underwriter Review Functions

And then CAIVRS Authorization

## Case Processing

-  **Case Number Assignment**
-  **Appraisal Logging**
-  **Insurance Application**
-  **HECM Insurance Application**

### **203k Calculator (with FHA Case Number)**

**Borrower/Address Change**

**CAIVRS Authorization**


**Case Query**

**Case Transfer**

Insert the borrower(s) social security number, Lender ID, and for Agency click the dropdown and select HUD-FHA Single Family. Then hit the Send button.

## CAIVRS Authorization

	SSN/TIN Indicator	SSN/TIN Number
Borrower:	SSN ▼	<input type="text"/> - <input type="text"/> - <input type="text"/>
Coborrower1:	N/A ▼	<input type="text"/> - <input type="text"/> - <input type="text"/>
Coborrower2:	N/A ▼	<input type="text"/> - <input type="text"/> - <input type="text"/>
Coborrower3:	N/A ▼	<input type="text"/> - <input type="text"/> - <input type="text"/>
Coborrower4:	N/A ▼	<input type="text"/> - <input type="text"/> - <input type="text"/>
Lender ID:	7687600009	
Agency:	<div><div>Select Agency/Program</div><div>HUD - FHA Single Family</div><div>HUD - FHA Title I</div><div>HUD 184 - Native American Pgms</div><div>Small Business Administration</div><div>Treasury - FDIC</div><div>USDA - Farm Services</div><div>USDA - Rural Dev. Debt</div><div>USDA - Rural Development</div><div>Veterans' Affairs</div></div>	

 **Send**

Wednesday February 01, 2017

HSG/FHA Home Page | HUD Single Family Housing Page

The CAIVRS Authorization results will pop up and should show a red checkmark in the box next to SUCCESS. It also should say CAIVRS Authorization successfully completed and give you an Authorization Number. Print this page and upload into encompass efolder.

## CAIVRS Authorization



SUCCESS

CAIVRS Authorization successfully completed

Borrower SSN [REDACTED] Authorization Number: **A090559447**

Agency  
Name

Case  
Number

Case  
Type

Phone  
Referral

Coborrower 1 N/A Authorization Number:

Coborrower 2 N/A Authorization Number:

### Inserting RD loan into encompass:

In encompass go to the Mortgage 1 Summary screen. Under Transaction Details make sure the Closing Cost and Loan Program section have appropriate RD template entered.

Transaction Details		Product and Pricing	Access Lenders
Lender	Mortgage 1 Incorporated	Closing Cost	2015 Mortgage 1 Rural Develop
Loan Program	Rural Housing		
Loan Number	17133603	MERS MIN	100702200001358352
<input type="checkbox"/> Copy Loan Number to lender case number			

Go to the 1003 Page 1 screen. Click on the MIP/FF paper and pencil icon. The Fee Calculation box will pop up. Verify that the correct Guarantee Fee Percentage and Monthly Mortgage Insurance Premium Fee are correct.

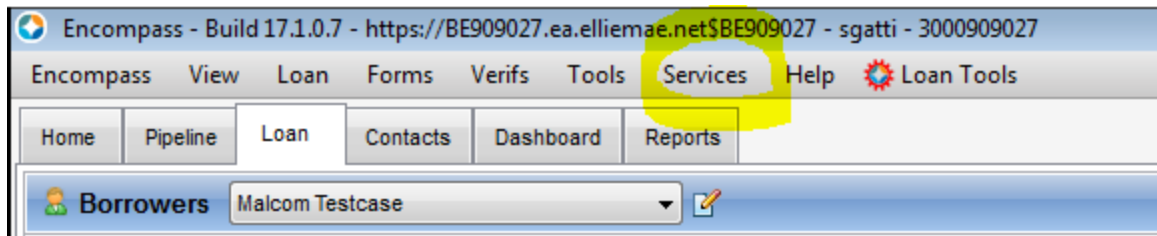
Purchase Price	600,000.00	Total Loan Amt	408,000.00
Loan Amount	400,000.00	Interest Rate	4.750 %
MIP / FF	<input checked="" type="checkbox"/> 8,000.00	Qual Rate	%

Loan Information	
Appraised Value	600,000
Loan Amount (Must be less than or equal to Appraised Value)	400,000
Guarantee Fee Percentage	1.00 %
Financed Guarantee Fee	
<input checked="" type="checkbox"/> Entire Guarantee Fee will be financed	
Guarantee Fee Amount	4,040.40
Total Loan Amount	404,040.00
For Financing a Portion of the Guarantee Fee	
<input type="checkbox"/> A portion or none of the Guarantee Fee will be Financed	
Amount of Guarantee Fee Financed	
Total Loan Amount	
Guarantee Fee Amount	
Monthly Mortgage Insurance / USDA Annual Fee Premium	
Calculated Based On	Loan Amount
1.	0.350000 % 360 Months
2.	% Months

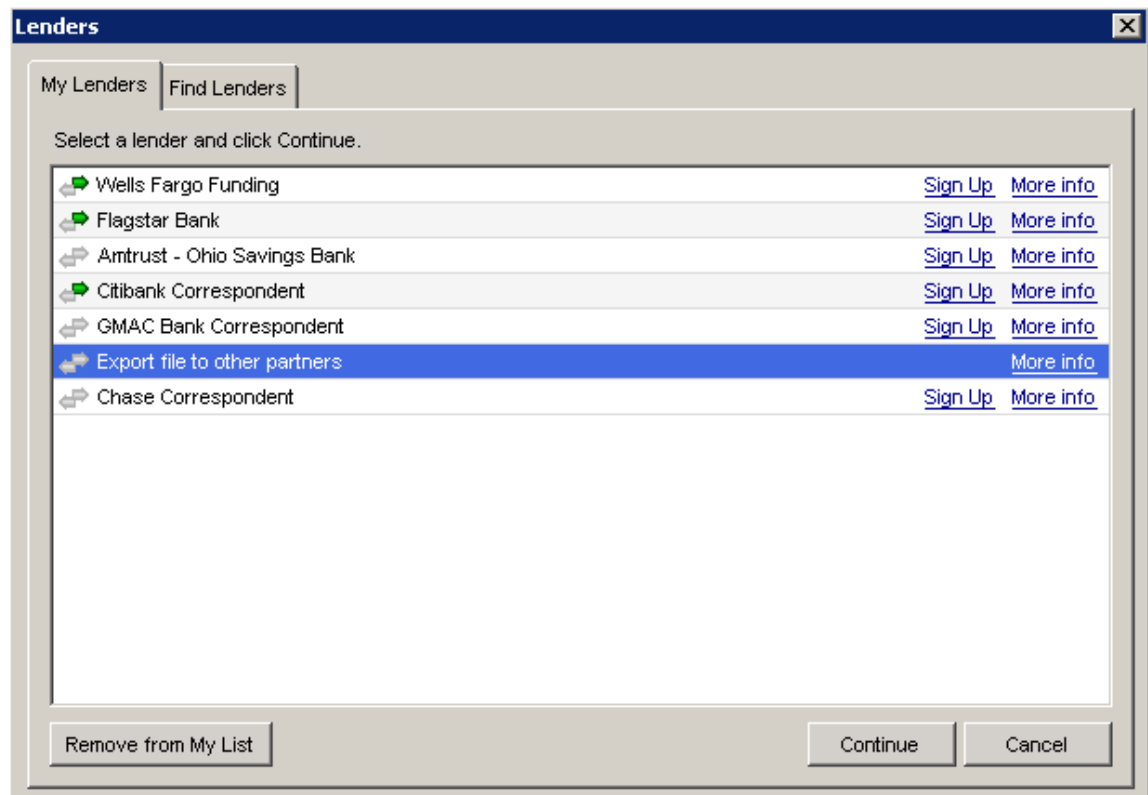
Go the HUD-92900LT FHA Loan Transmittal screen to insert your CAIVRS Authorization Numbers. Make sure you upload the CAIVRS Authorization results you printed from FHA Connection into the efolder.

	Borrower	Co-Borrower
CAIVRS #		
LDP / GSA	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
CHUMS ID #		

Once your loan is completely inputted into encompass save the loan to your desktop. To save the loan, go to the Services tab at the top of encompass.



Click Lenders then Continue. Now select the My Lenders tab, select Export file to other partners, then click Continue.



Select the Browse button and save loan to your desktop. Now Create a Shortcut. Click on the Export Purpose dropdown and choose Other. For Description insert Duplicate Loan.

Hit continue and it will save the file to your desktop. Must be in FNMA 3.2 format.

You are now ready to run your findings through GUS.

### **How to run GUS findings:**



RD loans must be run through GUS – Guaranteed Underwriting System. Go to <https://gus.sc.egov.usda.gov/aus/> to log in.

USDA United States Department of Agriculture  
USDA eAuthentication

login : Y2  
password :

Home About eAuthentication Help Contact Us Find an LRA

You are here: eAuthentication Home > eAuthentication Login

**eAuthentication Login**

**LincPass (PIV)** ?

CLICK HERE TO  
**LOG IN**  
WITH YOUR  
**LincPass (PIV)**

**User ID & Password** ?

User ID:   
Password:

I forgot my User ID | Password

**REGISTER** **LOGIN**  
Change my Password

Click on Guaranteed Underwriting System – GUS



### Single Family Guaranteed Rural Housing

[Electronic Status Reporting \(ESR\)](#)

[Guaranteed Annual Fee](#)

[Loss Claim Administration](#)

[Guaranteed Underwriting System \(GUS\)](#)

[Lender Loan Closing/Administration](#)

[ID Cross Reference](#)

[Application Authorization](#)

[Lender PAD Account Maintenance](#)

[Training and Resource Library](#)

Select Import New Application



Now click the Browse button, select the saved file from your desktop, and hit Submit.

Loan List	<b>Import New Application</b>
GUS User Guide	<p><b>Request Import of New Application</b></p> <p>Duplicate applications are established when a user successfully imports a file multiple times.</p> <p>GUS supports either MISMO Version 2.3.1 AUS or Fannie Mae Version 3.2 (RDL) file formats. Import file must be in one of these file formats.</p> <p>Enter the filename or select "browse" to locate the filename of the application you would like to import.</p> <p>Filename <input type="text"/> <input type="button" value="Browse..."/></p> <p><input type="button" value="SUBMIT"/></p>

Your loan has now been imported into GUS. **\*\*\*Only do this process once\*\*\*** as we cannot have more than 1 loan in the system. Also, change your loan amount in the system. GUS will not add the RD fee to the base loan amount so this must be changed manually.

Review your loan in GUS. If any changes are made in GUS, make sure to hit the Save button. For help on how to navigate from section to section and work in GUS, on the left side of the page, choose the GUS User Guide. This guide will give you step by step instructions on how to make sure your loan is in GUS properly.

**USDA** United States Department of Agriculture

**GUS**  
Guaranteed Underswriting System

**Loan Application**

- [Import New Application](#)
- [New Application](#)
- [Existing Application](#)
- [Logoff](#)
- [GUS User Guide](#)**

**IMPORTANT:** Pop-up Blockers must be turned off from this site. GUS uses a Pop-up screen to display the application.

**Welcome to Rural Development**

**NEW!** **What's New:** Effective December 1, 2010, this functionality will allow the user to...

When you are on the first page in GUS, Eligibility page, review data. Do this same process for each page listed on the left side of the page.

**Eligibility**

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

**Eligibility**

**2 errors found. Please correct.**

**Property Information**

Property Address \*

City \*

State/Zip \*   [Zip Code Lookup](#)

County/MSA \*

**County must be selected.  
MSA must be selected.**

**Results from Checking Property Eligibility**

**Property Eligibility is** **UNKN**

**Household Member Information**

Number of People in Household \*

Is Loan Applicant or Co-Applicant age 62 or older?

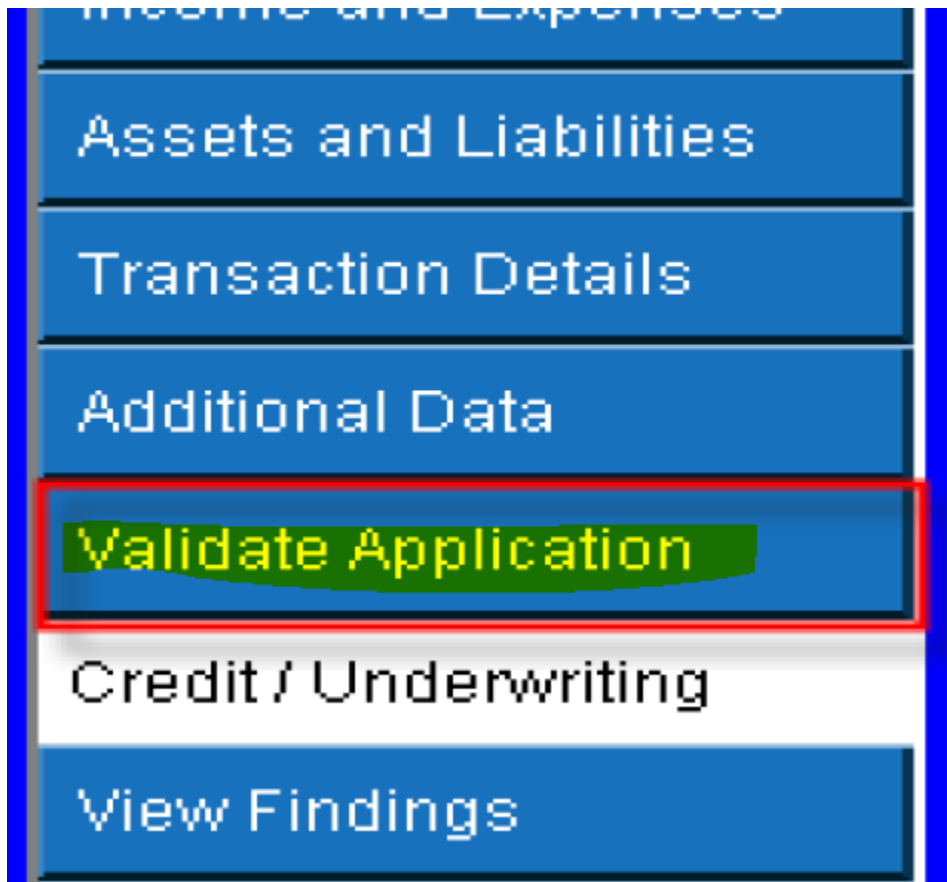
Annual Medical Expenses

Number of Residents Under 18 Years Old, Disabled, or Full Time Students 18 Years of age or greater

If an error message appears, find and correct any errors.

Once you have reviewed and confirmed the date entered into GUS is correct, you are now ready to make a final submission to USDA RD for a conditional commitment for

loan note guaranteed. First, click the “Validate Application” feature to confirm all required data are complete.



Now click on “Credit/Underwriting” to request your Final Underwriting submission.  
Select “Request Final Underwriting and Submission to Rural Development”  
Now click “Submit”

Now a verification pop up will appear requesting you to confirm the final submission is what you want to do and to confirm the contact information is correct. Now click “OK” to proceed with final submission.

The “GUS Underwriting Findings Report” confirms your request and shows the results.

## GUS UNDERWRITING FINDINGS REPORT

The underwriting findings for the final submission should be printed by the lender and are the lender must conform to. Your loan application has been submitted to the Rural Development Office and are now locked out of the loan application and have view only capability of the application. Run contact you concerning the status of your loan. If you have questions, please contact your local

### UNDERWRITING SUMMARY

#### Underwriting Recommendation: **ACCEPT / ELIGIBLE**

Property Eligibility	Eligible	Primary Borrower	Cuaccommon, Darlene
Income Eligibility	Eligible		
Loan Eligibility	ELIGIBLE	Submission Type	Final
Borrower Eligibility for:		Submission Date	07/07/2008
Cuaccommon, Darlene	ELIGIBLE	Submitted By	Daetwyler, Dean
Cuaccommon, Jenifer	ELIGIBLE	Loan Status	Pending
Loan Risk Evaluation	ACCEPT		
Borrower Risk Evaluation			
Cuaccommon, Darlene	ACCEPT		
Cuaccommon, Jenifer	ACCEPT		