

GUS Signup Checklist

For Approved Rural Development Lenders

This checklist will assist you in completing the necessary steps to sign up for GUS. Described below are the steps taken to access the GUS website. At **no cost**, authorized lenders may use GUS for Guaranteed Rural Housing eligibility determination, preliminary or final underwriting, and submission electronically to Rural Development.

Information required in the sign up process:

Gaining security access for lender assigned Security Administrators:

USDA eAuthentication enables customers to obtain accounts which will allow them to access USDA Web applications and services in a secure environment via the internet. To conduct official business transactions with the USDA GUS system, registered customers must have a **Level 1** Access.

Access the following website: http://www.eauth.egov.usda.gov/ to register for a User ID and Password.	Reminder : Website is utilized by many agencies. Only a
Disable all blockers that would prevent receipt of a computer generated correspondence.	required to access GUS.

Quick Links

♦ What is an account?

▷ Create an account

Update your account

Administrator Links

Local Registration Authority Login

eAuthentication

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. This includes things such as submitting forms electronically, completing surveys online, and checking the status of your USDA accounts.

Please note that USDA will only accept eAuthentication Accounts from individuals.

Currently USDA eAuthentication does not have the mechanism to issue accounts to businesses, corporations or other entities.

To apply for a USDA eAuthentication Account, please visit the Create An Account Page.

At the eAuthentication website – **Select** either of the "**Create an Account**" hyperlinks as illustrated by pointers.

Quick Links Create an Account Select "Level 1 What is an account? Access" hyperlink at Create an account What Level of Access do you need? Update your account the bottom of page as If you are a USDA Federal Employee , you should visit the USDA Employee Create an Administrator Links Account page to create a USDA eAuthentication Employee Account illustrated by pointer. Local Registration If you are a customer (non USDA Federal Employee) of USDA , you should answer the following questions to determine the type of account you will need: Authority Login Would you like to interact with the USDA doing the following? Conducting official electronic business transactions via the Internet? Entering into a contract with the USDA? Submitting forms electronically via the Internet with a USDA agency? • If you answered YES to 1 or more of the questions, you will need to register for an eAuthentication account with Level 2 Access. If you already have an account with Level 1 Access, log into your profile and apply for Level 2 Access. Would you like to interact with the USDA doing the following? Customizing a Web portal page for specific information about USDA agencies? Obtaining general information about a specific USDA agency? Participating in public surveys for a USDA agency? If you answered YES to 1 or more of the questions, you will need to register for an eAuthentication account with Level 1 Access.

User ID*:	1. xxxxxxxxx	6-20 characters	
Password*:	2 Click here for addition	9-12 characters	Complete all
Confirm Password*:	5.		numbered lields and
First Name*:	4 xxxxxxxxxx		the bottom of the page
Middle Initial:	×		as illustrated by
Last Name*:	5. xxxxxxxxxx		pointer.
Home Postal/Zip Code:	xxxxx-xxxx		
Country Name*:	6. United States	*	Please see <u>Helpful</u>
	Email address mus complete registrati	t be valid to on	Password Creation
Email*:	7. 000000000000000000000000000000000000	/	Lints Delow.
Confirm Email*:	8 xxxxxxxxxx@xxx		
		Reset Continue	

Quick Links	Create an Acco	unt	Verify that all information
► Create an account	Level 1 Access Step 2 of 4: User Informati	ion Confirmation	input is shown correctly
▷ Update your account	Verify your Level 1 access info	prmation.	(paying particular
Administrator Links	Level 1 access.	changes of click the Submit batton to create your account with	attention to your e-mail
Local Registration Authority Login	User ID: Password:	** Not Shown **	address) and select
	First Name:	XXXXXXXXX	"Submit" at the bottom
	Last Name:	XXXXXXXXXXX	of the page as illustrated
	Home Postal/Zip Code: Country Name:	united States	by pointer. If any
	Email:	xxxxxxxx@xxx	information shown is
	Please verify that your inform	ation is correct before clicking the Submit button.	incorrect click on the
	· ·		"Back" button and correct
		Back Submit	information before
			moving forward.

*Helpful	Password Creation Tips:	
\triangleright	Passwords expire in 180 days	TIP: For additional
\triangleright	Must be 9 to 12 characters long	instruction on obtaining an
\triangleright	Must contain at least 1 uppercase and 1 lowercase	eAuthentication Level 1
\triangleright	Must contain a number and/or one of the following characters: $1 + 4 = 5 + 2 = 1$	LINC Training and
	Dictionary words, spaces, tabs, or any other special characters not specified above are prohibited	https://usdalinc.sc.egov.usda.gov/US DALincTrainingResourceLib.asp
>	Must not contain your name, street address, city, User ID, date of birth, Mother's maiden name, PIN, or security questions/answers	

Quick Links	Create an Account	Print this screen and
▶ Create an account	Level 1 Access Step 3 of 4: Print and Check Email	retain for future
▶ Update your account	Please print this page for future reference.	reference Select the
Administrator Links	Congratulations xxxxxxxxx , only one more step to complete your initial registration!	"Close Window" action
▹ Local Registration Authority Login	You should receive a confirmation email within 1 hour from eAuthHelpDesk@ftc.usda.gov with the subject line of 'Action Required:Instructions to Activate your USDA Account with Level 1	button at the bottom of
	 Access Step 4 is contained within this email, and is as simple as clicking a link to activate your account. 	the page as illustrated.
NOTE: AN E-MAIL CONFIRMATION	The User ID you created is : xxxxxxxxxx	
WILL BE SENT TO	The email address you provided is: xxxxxxxx@xxx	
ACTION IS REQUIRED AT THIS TIME IN ORDER TO	To activate your account, you must click on the activation link provided in the confirmation email within 7 days . Be sure to follow the instructions provided in the confirmation email to activate your account with Level 1 access.	
COMPLETE YOUR e- AUTH REGISTRATION.	NOTE: If you do not confirm your account within the required 7 days, your account will be terminated and you will have to start the entire process over again.	
	If after 24 hours you do not receive the confirmation email: 1.Check your email provider filters. 2.Check your personal email filter settings.	
	3.Contact the ITS Service Desk at eAuthHelpDesk@ftc.usda.gov or 800-457-3642. Please provide your User ID, first and last name, and email address.	
	Close Window	

Level 1 Access Step 4 of 4: Link to Account Activation page	Illustrated is the e-mail
Congratulations xxxxxxxxxx, you have successfully created a USDA eAuthentication account with Level 1 access.	<u>eAuthHelpDesk@ftc.usda.gov</u>
Before you can use your account with Level 1 access you must do the following:	
1. Please wait approximately 20 minutes from the receipt of this email before you can activate your account with Level 1 access.	You must click on the
2. Activate your account within 7 days of the receipt of this email.	<u>"ACTIVATE MY</u>
3. Click <u>ACTIVATE MY ACCOUNT</u>	ACCOUNT" hyperlink, as
The User ID you created is: xxxxxxxxx	illustrated by the pointer,
The email address you provided is: xxxxxxxx@xxx	in order to activate your
Please print and retain this message for future reference.	e-Auth ID and gain
NOTE: If you do not click on the "Activate My Account" link within the required 7 days, your account will be terminated and you will have to	access to GUS. This
start the entire process over again.	must be accomplished
Once you have activated your account you will have immediate access to the USDA portals and applications that accept accounts with Level 1 access.	within <u>seven (7) days</u>
	of receiving the email.





To complete the sign-up process:

USER AGREEMENT This agreement is made on the date set forth in the box below by and between the U.S. Department of Agriculture (SDA), Rural Development, and the Approved Lender, Broker or Correspondent (as defined in the Glossary set forth in Exhibit A below) named in the box below and hereinafter referred to as "User". User represents and warrants to Rural Development that User has read all of the terms of the agreement, set forth below for sections 1 through 11, understands such terms, and agrees to be bound by all of such terms, and has executed this Agreement in the box below in witness of such representation, warranty and agreement. User further acknowledges that Rural Development has no obligation to perform hereunder until Rural Development provides notice of approval to User in writing pursuant to paragraph 1.1(d) herein. Lender Broker/Correspondent, aka User, must complete all blank spaces below and must sign below for this Agreement to be formed to the remained on the Lender Agreement. Sectories. Complete the Taxing ID as it appears on the Lender Agreement Agreement (Street, City, State, Zip Code). Select Select Wire of User Select Ware of User Select Ware of User Broker/Correspondent Type of User Maproved Lender	Record information on the User Agreement, as requested. Taxing ID and business name will coincide with that of the approved Lender Agreement of record. Select Approved Lender .
--	---

	Record the name of the
Name of person executing Agreement for User Person representing the lender who can legally bind the lender.	person who will be
Title of person executing Agreement for User Date of Execution	executing the User
	Agreement for the Lender.

Lender Security Admin Name of SA #1 E-mail of SA #1 Phone Number SA #1 Fax Number of SA #1 *Level 1 eAuth IDs and pass without a valid activated eAut Security Administrator (s) (check only one)	istrator (SA) Information (as defined words are created online, and activated via en h ID for Lender Security Administrator(s). valid for: Only the location liste	In the Glossary set forth in Exhibit A below) Hame of SA #2 E-mail of SA #2 Phone Humber of SA #2 Fax Number of SA #2 e-Auth ID of SA #2 hail at http://www.eauth.egov.usda.gow/. Your GUS activation cannot occur and in the address above All locations of the organization	Record the name, e-mail address, phone number, fax number and ID that was created at the eAuthentication website for each Security Administrator (SA). It is
Complete information for each SA. Correctly recorded ID will expedite implementation.	Name of SA #1 E-mail of SA #1 Phone Number SA #1 Fax Number of SA #1 eAuth ID of SA #1 *	Name of SA#1 Complete email address of SA#1 Telephone # of SA#1 Fax # of SA#1 eAuthentication ID as created at website	Administrator (SA). It is recommended that each Lender appoint more than 1 SA due to change of employment and absences. The SA's role will be to delegate access to users within the lender's organization who will be allowed to view and/or utilize the GUS system. The SA will assign the users
Security Administrator(s) (check only one)	valid for: Onlý the location liste	ed in the address above All locations of the organization R-	Record if access will apply to ONLY the location identified on the User Agreement or to all locations of the Taxing # identified.

"USER" [aka Lender, Broker/Correspondent] Signature of person identified on agreement By	Person signing on behalf of lender executes User Agreement and records their title. Person that executes the User Agreement for the lender must be authorized to sign on behalf of the lender organization.
--	---

<u>Priority/0√ernight</u> USDA, Rural Development

Chief, Guaranteed Loan Branch ATTN: Penny Nowak; Telephone: (314) 457-4209 4300.Goodfellow.Rd., Bldg. 104, South End 2^{re} Floor, Post H 37 St. Louis, MO 63120

PRIORITY/EXPRESS MAIL IS RECOMMENDED FOR TRACKING PURPOSES Mail the executed agreement, together with a Transmittal Cover Sheet. Express delivery is recommended. Your User Agreement must be received in order to complete your registration and access to GUS.

from: <RD.DCFO.GLB@stl.usda.gov> To: Our St. Louis, MO office will Sent: Wednesday, January 23, 2008 1:28 PM Subject: USDA - Rural Development Guaranteed Underwriting System (GUS) act upon the lenders Authorization request. The SA identified on the User Agreement will > You have been authorized as a Security Administrator in the Guaranteed receive an email from > Underwriting System (GUS). RD.DCFO.GLB@stl.usda.gov > Your Guaranteed Underwriting System (GUS) users should go to the following indicating the request has > eAuthentication web site to > self-register for level 1 security to obtain an id and password: been activated for access to > www.eAuth.egov.usda.gov. GUS. > Then you can log-on to the Guaranteed Underwriting System (GUS) web site > located at https://usdalinc.sc.egov.usda.gov to delegate access to > Guaranteed Underwriting System (GUS) for all of your users.

Adding Users to GUS for Your Lending Organization



Security Administrator's Actions:

Creating lender/branch user roles for all designated users









USDA Application Authorization Security Management (USDALINC) (Logoff EAuth)	The Application
(Holp)	Authorization Security
External Lender User List Lender Tax ID USDA Assigned Branch Nbr Branch List System Id Guaranteed Underwriting System eAuth User ID Use * at end of eAuth User ID for wildcard search Last Name Use * at end of Last Name for wildcard search First Name Use * at end of First Name for wildcard search Search Refresh Add User Add Admin Action: Maintein ID System Last First Role Status Debarred Lender Branch Previous Next	Management screen will appear. To add a user, insure the System ID is set to Guaranteed Underwriting System, then select Add User.

	Application Authorization Security Management	(USDALINC) (Logoff EAuth) Help)	Input the new users
Establish Lender / Bra	nch Representative Authorization	RESET	eAuthentication User ID in item 1
eAuth User ID *: Last Name: First Name: Phone*/Ext:			A message will appear at the top of your screen as follows:
Fax Email Address: Assurance Level			Retrie∨ing Data, Please Wait
Debarred Indicator Status *: Authorized System *: Security Role * Lender Tax Id *: USDA Assigned Branch Nbr *:	Active V Branch List		Data regarding the user will populate the Last Name, First Name and Email Address. Complete item 2 and 3
Lender Name:			

USDA Application Anthopization Security Management (USDALINC) (Logoff EAuth) (Help)	Select the users Security Role from the dropdown menu shown. You may assign one of the following
Establish Lender / Branch Representative Authorization eAuth User ID *: Last Name: First Name: Phone*/Ext: Fax Email Address: Assurance Level Debarred Indicator Status *: Authorized System *: Security Role * USDA Assigned Branch Nbr *: Email Address: Image: Control of the security Role for User	 responsibilities of user: Lender Representative with Final Submit Authority Lender Representative Lender Viewer Branch Representative with Final Submit Authority Branch Representative Branch Representative Branch Viewer

USDA Rural Development Establish Lender / Bra	Application Authorization Security Management (USDALINC) (Legoff EAuth) (Help) anch Representative Authorization	The branch assigned to the user is established by selecting the Branch List
		action button.
eAuth User ID *:		
Last Name:		
First Name:		
Phone*/Ext:		
Fax		
Email Address:		
Assurance Level	1	
Debarred Indicator		
Status *:	Active 🔽	
Authorized System *:	×	
Security Role *	×	
Lender Tax Id *:		
USDA Assigned Branch Nbr *:	Branch List	
Lender Name:		

L	Lender ender Tax Id	Branch List Please select a lender branch from the following list by	pointing to and clicking on the appropriate branch number	The lender branch list that populates coincides with the records of Rural Development. Select a
	USDA Assigned Branch Nbr	Lender Name	Address	branch by selecting the
	<u>001</u>	Lender name	Address of Branch in USDA system	Nbr.
	<u>002</u>			

USDA Bevelopment Application Authorization Security Management (USDALINC) (Logoff EAuth) (Help) Establish Lender / Branch Representative Authorization	Once information is complete, select SAVE. The following popup will occur:
eAuth User ID *:	Confirm Submission Web Page Dialog
□ Debarred Indicator Status *: Authorized System *: Security Role * Lender Tax Id *: USDA Assigned Branch Nbr *: Lender Name:	Select Yes. While data is obtained, a message at the top of the screen will occur: Retrieving Data, Please Wait
	This action will activate the user and allow the user access to GUS.

USDA Application Authorization Security Management (USDALINC) (Legoff EAuth) Help)	A Security Administrator can view a list of all activated users associated
External Lender Oser List Lender Tax ID USDA Assigned Branch Nbr Branch List System Id Guaranteed Underwriting System v eAuth User ID Use * at end of eAuth User ID for wildcard search Last Name Use * at end of Last Name for wildcard search First Name Use * at end of First Name for wildcard search Search Refresh Add User Add Admin	with the Taxing ID by utilizing the Search action button.
eAuth User ID System Last ID First Name Role Status Debarred Indicator Lender Tax ID Branch Nbr Phone GUS Lender Representative with Final Submit Authority Representative Active N N 1 GUS Lender Representative Active N N 1	

Begin Using GUS:





United States Department of Agriculture USDA eAuthentication	Select Continue.
Home About eAuthentication Help Contact Us Service Centers	
******************WARNING***********************************	
This is a United States Department of Agriculture computer system, which may be accessed and used only for official Government business (or as otherwise permitted by regulation) by authorized personnel. Unauthorized access or use of this computer system may subject violators to criminal, civil, and/or administrative action. All information on this computer system may be intercepted, recorded, read, copied, and disclosed by and to authorized personnel for official purposes, including criminal investigations. Access or use of this computer system by a be intercepted, recorded, read, copied, and disclosed by and to authorized personnel for official purposes, including criminal investigations. Access or use of this computer system by any person, whether authorized or unauthorized, constitutes consent to these terms.	
************WARNING**********	
Cancel Continue	

United States Departme USDA eAuther Quick Links > What is an account? > Create an account > Update your account Administrator Links > Local Registration Authority Login	eAuthentication User ID: Password: What's New NEM! Password	Home About eAuthentication Help ion Login eAuthentication ID Password created Login	D Contact Us Service Centers I Want To • Change My Password • Reset My Forgotten Password • Retrieve My Forgotten User ID	User will enter their eAuthentication ID and password. Only eAuthentication IDs activated by their Security Administrator will be eligible to login to the GUS website. Input User ID and Password and select Login .
	 Password rules a Please be aware your password th Click here for mo Important! El Please update yo profile. Click here 	Requirements are Lhanging! re changing for level 1 accounts that you may be prompted to change te next time you log in! ore information! mployees and Contractors: our business email and phone in your e for additional details.		

Countiesed Underwriting System Loan Application New Application Existing Application Anthorization Logoff GUS User Guide	Concreance of Unclearwrifting System Important: Pop-up Blockers must be turned off or configured to allow pop-ups from this site. GUS uses a Pop-up screen to display error messages. Important: Pop-up Blockers must be turned off or configured to allow pop-ups from this site. GUS uses a Pop-up screen to display error messages. Welcome to Rural Development's Guaranteed Underwriting System (GUS), an automated underwriting decision system for submitting and processing Rural Development Single Family Housing Guaranteed Loans.	The GUS home page will appear. The user may initiate a New Application or view and update an Existing Application .
	The system makes it easier and faster for Lenders and Brokers to submit and process Rural Development guaranteed loans. The new system allows lenders to submit applications to the Agency electronically after submittin the application to the underwriting decision engine to get an underwriting recommendation. To use the system, click on "New Application" to begin entering a new application or click Existing application if you have previously entered an application in the system. You can download the GUS User's Guide by clicking on the GUS User Guide link on the left side of the screen. The system is still being developed. New functionality will continue to be added, including the ability to import loan applications from your loan origination system. Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into	GUS utilizes a pop-up screen to display error messages. Insure all pop- up blockers are disabled .

Resources/Help:

Questions reporting			
Questions regarding	Resource		
 Technical issues related to eAuthentication Previously established User ID and Password issues with eAuthentication GUS Issues/Questions regarding functionality 	Centralized Help Desk. Call toll free 1-800-457-3642. Select Option 2 (USDA Applications) at the first menu item and Option 2 (Rural Development) at the second menu item to obtain assistance from a Rural Development representative or email at <u>RD.HD@stl.usda.gov</u> .		
 Underwriting and guaranteed process questions 	Your local USDA Loan Guarantee program office. A list of offices can be found at http://www.rurdev.usda.gov/recd_ma p.html		
 Program and policy questions 	Found at: http://www.rurdev.usda.gov/regs. Search for 1980-D.		

Training Available:



