

“NEW” GUS FAQs

Over the past couple of days, there were a few different issues with the implementation of the new GUS. Many of the issues are easily resolved, however, due to the high volume of calls and emails to the RD Help Desk, response to our valued customers has been slow. We apologize for the inconvenience and hope the following FAQs will help to resolve several of the issues. Your patience is appreciated as we iron out the bugs of this new system and work through the high volumes of Help Desk calls and emails.

For future technical assistance for a GUS issue, please contact the Rural Development Centralized Help Desk via email at rd.hd@usda.gov for the quickest response.

Lender FAQs

Q: I am receiving an error that states, “The import of the application was unsuccessful. Contact the Help Desk (RD.HD@usda.gov or 1-800-457-3642 [choose option 2 at each menu prompt]) or your USDA representative with the following reference number: 1112223334445-50000.”

A: Nearly 90% of these issues can be attributed to specific application data exceeding the maximum character length permitted by the Desktop Underwriter® Specification v1.8.1 (DU MISMO v3.4). There are a couple of high frequency categories that lenders should review:

1. Position or Title (Current and/or Previous Employment) = This data point is limited to a length of 25 characters which includes spaces. Please check these entries in your Loan Origination System (LOS) for all borrowers to ensure the Employment Position or Title does not exceed 25 characters.
2. Account Number (Assets and Liabilities) = This data point is limited to a length of 30 characters which includes spaces. Please check these entries in your LOS for all assets/liabilities to ensure the Account Number does not exceed 30 characters.

After making corrections in your LOS, export the Desktop Underwriter® Specification v1.8.1 (MISMO v3.4) file and upload/import the corrected file into GUS. If this does not resolve your issue you will need to reach out to the Help Desk by email at RD.HD@usda.gov for the fastest response.

Q: I am receiving an error that states, “Your company doesn’t support the following file types: XXX”. What are my options for entering loan applications into GUS?

A: At this time, only files meeting the Desktop Underwriter® Specification v1.8.1 (DU MISMO v3.4) xml format may be imported into GUS. GUS will not accept other file formats which include the old Fannie Mae 3.2 DU Flat File format (Old URLA), ILAD XML files, etc. Please ensure you are exporting a file that meets the requirements of the Desktop Underwriter® Specification v1.8.1 (DU MISMO v3.4). The only other option is to manually enter the application into the GUS web page user interface.

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Q: There are some application fields completed in my Loan Origination System (LOS) but when I import the xml file into GUS, the fields are blank.

A: Some LOS systems have not coded optional fields from the FNMA DU v 1.8.1 specification file. If the LOS did not code these and they are not in the MISMO 3.4 XML, FNMA DU v 1.8.1 specification file exported from your LOS, the data will be available to populate in GUS. The user will need to manually enter the required data in GUS.

Q: I’m trying to get into NEW GUS using Internet Explorer which worked for Legacy GUS, why won’t it work?

A: Recommended browsers for new GUS is Google Chrome, Mozilla Firefox, and Edge. New GUS is not compatible with Internet Explorer.

Q: I am unable to submit documents in GUS?

A: Please try closing GUS, clearing the browser cache, closing all open browser sessions, then log back into GUS (from <https://USDALINC.sc.egov.usda.gov>), navigate to the application and try submitting documents again. There was an issue that was resolved the evening of March 2, 2021 where users could not see documents after they were uploaded.

Q: Is there a Lender Guide for New GUS?

A: Yes. The Lender User Guide for new GUS can be found on the USDA Linc Training and Resource Page under the “New URLA Guaranteed Underwriting System (GUS) tab. Here is a link to that page: <https://www.rd.usda.gov/page/usda-linc-training-resource-library> There are additional FAQs and training documents for new GUS located under this tab as well.

Q: Do I need to get new credentials for NEW GUS?

A: No. Your current eAuth access will continue to work with new GUS. Complete guidance relating to eAuth accounts can be found in the SFHGLP System Access and Security Guide located on the on the USDA Linc Training and Resources Page under the “Security” Tab. Here is a link to that page: <https://www.rd.usda.gov/page/usda-linc-training-resource-library>

PLEASE NOTE: Users with non-verified (Level 1) e-Auth accounts will begin to receive a banner notice to “Verify Identity Now” or to “Remind me later” in new GUS. Users are strongly encouraged to verify their identity; however, it is not required at this time. GUS will require users to have a verified account at an undetermined date in 2022. (Note: This banner will not display in new GUS on March 1st as planned but will begin displaying at a later date, not yet determined)

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Q: How do I get into NEW GUS? My link doesn't work or takes me to Legacy GUS.

A: The correct website to access Rural Housing programs (and save as favorite) is:
<https://usdalinc.sc.egov.usda.gov/RHShome.do>

Click on **Guaranteed Underwriting System (GUS)** under Single Family Guaranteed Rural Housing section.

Note: There is also a link to **Legacy Guaranteed Underwriting System** which will take users to legacy GUS with **read only permissions** for viewing historical data. You will not be able to view applications that were entered into Legacy GUS in the new GUS.

It is not suggested to save the eAuth login page as a favorite because the certificate changes often and can cause various issues/errors.

Q: I don't have access to GUS. How do I get access?

A:

- If you work for a Third Part Originator and want to be added as a Lender Agent for an approved lender, contact the approved Lender's Security Administrator or refer to the [Lender Agent Access to GUS Guide](#).
- If you are an approved lender and do not have GUS access, please review the [Gaining Access to GUS Guide](#)

These Guides can be found on the USDA Linc Training and Resources Page under the "NEW URLA Guaranteed Underwriting System Tab. <https://www.rd.usda.gov/page/usda-linc-training-resource-library>

Q: I searched for a loan in new GUS that I entered into Legacy GUS (i.e. GUS Application ID: 3,xxx,xxx) but cannot locate it?

A: The legacy GUS applications were not converted to new GUS and cannot be viewed in new GUS. To view a file submitted in legacy GUS, users can log into Legacy GUS from USDA LINC to view the application status. If the application status is "Approved," the user can then navigate to the View Documents tab in that application in Legacy GUS to confirm if the Conditional Commitment was issued. If the file status does not show "Approved", the lender will need to submit the file in new GUS. All files will be processed in the order they are received.

Q. I submitted a Legacy GUS file but never received a Conditional Commitment. How do I know if my application was processed?

A: To confirm the status of the file submitted in legacy GUS, users can log into **Legacy GUS** to view the application status. If the application status is "Approved," the user can then navigate to the View Documents tab in that application in Legacy GUS to confirm if the Conditional Commitment was issued. If the file status does not show "Approved", the lender will need to submit the file in new GUS. All files will be processed in the order they are received.

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Q: I received a conditional commitment prior to 3/1/21 but X has changed and need the file released back. How is that handled? Do I have to start a new file in NEW GUS?

A: Lenders should review the Agency’s Resubmission Policy found in [Handbook-1-3555 Chapter 5](#) to determine if an updated analysis is needed after finding adverse data changes. If an updated analysis is needed, the lender should immediately notify the applicable Production Team of the changes. Agency staff will then de-obligate/withdraw the previous loan and the lender will be required to resubmit the loan in **new** GUS for an updated underwriting analysis. The Agency will review and issue a new CC. The loan should not be closed until after obtaining an updated analysis and new CC. All file submissions will be processed in the date/time order they are received.

Contact the appropriate Production Team for file specific questions.

Production Teams	States
Production Team One SFHGLPONE@usda.gov	AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WV, WY
Production Team Two SFHGLPTWO@usda.gov	AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK
Production Team Three SFHGLPTHREE@usda.gov	CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV
Production Team Four SFHGLPFOUR@usda.gov	FL, IN, OH, PA, PR, TN, VA, VI