



September 8, 2016

## USDA GUS Enhancements

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The USDA announced enhancements to the Guaranteed Underwriting System (GUS) that will provide access for brokers.

- Access to GUS will provide the ability to submit applications, order new credit reports, re-issue existing credit reports, and request preliminary underwriting recommendations from GUS as a EMM Lender Agent.
- The system will allow USDA- approved customers to register for GUS Level 1 access.

EMM will be responsible for the uploading of documents and for the final USDA loan submission.

EMM is excited to be able to accept submissions with GUS findings ordered by Lender Agents.

- In order to be approved as a Lender Agent, customers must complete the registration process with USDA and provide EMM with the details so the Lender Agent relationship can be established.

### ***Creating an eAuthentication Level 1 User Account***

All EMM customers approved for USDA must register individual users that will be responsible for loan submissions for GUS Level 1 access. To request access, please have each user complete the steps below.

1. Go to <https://www.eauth.usda.gov/MainPages/index.aspx>.
2. Click *Create an Account*.

# eAuthentication Home

## Welcome

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](#). 

3. Click *Register for a Level 1 Account*.

## USDA Customers - What Level of Access Do You Need?

### Request Level 1 Access to:

- Visit a USDA web page that indicates a Level 1 account is necessary
- Obtain general information about the USDA or its agencies
- Participate in public surveys for a USDA agency

[Register for a Level 1 Account](#)

4. Enter all requested user information and click *Continue*. Confirm all data is correct and click *Submit*.  
Customers will receive an email from USDA with instructions for completing account activation.

5. After activating the new user account, send an email to Jalena Montgomery at [jmontgomery@emmlans.com](mailto:jmontgomery@emmlans.com) with the following information:

Company Name  
 Individual User Name  
 USDA User ID  
 Company Tax ID  
 Phone Number

**The above step must be completed to establish the Lender Agent relationship with EMM.** EMM's Broker Admin will provide the information to EMM's IT Department for the set up of the relationship. This may take up to 48 hours.

USDA Lender Agents can have relationships with multiple GUS-approved lenders. Customers must select E Mortgage Management when signing into GUS for all transactions that will be EMM related. Please keep in mind the following when submitting applications:

- Control of completed applications must be released to EMM at the GUS Credit/Underwriting page
- Lender Agents will have view-only access after the applications has been released to EMM
- Applications cannot be released back to Lender Agent once EMM has been given control
- EMM will be responsible for making all subsequent changes to GUS application data
- Applications established by GUS by Lender Agents are non-transferable to additional lenders.

Should you have any question, please contact your Account Executive.