

[USDA LINC Training & Resource Library](#)

[USDA Income & Property Eligibility](#)

[HB-1-3555 "SFH Guaranteed Technical Handbook"](#)

[SFH Guaranteed Feedback Desk](#)

[SFH Contacts and Resources](#)

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## Before You Submit: Are You an Approved Lender or a TPO?

Follow the right path for training, Login.gov, and GUS access.

If you're ready to begin submitting files to USDA Rural Development, the first step is to determine if you are closing loans as an **Approved Lender** or a **Third-Party Originator (TPO)**.

- **Approved Lenders** close loans in their own name.
- **TPOs** submit loan files through an Approved Lender, like a Mortgage Broker would.

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### About This Guide

This document explains only the training and steps required to obtain access to the Guaranteed Underwriting System (GUS).

New Lender Training, which is required for newly approved lenders, is separate and is briefly referenced for awareness only.

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### Step 1: Complete Mandatory GUS Training

Before moving forward with either path, **mandatory training is required for all GUS users**. Start by completing all training modules found on the [Guaranteed Underwriting System \(GUS\) page](#) in the [LINC Training and Resource Library](#). After finishing the modules, you will self-certify your completion.

#### Note for Newly Approved Lenders

New lender training is required for newly approved lenders but is not part of the GUS access process outlined here. Contact the [Lender & Partner Activities Branch](#) for guidance on New Lender Training.

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### Step 2: Create Your Login.gov Credentials

Next, you'll need to set up your **Login.gov credentials**. Begin at the [Lender Interactive Network Connections \(USDA LINC\)](#) webpage and select the Guaranteed Underwriting System (GUS) tab to start the process. The [System Access and Security Guide](#) provides step-by-step instructions on creating your Login.gov ID.

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### Step 3: Follow the Correct Access Path for Your Role

Once your Login.gov account is established, the process differs depending on your role:

#### If you are an Approved Lender:

You will contact your Security Administrator. They will create your profile in the Application Authorization Security Management system and assign the appropriate user roles so you can access GUS.

#### If you are a TPO:

Provide your Login.gov ID and your Lender Tax ID to the Approved Lender you are working with. The Approved Lender will then contact the Rural Development Help Desk at [RD.HD@usda.gov](mailto:RD.HD@usda.gov) to have you added to the system. This step is required only once.

After you're added, the Approved Lender will assign you the role of a Lender Agent (TPO) in GUS. If you work with multiple Approved Lenders, you must contact each one individually so they can link your ID to their GUS profile. The [Lender Agent Access Guide](#) offers additional information on this process.

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## Helpful Resources

Several helpful resources are available in the [LINC Training and Resource Library](#) on the [Guaranteed Underwriting System \(GUS\) page](#). Additional materials can also be found on various subpages, including:

- [Lender Training Hub](#)
- [Lender Training Schedule](#)
- [Loan Origination](#)
- [FAQ Loan Origination Document](#)

These resources are valuable tools to help you become familiar with the system and ensure a smooth start.

