

REQUEST FOR RECORDS DISPOSITION AUTHORITY		JOB NUMBER <i>71-572-06-2</i>	
NATIONAL ARCHIVES & RECORDS ADMINISTRATION 8601 ADELPHI ROAD COLLEGE PARK, MD 20740-6001		Date received <i>11-4-2005</i>	
1 FROM (Agency or establishment) United States Department of Agriculture Rural Development Operations and Management SSD STOP 0742 1400 Independence Ave , SW Washington, DC 20250-0742		NOTIFICATION TO AGENCY In accordance with the provisions of 44 U S C 3303a, the disposition request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10	
2 MAJOR SUBDIVISION Rural Housing Service			
3 MINOR SUBDIVISION Dedicated Loan Origination and Servicing Program (DLOS)			
4 NAME OF PERSON WITH WHOM TO CONFER Andrea R Jenkins <u>Andrea.Jenkins@wdc.usda.gov</u>	5 TELEPHONE NUMBER 202 692-0029	DATE <i>6/8/2012</i>	ARCHIVIST OF THE UNITED STATES <i>Withdrawn</i>
6 AGENCY CERTIFICATION I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal on the attached _____ page(s) are not needed now for the business for this agency or will not be needed after the retention periods specified, and that written concurrence from the General Accounting Office, under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies, <input type="checkbox"/> is not required <input type="checkbox"/> is attached, or <input type="checkbox"/> has been requested			
E .04/05	SIGNATURE OF AGENCY REPRESENTATIVE <i>Andrea R Jenkins</i>		TITLE Rural Development Records Officer
7 ITEM NO	8 DESCRIPTION OF ITEM AND PROPOSED DISPOSITION	9 GRS OR SUPERSEDED JOB CITATION	10 ACTION TAKEN (NARA USE ONLY)
	U S Department of Agriculture Rural Development Record Group 445 Electronic Information System – DLOS (see attached)		

Rural Development Record Group Number 445

Final: 10-28-05

Title: Dedicated Loan Origination and Servicing System (DLOS)

IT Manager: Linda Hamel

Business Manager: Pat Fiala

Applicability: Rural Housing Service

Agency File Code: HB-3550

NARA Disposal Authority:

Description: The Dedicated Loan Servicing System (DLOS) consists of the UniFi Loan Origination System, the MortgageServ Loan Servicing System, and the National Office Reserve Funds (NORF)

The UniFi Loan Origination System supports loan prequalification, loan application tracking, processing and closing activities. These activities are primarily handled by the field office staff. The MortgageServ Loan Servicing System, also referred to as DLOS, provides standard mortgage servicing processes, such as escrow accounts for taxes and insurance, forced placed insurance, pre-determined amortization schedules, and default management.

This system contains customer information as follows

Borrower/Co-Borrower names, Social Security Numbers, key members' addresses, and business financial data, debt payment information, and tax and hazard insurance information

Employee name, work area and teller number

Vendor identification numbers, vendor names, and addresses

The data for each borrower begins at the point of loan origination and ends at the point the debt is fully satisfied, which is normally limited to 33 years, but in special instances can be up to 36 years

Inputs: DLOS includes an online transaction entry and inquiry capability accessed by 800 field offices, the Centralized Servicing Center (CSC), National Office, and St. Louis Office. Updates are done both online in real time and through nightly batch processes. The CSC is the primary user and the St. Louis Office has overall operational, financial, and accounting responsibility for Rural Development. Loan application data is input through the loan origination system at the local servicing offices and uploaded for the

nightly batch update on the mainframe system. The loan servicing system maintained on the mainframe includes interfaces with the Digital Imaging System, U.S. Department of Treasury, credit bureaus, insurance vendors, and taxing authorities. Single Family Housing System functions include online inquiry and transaction input, pre-application and application processing, loan making and loan servicing transaction updates, portfolio management, daily register, balancing, program reporting, and fiscal and financial reporting.

Borrower loan application data is input into a web-enabled loan origination system at local servicing offices located throughout the United States. The data is uploaded to a mainframe system during the nightly update. Loan servicing data is input into the system from personal computers located in the CSC in St. Louis, Missouri, and at state and local servicing offices across the nation.

Disposition: Maintain all files until the loan is repaid.

Outputs: Loan originating and servicing data from the loan portfolio is output to terminal screens. There are hard copy reports, correspondence to the borrowers, flat files for electronic transmission to interfaced systems, and voice response unit for borrower loan information inquiry.

Disposition: Maintain all files until the loan is repaid.

System Documentation: Documentation for the DLOS (MortgageServ and UniFi systems) includes vendor-supplied online user and systems documentation which is installed on servers for access by multiple user groups. The online documentation is updated at least semi-annually to include the latest enhancement to the software.

DLOS documentation maintained in hard copy format includes functional requirements for all unique enhancements to the system, test criteria and results documents, and standard operating instructions and procedures. Desk procedures are maintained for the mortgage servicing functions performed in the CSC.

Additional documentation applicable to the Single Family Housing systems includes the Rural Development Security Manual, the Contingency Disaster Recovery Plan, the User Authorization Maintenance Security System User Guide, and the Tax Information Security Guidelines for Federal, State, and Local Agencies.

Documentation supporting certification and accreditation (C&A) includes the Major Application System Security Plan and the Trusted Facilities Manual. These and other documented components comprising the certification package will be maintained as part of on-going C&A activities.

WITHDRAWN

Disposition: Destroy when superseded or obsolete, or when system is no longer in use

Type of Records: Data Files

Format: Media Neutral

Functions Supported: Rural Development Housing