

REQUEST FOR RECORDS DISPOSITION AUTHORITY		JOB NUMBER <i>NI-572-092</i>	
To NATIONAL ARCHIVES & RECORDS ADMINISTRATION 8601 ADELPHI ROAD COLLEGE PARK, MD 20740-6001		Date received <i>9/29/09</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request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10 <i>9/20/12</i>	
2 MAJOR SUBDIVISION Rural Development			
3 MINOR SUBDIVISION Guaranteed Loan System (GLS)			
4 NAME OF PERSON WITH WHOM TO CONFER Andrea R Jenkins Andrea.Jenkins@wdc.usda.gov	5 TELEPHONE NUMBER 202 692-0029	DATE	ARCHIVIST OF THE UNITED STATES WITHDRAWN
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 <u> 8 </u> 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 checked="" type="checkbox"/> has been requested			
DATE 09/04/09	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7 ITEM NO	8 DESCRIPTION OF ITEM AND PROPOSED DISPOSITION	9 GRS OR SUPERSEDED JOB CITATION	10 ACTION TAKEN (NARA USE ONLY)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Agriculture Rural Development Record Group 572 Electronic Information System – Guaranteed Loan System (see attached)		WITHDRAWN <i>9/20/12</i>

Rural Development Record Group Number 572

Final:

Title: Guaranteed Loan System

IT Manager: Greg Eschman, Chief Guaranteed Loans
Technologies Branch

Business Manager: Tonia Lohman, Chief Guaranteed Loan
Branch/RD Program Staff

Applicability:

Agency File Code:

7 C F R Part 1940
7 C F R Part 3575
7 C F R Part 4279
7 C F R Part 4280
7 C F R Part 4287
36 C F R Part 1194, Subpart B

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NARA Disposal Authority:

Description:

Guaranteed is one of Rural Development's official accounting and financial management systems. Guaranteed consist of two components, Lender Interactive Network Connection (LINC) and Guaranteed Loan System (GLS). GLS is divided into six modules, which consist of Guaranteed Underwriting System (GUS), Farm Service Agency (FSAG), Multi Family (MFGH), Single Family Housing (SFH Loss), Guaranteed Loan (GuarLoan), and Guaranteed Core.

Guaranteed is an online transaction entry and inquiry financial and accounting system accessed by over 700 field offices, the National Office, and Finance Office. Updates are done both on-line real-time and through nightly batch processes. The field offices are the primary user of Guaranteed and the Finance Office has overall operational, financial, and accounting responsibility for Rural Development. Our external trusted partners (Lenders) provide loan status data via file uploads from a Lender Interactive Network Connection (LINC) to the mainframe during the monthly reporting periods. These files are verified for data exceptions and updated during monthly and quarterly scheduled processing timeframes. Guaranteed also has an external connection with lenders via Application Authorization Security Management (AASM). This security program

resides on the Web Farm and authenticates lenders into Guaranteed via electronic authentication (eAuth) This external connection allows lenders access to the Guaranteed Loan System to process Lender Status Reports, Loan Closings, and access to GUS and SFHLoss AASM assigns more stringent controls over external users than eAuth alone Within AASM certain lenders (Branch Representatives) can in turn assign members within their branch access to Guaranteed Guaranteed functions include online inquiry and transaction input, pre-application and application processing, loan making and loan servicing transaction updates, portfolio management, lender management, daily register, balancing, and program reporting, and fiscal and financial reporting

GUS is a Java J2EE application that provides a streamlined and automated application process, automated credit decision-making, and automated the eligibility determination for the SFH guaranteed rural housing loan program This module utilizes credit agency interfaces in conjunction with a third party underwriting engine to automate the credit decision process It includes loan origination, funds reservation, income & property eligibility determination, underwriting (including risk determination and automated underwriting decisions), Fannie Mae credit reporting, HUD Total Scorecard, and includes recommendations for loan approval GUS interfaces with Eligibility, MindBox, GLS, HUD, and Fannie Mae It also provides a web user interface used to capture borrower loan application data for single family home loans guaranteed by the USDA GUS utilizes credit agency interfaces in conjunction with a third party underwriting engine to automate the credit decision process GUS is available for Lenders to enter applications seven days a week via an E-authentication protected web site The website link can be found at <https://gus.sc.egov.usda.gov>

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FSAG is the means by which Rural Development supports the Guaranteed Farm Loan Program for Farm Service Agency Information provided via FSAG includes loan origination, loan closing, losses, secondary market transactions, lender portfolio management, servicing actions, reamortizations, consolidations, transfers, agency loan repurchases, liquidation expenses, interest assistance payments, status reporting FSAG interfaces with PLAS, Treasury and Program Funds Control System (PFCS) It can be accessed seven days a week via an E-authentication protected web site The url link can be found at <https://fsag.sc.egov.usda.gov>

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MFGH is used to support the Multi-Family Housing Guaranteed Loan Program Information provided via MFGH includes loan origination, funds reservation, loan closing, losses, secondary market transactions, lender portfolio management, servicing actions, reamortizations, consolidations, transfers, agency loan repurchases, liquidation expenses, interest credit payments, status reporting MFGH interfaces with PLAS, Treasury and PFCS and can be found at <https://mfhg.sc.egov.usda.gov>

SFH Loss automates the Guaranteed SFH Loss Claims process by allowing the lender to electronically enter and transmit loss data via the Internet and to disburse loss payments to the lender via Electronic Funds Transfer (EFT). The system allows for an accurate and timely method for processing SFH Loss Claims data. The Loss Claims data captured is also used for the Debt Collection Improvement Act processing and there is an interface to the MortgageServ Fiserv Loan Servicing Platform system for this processing. There are also processing requirements for the Automated Discrepancy Processing System (ADPS) collection of SFH Loss Refunds and the GLS processing of Lender Payments that are part of the GLS system as it relates to SFH Loss Claims. SFH Loss interfaces with PLAS, Treasury, PFCS and MortgageServ Fiserv Loan Servicing Platform and is found at <https://sfhloss.sc.egov.usda.gov>

GuarLoan includes common or shared applications used by two or more loan programs within the agency or Farm Service Agency. These include loan origination, funds reservation, loan closing, annual fees, late fees, losses, secondary market transactions, lender portfolio management, servicing actions, reamortizations, consolidations, transfers, agency loan repurchases, liquidation expenses, interest assistance payments, status reporting, and credit bureau reporting. GuarLoan interfaces with PLAS, Treasury, PFCS, MortgageServ Fiserv Loan Servicing Platform, Socio Economic Benefits Assessment System (SEBAS), Eligibility, GUS and Credit Bureaus and can be accessed at <https://guarloan.sc.egov.usda.gov>

Guaranteed Core includes loan origination, funds reservation, BP/CF facility maintenance, BP/CF project maintenance, loan closing, BP/CF servicing actions, obligations, DCIA, interest assistance, annual fees, late fees, disaster request, loss mitigation, mortgage recovery advance, BP/CF status reporting, grant determination analysis, loan consolidations, transfers, reamortizations, agency loan repurchases, BP relending programs, credit bureau reporting. Guaranteed Core interfaces with PLAS, Treasury, PFCS, MortgageServ Fiserv Loan Servicing Platform, SEBAS, Eligibility, GUS and Credit Bureaus and can be found at <https://gls.sc.egov.usda.gov>

Inputs:

Customer Information Client names, Key Members addresses, and business financial data, debt payment information.

Lender Information Lender Identification Numbers, lender names, addresses and business financial data

Disposition: Data is kept indefinitely.

Master File:

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Project information such as project type, appraised market value, appraisal date, congressional district, disaster designation number, jobs created count, and jobs saved count

Borrower information such as race, gender, marital status, ethnicity, veteran indicator, congressional state, congressional district number, and geographical state code

Loan information such as loan number, original closing date, effective date, maturity date, servicing state code, servicing county code, interest assistance code, unpaid principal amount, guaranteed percentage, fund code, obligation loan number, and obligation date

Lender information such as lender identification numbers, lender names, lender addresses, and business financial data

Disposition: Data is kept indefinitely

Outputs:

GLS outputs include reports on borrowers, lenders, appropriations and allotments, obligations and disbursements, project and loan status, general ledger, transaction processing and input/output balancing, findings, management, project, project summary, monthly and quarterly reports, semi-annual reports, and other reports and screens used to monitor and manage the Guaranteed program

Disposition: Destroy or delete when superseded or obsolete

System Documentation:

GLS documentation includes user manuals, online help, data dictionary, training manuals, operations guide, system security plan, application recovery plan, system diagram, and RD Instructions

Disposition: Destroy or delete when superseded or obsolete

Type of Records: Data Files

Format: Media Neutral

Functions Supported:

Overall administration of the Guaranteed Loan program

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