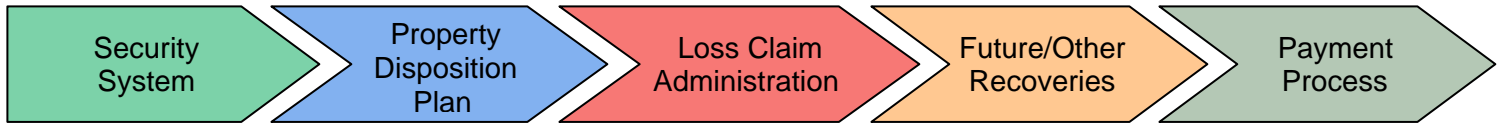




Committed to the future of rural communities.

# **SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM**

## **USER DOCUMENTATION GUIDE: LOSS CLAIM ADMINISTRATION**



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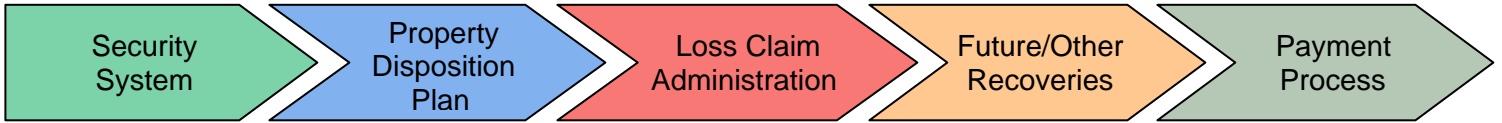
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## Section I

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# Welcome to the Loss Claim Administration User Guide



## WELCOME TO LOSS CLAIM ADMINISTRATION

Welcome to USDA Rural Development's Loss Claim Administration System. This user guide is designed to help you become familiar with the structure of Loss Claim Administration and to efficiently navigate through the system. The guide covers the steps for processing loss claims and calculating future recovery for loss claims and not the full range of loan operations covered by the Guaranteed Loan System. This document is not intended to replace the Rural Development Instructions and Administrative Notices, which are the official sources of policy and program information for Guaranteed Rural Development Loan Programs. Following are some questions you may have about getting started and becoming familiar with the system.

### What is Loss Claim Administration?

Loss Claim Administration is an automated system to process guaranteed loss claims. Authorized lenders may use the system to submit a loss claim and/or calculate future recoveries.

### Who can use this guide?

This user guide is designed for authorized lenders as well as USDA employees. Most of the sections in the guide are for common use. However, some particular content applies specifically to either Lenders or USDA employees. For that particular content, an icon referring to Guaranteed Rural Housing Lenders or USDA employees will appear on the top-left side of the page. The following icons are used to refer to Lenders or USDA employees:



Information specific to approved Guaranteed Rural Housing Lenders.



Information specific to USDA Rural Housing, DCFO and CSC employees.

### What are the benefits to Lenders?

Using the Loss Claim Administration System will:

- ☑ Allow lenders to submit loss claims electronically to the Agency via the Internet
- ☑ Provide consistency and efficiency in the processing of loss mitigation requests, loss claim processing, Real Estate Owned (REO) disposition and future recovery monitoring and collection by Rural Development staff.
- ☑ Reduce the paperwork burden to lenders and meet requirements of the Government Paperwork Elimination Act.
- ☑ Improve Lender performance through enhanced pre- and post-payment reviews and audits performed by Centralized Servicing Center (CSC), State and Deputy Chief Financial Officer (DCFO).
- ☑ Improve the consistency of the entire loss claim process.
- ☑ Improve the efficiency of processing loss claims.
- ☑ Send payment(s) electronically.

## What are the benefits to USDA?

Using the system will enable USDA to:

- ☑ Electronically pay the loss claims and eliminate the issuance of paper checks, thereby decreasing the processing cost to the Government.
- ☑ Provide consistency and efficiency in the processing of loss claim processing, Real Estate Owned (REO) disposition and future recovery monitoring and collection by Rural Development staff.
- ☑ Implement streamlined and consistent decision-making processes.
- ☑ Improve Lender performance through enhanced pre- and post-payment reviews and audits performed by Centralized Servicing Center (CSC), State and Deputy Chief Financial Officer (DCFO).
- ☑ Improve the consistency of the entire loss claim process.
- ☑ Improve the efficiency of processing loss claims.
- ☑ Enhance the claim audit process.
- ☑ Provide for more consistent file documentation.

## How will this process be different from the manual process used today?

The automated process follows the same steps you are familiar with from manual processing. The main difference is that many of the processes have been automated to streamline your work, provide consistent decisions, and increase the lenders' ability to serve their borrowers.

## What do I need to get started?

Hardware and software requirements, as well as information on security, access, and user roles are found in Section II, "Getting Started." **Specific technical assistance is available by calling 877-636-3789.**

## How do I get started?

As a Rural Development-approved lending institution, you need to register and complete Trading Partner Agreement along with the Addendum E in order to be approved by Rural Development as an authorized user. You can then identify a Lender Security Administrator who will access the system and begin establishing access levels for your users. See Section 2, "Getting Started," for definitions of assigned roles and other details on this process.

This guide is organized to help you, step-by-step, access the system, and submit loss claims and future recoveries to Rural Development. The guide assumes some familiarity with navigation of a web-based system. However, you will find some field definitions in Section VIII, "Appendix," as well as help on how to use the bookmarks and navigate through the process. Also, you will find "Smart Tip" icon, which will provide more navigation and data tips throughout the document and will help you to understand better the system details.






## How do I use this guide?

Following are user tips, icon and abbreviation definitions, and conventions used to navigate throughout the system. Further field definitions are found in the appendices, and specific edit codes are illustrated in “Reviewing Loss Claim”, Section V.

### Abbreviations and Icons

Common acronyms and symbols used throughout the guide include:

Abbreviations	Definitions
CSC	Centralized Servicing Center
DCFO	Deputy Chief Finance Office
EFT	Electronic Funds Transfer
ENR	Estimated Net Recoveries
GLS	Guaranteed Loan System
MLS	Multiple Listing System
PDP	Property Disposition Plan
RD	Rural Development
REO	Real Estate Owned
RHS	Rural Housing Service
SSN	Social Security Number

Icons	Definitions
	Information specific to approved Guaranteed Rural Housing Lenders
	Information specific to USDA Rural Housing, DCFO and CSC staff.
	Smart Tip: helpful system or processing tip.
	Frequently Asked Questions and contact information.
	Information limited to the process specified within the arrow box.



## Screen Navigation

Conventions used in the structure and navigation of the system include:

Convention	Description of indicator
Drop-down menus and Calendars	Drop-down menus and calendars are available for many data entry fields and are indicated by a “select” prompt beside the data field or by an arrow prompt in the same location.
Required Fields	*Minimum fields required in order to save a submission are indicated with this symbol.
Inaccessible data fields	Some data fields may not be accessible as the information is populated by the system.
Edit Codes	Edit Codes provide information on next steps, required documentation, and required submissions. Edit codes are displayed in respective process screens. Threshold edit codes are messages displayed once the claim has been submitted, indicating that a claim has been suspended for review prior to claim payment. (see Section V).

## Page Standards

The web pages in Loss Claim Administration share some consistent conventions. Further detail on the specific links and buttons are provided in Section IV, “Add/Update a Loss Claim.”

Page Convention	Description
Page Frames	Each page includes a primary frame (bars above and around the screen). The header, footer and left navigation bars remain fixed while scrolling through the pages.
Navigation Links	Links in left navigation bar of Home and Loss Claim pages will enable you to return to SFH Loss Menu or link to other pages provided they have been previously completed.
Action Buttons	Buttons in left navigation bar on all pages other than Home and Loss Claim pages perform a function specific to that page.
Data Fields	Entry fields have a wide range of required or defined data. Required fields are listed in the screen navigation table above.




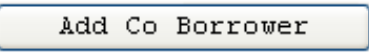
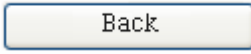

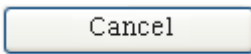

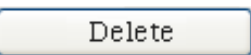
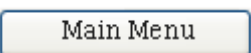
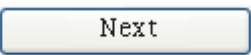


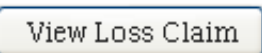
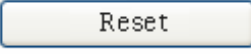
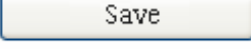
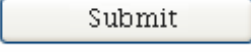
Actions are controlled depending on user level; buttons will be “grayed out” if the action is not available to the user.

## Screen Print Standards

System web pages throughout the process are introduced in the guide with a view of the initial screen and then are followed with individual screen shots highlighting the step-by-step details necessary to complete the respective process. These screen print standards can be found in “Add/Update Property Disposition Plan”, Section III; “Add/Update Loss Claim”, Section IV; “Review Loss Claim”, Section V; and, “Future/Other Recoveries”, Section VI.

## Navigation Buttons

The following list includes common navigation buttons that you will encounter while navigating in the system. The description below will help you to understand better the action and function of each navigation button.

Navigation Buttons	Description
	Add information if user has the authority.
	Pop-up box prompting user to enter co-borrower's SSN so the user can provide co-borrower's required information.
	Return to previous page.
	Invoke edits, calculate values and redisplay the page. After page is redisplayed, user can make additional changes and re-calculate.
	Direct the user <b>back</b> to menu page.
	Initiate data validation, calculate values, database update and upon successful completion proceed to the <b>next</b> page.
	Invoke edits and delete records provided in the page.
	Flow to the GLS Loss Claim Administration web page.
	Take the user to next page.
	Display previous page.
	Print a copy of the page.
	Flow to the View/Update Loss Claim web page.
	Reset values in a new column to their initial display values.
	Initiate data validation and database update.
	Store values and begin transmission process.



Effective December 1, 2007: Users may also see a **Delete/Cancel** button.



## Section II

---

### Loss Claim Administration Getting Started



## SECURITY SYSTEM

This section explains step-by-step to lenders and USDA employees how to access the Loss Claim Administration System.

Whether you have to create an account or just login into the system, within this section you can understand the steps to do so.

Also, you will learn what the system requirements are and which procedures and documents you may need to create a new account as well as the different roles of the users that navigate the system.

## SYSTEM REQUIREMENTS

Loss Claim Administration is a web-based system designed with many different users in mind. Hardware and software requirements are minimal and listed below.

System	Requirement
Hardware	<ul style="list-style-type: none"><li>• Desktop or Laptop</li></ul>
Software	<ul style="list-style-type: none"><li>• Microsoft Internet Explorer® 5.5 or higher</li></ul>
Other*	<ul style="list-style-type: none"><li>• Internet connection</li><li>• Note: Session will “time-out” after one hour of inactivity</li></ul>
Browser Settings*	<ul style="list-style-type: none"><li>• Cookies settings must be set to “accept”</li><li>• Temporary internet files should be set to automatically check for newer versions of a page</li><li>• Pop-up blockers must be disabled</li></ul>

\*See your network administrator or internet service provider for help with internet and browser settings.

There are two levels of security to allow authorized users access to the system. The first is handled by eAuthentication, the standard USDA-wide security access system. The second is handled by Application Authorization Security Management (AASM). Details on how to establish user access levels are provided on the following pages.



## Security System for Guaranteed Rural Housing Lenders

### How to Establish Loss Claim Access

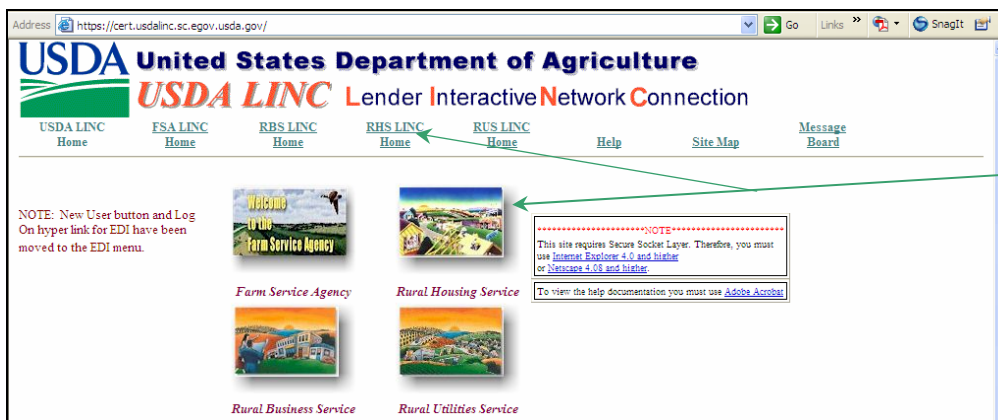
This section provides step-by-step directions to establish Loss Claim access. It also provides directions for the Lender Security Administrator to create lender user roles.

The table below provides an overview on how to establish Loss Claim access.

Step	Who...	Does What...
1	Lending Institution	Choose Lender Security Administrator
2	Lender Security Administrator	Access eAuthentication at <a href="http://www.eauth.egov.usda.gov/">http://www.eauth.egov.usda.gov/</a> and complete self-registration process by creating a Level 2 account
3	Rural Development and All Lender Users	Identity proof Lenders Security Administrator and all lender users.
4	Lending Institution	Complete Addendum E and submit to Rural Development
5	Rural Development, DCFO	Upon receipt of Addendum E grant privileges to Lender Security Administrators
6	Lender Security Administrator	Create lender user roles for all designated users

## LOGIN TO LOSS CLAIM ADMINISTRATION

To login to Loss Claim Administration enter <https://USDALINC.sc.egov.usda.gov/> into address bar in your browser.



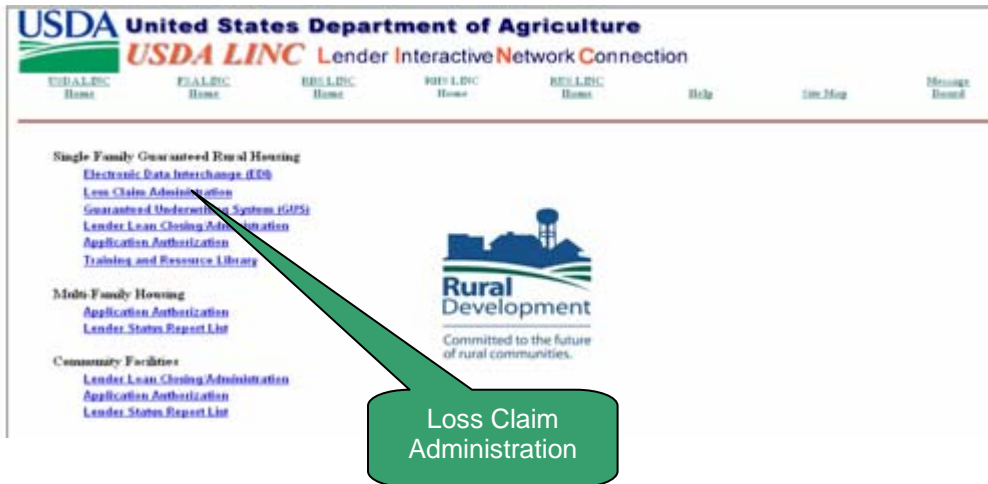
Click 'Rural Housing Service' link.

Rural Housing Service



For account creation, use the eAuthentication web site instead of going through USDA LINC.

## Single Family Guaranteed Rural Housing



Click 'Loss Claim Administration' link.

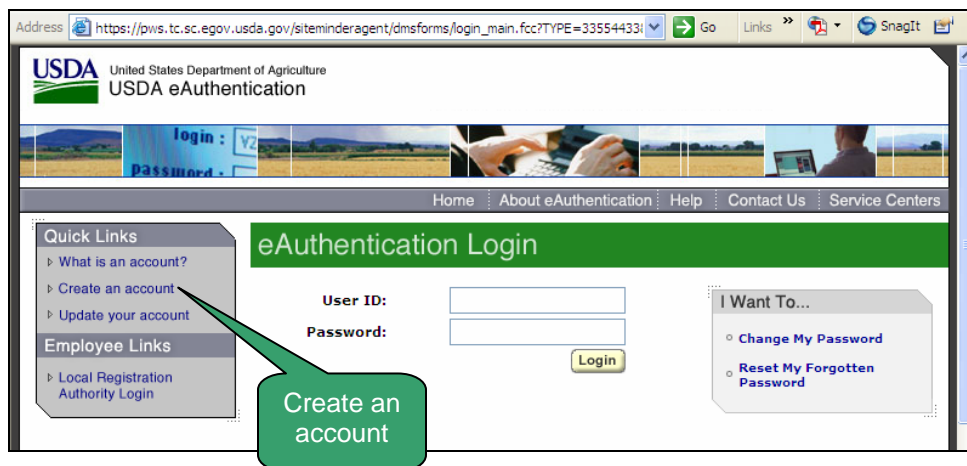
The USDA eAuthentication Privacy Message page will appear. After reading, click 'CONTINUE'.

## eAuthentication Login

You may access eAuthentication through Loss Claim Administration if you would like to login. If you only want to create an account, you may do so by visiting <http://www.eauth.egov.usda.gov/>.

The eAuthentication screen allows you to access:

- Loss Claim Administration
- Change Password
- Reset Forgotten Password
- Update your account



If you do not have a **User ID** and **Password**, click 'Create an account' to acquire system access.

If you already have a **User ID** and **Password** with Level 2 access, proceed to "Logging In" section.



To learn more about an eAuthentication Account and access level click the "What is an account?" link.



Getting Started

Create an Account

Create User Roles

Logging In

## Create an Account

This screen defines the type of accounts available for USDA customers. Loss Claim Administration requires Level 2 Access.

USDA United States Department of Agriculture  
USDA eAuthentication

login :  
password :

Home About eAuthentication Help Contact Us Service Centers

Quick Links

- What is an account?
- Create an account**
- Update your account

Employee Links

- Local Registration Authority Login

### Create an Account

**What Level of Access do you need?**

**If you are a USDA Federal Employee**, you should visit the **USDA Employee Create an Account** page to create a USDA eAuthentication Employee Account.

**If you are a customer (non USDA Federal Employee) of USDA**, you should answer the following questions to determine the type of account you will need:

Would you like to interact with the USDA doing the following?

- Conducting official electronic business transactions via the Internet?
- Entering into a contract with the USDA?
- Submitting forms electronically via the Internet with a USDA agency?

If you answered YES to 1 or more of the questions, you will need to register for an eAuthentication account with **Level 2 Access**.

If you already have an account with Level 1 Access, **log into your profile** and apply for Level 2 Access.

Would you like to interact with the USDA doing the following?

- Customizing a Web portal page for specific information about USDA agencies?
- Obtaining general information about a specific USDA agency?
- Participating in public surveys for a USDA agency?

If you answered YES to 1 or more of the questions, you will need to register for an eAuthentication account with **Level 1 Access**.

eAuthentication Home | USDA.gov | Accessibility Statement | Privacy Policy | Non-Discrimination Statement

Click 'Level 2 Access' link.

Level 2 Access

## For Level 2 Access

**USDA** United States Department of Agriculture  
USDA eAuthentication

Home | About eAuthentication | Help | Contact Us | Service Centers

**Quick Links**

- What is an account?
- Create an account**
- Update your account
- Link a Certificate to your Account

**Administrator Links**

- Local Registration Authority Login

### Create an Account

Form Approved - OMB No. 0503-0014 [Create an Account Help](#)

Level 2 Access  
**Step 1 of 4: User Information**

If you are a USDA Federal Employee, click **Employee Create an Account** to continue with the USDA eAuthentication registration process.

Public customers should complete the information below to create a USDA account. Please read the eAuthentication **Privacy Act Statement** and **Public Burden Statement** for more information on how your personal information will be protected.

All required fields are marked by an asterisk (\*). Enter your first and last name exactly as it appears on your government issued photo ID (e.g. state driver's license).

User ID\*:  6-20 characters

Password\*:  4-10 characters

Confirm Password\*:

First Name\*:

Middle Initial:

Last Name\*:

Home Address\*:

City\*:

State\*:

Home Postal/Zip Code\*:

Country Name\*:

**Email address must be valid to complete registration**

Email\*:

Confirm Email\*:

Home Phone: ( ) - -

International Home Phone: (if applicable)

Alternate Phone: ( ) - -

International Alternate Phone: (if applicable)

Mother's Maiden Name\*:

4 digit PIN\*:  NOTE: You cannot use a zero as the first digit

Your Date of Birth\*:  mm/dd/yyyy

Click the Continue button to go to Step 2

eAuthentication Home | USDA.gov | Accessibility Statement | Privacy Policy | Non-Discrimination Statement

### Step 1:

Be sure to type your information the way it appears on your government issued ID.

Click **'CONTINUE'**



You must be Identity Proofed for Level 2 Access: see Step 4.



## For Level 2 Access

USDA United States Department of Agriculture  
USDA eAuthentication

Home About eAuthentication Help Contact Us Service Centers

Quick Links

- What is an account?
- Create an account**
- Update your account
- Link a Certificate to your Account

Administrator Links

- Local Registration
- Authority Login

### Create an Account

Level 2 Access  
**Step 2 of 4: User Information Confirmation**

Verify your Level 2 access information.

Click the Back button to make changes or click the Submit button to create your account with Level 2 access.

User ID:	555015555
Password:	** Not Shown **
First Name:	John
Middle Initial:	D
Last Name:	Doe
Email:	test@usda.gov
Home Address:	222 Main St.
City:	Washington
State/Province:	District of Columbia
Home Postal/Zip Code:	20001
Country Name:	United States
Home Phone:	202-222-2222
Alternate Phone:	--
Mother's Maiden Name:	Test
4 Digit Pin:	1011
Your Date of Birth:	11/01/1970

Please verify that your information is correct before clicking the Submit button.

eAuthentication Home | USDA.gov | Accessibility Statement | Privacy Policy | Non-Discrimination Statement

Click Submit

**Step 2:** Verify that the information is correct on the input screen.

Click **'SUBMIT'** when done completing the form.

**Step 3:** You will receive an email to activate your account. In the body of the email click **'ACTIVATE MY ACCOUNT'**. This will grant you Level 1 Access.

**Step 4:** To get Identity Proofed for level 2 access, take your government ID and present it **in person** to a USDA employee who is a Local Registration Authority (LRA).

**Step 5:** LRA activates your account with Level 2 Access.

**Step 6:** You will receive another email stating that you have a Level 2 account. You will then need to update your password by clicking **'UPDATE YOUR ACCOUNT'** in the body of the email.

## Change Password

USDA United States Department of Agriculture  
USDA eAuthentication

login : YZ  
Password :

Home About eAuthentication Help Contact Us Service Centers

**Change Password**

Please change your **current** password before continuing.

Passwords must be between **9** and **12** characters long.  
Passwords must contain the following:

- At least **1** uppercase letter
- At least **1** lowercase letter
- At least **1** of the following non-alphabetical characters:  
**0 1 2 3 4 5 6 7 8 9  
! # - \$ % \* = + : ; , ? ~**

Passwords **CANNOT** contain the user's first name, last name, or userID.  
Passwords **CANNOT** contain dictionary words, spaces, tabs, or any other special characters not listed above.

User ID :

Old Password or Temporary Password :

New Password :

Confirm New Password :

eAuthentication Home | USDA.gov | Accessibility Statement | Privacy Policy | Non-Discrimination Statement

**Step 7:** Enter your User ID and Password. Click **'LOGIN'**.

**Step 8:** Change your Password. (**Note:** include at least 1 uppercase letter, 1 lowercase letter, and 1 non-alphabetical character for your new password.) Click **'CONTINUE'**

**Note:** Password cannot be a common word found in the dictionary or common proper names.

## Change Password

USDA United States Department of Agriculture  
USDA eAuthentication

login : YZ  
Password :

Home About eAuthentication Help Contact Us Service Centers

**Change Password**

**johndoe**, your new password has been set.  
Use this new password the next time you log into your account.

eAuthentication Home | USDA.gov | Accessibility Statement | Privacy Policy | Non-Discrimination Statement

**Step 9:** Complete the Addendum E (see Section VIII "Appendix" – Addendum E) and send it to the Guaranteed Loan Branch listed on Addendum E.

**NOTE:** The Security Administrator's Level 2 eAuthentication ID is required on the Addendum E.

**Step 10:** When Guaranteed Loan Branch receives Addendum E, they will authorize the Security Administrator in the Loss Claim System.

**Step 11:** Security Administrator receives email with authorization as Security Administrator.

**Step 12:** Security Administrator delegates access to other lender employees that will use the Loss Claim System.



Other employees must be level 2 access also.



Getting Started

Create an Account

Create User Roles

Logging In

## Create User Roles

In this section, the Security Administrator delegates access to the other lender employees who will use the Loss Claim System.

### eAuthentication Login

USDA United States Department of Agriculture  
USDA eAuthentication

login : YZ  
password :

Home About eAuthentication Help Contact Us Service Centers

**Quick Links**

- What is an account?
- Create an account
- Update your account

**Employee Links**

- Local Registration
- Authority Login

**eAuthentication Login**

User ID:

Password:

Login

**I Want To...**

- Change My Password
- Reset My Forgotten Password

eAuthentication Home | USDA.gov | Accessibility Statement | Privacy Policy | Non-Discrimination Statement

Enter your Lender Security Administrator **User ID** and **Password**.

Click '**LOGIN**'

## User Authorization

Click **Maintain Lender/Branch Representative** under User Authorization.

### Loss Claim Update

[Add/Update Loss Claim](#)  
[Add Recovery Calculator](#)  
[Update Recovery Calculator](#)

### Loss Claim Inquiry

[View Property Disposition Summary](#)  
[View Submitted Loss Claim](#)  
[Claim Status List](#)  
[Threshold Edit Code List](#)

### Reports

[Advice of Payment](#)  
[Loss Claim Confirmation](#)

### Documentation

[Loss Claim Administration User Guide \(PDF\)](#)  
[Loss Claim Ready References \(PDF\)](#)  
[Frequently Asked Questions \(PDF\)](#)  
[Guaranteed Servicing Contact Information \(PDF\)](#)

### User Authorization

[Maintain Lender/Branch Representative](#)

**NOTE:** Only the Security Administrator will see the User Authorization section.

Maintain Lender/Branch Representative

## External Lender User List

The screenshot shows the 'External Lender User List' page within the 'Application Authorization Security Management' system. The page includes a search form with fields for Lender Tax ID (382734984), System Id (SFH Losses), eAuth User ID, Last Name, and First Name. There are buttons for Search, Refresh, Add User, and Add Admin. An 'Action' dropdown menu is set to 'Maintain'. Below the form is a table with columns: eAuth User ID, System ID, Last Name, First Name, Role, Status, Debarred Indicator, Lender Tax ID, Branch Nbr, and Phone. The table is currently empty. Navigation buttons for 'Previous' and 'Next' are located below the table. The footer contains the 'FIRSTGOV' logo and links for Accessibility, Disclaimer, Nondiscrimination Statement, Privacy Statement, and Freedom of Information Act.

Enter the appropriate information for the lender / branch representative you would like to add.

Click 'ADD USER'



Lender / branch representatives and viewers must have previously acquired Level 2 Access and provided you with their eAuth user ID.

## Establish Lender / Branch Representative Authorization

The screenshot shows the 'Establish Lender / Branch Representative Authorization' page. The header includes the USDA Rural Development logo and the title 'Application Authorization Security Management' with 'Logout' and 'Help' links. The page title is 'Establish Lender / Branch Representative Authorization' and there is a 'RESET' button. The form fields include: eAuth User ID \*, Last Name, First Name, Phone\*/Ext. (split into two boxes), Fax, Email Address, a checkbox for 'Debarred Indicator', Status \* (dropdown menu showing 'Active'), Authorized System \* (dropdown menu), Security Role \* (dropdown menu), Lender Tax Id \*, USDA Assigned Branch Nbr \* (with a 'Branch List' button), and Lender Name. At the bottom are 'SAVE' and 'CANCEL' buttons.

Enter the appropriate information for the lender / branch representative you would like to add.

Select their **Security Role** from the dropdown menu shown below.

Click the '**SAVE**' button.

- 
- A close-up of the 'Security Role \*' dropdown menu. The menu is open, showing a list of roles. The first two items, 'Not Assigned Role' and 'Lender Viewer', are highlighted in blue. A mouse cursor is pointing at the top right corner of the dropdown box.
- Not Assigned Role
  - Not Assigned Role
  - Lender Viewer
  - Lender Representative
  - Lender Representative with Final Submit Authority
  - Branch Viewer
  - Branch Representative
  - Branch Representative with Final Submit Authority



Getting Started

Create an Account

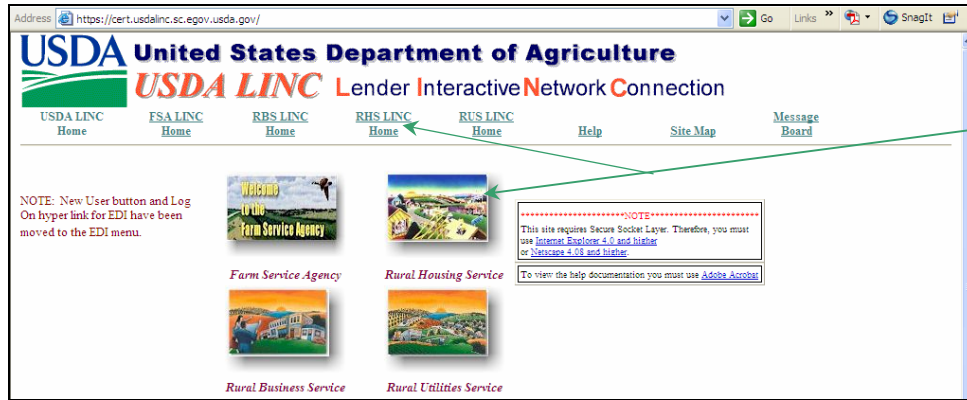
Create User Roles

Logging In

## Logging In

This section provides step-by-step directions for logging-in and getting started with Loss Claim Administration.

To login to Loss Claim Administration enter <https://USDALINC.sc.egov.usda.gov/> into the address bar in your browser



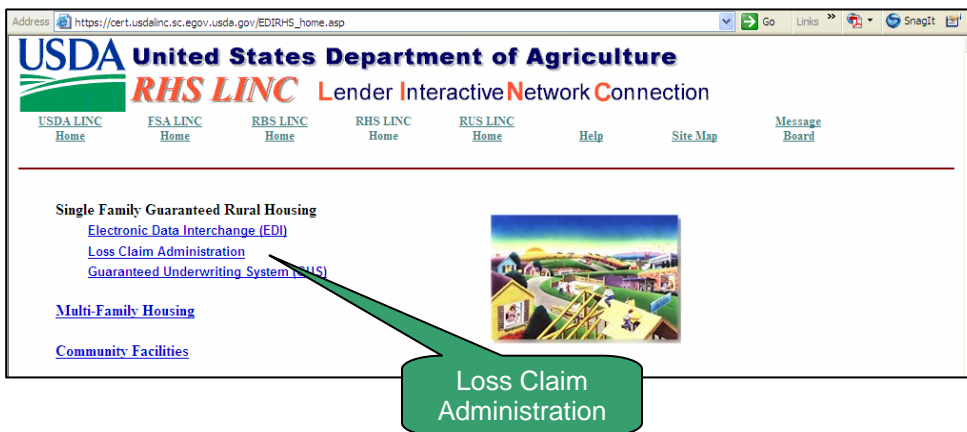
Click the 'Rural Housing Service' link or 'RHS LINC'

Rural Housing Service



Make sure to enter the "s" in https://

## Single Family Guaranteed Rural Housing



Click the 'Loss Claim Administration' link.

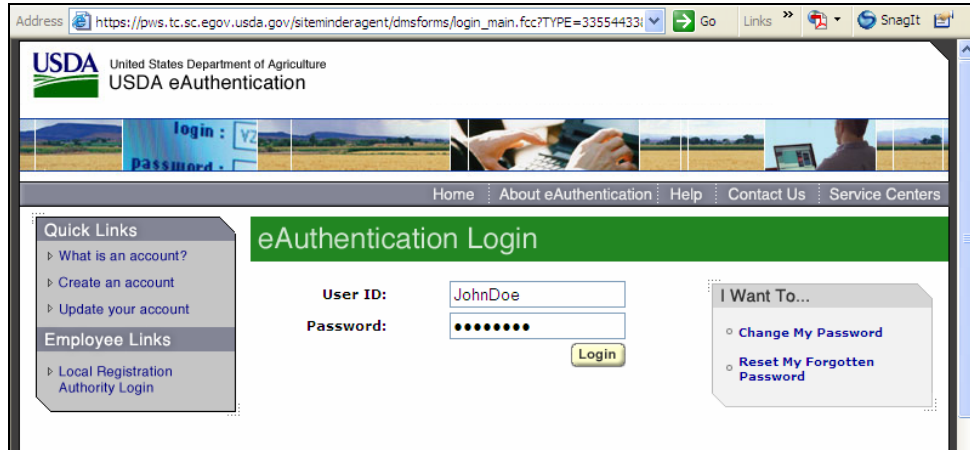
Loss Claim Administration

The USDA eAuthentication Privacy Message page will appear. After reading, click 'CONTINUE'

## eAuthentication Login

The eAuthentication screen allows you to access:

- Loss Claim Administration
- Change Password
- Reset Forgotten Password



Address: [https://pws.tc.sc.egov.usda.gov/siteminderagent/dmsforms/login\\_main.fcc?TYPE=33554433](https://pws.tc.sc.egov.usda.gov/siteminderagent/dmsforms/login_main.fcc?TYPE=33554433)

USDA United States Department of Agriculture  
USDA eAuthentication

login : Password :

Home About eAuthentication Help Contact Us Service Centers

Quick Links

- What is an account?
- Create an account
- Update your account

Employee Links

- Local Registration Authority Login

eAuthentication Login

User ID:

Password:

Login

I Want To...

- Change My Password
- Reset My Forgotten Password

Enter your **User ID** and **Password**.

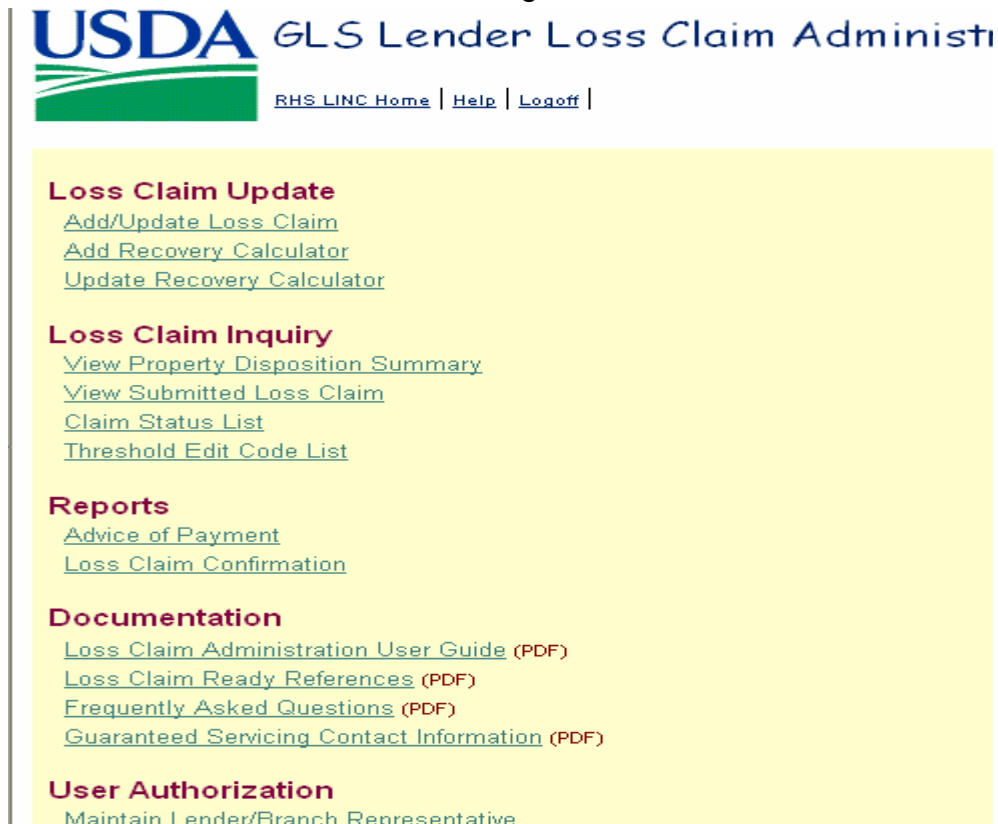
Click '**LOGIN**'



Problems? See your Lender Security Administrators. Security Administrators can contact [guaranteed.loan@stl.rural.usda.gov](mailto:guaranteed.loan@stl.rural.usda.gov) or call 1-877-636-3789

Once you have successfully logged in, you will see the Loss Claim Administration Home Page.

## Loss Claim Administration Home Page



USDA GLS Lender Loss Claim Administration

[RHS LINC Home](#) | [Help](#) | [Logoff](#) |

**Loss Claim Update**

- [Add/Update Loss Claim](#)
- [Add Recovery Calculator](#)
- [Update Recovery Calculator](#)

**Loss Claim Inquiry**

- [View Property Disposition Summary](#)
- [View Submitted Loss Claim](#)
- [Claim Status List](#)
- [Threshold Edit Code List](#)

**Reports**

- [Advice of Payment](#)
- [Loss Claim Confirmation](#)

**Documentation**

- [Loss Claim Administration User Guide \(PDF\)](#)
- [Loss Claim Ready References \(PDF\)](#)
- [Frequently Asked Questions \(PDF\)](#)
- [Guaranteed Servicing Contact Information \(PDF\)](#)

**User Authorization**

- [Maintain Lender/Branch Representative](#)



## Security System for USDA Rural Development Employees

Follow the step-by-step directions below to log in to Loss Claim Administration. As a USDA Rural Development Employee, you are able to view, submit to GLS, and release Loss Claims, as well as prepare Property Disposition Plans. This section will also lead you through activation of an account if you have not done so already.

### eAuthentication Login

The eAuthentication screen allows you to access:

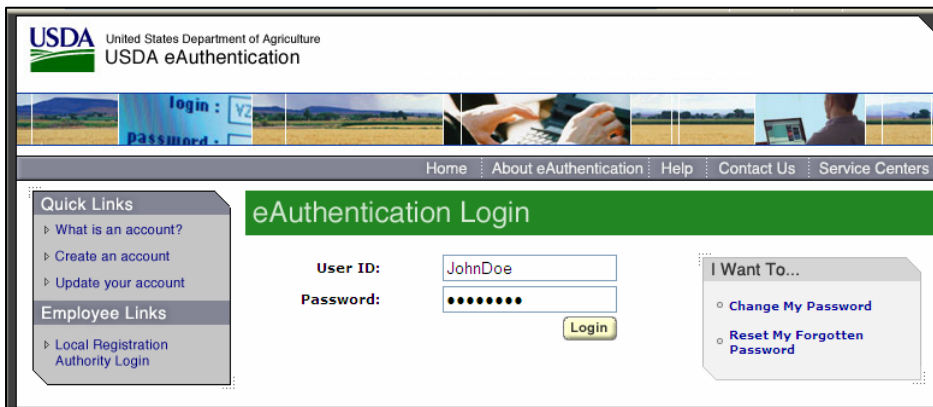
- Loss Claim Administration
- Change Password
- Reset Forgotten Password

To begin, you will be directed to the eAuth site where you will login using your Level 2 eAuth ID. The USDA eAuthentication Privacy Message page will appear.

Enter your **User ID** and **Password**

Click **'LOGIN'**

If you have not activated or created a User ID and Password, click **'Create an Account'** and follow instructions on "Create an Account" section.



Problems? Go to <http://www.eAuth.egov.usda.gov>, click **Help**, or e-mail eAuth Help at [eAuthHelpDesk@usda.gov](mailto:eAuthHelpDesk@usda.gov)

Once you have successfully logged in, you will see the GLS Loss Claim Administration page.

### Getting Started

Rural Development Employees must access Loss Claim Administration through GLS.



Click the **'Rural Housing Service'** link or **'RHS Home'**

Rural Housing Service





Getting Started

Create an Account

Logging In

## Create an Account

To create an account, click **'Create an Account'** under Quick Links.

Click Create an Account

## Create an Account

Then, click **'USDA Employee Create an Account'**

USDA Employee Create an Account

You will see the **Employee Create an Account** page on your screen. Click **'Continue'** to activate your account.

If you have not previously used the USDA Employee Credentialing Process pages to register for your USDA eAuthentication Account with Level 2 Access, you must first do so. Contact your Agency Registration Lead for more information.

## Activate Your Employee Account

The screenshot shows the USDA eAuthentication website. At the top left is the USDA logo with the text "United States Department of Agriculture" and "USDA eAuthentication". Below the logo is a navigation bar with links for "Home", "About eAuthentication", "Help", "Contact Us", and "Service Centers". The main heading is "Activate Your Employee Account". Below this, it says "Welcome to the USDA eAuthentication Employee Credentialing process!" and provides a link to "Activate Your Employee Account Help". A note states: "If you are a customer (non USDA Federal Employee) of USDA, you should visit the USDA eAuthentication site to create a USDA eAuthentication Customer Account." A section titled "THE FOLLOWING DOCUMENTS ARE REQUIRED TO REGISTER FOR YOUR ACCOUNT:" lists three items: 1. Your most recent SF-50 - Notification of Personnel Action; 2. Your current Pay Period AD-334 - Earnings and Leave Statement from NFC as shown on the Employment Verification Page; 3. Or, Forest Service Employee Registration Data (provided via email to Forest Service Employees). Below this is a warning: "DO NOT ATTEMPT TO REGISTER WITHOUT THE REQUIRED DOCUMENTS". It then explains the three-step process: Step 1 of 3 - Enter personnel/payroll information from (SF-50 and AD-334) to verify your identity as a USDA Employee; Step 2 of 3 - Account Creation (Create a User ID, Password and Security attributers i.e. PIN); Step 3 of 3 - Receive Confirmation Email to Activate Your Account. A note says "It is extremely important that you remember the following information about your eAuthentication account:" followed by a list: 1. Your User ID; 2. Your password; 3. Your Personal Identification Number (PIN). At the bottom left is a "Need Help?" link with a "Help" button, and at the bottom right is a "Continue" button. The footer contains links for "eAuthentication Home", "USDA.gov", "Accessibility Statement", "Privacy Policy", and "Non-Discrimination Statement".

Make sure that you have the required documents indicated on your screen.

Click '**CONTINUE**' to proceed with the three step process that will allow you to activate your account.



Getting Started

Create an Account

Logging In

## GLS Login

**USDA** User Login

**Message Board**  
Click Message Board link above.

Last Updated: Tuesday, February 15, 2005 9:20:31 AM

*Guaranteed Loan System* is available for use Monday through Saturday from 6am to 7pm Central Daylight Time and Sunday from 8am to 4pm.

Warning: This site is for authorized USDA employees only.

Enter Your UserID:   
Enter Your Password:

Unauthorized access to this United States Government Computer System and software is prohibited by Title 18, United States Code 1030. This statute states that: Whoever knowingly, or intentionally accesses a computer without authorization or exceeds authorized access, and by means of such conduct, obtains, alters, damages, destroys, or discloses information or prevents authorized use of (data or a computer owned by or operated for) the Government of the United States shall be punished by a fine under this title or imprisonment for not more than 10 years, or both.

All activities on this system and network may be monitored, intercepted, recorded, read, copied, or captured in any manner and disclosed in any manner, by authorized personnel. THERE IS NO RIGHT OF PRIVACY IN THIS SYSTEM. System personnel may give to law enforcement officials any potential evidence of crime found on USDA computer systems. USE OF THIS SYSTEM BY ANY USER, AUTHORIZED OR UNAUTHORIZED, CONSTITUTES CONSENT TO THIS MONITORING, INTERCEPTION, RECORDING, READING, COPYING OR CAPTURING AND DISCLOSURE. REPORT UNAUTHORIZED USE TO AN INFORMATION SYSTEMS SECURITY OFFICER.

Enter your **UserID** and **Password**.

Click '**LOGIN AND ACCEPT THE TERMS**'

## GLS Homepage

**USDA** United States Department of Agriculture  
**GLS** *Guaranteed Loan System & CBP Direct Loans and Grants*

GLS Home FSA Home RBS Home RHS Home RUS Home Borrower Lender Reports Help Log Off Site Map

**SFH**  
 Funds Admin  
 Request List  
 Guaranteed Underwriting  
 Loss Claims Admin Menu  
 Reports  
 Forms  
 LINC System Administration  
 Application Authorization  
 Loan Servicing User Guide

**MFH**  
 Admin  
 NOFA Admin  
 Request List  
 Project List  
 Reports  
 Forms  
 Quick Reference Guide

**CF**  
 Admin  
 Grant Determination  
 Facility/Project List  
 Request List  
 Reports  
 Forms  
 Loan Servicing User Guide  
 CBP User Guide  
 GLS Helpful Hints Guide

**Ad hoc Reporting**  
 CF BRIO (Insight Users)  
 MFH BRIO (Insight Users)  
 SFH BRIO (Insight Users)  
 MRF

**Rural Housing Service Home**

Last Updated: Monday, Jan 12:45:03 PM

Warning: This site is for authorized USDA employees only. Using the "Back" browser button causes unpredictable results.

Loss Claim Administration

Click the '**Loss Claim Administration Menu**' link.

## Loss Claim Administration Home Page

SFH Loss Claim Administration - Microsoft Internet Explorer

Address: <https://jgls.test.sc.egov.usda.gov/SFHMenu.asp>

**USDA Rural Development** SFH Loss Claim Administration

[OLS Home](#) | [RHS Home](#) | [Borrower](#) | [Lender](#) | [Request](#) | [Funds Admin](#) | [Loans](#) | [Records](#) | [Forms](#) | [Help](#)

**Loss Claim Inquiry**

- [Claim Status List](#)
- [View Suspended Loss Claims](#)
- [View Paid Loss Claims](#)
- [Cash Collection/Recoveries List](#)
- [Threshold Edit Code List](#)
- [Debtenture Interest Rate List](#)

**Loss Claim Update**

- [Add/Update Property Disposition Summary](#)
- [Add/Update Loss Claim](#)
- [View/Update Loss Claim](#)
- [Re-issue Loss Payment](#)
- [Update Loss Claim Cash Collection](#)
- [Add Recovery Calculator](#)
- [Update Recovery Calculator](#)
- [Borrower Claim Status Summary](#)

**Reports**

- [Advice of Payment](#)
- [Loss Claim Confirmation](#)

**Loss Claim Threshold Maintenance** (National Office use only)

- [Add Threshold Edit Code](#)
- [Update Threshold Edit Code](#)

**Documentation**

- [Loss Claim Administration User Guide \(PDF\)](#)
- [Loss Claim Ready References \(PDF\)](#)
- [Frequently Asked Questions \(PDF\)](#)
- [Guaranteed Servicing Contact Information \(PDF\)](#)

Links will enable you to administer a **Loss Claim Inquiry**, Add/Update a **Property Disposition Plan** and request **Loss Claim Administration Reports**.



## Section III

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### Loss Claim Administration Add/Update Property Disposition Plan





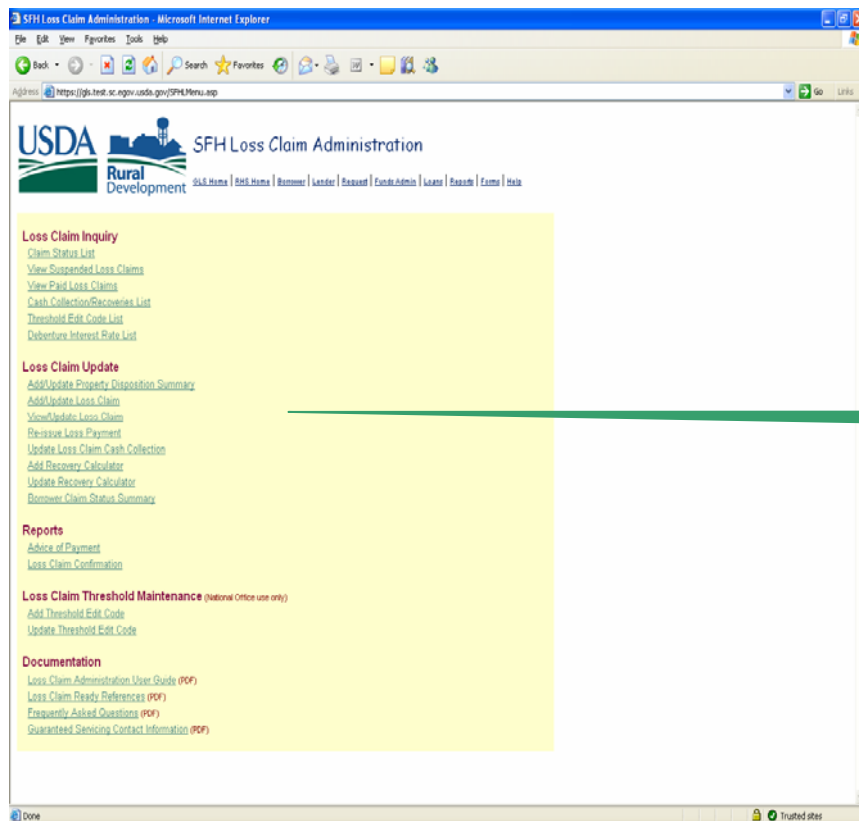
## PROPERTY DISPOSITION PLAN

This section applies to USDA employees. Although a Property Disposition Plan (PDP) ensures that both Rural Development and the lender have a mutual understanding of how a property will be marketed and what factor might influence the net proceeds of the sale, the USDA employee is responsible for adding or updating a PDP.

Throughout this section you will be given step-by-step directions on how to add or update a Property Disposition Plan using Rural Development's Single Family Housing Loss Claim Administration System. After successfully submitting the PDP into the system, the lender or USDA employee will be able to begin creating a loss claim.

## LOSS CLAIM ADMINISTRATION HOME PAGE

Once you have logged in as a USDA employee at the SFH Loss Claim Administration Home Page, click '**ADD/UPDATE PROPERTY DISPOSITION SUMMARY**' to add or update a PDP.



ADD/UPDATE PDP



Foreclosure to 3<sup>rd</sup> Party does NOT require a PDP.



## ADD/UPDATE PROPERTY DISPOSITION

The Add/Update Property Disposition page is used to allow electronic data collection of information obtained from a lender's Property Disposition Plan or Servicing Plan, for lenders that do not have delegated authority, as well as to support the process of initiating a loss claim. This page also allows the Agency to input information pertaining to Short Sales and liquidation appraisals.

### Add/Update Property Disposition Selection Screen

**USDA Rural Development** Add/Update Property Disposition Summary

Section Bookmarks: Lender, Property, Real Estate Listing, Valuation Summary, Listing Summary

**Borrower Information**  
 SSN: 111111111  
 Name: DOE, JOHN

**Lender Information**

**Servicing Lender**  
 Name: BANK ABC  
 Tax ID: 1234567  
 USDA Assigned Branch Number: 003  
 Lender REO Contact Name: Last, First  
 Lender REO Contact Phone: Extension  
 Lender REO Contact Fax:  
 Lender REO Contact E-mail Address:  
 Lender Loan Number:

**Holding Lender**  
 Name: BANK ABC  
 Tax ID: 1234567  
 USDA Assigned Branch Number: 003  
 Lender REO Contact Name: Last, First  
 Lender REO Contact Phone: Extension  
 Lender REO Contact Fax:  
 Lender REO Contact E-mail Address:

**Property Information**  
 Property Address: 100 MAIN ST  
 REO Date: select  
 Eviction Start Date: select  
 Eviction Completed Date: select

**Real Estate Listing Information**  
 Real Estate Company Name:  
 Agent Name: Last, First  
 Agent Phone Number: Extension  
 Agent Fax Number:  
 Agent E-mail Address:

**Valuation Summary**  
 Appraisal Date: select  
 Appraiser Company:  
 Appraiser Name: Last, First  
 Appraiser Phone Number: Extension  
 "As Is" Appraised Value:  
 "As Repaired" Appraised Value:  
 BPO Date: select  
 "As Is" BPO Value:  
 "As Repaired" BPO Value:  
 Estimated Cost of Repairs:  
 Itemized List of Repairs:  
 Appraisal Reviewed By RHG:  Yes  No

**Listing Summary**  
 Marketing Strategy: Select  
 Suggested List Price:  
 Approved List Price:  
 Suggested Sales Commission Percent:  
 Approved Sales Commission Percent:  
 Minimum Acceptable Bid:  
 MLS Listing:  Yes  No  
 Itemized REO Expenses Anticipated:  
 Comments:  
 RHG Liquidation Appraised Value:  
 Marketing Period Extension Allowed:  Yes  No  
 Short Sales Sale Price:  
 Last Update User ID:  
 Last Update Date: 12:00:00 AM

Buttons: Submit, Cancel

Borrower Information

Lender Information

Property Information

Real Estate Listing Information

Valuation Summary

Listing Summary



## Borrower Information Detail

Borrower Information	
SSN	111111111
Name	DOE, JOHN

**1** Borrower Information is pre-filled based on the borrower's SSN and/or the loan selected

## Lender Information Detail

Lender Information	
<b>Servicing Lender</b>	
Name	BANK ABC
Tax ID	1234567
USDA Assigned Branch Number	005
Lender REO Contact Name	Last <input type="text"/> First <input type="text"/>
Lender REO Contact Phone	<input type="text"/> Extension <input type="text"/>
Lender REO Contact Fax	<input type="text"/>
Lender REO Contact E-mail Address	<input type="text"/>
Lender Loan Number	<input type="text"/>
<b>Holding Lender</b>	
Name	BANK ABC
Tax ID	1234567
USDA Assigned Branch Number	005
Lender REO Contact Name	Last <input type="text"/> First <input type="text"/>
Lender REO Contact Phone	<input type="text"/> Extension <input type="text"/>
Lender REO Contact Fax	<input type="text"/>
Lender REO Contact E-mail Address	<input type="text"/>

**1** Servicing Lender's Name, Tax ID and USDA Assigned Branch Number are pre-filled based on the lender of record and/or the loan selected.

**2** Enter required REO contact information, if applicable. Lender Loan Number is optional.

**3** Holding Lender's Name, Tax ID and USDA Assigned Branch Number are pre-filled based on the lender of record and/or the loan selected.

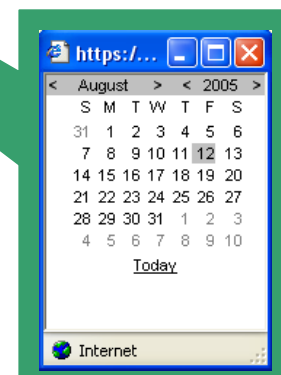
**4** Enter contact information.

## Property Information Section Detail

Property Information	
Property Address	100 MAIN ST. SPRINGFIELD 0001
REO Date	<input type="text"/> <a href="#">select</a>
Eviction Start Date	<input type="text"/> <a href="#">select</a>
Eviction Completed Date	<input type="text"/> <a href="#">select</a>

**1** Property Address is pre-filled based on the borrower's SSN and/or loan selected.

**2** Enter required REO date, eviction start and completion date. You can select the date from a calendar pop-up, as shown below, by clicking on the "select" item.







## Real Estate Listing Information Detail

Real Estate Listing Information	
Real Estate Company Name	<input type="text"/>
Agent Name	Last <input type="text"/>
	First <input type="text"/>
Agent Phone Number	<input type="text"/> Extension <input type="text"/>
Agent Fax Number	<input type="text"/>
Agent E-mail Address	<input type="text"/>

**1** Enter required information on the real estate company and agent handling the sale of property.

## Valuation Summary Detail

Valuation Summary	
Appraisal Date	<input type="text"/> <small>select</small>
Appraiser Company	<input type="text"/>
Appraiser Name	Last <input type="text"/>
	First <input type="text"/>
Appraiser Phone Number	<input type="text"/> Extension <input type="text"/>
"As Is" Appraised Value	<input type="text"/>
"As Repaired" Appraised Value	<input type="text"/>
BPO Date	<input type="text"/> <small>select</small>
"As Is" BPO Value	<input type="text"/>
"As Repaired" BPO Value	<input type="text"/>
Estimated Cost of Repairs	<input type="text"/>
Itemized List of Repairs	<div style="border: 1px solid gray; height: 100px; width: 100%;"></div>
Appraisal Reviewed By RHS	<input type="radio"/> Yes <input type="radio"/> No

**1** Enter information regarding the value of the property, the appraiser, and any repairs that might be required.

**2** Enter detail of the types of repairs included in the "As Repaired" amounts. This field is required if the Estimated Cost of Repairs is not null (zero).

Click **'YES'** or **'NO'** to indicate whether the appraisal report has been reviewed by RHS.



You can use pop-up calendars when there is a "select" item next to a field.



## Listing Summary Detail

**Listing Summary**

Marketing Strategy

Suggested List Price

Approved List Price

Suggested Sales Commission Percent

Approved Sales Commission Percent

Minimum Acceptable Bid

MLS Listing  Yes  No

Itemized REO Expenses Anticipated

Comments

RHS Liquidation Appraised Value

Marketing Period Extension Allowed  Yes  No

Short Sales Sale Price

Last Update User ID

Last Update Date 12:00:00 AM

**1** Enter information regarding how the property might be sold, pricing of property, etc. Make sure to select whether the property has a MLS listing.

**2** Enter details of real estate expenses already incurred.

**3** Capture comments from lender regarding property, market, etc. (Optional)

**4** Enter required information as applicable.

**NOTE:** Do NOT complete Short Sale Price for REO PROPERTIES.

Review information entered in the page.

**PRINT PRIOR TO SUBMITTING TO OBTAIN HARD COPY OF PDP.**

Click '**SUBMIT**'



- ✓ RHS Liquidation Appraised Value is required when the property is not sold.
- ✓ Short Sales Sale Price applicable to Short Sale liquidation method only.

Security  
System

Property  
Disposition  
Plan

**Loss Claim  
Administration**

Future/Other  
Recoveries

Payment  
Process

## Section IV

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### Loss Claim Administration Add/Update a Loss Claim



## ADD OR UPDATE A LOSS CLAIM

Throughout this section you will be given step-by-step directions on how to create or update loss claims using Rural Development's Single Family Housing Loss Claim Administration System.

Considering this section is more complex at navigational level, it will be useful to understand the distribution and orientation of the different elements and features that are commonly used for each page.

Each loss claim processing step is introduced with a full screen printout to familiarize you with the page. These screen prints are illustrated with callouts pointing to the primary sections you will find on the page. Following each summary page are section-by-section screen prints with numbered, step-by-step instructions for the data fields you will be entering or which will be auto-populated.

The following page displays a typical screen format and defines common navigational tools within the Loss Claim Administration System. It will help you recognize and navigate the features for all pages and screens within Loss Claim Administration. Each screen has common navigation and information tools; however, each screen will have different content. Common navigation tools are displayed on the following pages.

## System Orientation

The screenshot shows a web form titled "USDA General Information" with a left-hand navigation menu. The form is divided into several sections: "Claim Information", "Borrower Information", "Lender Information", and "Payee".

- 1** Points to the left-hand navigation menu with options: Add Loss Claim, Borrower, General Information, Loan Information, Liquidation Information, REO Information, Protective Advances, Lender's Liquidation Costs, Property Sale Costs, Recoveries, Payment Information, Comments, and Review Loss Claim.
- 2** Points to the "SFH Loss Menu" button at the bottom of the navigation menu.
- 3** Points to the "USDA General Information" header at the top of the form.
- 4** Points to the main content area of the form, which includes sections for Claim Information (Date of Claim: 8/15/2005), Borrower Information (SSN: 234567891, Name: DOE, JOHN, Address: 111 MAIN ST., SPRINGFIELD, AZ 22202), Lender Information (Servicing Lender: US BANK HOME MORTGAGE, Holding Lender: TEST), and Payee information.
- 5** Points to the footer buttons: "Back", "Add Co Borrower", and "Continue".

### 1 Add Loss Claim Navigation Buttons

You can navigate a Loss Claim by clicking the button corresponding to the subsection you would like to see. You can only go to sections that have been completed and saved.

### 2 SFH Loss Menu

You can go back to the Main Menu of Loss Claim Administration by clicking the SFH Loss Menu button.

### 3 Page Header

The title of the section you are in is displayed as a page header next to the USDA logo. This helps you to recognize what section you are working on.

### 4 Loss Claim Content

The content of each section is shown between the page header and the footer buttons. The information submitted or displayed here will be part of the loss claim that you will submit at the end of the process. Each subsection, if applicable, would be divided by a sub-header in blue.

### 5 Footer Buttons

These buttons represent possible navigation from the current page. On a page in which you may enter data for the loss, you must resolve all errors on the page. If you leave a section before clicking '**CONTINUE**' or '**SAVE**', all entered information is lost.

## LOSS CLAIM ADMINISTRATION HOME PAGE

Once you have logged in, you will start at the GLS Lender Loss Claim Administration Home Page. To begin the process of adding or updating a Loss Claim click on the appropriate link.

**USDA** GLS Lender Loss Claim Administration

[RHS LINC Home](#) | [Help](#) | [Logoff](#) |

**Loss Claim Update**

- [Add/Update Loss Claim](#)
- [Add Recovery Calculator](#)
- [Update Recovery Calculator](#)

**Loss Claim Inquiry**

- [View Property Disposition Summary](#)
- [View Submitted Loss Claim](#)
- [Claim Status List](#)
- [Threshold Edit Code List](#)

**Reports**

- [Advice of Payment](#)
- [Loss Claim Confirmation](#)

**Documentation**

- [Loss Claim Administration User Guide \(PDF\)](#)
- [Loss Claim Ready References \(PDF\)](#)
- [Frequently Asked Questions \(PDF\)](#)
- [Guaranteed Servicing Contact Information \(PDF\)](#)

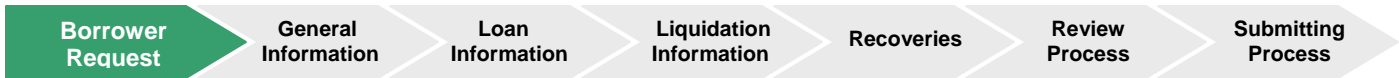
**User Authorization**

- [Maintain Lender/Branch Representative](#)

Click this link to begin Adding or Updating Loss Claim

### Borrower Request

The first page will prompt you to enter SSN (hyphens aren't required, simply enter the nine digit number).



### Borrower Request

This page allows you to select the Liquidation Method under which you are going to submit your loss claim; and depending on the method selected, indicate whether the property was sold as REO.

### Borrower Request Information Selection Screen

The screenshot shows the 'Borrower Request' screen. On the left is a navigation menu with options: Add Loss Claim, Borrower, General Information, Loan Information, Liquidation Information, Protective Advances, Lender's Liquidation Costs, Recoveries, Payment Information, Comments, and Review Loss Claim. The main content area has the USDA logo and 'Borrower Request' title. Below this, there are fields for 'Borrower SSN' (123456789), 'Liquidation Method \*' (a dropdown menu showing 'Select'), and 'Property Sold as REO (Foreclosure or Deed-in-Lieu only)' with radio buttons for 'Yes' and 'No'. At the bottom are 'Cancel' and 'Continue' buttons.

Borrower Request

### Borrower Request Information Detail

This is a detailed view of the 'Borrower Request' screen. It shows the 'Liquidation Method \*' dropdown menu with a blue arrow pointing to it. The 'Property Sold as REO' section has radio buttons for 'Yes' and 'No'. The 'Continue' button is highlighted with a green box.

Select the applicable **LIQUIDATION METHOD** from the dropdown menu shown below.

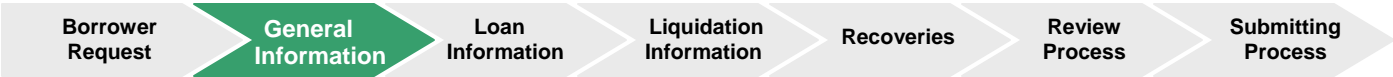
**NOTE:** It's critical to select the correct liquidation method from the dropdown menu. This will determine the pages that need to be completed as navigating through the loss claim pages are unique to the liquidation method selected.

Click '**CONTINUE**' button. The delete button will then appear on this page.

- Select
- DEED-IN-LIEU
- FORECLOSURE
- FORECLOSURE TO 3RD PARTY
- SHORT SALE



Click YES or NO for Deed-in-Lieu or Foreclosure liquidation methods ONLY.



**General Information**

This page captures general data about the borrower and the holding and/or servicing lender for which the loss claim is being submitted.

**General Information Screen Selection**

**Add Loss Claim**

Borrower

General Information

Loan Information

Liquidation Information

Protective Advances

Lender's Liquidation Costs

Recoveries

Payment Information

Comments

Review Loss Claim

**SFH Loss Menu**

General Information

[Help](#)

**Claim Information**

Date of Claim 7/8/2005

**Borrower Information**

**Borrower**

SSN 11111111

Name Doe, John

Property Street Address 100 Main St.

Springfield, 00001

Phone Number \*

Last Known Mailing Address \*

City \*

State \* Select Zip Code \*  -

**Lender Information**

Claim Contact Name \* Last

First

Claim Contact Phone \*  Extension

**Servicing Lender**

Tax ID 111111

USDA Assigned Branch Number 123

Name Bank ABC

REO Contact Name Last

First

REO Contact Phone (234) 567-8912 Extension

123

REO Contact Fax (456) 789-4567

REO Contact E-mail Address

jane@doe.com

Lender Loan Number \*

9900392475

**Holding Lender**

Tax ID \*

111111

USDA Assigned Branch Number \*  [List](#)

123

Name THE LEADER MORTGAGE COMPANY, LLC

REO Contact Name Last

Doe

First

JOHN

REO Contact Phone (456) 789-4567 Extension

456

REO Contact Fax (456) 789-4567

REO Contact E-mail Address

john@doe.com

Payee \* Servicing Lender  Holding Lender

Claim Information

Borrower Information

Lender Information



## Claim Information Detail

Claim Information	
Date of Claim	7/8/2005 <span style="float: right;">1</span>

**1** Date of Claim is system generated only for lenders and will change each day to the current date until the user submits the claim for payment.

## Borrower Information Detail

Borrower Information	
<b>Borrower</b>	
SSN	111111111 <span style="float: right;">2</span>
Name	Doe, John
Property Street Address	100 Main St. Springfield, 00001
Phone Number *	<input type="text"/>
Last Known Mailing Address *	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
City *	<input type="text"/>
State *	Select <input type="text"/> Zip Code * <input type="text"/> - <input type="text"/>
	<input type="text"/>

**2** SSN, Name and Property Street Address are pre-filled.

**3** Borrower current information must be entered for collection purposes.

**NOTE:** To include co-borrower information, click 'ADD CO-BORROWER', at the end of this section, if applicable. This will prompt user to enter co-borrower's SSN.

## Lender Information Detail

Lender Information	
Claim Contact Name *	Last <input type="text"/> First <input type="text"/> <span style="float: right;">1</span>
Claim Contact Phone *	<input type="text"/> Extension <input type="text"/>
<b>Servicing Lender</b>	
Tax ID	111111
USDA Assigned Branch Number	123
Name	Bank ABC
REO Contact Name	Last <input type="text"/> <span style="float: right;">2</span> First <input type="text"/>
REO Contact Phone	(234) 567-8912 Extension 123
REO Contact Fax	(456) 789-4567
REO Contact E-mail Address	jane@doe.com
Lender Loan Number *	9900392475
<b>Holding Lender</b>	
Tax ID *	111111
USDA Assigned Branch Number *	123 <input type="button" value="List"/>
Name	THE LEADER MORTGAGE COMPANY, LLC <span style="float: right;">2</span>
REO Contact Name	Last <input type="text"/> First <input type="text"/>
REO Contact Phone	(456) 789-4567 Extension 456
REO Contact Fax	(456) 789-4567
REO Contact E-mail Address	john@doe.com
Payee *	<input type="radio"/> Servicing Lender <input type="radio"/> Holding Lender

**1** Enter Claim Contact Name and Phone Number to complete Lender Information.

**NOTE:** No need to enter parenthesis or dashes in phone number field.

**2** Servicing Lender and Holding Lender information is pre-filled.

**NOTE:** The Holding Lender Tax ID and USDA Assigned Branch Number can be changed, if necessary.

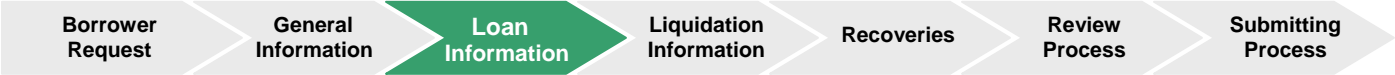
Select Payee: **Servicing Lender** or **Holding Lender**.

If finished filling this section, click 'CONTINUE'

**NOTE:** Applicable payee address pre-fills based on your selection of Servicing Lender or Holding Lender.



**Current Payee** is the Holding Financial Institution that will receive the loss claim payment.



**Loan Information**

This page allows you to provide loan and escrow information.

**Loan Information Selection Screen**

**Add Loss Claim**

Borrower

General Information

**Loan Information**

Liquidation Information

Protective Advances

Lender's Liquidation Costs

Recoveries

Payment Information

Comments

Review Loss Claim

**USDA Loan Information**

[Help](#)

**Loan Information**

Original Loan Amount \*

Modified Loan Amount (if applicable)

Unpaid Principal Balance \*

Note Interest Rate (eg 0.2550) \*

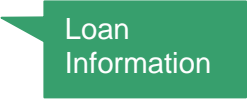
Due Date of Last Payment Made (Date interest paid through) \*  select

Escrow Balance as of Last Payment Made \*

Buy Down Balance Remaining in Escrow

Number of Bankruptcies Filed after Original Default Date \*

Original Default Date (prior to BK payments made)  select



## Loan Information Detail

**USDA** Loan Information  
Help

**Loan Information**

Original Loan Amount \*

Modified Loan Amount (if applicable)

Unpaid Principal Balance \*

Note Interest Rate (eg 8.2550) \*

Due Date of Last Payment Made (Date interest paid through) \*  [select](#)

Escrow Balance as of Last Payment Made \*

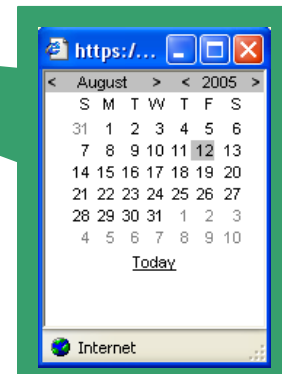
Buy Down Balance Remaining in Escrow

Number of Bankruptcies Filed after Original Default Date \*

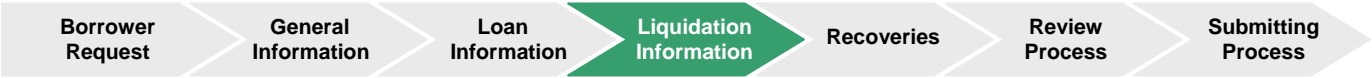
Original Default Date (prior to BK payments made)  [select](#)

**1** Complete the applicable fields.

You can select the date from a calendar pop-up, as shown below, by clicking on the “select” item.



Click ‘**CONTINUE**’



## LIQUIDATION INFORMATION

The Liquidation Information page allows you to enter and calculate data concerning foreclosure and bankruptcy information as applicable.

### Liquidation Information Selection Screen

**Add Loss Claim**

- Borrower
- General Information
- Loan Information
- Liquidation Information**
- Protective Advances
- Lender's Liquidation Costs
- Recoveries
- Lender's Liquidation Costs
- Recoveries
- Payment Information
- Comments
- Review Loss Claim

**SFH Loss Menu**

**Liquidation Information**

[Help](#)

**Liquidation Information**

Date of Foreclosure Initiation (if applicable)	<input type="text"/>	<a href="#">select</a>	(Value will be protected after the Continue button is clicked)
Total Number of Bankruptcies Filed	0		
Appraisal Date *	<input type="text"/>	<a href="#">select</a>	(Value pre-fills from Disposition Plan if available)
*As Is* Appraised Value *	<input type="text"/>		(Value pre-fills from Disposition Plan if available)
BPO Date *	<input type="text"/>	<a href="#">select</a>	(Value pre-fills from Disposition Plan if available)
*As Is* BPO Value *	<input type="text"/>		(Value pre-fills from Disposition Plan if available)
Original List Date	<input type="text"/>	<a href="#">select</a>	
Original List Price	<input type="text"/>		
Final List Date	<input type="text"/>	<a href="#">select</a>	
Final List Price	<input type="text"/>		
Closing Date *	<input type="text"/>	<a href="#">select</a>	
Contract Sales Price *	<input type="text"/>		
Number of Bankruptcy Days	0		
Number of Delinquency Days	0		
Number of Foreclosure Days	0		
Total Liquidation Days	0		
Disallowed Interest Days	0		
Sales Price Percent	0.0000%		

Liquidation Information

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Section IV  
Add/Update a Loss Claim

## Liquidation Information Detail

Liquidation Information		
Date of Foreclosure Initiation (if applicable)	<input type="text"/>	<a href="#">select</a> (Value will be protected after the Continue button is clicked)
Total Number of Bankruptcies Filed	0	
Appraisal Date *	<input type="text"/>	<a href="#">select</a> (Value pre-fills from Disposition Plan if available)
"As Is" Appraised Value *	<input type="text"/>	<a href="#">select</a> (Value pre-fills from Disposition Plan if available)
BPO Date *	<input type="text"/>	<a href="#">select</a> (Value pre-fills from Disposition Plan if available)
"As Is" BPO Value *	<input type="text"/>	<a href="#">select</a> (Value pre-fills from Disposition Plan if available)
Original List Date	<input type="text"/>	<a href="#">select</a>
Original List Price	<input type="text"/>	
Final List Date	<input type="text"/>	<a href="#">select</a>
Final List Price	<input type="text"/>	
Closing Date *	<input type="text"/>	<a href="#">select</a>
Contract Sales Price *	<input type="text"/>	
Number of Bankruptcy Days	0	
Number of Delinquency Days	0	
Number of Foreclosure Days	0	
Total Liquidation Days	0	
Disallowed Interest Days	0	
Sales Price Percent	0.000%	

Calculate Back Continue

**1** Liquidation method is displayed in this area.

**2** Values are pre-filled.

**3** Enter information about the initiation and end of the foreclosure period.

**4** Information calculated from above fields. Clicking "Calculate" or "Continue" will pre-fill the following fields:  
Number of Bankruptcy Days  
Number of Delinquency Days  
Number of Foreclosure Days  
Total Liquidation Days  
Disallowed Interest Days.

### NOTE:

If you have Co-Borrower(s), click **'ADD CO-BORROWER'** to enter each Co Borrower's Information.

Click **'CONTINUE'**



To remove bankruptcies do not complete the applicable fields and click continue.



**Four** different versions of the Liquidation Information page exist. The *liquidation method* on the Borrower Request page determines which page will be displayed.

**THIS SECTION IS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.**

**REO INFORMATION**

REO Information page allows you to input property disposition information that will be used to calculate the loss amount to be paid to the lender.

**REO Information Selection Screen**

REO Information

**REO Information Detail**

- 1** Liquidation method is displayed in this area.
- 2** Values pre-filled.
- 3** Enter Original List Date and Price, and Final List Date and Price.
- 4** Values determined after clicking 'CALCULATE'

(See table below for displayed calculated fields.)

Click 'CONTINUE'

**NOTE:** If the REO is sold, different fields will be displayed as follows:

REO = NO	REO = YES
RHS Liquidation Appraised Value	Marketing Period Extension
Acquisition Management Resale Factor	Contract Sales Price
Appraised Value Factor	REO Closing Date
	Sales Price Percent

# PROTECTIVE ADVANCES

Protective Advances allows you to enter funds advanced to cover expenses during the liquidation process from the due date of the last payment made.

## Protective Advances Selection Screen

Type	Date of Advance	Effective Date	Advance Amount	Excluded Amount	Total Amount	Interest
Select						
Select						
Select						
Select						
Select						
Select						
Select						
Select						
Select						
Select						
Select						
Select						
Select						
Select						
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Select						

Cumulative Real Estate Tax Amount     \$0.00  
Cumulative Insurance Amount     \$0.00  
Cumulative Other Advance Amount     \$0.00  
Total Itemized Protective Advances     **\$0.00**

Escrow Balance as Of Last Payment Made     \$0.00  
Total Advances     **\$0.00**

Cumulative Interest     \$0.00

Buttons: Calculate, Back, Save, Continue


Protective Advances

This statement header changes according to liquidation method selected.



A maximum of thirty (30) protective advance items may be entered for a loss claim.

## Protective Advances Detail



**Protective Advances**

Enter tax and insurance advances and other expenses paid after Due Date of Last Payment Made and prior to Date of Closing.

Type	Date of Advance	Effective Date	Advance Amount	Excluded Amount	Total Amount	Interest
Select						
Select						
Select						
Select						
Select						
Select						
Select						
Select						
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Select						
Select						

Select  
 FORCEPLACED INSURANCE  
 INSURANCE  
 OTHER  
 REAL ESTATE TAXES

Cumulative Real Estate Tax Amount	\$0.00	
Cumulative Insurance Amount	\$0.00	
Cumulative Other Advance Amount	\$0.00	
<b>Total Itemized Protective Advances</b>	<b>\$0.00</b>	
Escrow Balance as Of Last Payment Made	\$0.00	
<b>Total Advances</b>	<b>\$0.00</b>	
Cumulative Interest	\$0.00	

- 1 Select type of protective advances shown on the drop down menu. Then, enter date of advance, effective date (only for Insurance and force placed Insurance), and advance amount for each selection.
  
- NOTE:** See table below for reference on Liquidation Methods and filling Protective Advances conditions.
  
- 2 Values of calculated Protective Advances are displayed in this area.
  
- 3 Escrow Balance is pre-filled from Loan Information section.

After entering Protective Advances:

1. Click **'CALCULATE'**
2. Click **'SAVE'**
3. Click **'CONTINUE'**

**NOTE:** Cumulative Interest calculates as using debenture rate not loan note rate.

When the Liquidation Method is...	Enter Advance paid after Due Date of Last Payment and...
Short Sale	Prior to Date of Closing.
Foreclosure to 3 <sup>rd</sup> Party	Prior to Foreclosure Sale Date.
Foreclosure/Deed-in-Lieu Sold REO = YES	Settlement Date (lesser of closing date or market expiration date)
Deed-in-Lieu Sold REO = NO	Prior to Deed-in-Lieu executed.
Foreclosure Sold REO = NO	Prior to Foreclosure Sale Date.

**NOTE:** No accrued interest after Date of Foreclosure Sale or Deed-in-Lieu Executed Date



## LENDER'S LIQUIDATION COSTS

The Lender's Liquidations Costs page captures the collection of liquidation expenses incurred by the lender prior to the acquisition (Foreclosure and Deed-in-Lieu) or disposal (Short Sale and Foreclosure to 3<sup>rd</sup> Party) of the property.

### Lender's Liquidation Costs Selection Screen

Lender's  
Liquidation  
Costs

### Lender's Liquidation Costs Detail

**1** Liquidation Method is displayed in this area.

**2** Enter the Lender's Liquidation Costs that applied to the case. Any expense listed must have an invoice corresponding to the expense.

**3** Enter the Broker Commission Percent, if applicable.

To proceed to next section, click **'CALCULATE'**, then click **'CONTINUE'**



Fields may vary depending on Liquidation Method. All Fields are **OPTIONAL**.

**THIS SECTION IS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.**

**PROPERTY SALES COSTS**

The Property Sales Costs page is used to capture the collection of REO expenses incurred by the lender following the acquisition of the property through Foreclosure and Deed-in-Lieu. This information will be used to calculate the total loss amount to be paid to the lender.

**Property Sales Costs Selection Screen**

Property Sales Costs

**Property Sales Costs Detail**

**1** Liquidation Method is shown in this area.

**2** See chart below for field information.

Click **'CALCULATE'**

**3** Total Expense pre-filled from above fields.

Click **'CONTINUE'**

If Liquidation Method is...	Enter...
Foreclosure and Deed-in-Lieu sold REO = NO	<ul style="list-style-type: none"> <li>✓ Eviction Expenses</li> <li>✓ Cash for keys</li> <li>✓ Bankruptcy fees</li> <li>✓ Bankruptcy costs</li> <li>✓ Pre-Authorized Repairs</li> </ul>
Foreclosure and Deed-in-Lieu sold REO = YES	<ul style="list-style-type: none"> <li>✓ Eviction Expenses</li> <li>✓ Cash for Keys</li> <li>✓ Bankruptcy Fees</li> <li>✓ Bankruptcy Costs</li> <li>✓ Property Inspections</li> <li>✓ Utility Expenses</li> <li>✓ Property Preservation</li> <li>✓ Property Maintenance</li> <li>✓ Total Lender Paid Closing Costs</li> <li>✓ Appraisal or BPO Expense</li> <li>✓ Pre-Authorized Repairs</li> <li>✓ Others</li> <li>✓ Broker Commission Expense</li> </ul>

**RECOVERIES**

This page is used to capture monetary information used in calculating the loss. This page allows you to maintain information pertaining to the funds the lender has collected or retained from the borrower. These amounts are used to reduce the amount of the loss that is to be paid to the lender.

**Recoveries Selection Screen**

Recoveries	
Funds in Escrow Account	\$0.00
Buy Down Balance Remaining in Escrow	\$0.00
Estimated Insurance Refund	\$0.00
Other Recovery	<input type="text"/>
Cost of Recovery Collection (external costs)	<input type="text"/>
Net Recovery	\$0.00

Recoveries

**Recoveries Detail**

Recoveries		
Funds in Escrow Account	\$0.00	<b>1</b>
Buy Down Balance Remaining in Escrow	\$0.00	<b>1</b>
Estimated Insurance Refund	\$0.00	
Other Recovery	<input type="text"/>	<b>2</b>
Cost of Recovery Collection (external costs)	<input type="text"/>	<b>2</b>
Net Recovery	\$0.00	<b>3</b>

- 1
 These values are pre-filled from previous sections.
- 2
 Enter other recoveries and Cost of Recovery Collection. These fields are optional.
- Click **'CALCULATE'**
- 3
 Net amount of recovery calculated.
- Click **'CONTINUE'**

## PAYMENT INFORMATION

The Payment Information page provides information about the loss claim to be paid based on the data entered on the prior loss claim pages.

### Payment Information Selection Screen

**Add Loss Claim**

Borrower

General Information

Loan Information

Liquidation Information

Protective Advances

Lender's Liquidation Costs

Recoveries

Payment Information

Comments

Review Loss Claim

---

SFH Loss Menu

**USDA** Payment Information

Help

**Payment Information**

Unpaid Principal Balance	\$0.00
Accrued Interest Owed	\$0.00
Additional Interest	\$0.00
Principal Balance Owed on Protective Advances	\$0.00
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	
Net Proceeds from Short Sale/Foreclosure to Third Party	\$0.00
<b>Loss Amount</b>	<b>(\$0.00)</b>
Net Recovery	
<b>Net Loss Amount</b>	<b>(\$0.00)</b>
Loss Up to 35% of Loan Amount	\$0.00
Amount of Loss in Excess of 35% of Loan Amount	\$0.00
85% Loss Greater Than 35% of Loan Amount	\$0.00
<b>Computed Loss</b>	<b>\$0.00</b>
Maximum Loss Payable (up to 90% of Loan Amount)	\$0.00
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$0.00</b>

Payment Information




This section is VIEW ONLY. Changes to the information shown in this section are entered in previous pages.



Effective December 1, 2007: Loss Mitigation Incentive is shown in the Estimated Loss Amount to be Paid Lender area of this screen and may be paid if the approved workout met the program criteria.

## Payment Information Detail



**USDA** Payment Information [Help](#)

---

**Payment Information**

Unpaid Principal Balance	\$0.00	
Accrued Interest Owed	\$0.00	
Additional Interest	\$0.00	
Principal Balance Owed on Protective Advances	\$0.00	<b>1</b>
Accrued Interest on Protective Advances	\$0.00	
<b>Total P &amp; I</b>		
Net Proceeds from Short Sale/Foreclosure to Third Party	\$0.00	<b>2</b>
<b>Loss Amount</b>	<b>(\$0.00)</b>	
Net Recovery		
<b>Net Loss Amount</b>	<b>(\$0.00)</b>	<b>3</b>
Loss Up to 35% of Loan Amount	\$0.00	
Amount of Loss in Excess of 35% of Loan Amount	\$0.00	<b>4</b>
85% Loss Greater Than 35% of Loan Amount	\$0.00	
<b>Computed Loss</b>	<b>\$0.00</b>	
Maximum Loss Payable (up to 90% of Loan Amount)	\$0.00	
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$0.00</b>	<b>5</b>

**1** View total values of Principal and Interest.

**2** View Loss Amount data.

**3** View the Net Loss Amount values.

**4** View Computed Loss data.

**NOTE:**

The system picks the lesser value between **Computed Loss** and **Maximum Loss Payable** to pay **Estimated Loss Amount to be paid to Lender**.

**5** View Estimated Loss Amount to be Paid to Lender, if any.

If the Payment Information is accurate, click '**CONTINUE**'



If the Liquidation Method is **Foreclosure** or **Deed-in-Lieu**, instead of Net Proceeds from Short Sale/Foreclosure to Third Party (at Loss Amount section), the page will display **Net Proceeds from REO Sale**.



Effective December 1, 2007: Loss Mitigation Incentive is shown in the Estimated Loss Amount to be Paid Lender area of this screen and may be paid if the approved workout met the program criteria.

## COMMENTS

The Comments page is used to capture any comments regarding the loss claim.



Comments

Enter Comments.  
Click '**CONTINUE**'



Entry of comments on this page is **OPTIONAL**. Comments can be used to provide additional information that needs to be communicated to USDA.

# REVIEW LOSS CLAIM

The Review Loss Claim provides a view of the loss claim information entered on all the prior loss claim pages and gives the user an opportunity to verify accuracy of inputs before submitting claim for payment.

## Review Loss Claim Selection Screen

Add Loss Claim

Review Loss Claim

---

Add Loss Claim

Review Loss Claim

Edit Loss Claim

**Claim Information**

Date of Claim: 07/06/2007

---

**Borrower Information**

**Borrower**

SSN: 11111111  
 Name: JOHN DOE  
 Phone Number: (555) 555-5555  
 Property Address: 100 Main St, Springfield, 00000  
 Last Known Mailing Address: 100 Main St, Springfield, 00000

---

**Lender Information**

**Claim Contact Name:** DOE, JOHN  
**Claim Contact Phone:** (555) 555-5555

**Servicing Lender**

Tax ID: 123123  
 USDA Assigned Branch Number: 001  
 Name: BANK ABC  
 REO Contact Name: DOE, JOHN  
 REO Contact Phone: (555) 555-5555  
 REO Contact Fax: (555) 555-5555  
 REO Contact E-mail Address: john@abc.com  
 Lender Loan Number: 111111

**Holding Lender**

Tax ID: 111111  
 USDA Assigned Branch Number: 001  
 Name: BANK ABC  
 REO Contact Name: DOE, JOHN  
 REO Contact Phone: (555) 555-5555  
 REO Contact Fax: (555) 555-5555  
 REO Contact E-mail Address: john@abc.com

**Agency**

Address: BANK ABC  
 100 Main St  
 Springfield, 00000

---

**Loan Information**

Original Loan Amount: \$100  
 Modified Loan Amount: \$100  
 Unpaid Principal Balance: \$100  
 Note Interest Rate: 8.25%  
 Due Date of Last Payment Made: 3/31/2004  
 Original Default Date: 3/31/2004

---

**Liquidation Information**

**Liquidation Method:** Foreclosure

Date of Foreclosure Initiation: 01/01/2007  
 Date of Foreclosure Sale: 06/02/2007  
 Initial Foreclosure Bid Price: \$100  
 Final Foreclosure Bid Price: \$100  
 First Sale Redemption Expiration Date: 04/30/2007  
 Total Number of Biddings Filed: 2 After 09/15/2004

**Bankruptcy ID**

Date Bankruptcy Filed: 11/01/2004  
 Bankruptcy Chapter Filed: 13  
 Bankruptcy Case Number: 246  
 Date of Bankruptcy Release: 01/01/2005

**Bankruptcy ID**

Date Bankruptcy Filed: 03/15/2003  
 Bankruptcy Chapter Filed: 11  
 Bankruptcy Case Number: 45678  
 Date of Bankruptcy Release: 06/01/2003  
 Date Election Started: 06/09/2003  
 Date Election Completed: 06/17/2003  
 Number of Delinquency Days: 0  
 Number of Foreclosure Days: 0  
 Total Liquidation Days: 0  
 Disallowed Interest Days: 0

---

**REO Information**

Property Sold as REO: No  
 Appraisal Date: 06/20/2007  
 "As Is" Appraised Value: \$100  
 BPO Date: 06/20/2007  
 "As Is" BPO Value: \$100  
 Original List Date: 03/15/2004  
 Original List Price: \$100  
 Final List Date: 06/15/2007  
 Final List Price: \$100  
 Marketing Period Expiration: 11/20/2007  
 RHD Liquidation Appraised Value: \$100  
 Acquisition Management Resale Factor: 0.00%  
 Appraised Value Factor: \$0.00  
 Total REO Days: 0  
 Disallowed REO Days: 0

---

**Protective Advances**

Cumulative Real Estate Tax Amount: \$0.00  
 Cumulative Insurance Amount: \$0.00  
 Cumulative Other Advance Amount: \$0.00  
**Total Revolved Protective Advances: \$0.00**  
 Escrow Balance as of Last Payment Made: \$0.00  
**Total Advances: \$0.00**

---

**Lender's Liquidation Costs**

Foreclosure Attorney/Trustee Fee: \$0.00  
 Foreclosure Attorney/Trustee Cost: \$0.00  
 Bankruptcy Fees: \$0.00  
 Bankruptcy Costs: \$0.00  
 Property Inspections: \$0.00  
 Utility Expenses: \$0.00  
 Property Presentation: \$0.00  
 Property Maintenance: \$0.00  
 Pre-Authorized Repairs: \$0.00  
 Appraisal or BPO Expense: \$0.00  
 Other: \$0.00  
**Total Expenses: \$0.00**

---

**Property Sale Costs**

Election Expenses: \$0.00  
 Cash for Keys: \$0.00  
 Bankruptcy Fees: \$0.00  
 Bankruptcy Costs: \$0.00  
 Pre-Authorized Repairs: \$0.00  
**Total Expenses: \$0.00**

---

**Recoveries**

Funds in Escrow Account: \$0.00  
 Buy Down Balance Remaining in Escrow: \$0.00  
 Other Recovery: \$0.00  
 Estimated Insurance Refund: \$0.00  
 Cost of Recovery Collection: \$0.00

---

**Payment Information**

Unpaid Principal Balance: \$0.00  
 Accrued Interest Owed: \$0.00  
 Additional Interest: \$0.00  
 Principal Owed on Protective Advances: \$0.00  
 Accrued Interest on Protective Advances: \$0.00  
**Total P & I: \$0.00**

Estimated Proceeds From Collateral: \$0.00  
**Loss Recovered: \$0.00**

Loan Recovery: \$0.00  
**Net Loss Amount: (\$0.00)**

Loss Up to 30% of Loan Amount: \$0.00  
 Amount of Loss in Excess of 30% of Loan Amount: \$0.00  
 95% of Loss in Excess of 30% of Loan Amount: \$0.00  
**Waived Loss: \$0.00**

Maximum Loss Payable (up to 90% of Loan Amount): \$0.00  
**Estimated Loss Amount to be Paid Lender: \$0.00**

Print Back Submit

Claim Information

Borrower Information

Lender Information

Loan Information

Liquidation Information

REO Information

Protective Advances

Lender's Liquidation Costs

Property Sales Costs

Recoveries

Payment Information



Loss Mitigation Incentive: Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.

## Claim Information Detail

Claim Information	
Date of Claim	07/06/2005

**1** Review that Date of Claim is correct.

## Borrower Information Detail

Borrower Information	
<b>Borrower</b>	
SSN	111111111
Name	JOHN DOE
Phone Number	(555) 555-5555
Property Address	100 Main St. Springfield, 00001
Last Known Mailing Address	100 Main St. Springfield, 00001

**2** Review Borrower Information entered in General Information section.

## Lender Information Detail

Lender Information	
Claim Contact Name	DOE, JOHN
Claim Contact Phone	(555) 555-5555
<b>Servicing Lender</b>	
Tax ID	123123
USDA Assigned Branch Number	005
Name	BANK ABC
REO Contact Name	DOE, JOHN
REO Contact Phone	(555) 555-5555
REO Contact Fax	(555) 555-5555
REO Contact E-mail Address	john@doe.com
Lender Loan Number	1111111
<b>Holding Lender</b>	
Tax ID	111111
USDA Assigned Branch Number	005
Name	BANK ABC
REO Contact Name	DOE, JANE
REO Contact Phone	(555) 555-5555
REO Contact Fax	(555) 555-5555
REO Contact E-mail Address	jane@doe.com
<b>Payee</b>	Servicing Lender <input checked="" type="radio"/> Holding Lender <input type="radio"/>
Address	BANK ABC 100 Main St. Springfield, 00001

**3** Review Lender Information submitted in General Information section.

## Loan Information Detail

Loan Information	
Original Loan Amount	\$96,500.00
Modified Loan Amount	\$0.00
Unpaid Principal Balance	\$91,392.22
Note Interest Rate	8.0000%
Due Date of Last Payment Made	10/31/2004

**4** Verify that amounts, rates and dates are accurate to the Loan Information section.



## Liquidation Information Detail

Liquidation Information	
Liquidation Method	Foreclosure
Date of Foreclosure Initiation	01/01/2005
Date of Foreclosure Sale	06/02/2005
Initial Foreclosure Bid Price	\$0.00
Final Foreclosure Bid Price	\$0.00
Post Sale Redemption Expiration Date	04/15/2005
Total Number of Bankruptcies Filed	2 After 10/15/2004
<b>Bankruptcy (1)</b>	
Date Bankruptcy Filed	11/01/2004
Bankruptcy Chapter Filed	12
Bankruptcy Case Number	2456
Date of Bankruptcy Release	01/01/2005
<b>Bankruptcy (2)</b>	
Date Bankruptcy Filed	03/15/2005
Bankruptcy Chapter Filed	11
Bankruptcy Case Number	456789
Date of Bankruptcy Release	06/01/2005
Date Eviction Started	06/09/2005
Date Eviction Completed	06/17/2005
Number of Bankruptcy Days	0
Number of Delinquency Days	0
Number of Foreclosure Days	0
Total Liquidation Days	0
Disallowed Interest Days	0

**5** Validate Liquidation Information. Make sure that liquidation method, dates, amounts and bankruptcies information are correct.

THIS SECTION DISPLAYS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.

## REO Information Detail

REO Information	
Property Sold as REO	No
Appraisal Date	06/23/2005
"As Is" Appraised Value	\$0.00
BPO Date	06/25/2005
"As Is" BPO Value	\$0.00
Original List Date	10/15/2004
Original List Price	\$0.00
Final List Date	06/15/2005
Final List Price	\$0.00
Marketing Period Expiration	11/29/2005
RHS Liquidation Appraised Value	\$0.00
Acquisition Management Resale Factor	0.00%
Appraised Value Factor	\$0.00
Total REO Days	0
Disallowed REO Days	0

**6** Review REO Information. This section will only be displayed for Foreclosure and Deed-in-Lieu.

## Protective Advances Detail

Protective Advances	
Cumulative Real Estate Tax Amount	\$0.00
Cumulative Insurance Amount	\$0.00
Cumulative Other Advance Amount	\$0.00
<b>Total Itemized Protective Advances</b>	<b>\$0.00</b>
Escrow Balance as of Last Payment Made	\$0.00
<b>Total Advances</b>	<b>\$0.00</b>

**7** Verify CUMULATIVE amounts from recorded Protective Advances and total amounts shown in this section.

## Lender's Liquidation Costs Detail

Lender's Liquidation Costs		
Foreclosure Attorney/Trustee Fee	\$0.00	8
Foreclosure Attorney/Trustee Cost	\$0.00	
Bankruptcy Fees	\$0.00	
Bankruptcy Costs	\$0.00	
Property Inspections	\$0.00	
Utility Expenses	\$0.00	
Property Preservation	\$0.00	
Property Maintenance	\$0.00	
Pre-Authorized Repairs	\$0.00	
Appraisal or BPO Expense	\$0.00	
Others	\$0.00	
<b>Total Expense</b>	<b>\$0.00</b>	

8 Verify Lender's Liquidation Costs are accurate as well as Total Expense at the bottom of the section.

THIS SECTION DISPLAYS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.

## Property Sales Costs Detail

Property Sale Costs		
Eviction Expenses	\$0.00	9
Cash for Keys	\$0.00	
Bankruptcy Fees	\$0.00	
Bankruptcy Costs	\$0.00	
Pre-Authorized Repairs	\$0.00	
<b>Total Expense</b>	<b>\$0.00</b>	

9 Validate Property Sales Costs amount entered previously as well as the Total Expense amount. This section will only be displayed for Deed-in-Lieu and Foreclosure only.

## Recoveries Detail

Recoveries		
Funds in Escrow Account	\$0.00	10
Buy Down Balance Remaining in Escrow	\$0.00	
Other Recovery	\$0.00	
Estimated Insurance Refund	\$0.00	
Cost of Recovery Collection	\$0.00	

10 Review amounts entered for Recoveries.

## Payment Information Detail

Payment Information		
Unpaid Principal Balance	\$0.00	11
Accrued Interest Owed	\$0.00	
Additional Interest	\$0.00	
Principal Owed on Protective Advances	\$0.00	
Accrued Interest on Protective Advances	\$0.00	
<b>Total P &amp; I</b>	<b>\$0.00</b>	
Estimated Proceeds From Collateral	\$0.00	
<b>Loss Amount</b>	<b>\$0.00</b>	
Net Recovery	\$0.00	
<b>Net Loss Amount</b>	<b>(\$0.00)</b>	
Loss Up to 35% of Loan Amount	\$0.00	
Amount of Loss in Excess of 35% of Loan Amount	\$0.00	
85% of Loss Greater Than 35% of Loan Amount	\$0.00	
<b>Computed Loss</b>	<b>\$0.00</b>	
Maximum Loss Payable (up to 90% of Loan Amount)	\$0.00	
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$0.00</b>	

11 Review information provided from Payment section. Make sure that subtotals and totals are correct.

After reviewing and verifying that all the information in these sections is correct, click 'PRINT', to keep a hard copy for your records.

If you need to make any corrections in any section, go back to the appropriate page and make changes.

Click 'SUBMIT'



Verify all information is accurate before clicking **SUBMIT**.



Loss Mitigation Incentive: Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.

## LOSS CLAIM CONFIRMATION

The Loss Claim Confirmation Page displays very basic information on the loss claim submitted along with a listing of documents required to be submitted to CSC or the State Office.

### Loss Claim Confirmation Selection Screen

**USDA Confirmation**  
[RHS LINC Home](#) | [Help](#) | [Logout](#)

**Submit Confirmation**

**Loss Claim has been transmitted.**

Date of Transmission	01/01/2020
Borrower SSN	111111111
Borrower Name	DOE, JOHN
Servicing Lender Loan Number	111111111
Date of Claim	7/6/2005

*Please print this page as a receipt of submission of transmission.  
 For questions contact CSC toll free at 1-866-550-5887.*

Documentation for the following should be forwarded to CSC with this sheet:  
 ML99008T Submit original listing agreement supporting Original List Price.  
 ML99012T Submit documentation supporting Real Estate Protective Advances.  
 ML99013T Submit documentation supporting Insurance Protective Advances.  
 ML99015T Submit final invoice supporting Lender Lqd Costs - Frcls Attorney/Trustee Fees.  
 ML99016T Submit final invoice supporting Lender Lqd Costs - Frcls Attorney/Trustee Costs.  
 ML99023T Submit itemized invoice(s) supporting Lender Lqd Costs - Property Inspections.  
 ML99025T Submit itemized invoices supporting Lndr Lqd Costs-Prop. Preservation Expenses.  
 ML99026T Submit itemized invoice(s) supporting Lender Lqd Costs - Prop. Maint. Expenses.  
 ML99065T Submit entire loss claim package.

Submit Confirmation

### Loss Claim Confirmation Detail

**USDA Confirmation**  
[RHS LINC Home](#) | [Help](#) | [Logout](#)

**Submit Confirmation**

**Loss Claim has been transmitted.**

Date of Transmission	01/01/2020	1
Borrower SSN	111111111	1
Borrower Name	DOE, JOHN	1
Servicing Lender Loan Number	111111111	1
Date of Claim	7/6/2005	1

*Please print this page as a receipt of submission of transmission.  
 For questions contact CSC toll free at 1-866-550-5887.*

Documentation for the following should be forwarded to CSC with this sheet:  
 ML99008T Submit original listing agreement supporting Original List Price.  
 ML99012T Submit documentation supporting Real Estate Protective Advances.  
 ML99013T Submit documentation supporting Insurance Protective Advances.  
 ML99015T Submit final invoice supporting Lender Lqd Costs - Frcls Attorney/Trustee Fees.  
 ML99016T Submit final invoice supporting Lender Lqd Costs - Frcls Attorney/Trustee Costs.  
 ML99023T Submit itemized invoice(s) supporting Lender Lqd Costs - Property Inspections.  
 ML99025T Submit itemized invoices supporting Lndr Lqd Costs-Prop. Preservation Expenses.  
 ML99026T Submit itemized invoice(s) supporting Lender Lqd Costs - Prop. Maint. Expenses.  
 ML99065T Submit entire loss claim package.

1 Pre-filled data on Date of Transmission, Borrower and Lender are displayed in this section.

2 Pre-filled list of Required Documentation that needs to be submitted to CSC or State Office. This list will be customized according to the case and liquidation method.

Click **'PRINT'** as a receipt of submission as well as a guideline for gathering the requested documents.

Click **'MAIN MENU'**



The Confirmation page is VIEW ONLY. This is the last page in the Add/Update Loss Claim section.

## PAYMENT PROCESS INFORMATION – MANUAL PROCESS

The purpose of this section is to briefly explain the payment process and how the lender will receive his/her payment. Since this process is not automated, this section doesn't show any navigation screens.

The payment process begins once the loss claim has been successfully submitted to USDA. This section can be divided into two different processes: Loss Claim Payments and Recoveries.

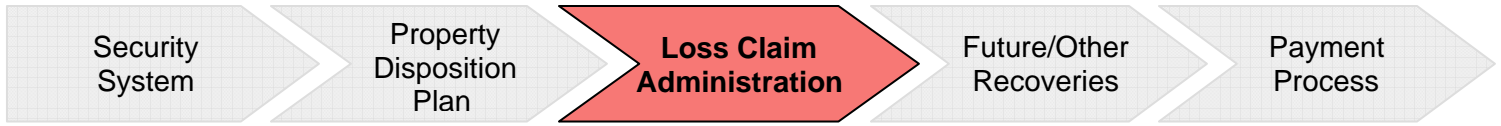
- Loss Claim Payments are applicable to all types of loss reports.
- Future Recoveries are applicable to ENR loss claims.
- Other Recoveries applicable to all loss claims.

### Loss Claim Payments

Loss Claim Payments can be sent via Electronic Funds Transfer (EFT) or paper check and are dated two business days from the date the loss claim is submitted for payment (Note: If the loss claim suspends then the submission for payment is done by the agency). The payment goes electronically via Automated Clearing Housing (ACH) if the payee lender branch has given DCFO their ACH information. If the system does not find ACH information for the payee lender branch, then a paper check is mailed to the payee lender branch address displayed in the loss claim.

### Recoveries

Recoveries are currently sent via paper check by the lender to either the local office or CSC. CSC will be implementing an electronic submission process in the future. However, you need to complete the Recovery Calculator first in order to get this payment processed.



## Section V

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### Loss Claim Administration Reviewing Loss Claim



## REVIEWING LOSS CLAIM

Throughout this section you will be given step-by-step directions on how to review loss claims that have been already submitted into the system. This section is divided into two major segments: the first one is for Lenders, and the second is for USDA employees only.



Below is an example of the GLS Lender Loss Claim Administration screen format. It will help you recognize and navigate the features for all categories within Reviewing Loss Claim Administration. Each screen requires different actions and refers to different categories. Therefore, be aware that for each screen you need to return to the main menu to enter the desired page where you want to navigate.

### Lender Loss Claim Administration Home Page



Different sections that lender can navigate to review lender's loss claim.

## VIEW SUBMITTED LOSS CLAIM

The View Submitted Loss Claim page allows the lender to view loss claim information. (For functional details on this section, see following page.)

### View Submitted Loss Claim Selection Screen

Claim Information

Borrower Information

Lender Information

Loan Information

Liquidation Information

REO Information

Protective Advances

Lender's Liquidation Costs

Property Sales Costs

Recoveries

Claim Status Information

Payment Information

Adjusted/Denied Claim

Computed Loss Claim Info

Additional Payment Info

Comments

## VIEW SUBMITTED LOSS CLAIM

- ☑ The View Submitted Loss Claim page is broken down in 16 sections.
- ☑ Links are provided in a navigational frame to allow easier access to each section.
- ☑ Data displayed under the **Lender** column reflects data values provided by the lender upon the initial submission of the claim. These values cannot be changed.
- ☑ The **New** column is filled with adjusted amounts provided by Rural Development based on documentation submitted by the lender. These adjusted amounts can be a result of adjustments made to the primary claim, additional payments resulting from an additional submission of expenses by the lender, or for denied expenses resulting from winning of the appeal process by the lender.
- ☑ **Only DCFO can submit an additional claim.**

### Claim Information Detail

Claim Information		
	Lender	New
Date of Claim	07/06/2005	
Servicing Office	18 040	
Agency Loan Number	50	
Fiscal Year of Obligation	1999	
Created Claim E-auth User ID	JOHNDOE	
Created Claim Date	07/06/2005	
Last Update E-auth User ID	JOHNDOE	
Last Update Date	07/06/2005	
Submitting Organization Tax Id	310841368	
Submitting Organization Branch Number	005	
Submitting Organization Name	US BANK HOME MORTGAGE	
Submitting Organization Type	MORTGAGE LOAN COMPANY	
Threshold Edit Referral		PROGRAM
CSC Indicator	<input checked="" type="checkbox"/>	

Review Claim Information in this section.

Indicates if CSC or the State Office is responsible for monitoring the claim

### Borrower Information Detail

Borrower Information	
<b>Borrower</b>	
GEO State/County	18 096
SSN	234567891
Name	SMITH, JANE
Property Address	111 MAIN ST. SPRINGFIELD, VA 00010
Phone Number	(316) 777-4019
Last Known Mailing Address	111 MAIN ST. SPRINGFIELD, VA 00010

Review Borrower Information and make sure the information is accurate.

**Note:** Co-borrowers' information would appear in this section, if applicable.



Only USDA employees can update information on this section. Lenders may view information and must call Rural Development staff to revise information, if necessary.



## Lender Information Detail

Lender Information	
<b>Edit Codes</b>	
<a href="#">ML99065T</a>	Submit entire loss claim package.
Claim Contact Name	DOE, JOHN
Claim Contact Phone	(223) 456-7894
<b>Servicing Lender</b>	
Tax ID	310841368
USDA Assigned Branch Number	005
Name	US BANK HOME MORTGAGE
REO Contact Name	DOE, JOHN
REO Contact Phone Number	(223) 456-7891 Extension: 456
REO Contact Fax	(223) 456-7891
REO Contact E-mail Address	john@doe.com
Loan Number	6003043613
<b>Holding Lender</b>	
Tax ID	310841368
USDA Assigned Branch Number	005
Name	US BANK HOME MORTGAGE
REO Contact Name	DOE, JANE
REO Contact Phone Number	(223) 456-7891 Extension: 456
REO Contact Fax	(223) 456-7891
REO Contact E-mail Address	jane@doe.com
<b>Payee</b>	
Payee Name	Servicing Lender US BANK HOME MORTGAGE
Address	PO BOX 20005 4801 FREDERICA STREET OWENSBORO, KY 42301-7441
<b>Current Servicing Lender</b>	
Tax ID	310841368
USDA Assigned Branch Number	005
Name	US BANK HOME MORTGAGE
Loan Number	6003043613
<b>Current Holding Lender</b>	
Tax ID *	<input type="text" value="310841368"/>
USDA Assigned Branch Number *	<input type="text" value="005"/>
Name	US BANK HOME MORTGAGE
<b>Current Payee *</b>	<input checked="" type="radio"/> Servicing Lender <input type="radio"/> Holding Lender
Payee Name	US BANK HOME MORTGAGE
Address	PO BOX 20005 4801 FREDERICA STREET OWENSBORO, KY 42301-7441

Review Lender Information and make sure the information is accurate.

Check Edit Codes and descriptions associated with the Lender Information section, if applicable.

## Loan Information Detail

Loan Information		
	Lender	New
Original Loan Amount	\$96,500.00	
Modified Loan Amount	\$0.00	
Unpaid Principal Balance	\$91,392.22	<input type="text"/>
Note Interest Rate	8.0000%	<input type="text"/>
Due Date of Last Payment Made	10/31/2004	

Review Loan Information and make sure the information is accurate.

## Liquidation Information Detail

Liquidation Information		
	Lender	New
Liquidation Method	Foreclosure	<input type="text"/>
Date of Foreclosure Initiation	01/01/2005	<input type="text"/>
Date of Foreclosure Sale	06/02/2005	<input type="text"/>
Date Deed In Lieu Executed		<input type="text"/>
Initial Foreclosure Bid Price	\$85,000.00	<input type="text"/>
Final Foreclosure Bid Price	\$96,000.00	<input type="text"/>
Post Sale Redemption Expiration Date	04/15/2005	<input type="text"/>
Original Default Date	10/15/2004	<input type="text"/>
Total Bankruptcies (filed after original default date)	02	
<b>Bankruptcy (1)</b>		
Date Bankruptcy Filed	11/01/2004	<input type="text"/>
Bankruptcy Chapter Filed	12	
Bankruptcy Case Number	2456	
Date of Bankruptcy Release	01/01/2005	<input type="text"/>
<b>Bankruptcy (2)</b>		
Date Bankruptcy Filed	03/15/2005	<input type="text"/>
Bankruptcy Chapter Filed	11	
Bankruptcy Case Number	456789	
Date of Bankruptcy Release	06/01/2005	<input type="text"/>
Date Eviction Started	06/09/2005	<input type="text"/>
Date Eviction Completed	06/17/2005	<input type="text"/>
Number of Bankruptcy Days	259	
Number of Delinquency Days	-43	
Number of Foreclosure Days	14	
Total Liquidation Days	230	
Allowable Delinquency Days	210	<input type="text"/>
Allowable Foreclosure Days	180	<input type="text"/>
Disallowed Interest Days	0	

Review Liquidation Information and make sure the information is accurate.

Liquidation Method selected

**THIS SECTION IS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.**

**REO Information Detail**

REO Information		
<b>Edit Codes</b>		
<a href="#">ML99008T</a> Submit original listing agreement supporting Original List Price.		
	<b>Lender</b>	<b>New</b>
Property Sold as REO	No	
Appraisal Date	06/23/2005	<input type="text"/>
"As Is" Appraised Value	\$96,000.00	<input type="text"/>
BPO Date	06/25/2005	<input type="text"/>
"As" Is" BPO Value	\$99,000.00	<input type="text"/>
Date Proceeds Received		<input type="text"/>
Third Party Proceeds	\$0.00	<input type="text"/>
Original List Date	10/15/2004	<input type="text"/>
Original List Price	\$86,000.00	<input type="text"/>
Final List Date	06/15/2005	<input type="text"/>
Final List Price	\$95,000.00	<input type="text"/>
Marketing Period Expiration	11/29/2005	
Marketing Period Extension		
RHS Liquidation Appraised Value	\$100,000.00	<input type="text"/>
Contract Sales Price	\$0.00	<input type="text"/>
Closing Date		<input type="text"/>
Total REO Days	34	
Disallowed REO Days	0	
Sales Price Percent	0.000%	
Acquisition Management Resale Factor	11.87%	
Appraised Value Factor	\$11,870.00	

Review REO Information for accuracy.

Check Edit Codes and descriptions associated with the REO Information section, if applicable.

**Protective Advances Detail**

Protective Advances							
<b>Edit Codes</b>							
<a href="#">ML99012T</a> PROGRAM Submit documentation supporting Real Estate Protective Advances.							
<a href="#">ML99013T</a> PROGRAM Submit documentation supporting Insurance Protective Advances.							
<a href="#">ML99061T</a> PROGRAM Submit itemized invoice(s) supporting Forceplaced Insurance Protective Advances.							
Type	Date Of Advance	Effective Date	Amount	Excluded Amount	New Excluded Amount	Interest	New Interest
Insurance	03/01/2005	06/01/2005	\$2,300.00	\$2,300.00		\$0.00	
	<input type="text"/>	<input type="text"/>	<input type="text"/>				
Real Estate Taxes	03/15/2005		\$5,600.00	\$5,600.00		\$0.00	
	<input type="text"/>	<input type="text"/>	<input type="text"/>				
Forceplaced Insurance	04/15/2005	06/01/2005	\$5,500.00	\$5,500.00		\$0.00	
	<input type="text"/>	<input type="text"/>	<input type="text"/>				
		<b>Lender</b>	<b>New</b>				
Cumulative Real Estate Tax Amount		\$5,600.00					
Cumulative Insurance Amount		\$7,800.00					
Cumulative Other Advance Amount		\$0.00					
Total Itemized Protective Advances		\$13,400.00					
Escrow Balance as of Last Payment Made		\$80,000.00	<input type="text"/>				
Total Advances (excluding interest)		\$0.00					

Review Protective Advances and make sure the information is accurate.

Check Edit Codes and descriptions associated with Protective Advances section, if applicable.

## Lender's Liquidation Costs Detail

Lender's Liquidation Costs		
<b>Edit Codes</b>		
<a href="#">ML99016T</a>	Submit final invoice supporting Lender Lqd Costs - Frcls Attorney/Trustee Costs.	
<a href="#">ML99022T</a>	Submit itemized invoice(s) supporting Lender Lqd Costs - Bankruptcy Costs.	
<a href="#">ML99023T</a>	Submit itemized invoice(s) supporting Lender Lqd Costs - Property Inspections.	
<a href="#">ML99024T</a>	Submit itemized invoice(s) supporting Lender Lqd Costs - Utility Expenses.	
<a href="#">ML99025T</a>	Submit itemized invoices supporting Lndr Lqd Costs-Prop. Preservation Expenses.	
<a href="#">ML99026T</a>	Submit itemized invoice(s) supporting Lender Lqd Costs - Prop. Maint. Expenses.	
<a href="#">ML99029T</a>	Submit itemized invoice(s) supporting Lndr Lqd Costs - Appraisal or BPO Expense.	
	<b>Lender</b>	<b>New</b>
Foreclosure Attorney/Trustee Fee	\$150.00	<input type="text"/>
Foreclosure Attorney/Trustee Cost	\$7,000.00	<input type="text"/>
Eviction Expenses	\$0.00	<input type="text"/>
Cash for Keys	\$0.00	<input type="text"/>
Bankruptcy Fees	\$75.00	<input type="text"/>
Bankruptcy Costs	\$750.00	<input type="text"/>
Property Inspections	\$920.00	<input type="text"/>
Utility Expenses	\$1,250.00	<input type="text"/>
Property Preservation	\$2,300.00	<input type="text"/>
Property Maintenance	\$1,400.00	<input type="text"/>
Pre-Authorized Repairs	\$750.00	<input type="text"/>
Lender Paid Closing Costs	\$0.00	<input type="text"/>
Appraisal or BPO Expense	\$850.00	<input type="text"/>
Others	\$0.00	<input type="text"/>
<b>Total Expenses</b>	<b>\$15,445.00</b>	
Broker Commission Percent	\$0.00 0.00%	<input type="text"/>

Review Lender's Liquidation Costs and make sure the information is accurate.

Check Edit Codes and descriptions associated with Lender's Liquidation Costs section, if applicable.

## THIS SECTION IS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.

## Property Sales Costs Detail

Property Sale Costs		
<b>Edit Codes</b>		
<a href="#">ML99032T</a>	Submit itemized invoice(s) supporting Property Sale Costs - Eviction Expenses.	
<a href="#">ML99035T</a>	Submit itemized invoice(s) supporting Property Sale Costs - Bankruptcy Costs.	
<a href="#">ML99060T</a>	Submit itemized invoice(s) supporting Prop Sale Costs - Cash for Keys Expense.	
	<b>Lender</b>	<b>New</b>
Eviction Expenses	\$550.00	<input type="text"/>
Cash for Keys	\$75.00	<input type="text"/>
Bankruptcy Fees	\$1,500.00	<input type="text"/>
Bankruptcy Costs	\$2,700.00	<input type="text"/>
Property Inspections	\$0.00	<input type="text"/>
Utility Expenses	\$0.00	<input type="text"/>
Property Preservation	\$0.00	<input type="text"/>
Property Maintenance	\$0.00	<input type="text"/>
Pre-Authorized Repairs	\$0.00	<input type="text"/>
Lender Paid Closing Costs	\$0.00	<input type="text"/>
Appraisal or BPO Expense	\$0.00	<input type="text"/>
<b>Total Expenses</b>	<b>\$4,825.00</b>	
Broker Commission Percent	\$0.00 0.00%	<input type="text"/>

Review Property Sales Costs and make sure the information is accurate.

Check Edit Codes and descriptions associated with Property Sales Costs section, if applicable.

**NOTE:**  
The only fields shown when REO NOT SOLD are:

- Eviction Expenses
- Cash for Keys
- Bankruptcy Fees
- Bankruptcy Costs
- Pre-authorized Repairs

## Recoveries Detail

Recoveries		
	Lender	New
Funds in Escrow Account	\$66,600.00	
Buy Down Balance Remaining in Escrow	\$55,000.00	<input type="text"/>
Estimated Insurance Refund	\$4,400.00	
Other Recovery	\$0.00	<input type="text"/>
Cost of Recovery Collection	\$0.00	<input type="text"/>
Net Recovery	\$126,000.00	

Review Recoveries and make sure the information is accurate.

**Note:** Edit codes and descriptions associated with the Recoveries section will be shown if applicable.

## Claim Status Information Detail

Claim Status Information	
Current Claim Status	Suspended ←
Claim Withdrawn	<input type="checkbox"/> ←

Status of the claim displayed.

Check mark and flag indicates the claim has been withdrawn.

## Payment Information Detail

Payment Information		
	Lender	New
Unpaid Principal Balance	\$91,392.22	\$91,392.22
Accrued Interest Owed	\$4,967.73	\$4,967.73
Number of Days of Additional Interest Past Settlement Date	2	35
Approved Days of Additional Interest Past Settlement Date	2	<input type="text" value="2"/>
Additional Interest	\$0.00	\$0.00
Principal Balance Owed on Protective Advances	\$0.00	\$0.00
Accrued Interest on Protective Advances	\$0.00	\$0.00
<b>Total P &amp; I</b>	<b>\$96,359.95</b>	<b>\$96,359.95</b>
Net Proceeds from Short Sale/Foreclosure to Third Party	\$0.00	\$0.00
Net Proceeds from REO Sale	\$0.00	\$0.00
Estimated Proceeds from Collateral	\$67,860.00	\$67,860.00
<b>Loss Amount</b>	<b>\$28,499.95</b>	<b>\$28,499.95</b>
Net Recovery	\$126,000.00	\$126,000.00
<b>Net Loss Amount</b>	<b>(\$97,500.05)</b>	<b>(\$97,500.05)</b>

Review Payment Information and make sure the information is accurate.

**Note:** Edit codes and descriptions associated with the Payment Information section will be shown if applicable.

## Adjusted/Denied Claim Information Detail

Adjusted/Denied Claim Information	
Net Adjusted Amount	\$0.00
Entire Claim Denied	<input type="radio"/> Yes <input checked="" type="radio"/> No
Does lender have appeal rights?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Appeal Expiration Date	<input type="text"/>
Notes	←

Review Adjusted/Denied Claim Information and make sure the information is accurate.

This field is used to capture any notes that describe why the claim was adjusted or paid with no adjustments.

## Computed Loss Information Detail

Computed Loss Information		
	Lender	New
Loss Up to 35% of Loan Amount	\$0.00	\$0.00
Amount of Loss in Excess of 35% of Loan Amount	\$0.00	\$0.00
85% of Loss Greater Than 35% of Loan Amount	\$0.00	\$0.00
<b>Computed Loss</b>	<b>\$0.00</b>	<b>\$0.00</b>
Maximum Loss Payable (up to 90% of Loan Amount)	\$86,850.00	
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$0.00</b>	<b>\$0.00</b>
Reduction Due to Negligence		<input type="text" value="\$0.00"/>
<b>Loss Amount to be Paid Lender</b>		<b>\$0.00</b>
Primary Loss Amount Paid		\$0.00
Primary Loss Reissue Date		

Review Computed Loss Information and make sure the information is accurate.

**Note:** Edit codes and descriptions associated with the Computed Loss Information section will be shown if applicable.

## Additional Payment Information Detail

Additional Payment Information <small>(Finance Office Use Only)</small>	
<b>Additional Payment Reasons</b>	
Lender Won Appeal	<input type="checkbox"/>
Additional Documentation Received	<input type="checkbox"/>
Correct Mistakes	<input type="checkbox"/>
Audit	<input type="checkbox"/>

Finance Office Use Only

A flag indicating the reason for the additional payment information would appear in this section, if applicable.

## Comments Detail

Comments
<input type="button" value="Print"/> <input type="button" value="Cancel"/>

If you have entered any comments, they will appear in this section.

After reviewing Comments section and having revised the previous sections:

- ✓ Click '**PRINT**' for a hard copy of this information.
- ✓ Click '**CANCEL**' to return to main menu.



**Loss Mitigation Incentive:** Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.

## CLAIM STATUS LIST

The Claim Status List page allows you to quickly search for claims in a particular status. It also provides a set of search criteria by which you can specify a list of Loss Claims to display.

### Claim Status List Selection Screen

USDA Rural Development Claim Status List

GLS Home | RHS Home | Borrower | Lender | Request | Funds Admin | Reports | Forms | Help

**Search Criteria**

Search by:  Borrower SSN   
 Date of Claim  select through  select

Include: Claim Status   
Lender Id  Branch    
State

### Claim Status List Detail Detail

USDA Rural Development Claim Status List

GLS Home | RHS Home | Borrower | Lender | Request | Funds Admin | Reports | Forms | Help

**Search Criteria**

Search by:  Borrower SSN  **1**  
 Date of Claim  select through  select

Include: Claim Status   
Lender Id  Branch   **2**  
State

**1** Identify the primary search criteria. Borrower SSN is the default for this option.

**2** Optional fields that can be completed to narrow the list of loss claim records displayed.

Click **'SUBMIT'** to execute the lookup query.

Click **'RESET'** to clear all data entered.

## Claim Status List Detail

**USDA Claim Status List**  
[RHS LINC Home](#) | [Help](#) | [Logout](#)

**Search Criteria**

Search by:  Borrower SSN   
 Date of Claim  [select](#) through  [select](#)

Include: Claim Status   
 Lender Id  Branch  [List](#)  
 State

Action

Total Claims Found: 1

Lender Loan Number	Agency Loan Number	Borrower SSN	Borrower Name	Date of Claim	Date of Payment	Payment Type	Status
*** KS - KANSAS ***							
<a href="#">6003043613</a>	50	234567891	DOE, JOHN	07/06/2005			SUSPENDED

Search results are shown below. If more than 50 claim records are displayed, you may use the **Next** button to scroll between the lists of records.

**Note:** Records are sorted by state abbreviation, then borrower name.

Search results.



## THRESHOLD EDIT CODE LIST

The Threshold Edit Code List page is a list of system edits built into the GLS Automated Loss Claims application. Threshold edits are messages displayed once the claim has been submitted indicating that a claim has been suspended for review prior to claim payment.

 <span style="font-weight: bold;">Threshold Edit Code List</span>		
Start At:	ML	Expiration Date
	<input type="text" value="ML"/>	<input type="text" value="Go"/>
ML99000T	Verifying entered Loan Interest Rate; no documentation required.	12/31/9999
ML99001T	Verifying entered Date of Foreclosure Initiation for Monitoring Purposes Only.	12/31/9999
ML99002T	Verifying entered Date of Foreclosure Sale for Monitoring Purposes Only.	12/31/9999
ML99003T	Verifying entered Date of Foreclosure Sale for Monitoring Purposes Only.	12/31/9999
ML99004T	Verifying entered Date Deed In Lieu Executed for Monitoring Purposes Only.	12/31/9999
ML99005T	Submit entire claim package to support Liquidation time frame.	12/31/9999
ML99006T	Submit entire interior appraisal supporting Appraisal Value.	12/31/9999
ML99007T	Submit entire BPO supporting BPO Value.	12/31/9999
ML99008T	Submit original listing agreement supporting Original List Price.	12/31/9999
ML99009T	Verifying entered Unpaid Principal Balance; no documentation required.	12/31/9999
ML99010T	Submit HUD-1 supporting Contract/Short Sale Sales Price.	12/31/9999
ML99011T	Verify REO time frame for Monitoring Purposes Only.	12/31/9999
ML99012T	Submit documentation supporting Real Estate Protective Advances.	12/31/9999
ML99013T	Submit documentation supporting Insurance Protective Advances.	12/31/9999
ML99014T	Submit documentation supporting Other Protective Advances.	12/31/9999
ML99015T	Submit final invoice supporting Lender Lqd Costs - Frlcs Attorney/Trustee Fees.	12/31/9999
ML99016T	Submit final invoice supporting Lender Lqd Costs - Frlcs Attorney/Trustee Costs.	12/31/9999
ML99017T	Submit itemized invoice(s) supporting Lender Lqd Costs - Eviction Expenses.	12/31/9999
ML99018T	Submit itemized invoices supporting Lndr Lqd Costs-Eviction Exp & Cash for Keys.	12/31/9999
ML99019T	Submit itemized invoice(s) supporting Lender Liquidation Costs - Cash for Keys.	12/31/9999
ML99020T	Submit itemized invoice(s) supporting Bankruptcy Chapter Filed.	12/31/9999
ML99021T	Submit itemized invoice(s) supporting Lender Liquidation Costs - Bankruptcy Fees.	12/31/9999
ML99022T	Submit itemized invoice(s) supporting Lender Lqd Costs - Bankruptcy Costs.	12/31/9999
ML99023T	Submit itemized invoice(s) supporting Lender Lqd Costs - Property Inspections.	12/31/9999
ML99024T	Submit itemized invoice(s) supporting Lender Lqd Costs - Utility Expenses.	12/31/9999
ML99025T	Submit itemized invoice(s) supporting Lndr Lqd Costs-Property Presvtn Expenses.	12/31/9999
ML99026T	Submit itemized invoice(s) supporting Lender Lqd Costs-Prop. Maint. Expenses.	12/31/9999
ML99027T	Submit itemized invoice(s) supporting Lender Lqd Costs - Pre-Authorz Repairs Exp.	12/31/9999
ML99028T	Submit HUD-1 supporting Lender Liquidation Costs - Short Sale Closing Costs.	12/31/9999
ML99029T	Submit itemized invoice(s) supporting Lndr Lqd Costs - Appraisal or BPO Expense.	12/31/9999
ML99030T	Submit itemized invoice(s) supporting Lender Lqd Costs - Others Expenses.	12/31/9999
ML99031T	Submit HUD-1 supporting Lender Liquidation Costs - Broker Commission Percent.	12/31/9999
ML99032T	Submit itemized invoice(s) supporting Property Sale Costs - Eviction Expenses.	12/31/9999
ML99033T	Submit Itemzd. Inv (s) supporting Prop Sale Costs - Eviction & Cash for Keys Exp.	12/31/9999
ML99034T	Submit itemized invoice(s) supporting Property Sale Costs - Bankruptcy Fees.	12/31/9999
ML99035T	Submit itemized invoice(s) supporting Property Sale Costs - Bankruptcy Costs.	12/31/9999
ML99036T	Submit itemized invoice(s) supporting Property Sale Costs - Property Inspection.	12/31/9999
ML99037T	Submit itemized invoice(s) supporting Property Sale Costs - Utility Expenses.	12/31/9999
ML99038T	Submit itemized invoice(s) supporting Prop. Sale Costs - Prop. Presentation Exp.	12/31/9999
ML99039T	Submit itemized invoice(s) supporting Prop Sale Costs - Prop. Maint. Expenses.	12/31/9999
ML99040T	Submit itemized invoice(s) supporting Pre-Authorized Repairs Expenses.	12/31/9999
ML99041T	Submit HUD-1 supporting Property Sale Costs - Lender Paid Closing Costs.	12/31/9999
ML99042T	Submit itemized invoices supporting Property Sale Costs - Appraisal/BPO Expense.	12/31/9999
ML99043T	Submit HUD-1 supporting Property Sale Costs - Broker Commission Percent.	12/31/9999
ML99044T	Submit itemized invoice(s) supporting Cost of Recovery Collection.	12/31/9999
ML99045T	Submit Foreclosure documents, Payment History, Collection notes to State Office.	8/16/2004
ML99046T	Submit executed Deed-in-Lieu, Payment History, Collection notes to State Office.	8/16/2004
ML99047T	Submit Short Sale Svc plan, Payment History, Collection notes to State Office.	8/16/2004
ML99048T	Submit documentation supporting Post Sale Redemption.	12/31/9999
ML99049T	Senicing Lender on loan has changed; no documentation required.	12/31/9999
ML99050T	Holding Lender on the loan has changed; no documentation required.	12/31/9999
ML99051T	Submit documentation supporting Date of Foreclosure Sale.	12/31/9999
ML99052T	Submit documentation supporting Date Deed In Lieu Executed.	12/31/9999
ML99053T	Submit documentation supporting Date Eviction Completed.	12/31/9999
ML99054T	Submit appraisal supporting Appraisal Date.	12/31/9999
ML99055T	Submit appraisal supporting Appraisal Value.	12/31/9999
ML99056T	Submit BPO supporting BPO Date.	12/31/9999
ML99057T	Submit BPO supporting BPO Value.	12/31/9999
ML99058T	Submit HUD-1 supporting Contract Sales Price.	12/31/9999
ML99059T	Verifying Estimated Loss Amount; no documentation required.	12/31/9999
ML99060T	Submit itemized invoice(s) supporting Prop Sale Costs - Cash for Keys Expense.	12/31/9999
ML99061T	Submit itemized invoice(s) supporting Forceplaced Insurance Protective Advances.	12/31/9999
ML99062T	Submit documentation supporting Third Party Proceeds.	12/31/9999
ML99063T	Additional Interest Days exceeds the accept limit for Monitoring Purposes Only.	12/31/9999
ML99064T	Due date of last payment made not equal to GLS due date of last payment received.	8/16/2004
ML99065T	Submit entire loss claim package.	12/31/9999
ML99066T	Submit transaction history supporting Unpaid Principal Amount.	12/31/9999
ML99067T	Loan Closing Conditions exist (For Future Use)	12/31/9999
ML99068T	Payee has been transferred; no documentation required.	12/31/9999
ML99069T	Payee has been debarred; no documentation required.	12/31/9999
ML99070T	Payee has been revoked; no documentation required.	12/31/9999

## ADVICE FOR PAYMENT

The Advice for Payment page provides the Lender a view of payment information for the loss claim. In order to be able to view the advice of payment, you have to be the holding/servicing lender or holding/servicing lender branch of the claim.



### GLS Loss Claim View

[GLS Home](#) | [RHS Home](#) | [Borrower](#) | [Lender](#) | [Request](#) | [Funds Admin](#) | [Loans](#) | [Reports](#)

**Advice of Payment/Notice of Termination**

This is to inform you that the Guaranteed Loan Account listed below has been updated for a liquidation Loss Claim and the guarantee has been terminated. If this loss is being paid based on a Liquidation Value Appraisal then future recovery in accordance with 1980.377 may be due.

Lender Information			
Lender Name	ABC MORTGAGE	Lender Id/Branch	110414848559635
Lender Address	SPECIAL LOANS DEPT 111 MAIN ST. SPRINGFIELD, IL 11111	Lender Loan Number	3335471213

Borrower Information			
Borrower Name	DOE, JOE	Borrower SSN	234567891
State/County Code	01-045	Agency Loan Number	50

Loan Information			
Loan Amount	\$60,540.00	Date of Loan	11/22/1995

Payment Information			
Unpaid Principal Balance			\$53,838.84
Accrued Interest Owed			\$4,010.79
Additional Interest			\$77.64
Principal Owed on Protective Advances			\$861.70
Accrued Interest on Protective Advances			\$0.00
<b>Total P &amp; I</b>			<b>\$58,788.97</b>
Net Proceeds from REO Sale			\$40,600.98
<b>Loss Amount</b>			<b>\$18,187.99</b>
Net Recovery			\$586.52
<b>Net Loss Amount</b>			<b>\$17,601.47</b>
Loss Up to 35% of Loan Amount			\$17,601.47
Amount of Loss in Excess of 35% of Loan Amount			\$0.00
85% of Loss Greater Than 35% of Loan Amount			\$0.00
<b>Computed Loss</b>			<b>\$17,601.47</b>
Maximum Loss Payable (up to 90% of Loan Amount)			\$54,486.00
<b>Estimated Loss Amount to be Paid Lender</b>			<b>\$17,601.47</b>
Reduction Due to Negligence			\$0.00
<b>Amount Due Lender</b>			<b>\$17,601.47</b>
Primary Loss Amount Paid Lender	05/17/2005		\$17,601.47
Balance Due Lender			\$0.00

Print

Back


- ✓ Click **'PRINT'** for a hard copy of this information.
- ✓ Click **'BACK'** to return to Main Menu.



**Loss Mitigation Incentive:** Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.

## LOSS CLAIM CONFIRMATION

The Loss Claim Confirmation page displays very basic information on the loss claim submitted along with the required documentation for submission to CSC or the State Office. If you have already printed a copy of this page when you submitted your loss claim, you don't need to print a copy.



[RHS LINC Home](#) | [Help](#) | [Logout](#)

### Submit Confirmation

**Loss Claim has been transmitted.**

Date of Transmission	7/7/2005
Borrower SSN	213456789
Borrower Name	DOE, JOHN
Servicing Lender Loan Number	456789321
Date of Claim	7/7/2005

*Please print this page as a receipt of submission of transmission.  
For questions contact CSC toll free at 1-866-550-5887.*

Documentation for the following should be forwarded to CSC with this sheet:

- ML99006T Submit entire interior appraisal supporting Appraisal Value.
- ML99012T Submit documentation supporting Real Estate Protective Advances.
- ML99013T Submit documentation supporting Insurance Protective Advances.
- ML99016T Submit final invoice supporting Lender Lqd Costs - Frcls Attorney/Trustee Costs.
- ML99017T Submit itemized invoice(s) supporting Lender Lqd Costs - Eviction Expenses.
- ML99018T Submit itemized invoices supporting Lndr Lqd Costs-Eviction Exp & Cash for Keys.
- ML99023T Submit itemized invoice(s) supporting Lender Lqd Costs - Property Inspections.
- ML99026T Submit itemized invoice(s) supporting Lender Lqd Costs - Prop. Maint. Expenses.
- ML99029T Submit itemized invoice(s) supporting Lndr Lqd Costs - Appraisal or BPO Expense.
- ML99065T Submit entire loss claim package.

[Print](#)   [View Loss Claim](#)   [Main Menu](#)



## USDA Employees - Review Loss Claim Section

The following section is for USDA Rural Housing, DCFO and CSC employees use only.

This section helps you recognize and navigate the features for all categories within Reviewing Loss Claim Administration. Each screen requires different actions and refers to different categories. Therefore, be aware that for each screen you have to return to the main menu to enter the desired page where you want to navigate. Some of the pages require the user to update or submit new information to the system, and others are view only pages.

Below is the SFH Loss Claim Administration home page, which will help you to identify the different categories where you can review the loss claims and/or create/update information.

### USDA Employee SFH Loss Claim Administration Home Page

The screenshot shows the SFH Loss Claim Administration home page. The page has a blue header with the USDA Rural Development logo and the title 'SFH Loss Claim Administration'. Below the header is a navigation menu with links: SLS Home, RHS Home, Borrower, Lender, Request, Funds Admin, Loans, Reports, Forms, Help. The main content area is divided into several sections:

- Loss Claim Inquiry**
  - [Claim Status List](#)
  - [View Suspended Loss Claims](#)
  - [View Paid Loss Claims](#)
  - [Cash Collection/Recoveries List](#)
  - [Threshold Edit Code List](#)
  - [Debtenture Interest Rate List](#)
- Loss Claim Update**
  - [Add/Update Property Disposition Summary](#)
  - [Add/Update Loss Claim](#)
  - [View/Update Loss Claim](#)
  - [Re-issue Loss Payment](#)
  - [Update Loss Claim Cash Collection](#)
  - [Add Recovery Calculator](#)
  - [Update Recovery Calculator](#)
  - [Borrower Claim Status Summary](#)
- Reports**
  - [Advice of Payment](#)
  - [Loss Claim Confirmation](#)
- Loss Claim Threshold Maintenance (National Office use only)**
  - [Add Threshold Edit Code](#)
  - [Update Threshold Edit Code](#)
- Documentation**
  - [Loss Claim Administration User Guide \(PDF\)](#)
  - [Loss Claim Ready References \(PDF\)](#)
  - [Frequently Asked Questions \(PDF\)](#)
  - [Guaranteed Servicing Contact Information \(PDF\)](#)



## CLAIM STATUS LIST

The Claim Status List page allows you to quickly search for claims in a particular status. It also provides a set of search criteria by which you can specify a list of Loss Claims to display.

### Claim Status List Selection Screen



State Office users will be able to read Claim Status List records if they are authorized for the state(s) to which the borrower(s) is associated.

### Claim Status List Detail

**1** Identify the primary search criteria. Borrower SSN is the default for this option.

**2** Optional fields that can be completed to narrow the list of loss claim records displayed.

Click **'SUBMIT'** to execute the lookup query.

Click **'RESET'** to clear all data entered.

Click **'CANCEL'** to return to Main Page.



## Claim Status List Detail



### Claim Status List

[GLS Home](#) | [RHS Home](#) | [Borrower](#) | [Lender](#) | [Request](#) | [Funds Admin](#) | [Loans](#) | [Reports](#) | [Forms](#) | [Help](#)

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**Search Criteria**

**Search by:**  Borrower SSN    
 Date of Claim 06/01/2005 select through 08/11/2005 select

**Include:** Claim Status    
Lender Id  Branch    
State  All Authorized States

---

**Action:**

**Total Claims Found:** 33

Lender Loan Number	Agency Loan Number	Borrower SSN	Borrower Name	Date of Claim	Date of Payment	Payment Type	Status
*** AL - ALABAMA ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005	08/15/2005	EFT	SUSPENDED/PAID
*** AR - ARKANSAS ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	07/08/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/02/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	08/08/2005			INITIATED
<a href="#">60012456</a>	50	234567891	DOE, JOE	08/01/2005	08/15/2005	EFT	SUSPENDED/PAID
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/02/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	08/01/2005	08/15/2005	EFT	SUSPENDED/PAID
<a href="#">60012456</a>	50	234567891	DOE, JOE	07/07/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	07/07/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	07/08/2005			INITIATED
*** IL - ILLINOIS ***							
<a href="#">60012456</a>	51	234567891	DOE, JOE	06/03/2005			INITIATED
*** IN - INDIANA ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	07/11/2005			SUSPENDED
*** KS - KANSAS ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	07/06/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005			SUSPENDED
*** MI - MICHIGAN ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/02/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	07/05/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005			SUSPENDED
*** MO - MISSOURI ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005			WITHDRAWN
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005			SUSPENDED
*** NC - NORTH CAROLINA ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005			INITIATED
*** NY - NEW YORK ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005	06/06/2005	GENERATED CHECK	SUSPENDED/PAID
*** OH - OHIO ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/02/2005			SUSPENDED
*** OK - OKLAHOMA ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/02/2005			SUSPENDED
*** PA - PENNSYLVANIA ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005	06/06/2005	EFT	SUSPENDED/PAID
*** TN - TENNESSEE ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/27/2005			INITIATED
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/03/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/03/2005			SUSPENDED
*** TX - TEXAS ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/01/2005			SUSPENDED
*** WI - WISCONSIN ***							
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/03/2005			INITIATED
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/22/2005			SUSPENDED
<a href="#">60012456</a>	50	234567891	DOE, JOE	06/02/2005	06/07/2005	EFT	SUSPENDED/PAID


Search results are shown under **Total Claims Found**. If more than 50 claim records are displayed, you may use the **Next** button at the bottom of the screen to scroll between the lists of records.

Loss Claims are sorted by state abbreviation and then borrower name.

Select **"Lender Loan Number"** for more detailed information on a specific Loss Claim.



## Borrower Claim Status Summary Detail



### Borrower Claim Status Summary

[GLS Home](#) | [RHS Home](#) | [Borrower](#) | [Lender](#) | [Request](#) | [Funds Admin](#) | [Loans](#) | [Reports](#) | [Forms](#) | [Help](#)

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**General Information**

**Borrower Information**

SSN: 234567891  
Name: DOE, JOE

**Servicing Lender Information**

Tax ID: 12345789  
Branch Number: 001  
Name: ABC BANK  
Lender Loan Number: 00000789

---

**Claim Information**

Date of Claim: 06/01/2005  
Last Update User ID: JDOE  
Last Update Date: 08/09/2005  
Liquidation Method: FORECLOSURE  
Property Sold as REO: Yes

Comments:

---

**Payment Information**

Loss Type	Loss Status	Date of Payment	Amount of Payment	Date of Reissue	Payment Type
PRIMARY	SUSPENDED/PAID	08/15/2005	\$32,489.56		EFT

---

**Cash Collection**

No Collections have been made for this Claim

Detail of Loss Claim Status

If you add/change comments on this page, you need to click **'SUBMIT'** to make changes effective. Otherwise, click **'CANCEL'** to return to previous page.



## VIEW SUSPENDED LOSS CLAIMS

The View Suspended Loss Claims page takes you to the Claim Status Query page which provides a list of all records with an assigned status code of SUSPENDED.

USDA Rural Development Claim Status Query

Search Criteria: All Claims with a Status of Suspended  
Total Claims Found: 95

Action: View Borrower Claim Status [Cancel]

Lender Loan Number	Agency Loan Number	Borrower SSN	Borrower Name	Date of Claim	Date of Payment	Payment Type	Status
*** AL - ALABAMA ***							
123456	50	123456789	DOE, JOHN	03/04/2005			SUSPENDED
123456789	50	95897404	SMITH, JANE	03/23/2005			SUSPENDED
1111111	50	123547896	HOWARD, STEVEN				SUSPENDED
*** AR - ARKANSAS ***							
1233333	50	987654321	DOE, JOHN	05/16/2005			SUSPENDED
123456789	50	100466789	JOHNSON, MICHAEL	06/30/2004			SUSPENDED
23444444444	50	166656339	JONES, MARY	06/21/2004			SUSPENDED
123456789	50	223456997	SMITH, ROBERT	04/28/2005			SUSPENDED
456789	50	456789123	JONES, MARY	10/18/2004			SUSPENDED
123456789	50	70900124	DOE, JANE	06/21/2004			SUSPENDED
12345678910	50	341256789	ROBERTS, SAM	07/22/2004			SUSPENDED
654123789	50	891234567	SMITHSON, LARRY	07/11/2004			SUSPENDED
0123456744	50	345678912	JONES, DAN	07/02/2004			SUSPENDED
96547898	50	451236789	HOWARD, JANE	06/24/2004			SUSPENDED
789654	50	003456789	JAMES, JOHN	07/14/2004			SUSPENDED
89001245	50	113456722	RUGG, CARL	03/05/2004			SUSPENDED
54123789456	50	023456721	PEREZ, RAMON	07/15/2004			SUSPENDED
237896666	50	023456711	LEWIS, PETER	04/28/2005			SUSPENDED
41237890012	50	711002345	CRAFT, SAM	10/25/2004			SUSPENDED
*** AZ - ARIZONA ***							
2658989665	50	100549876	ROSALES, MARIA	12/03/2004			SUSPENDED
9023455	50	302164789	JOHN, DOE	07/15/2004			SUSPENDED
3057844	50	987524314	SMITH, CLARK	05/28/2004			SUSPENDED
00148554	50	897466541	JOHNSON, PETER	05/01/2004			SUSPENDED
7878955400	50	887896336	GREEN, MARY	11/15/2004			SUSPENDED
63248874	50	001623456	ROMERO, JORGE	05/01/2004			SUSPENDED
30257287	50	162345678	SMITH, JOHN	04/22/2004			SUSPENDED
301444774	50	566678975	TREE, SAM	06/02/2004			SUSPENDED
54001462	50	321465558	JOHNSON, PETER	07/16/2004			SUSPENDED
*** FL - FLORIDA ***							
30221957	50	198647600	SMITH, PETER	03/03/2005			SUSPENDED
41036598	50	301168974	JOHNSON, PETER	11/04/2004			SUSPENDED
32054789	50	881629637	SALAS, MARIA	08/03/2004			SUSPENDED
*** GA - GEORGIA ***							
623488107	50	234614567	BLACK, GEORGE	06/15/2004			SUSPENDED
36858952	50	003156447	JOHNSON, SAM	10/04/2004			SUSPENDED
*** ID - IDAHO ***							
012121447	50	154963876	TOWER, PETER	07/09/2004			SUSPENDED
*** IL - ILLINOIS ***							
23784577	50	364876014	JOHNSON, PETER	08/26/2004			SUSPENDED
67474111545	50	387866541	JOHNSON, PETER	12/14/2004			SUSPENDED
231544401	50	001163981	JOHNSON, PETER	04/07/2005			SUSPENDED
9658221	50	32658974	JOHNSON, PETER	10/07/2004			SUSPENDED
*** KS - KANSAS ***							
9685774786	50	711626487	JOHNSON, PETER	03/22/2005			SUSPENDED
200014588	50	876553366	JOHNSON, PETER	04/12/2005			SUSPENDED
*** KY - KENTUCKY ***							
28874415	50	226457878	SMITH, JASON	08/04/2004			SUSPENDED
000121221	50	633657897	JOHNSON, PETER	06/15/2004			SUSPENDED
7987897444	50	876226547	JOHNSON, PETER	06/28/2004			SUSPENDED
65889333	50	433589876	JOHNSON, PETER	06/18/2004			SUSPENDED
320114578	50	521549676	JOHNSON, PETER	08/03/2004			SUSPENDED
965584711	50	100215486	JONES, LARRY	08/01/2004			SUSPENDED
0012345488	50	332588978	JOHNSON, PETER	01/01/2004			SUSPENDED
9886571644	50	465476644	JOHNSON, PETER	08/06/2004			SUSPENDED
31215644	50	655234876	JOHNSON, PETER	07/08/2004			SUSPENDED
0021564	50	103259876	JOHNSON, PETER	05/06/2005			SUSPENDED
*** MD - MARYLAND ***							
6123456	50	33558876	THOMAS, JASON	08/06/2004			SUSPENDED

Next

Search results are shown in groups of 50 and you may use the **Next** button at the bottom of the screen to scroll between the lists of records.

Select "Lender Loan Number" for more detailed information on a specific Loss Claim.





## VIEW PAID LOSS CLAIMS

The View Paid Loss Claims page takes you to the Claim Status Query page which provides a list of all records with an assigned status code of Paid, Suspended/Paid, or Denied/Paid for those claims corresponding to the geographical state for which the user is assigned. Only 90 days of data will be displayed based on the effective date of payments.

### Claim Status Query

[GLS Home](#) | [RMS Home](#) | [Borrower](#) | [Lender](#) | [Request](#) | [Funds Admin](#) | [Reports](#) | [Forms](#) | [Help](#)

**Search Criteria:** All Claims with a Status of Paid occurring within past 90 days.

**Total Claims Found:** 32

Action: View Borrower Claim Status

Lender Loan Number	Agency Loan Number	Borrower SSN	Borrower Name	Date of Claim	Date of Payment	Payment Type	Status
<b>*** AL - ALABAMA ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	02/03/2004	04/14/2005	EFT	PAID
<a href="#">6003031723</a>	50	123456789	DOE, JOHN	02/03/2004	04/14/2005	GENERATED CHECK	SUSPENDED/PAID
<a href="#">6002844</a>	50	123456789	DOE, JOHN	04/14/2005	05/02/2005	CHECK	SUSPENDED/PAID
<a href="#">6003031723</a>	50	123456789	DOE, JOHN	08/26/2003	04/14/2005	EFT	PAID
<a href="#">6002844</a>	50	123456789	DOE, JOHN	02/14/2005	05/13/2005	GENERATED CHECK	SUSPENDED/PAID
<a href="#">6003031723</a>	50	123456789	DOE, JOHN	02/14/2005	05/13/2005	GENERATED CHECK	SUSPENDED/PAID
<a href="#">6002844</a>	50	123456789	DOE, JOHN	02/14/2005	05/13/2005	GENERATED CHECK	SUSPENDED/PAID
<b>*** AR - ARKANSAS ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	04/15/2004	04/14/2005	EFT	SUSPENDED/PAID
<a href="#">6003031723</a>	50	123456789	TORRES, FRANCISCO	06/29/2004	04/14/2005	EFT	SUSPENDED/PAID
<a href="#">6002844</a>	50	123456789	DOE, JOHN	06/30/2004	04/14/2005	EFT	SUSPENDED/PAID
<b>*** DE - DELAWARE ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	04/20/2005	04/25/2005	GENERATED CHECK	SUSPENDED/PAID
<b>*** FL - FLORIDA ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	09/10/2004	05/09/2005	EFT	SUSPENDED/PAID
<a href="#">6003031723</a>	50	123456789	DOE, JOHN	04/04/2005	05/20/2005	EFT	SUSPENDED/PAID
<b>*** GA - GEORGIA ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	02/14/2005	05/13/2005	GENERATED CHECK	SUSPENDED/PAID
<a href="#">6003031723</a>	50	123456789	DOE, JOHN	04/27/2005	05/02/2005	GENERATED CHECK	SUSPENDED/PAID
<a href="#">6002844</a>	50	123456789	DOE, JOHN	02/14/2005	05/13/2005	GENERATED CHECK	SUSPENDED/PAID
<a href="#">6003031723</a>	50	123456789	DOE, JOHN	12/20/2004	05/11/2005	GENERATED CHECK	SUSPENDED/PAID
<a href="#">6002844</a>	50	123456789	DOE, JOHN	03/04/2004	05/11/2005	GENERATED CHECK	SUSPENDED/PAID
<a href="#">6003031723</a>	50	123456789	DOE, JOHN	03/04/2004	05/11/2005	GENERATED CHECK	PAID
<a href="#">6002844</a>	50	123456789	DOE, JOHN	02/14/2005	05/13/2005	GENERATED CHECK	SUSPENDED/PAID
<a href="#">6003031723</a>	50	123456789	DOE, JOHN	02/14/2004	05/13/2005	GENERATED CHECK	SUSPENDED/PAID
<b>*** IA - IOWA ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	06/02/2003	04/14/2005	EFT	PAID
<a href="#">6003031723</a>	50	123456789	DOE, JOHN	03/07/2005	05/02/2005	EFT	SUSPENDED/PAID
<b>*** MN - MINNESOTA ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	04/01/2005	05/02/2005	EFT	SUSPENDED/PAID
<b>*** MT - MONTANA ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	03/04/2004	04/14/2005	EFT	SUSPENDED/PAID
<b>*** OH - OHIO ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	01/19/2005	05/23/2005	EFT	SUSPENDED/PAID
<a href="#">6003031723</a>	50	123456789	DOE, JOHN	11/05/2004	05/09/2005	EFT	SUSPENDED/PAID
<b>*** OK - OKLAHOMA ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	11/23/2004	05/23/2005	EFT	SUSPENDED/PAID
<a href="#">1041119470</a>	50	123456789	DOE, JOHN	10/02/2004	05/02/2005	EFT	SUSPENDED/PAID
<b>*** OR - OREGON ***</b>							
<a href="#">6002844</a>	50	123456789	DOE, JOHN	12/29/2004	05/23/2005	EFT	SUSPENDED/PAID
<b>*** SC - SOUTH CAROLINA ***</b>							
<a href="#">6002844</a>	50	123456789	SILVA, MARY A	07/03/2004	04/14/2005	EFT	PAID
<b>*** TX - TEXAS ***</b>							
<a href="#">6002844</a>	50	123456789	GARCIA, NICKI M	11/23/2004	05/23/2005	GENERATED CHECK	SUSPENDED/PAID

Select "Lender Loan Number" for more detailed information on a specific Loss Claim.



## CASH COLLECTION/RECOVERIES LIST

The Cash Collection/Recoveries List page is used to provide the Guaranteed Rural Housing users a set of search criteria by which they can specify a specific list of cash collection transactions to display.

### Cash Collection/Recoveries List Selection Screen

### Cash Collection/Recoveries List Detail

**1** Identify the primary search criteria \*

**2** These fields will help to narrow the search criteria.

Click '**SUBMIT**' to begin search.

*Search By:	Description:
Borrower SSN	Display only information for a SSN.
Finance Office Cash Collections	Display a list of cash collections without a recovery record.
CSC Recoveries	Display recoveries where CSC is responsible for the recovery.
State Recoveries	Display recoveries where the State is responsible for the recovery.



## Cash Collection/Recoveries List Detail



Loss Claim Cash Collection\Recoveries List

[GLS Home](#) | [RHS Home](#) | [Borrower](#) | [Lender](#) | [Request](#) | [Funds Admin](#) | [Loans](#) | [Reports](#) | [Forms](#) | [Help](#)

**Search Criteria**

Search by:  Borrower SSN

Finance Office Cash Collections

CSC Recoveries

State Recoveries

Include: Cash Collection Status:

Recovery Approval:

State:

Action:

**Total Cash Found:** 19

Borrower SSN	Borrower Name	Processed Date	Agency Loan Number	Source of Collection	Date of Deposit	Total Amount of Collection	Approved	Approved Date	CSC Ind
*** AK - ALASKA ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$500.00	Y	08/09/2005	Y
*** AR - ARKANSAS ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$255.00	Y	07/12/2005	Y
*** GA - GEORGIA ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$11,280.00	Y	05/27/2005	Y
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$4,261.00	Y	05/31/2005	Y
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$4,943.47	Y	05/31/2005	Y
*** ID - IDAHO ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$1,000.00	Y	06/07/2005	Y
*** IL - ILLINOIS ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$7,650.00	Y	07/12/2005	Y
*** IN - INDIANA ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$5,193.50	Y	07/12/2005	Y
*** KS - KANSAS ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$2,050.06	Y	06/02/2005	Y
*** KY - KENTUCKY ***									
<a href="#">234567891</a>	DOE, JOE	05/31/2005	50	LENDER		\$0.00	Y	05/31/2005	Y
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$3,287.80	N		Y
*** LA - LOUISIANA ***									
<a href="#">234567891</a>	DOE, JOE	05/27/2005	50	LENDER		\$0.00	Y	05/27/2005	Y
*** MI - MICHIGAN ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$100.00	N		Y
*** MN - MINNESOTA ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$3,995.00	Y	06/02/2005	Y
*** MO - MISSOURI ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$940.00	Y	05/31/2005	Y
*** MS - MISSISSIPPI ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$3,708.58	Y	05/26/2005	Y
*** NC - NORTH CAROLINA ***									
<a href="#">234567891</a>	DOE, JOE		50	LENDER		\$0.00	N		Y
*** NE - NEBRASKA ***									
<a href="#">234567891</a>	DOE, JOE	05/31/2005	50	LENDER		\$0.00	Y	05/31/2005	Y
*** OH - OHIO ***									
<a href="#">234567891</a>	DOE, JOE	05/31/2005	50	LENDER		\$0.00	Y	05/31/2005	Y

Search results are shown under **Total Cash Found**. If more than 50 claim records are displayed, you may use the **Next** button to scroll between the lists of records.

Loss Claim Cash Collections are shown by state in alphabetical order.

Select "SSN" for more detailed information on a specific Loss Claim Cash Collection case.



## Cash Collection/Recoveries List Detail

**USDA** **Rural Development** Update Loss Claim Cash Collection  
[GLS Home](#) | [RHS Home](#) | [Borrower](#) | [Lender](#) | [Request](#) | [Funds Admin](#) | [Loans](#) | [Reports](#) | [Forms](#) | [Help](#)

**Loss Claim Cash Collection**

Borrower SSN	234567891
Borrower Name	DOE, JOE
Agency Loan Number	50
Source of Collection	LENDER
Date of Deposit	
Total Amount of Collection	\$11,280.00
Processed As	
Processed Date	
Lender Recovery Approved	Yes
Approved Date	05/27/2005
CSC Indicator	Y
Comments	

Detail of Loss Claim Cash Collection

Click '**CANCEL**' to return to Cash Collection/Recoveries List.

**NOTE:** To update information on this section go to "**FUTURE RECOVERIES**" – Section VI of this User Guide.



## THRESHOLD EDIT CODE LIST

The Threshold Edit Code List page is a list of system edits built into the GLS Automated Loss Claims application. Threshold edits are messages displayed once the claim has been submitted indicating that a claim has been suspended for review prior to claim payment.

Threshold Edit Code List		Expiration Date
Start At: ML	<input type="text" value=""/>	<input type="text" value=""/>
ML99000T	Verifying entered Loan Interest Rate: no documentation required.	12/31/9999
ML99001T	Verifying entered Date of Foreclosure Initiation for Monitoring Purposes Only.	12/31/9999
ML99002T	Verifying entered Date of Foreclosure Sale for Monitoring Purposes Only.	12/31/9999
ML99003T	Verifying entered Date of Foreclosure Sale for Monitoring Purposes Only.	12/31/9999
ML99004T	Verifying entered Date Deed In Lieu Executed for Monitoring Purposes Only.	12/31/9999
ML99005T	Submit entire claim package to support Liquidation time frame.	12/31/9999
ML99006T	Submit entire interior appraisal supporting Appraisal Value.	12/31/9999
ML99007T	Submit entire BPO supporting BPO Value.	12/31/9999
ML99008T	Submit original listing agreement supporting Original List Price.	12/31/9999
ML99009T	Verifying entered Unpaid Principal Balance: no documentation required.	12/31/9999
ML99010T	Submit HUD-1 supporting Contract/Short Sale Sales Price.	12/31/9999
ML99011T	Verify REO time frame for Monitoring Purposes Only.	12/31/9999
ML99012T	Submit documentation supporting Real Estate Protective Advances.	12/31/9999
ML99013T	Submit documentation supporting Insurance Protective Advances.	12/31/9999
ML99014T	Submit documentation supporting Other Protective Advances.	12/31/9999
ML99015T	Submit final invoice supporting Lender Lqd Costs - Frcls Attorney/Trustee Fees.	12/31/9999
ML99016T	Submit final invoice supporting Lender Lqd Costs - Frcls Attorney/Trustee Costs.	12/31/9999
ML99017T	Submit itemized invoice(s) supporting Lender Lqd Costs - Eviction Expenses.	12/31/9999
ML99018T	Submit itemized invoices supporting Lndr Lqd Costs-Eviction Exp & Cash for Keys.	12/31/9999
ML99019T	Submit itemized invoice(s) supporting Lender Liquidation Costs - Cash for Keys.	12/31/9999
ML99020T	Submit itemized invoice(s) supporting Bankruptcy Chapter Filed.	12/31/9999
ML99021T	Submit itemized invoice(s) supporting Lender Liquidation Costs - Bankruptcy Fees.	12/31/9999
ML99022T	Submit itemized invoice(s) supporting Lender Lqd Costs - Bankruptcy Costs.	12/31/9999
ML99023T	Submit itemized invoice(s) supporting Lender Lqd Costs - Property Inspections.	12/31/9999
ML99024T	Submit itemized invoice(s) supporting Lender Lqd Costs - Utility Expenses.	12/31/9999
ML99025T	Submit itemized invoice(s) supporting Lndr Lqd Costs-Property Presntn. Expenses.	12/31/9999
ML99026T	Submit itemized invoice(s) supporting Lender Lqd Costs-Prop. Maint. Expenses.	12/31/9999
ML99027T	Submit itemized invoice(s) supporting Lender Lqd Costs - Pre-Author Repairs Exp.	12/31/9999
ML99028T	Submit HUD-1 supporting Lender Liquidation Costs - Short Sale Closing Costs.	12/31/9999
ML99029T	Submit itemized invoice(s) supporting Lndr Lqd Costs - Appraisal or BPO Expense.	12/31/9999
ML99030T	Submit itemized invoice(s) supporting Lender Lqd Costs - Others Expenses.	12/31/9999
ML99031T	Submit HUD-1 supporting Lender Liquidation Costs - Broker Commission Percent.	12/31/9999
ML99032T	Submit itemized invoice(s) supporting Property Sale Costs - Eviction Expenses.	12/31/9999
ML99033T	Submit itmzd. Inv (s) supporting Prop Sale Costs - Eviction & Cash for Keys Exp.	12/31/9999
ML99034T	Submit itemized invoice(s) supporting Property Sale Costs - Bankruptcy Fees.	12/31/9999
ML99035T	Submit itemized invoice(s) supporting Property Sale Costs - Bankruptcy Costs.	12/31/9999
ML99036T	Submit itemized invoice(s) supporting Property Sale Costs - Property Inspection.	12/31/9999
ML99037T	Submit itemized invoice(s) supporting Property Sale Costs - Utility Expenses.	12/31/9999
ML99038T	Submit itemized invoice(s) supporting Prop. Sale Costs - Prop. Presentation Exp.	12/31/9999
ML99039T	Submit itemized invoice(s) supporting Prop Sale Costs - Prop. Maint. Expenses.	12/31/9999
ML99040T	Submit itemized invoice(s) supporting Pre-Authorized Repairs Expenses.	12/31/9999
ML99041T	Submit HUD-1 supporting Property Sale Costs - Lender Paid Closing Costs.	12/31/9999
ML99042T	Submit itemized invoices supporting Property Sale Costs - Appraisal/BPO Expense.	12/31/9999
ML99043T	Submit HUD-1 supporting Property Sale Costs - Broker Commission Percent.	12/31/9999
ML99044T	Submit itemized invoice(s) supporting Cost of Recovery Collection.	12/31/9999
ML99045T	Submit Foreclosure documents, Payment History, Collection notes to State Office.	8/16/2004
ML99046T	Submit executed Deed-in-Lieu, Payment History, Collection notes to State Office.	8/16/2004
ML99047T	Submit Short Sale Svc plan, Payment History, Collection notes to State Office.	8/16/2004
ML99048T	Submit documentation supporting Post Sale Redemption.	12/31/9999
ML99049T	Sensicing Lender on loan has changed: no documentation required.	12/31/9999
ML99050T	Holding Lender on the loan has changed: no documentation required.	12/31/9999
ML99051T	Submit documentation supporting Date of Foreclosure Sale.	12/31/9999
ML99052T	Submit documentation supporting Date Deed In Lieu Executed.	12/31/9999
ML99053T	Submit documentation supporting Date Eviction Completed.	12/31/9999
ML99054T	Submit appraisal supporting Appraisal Date.	12/31/9999
ML99055T	Submit appraisal supporting Appraisal Value.	12/31/9999
ML99056T	Submit BPO supporting BPO Date.	12/31/9999
ML99057T	Submit BPO supporting BPO Value.	12/31/9999
ML99058T	Submit HUD-1 supporting Contract Sales Price.	12/31/9999
ML99059T	Verifying Estimated Loss Amount: no documentation required.	12/31/9999
ML99060T	Submit itemized invoice(s) supporting Prop Sale Costs - Cash for Keys Expense.	12/31/9999
ML99061T	Submit itemized invoice(s) supporting Forceplaced Insurance Protective Advances.	12/31/9999
ML99062T	Submit documentation supporting Third Party Proceeds.	12/31/9999
ML99063T	Additional Interest Days exceeds the accept. limit for Monitoring Purposes Only.	12/31/9999
ML99064T	Due date of last payment made not equal to GLS due date of last payment received.	8/16/2004
ML99065T	Submit entire loss claim package.	12/31/9999
ML99066T	Submit transaction history supporting Unpaid Principal Amount.	12/31/9999
ML99067T	Loan Closing Conditions exist (For Future Use)	12/31/9999
ML99068T	Payee has been transferred: no documentation required.	12/31/9999
ML99069T	Payee has been debarred: no documentation required.	12/31/9999
ML99070T	Payee has been revoked: no documentation required.	12/31/9999



## CSC LENDER LIST

CSC Lender List page provides a list of Lenders that are designated to the CSC. This list provides the dates that the lenders were transitioned to the CSC from the State for loss claim functions.

### CSC Lender List Selection Screen

Lender Name	Lender Tax Id	Lender Effective Date	Lender Expiration Date	State	State Effective Date	State Expiration Date
-------------	---------------	-----------------------	------------------------	-------	----------------------	-----------------------

### CSC Lender List Detail

**1** Identify the primary search criteria for CSC lenders.

**2** Select State to narrow the search criteria.



Enter "a" in Lender Name for a complete listing of CSC Lenders.



## CSC Lender List Detail

**USDA Rural Development** SFH Loss Claim CSC Lender List

[GLS Home](#) | [RHS Home](#) | [Borrower](#) | [Lender](#) | [Request](#) | [Funds Admin](#) | [Loans](#) | [Reports](#) | [Forms](#) | [Help](#)

**Search Criteria**

Search by:  Lender Name   
 Lender Tax ID

Include: State

Lender Name	Lender Tax Id	Lender Effective Date	Lender Expiration Date	State	State Effective Date	State Expiration Date
SIUSLAW VALLEY BANK	123456	05/02/2005	12/31/9999	<a href="#">ALL</a>		
SOUTH VALLEY BANK AND TRUST	123456	05/02/2005	12/31/9999	<a href="#">ALL</a>		
STERLING SAVINGS BANK	123456	05/02/2005	12/31/9999	<a href="#">ALL</a>		
THE DIME BANK	123456	05/02/2005	12/31/9999	<a href="#">ALL</a>		
UMPQUA BANK	123456	05/02/2005	12/31/9999	<a href="#">ALL</a>		
UNION STATE BANK	123456	05/16/2005	12/31/9999	<a href="#">ALL</a>		
US BANK	123456	12/02/2004	12/31/9999	<a href="#">ALL</a>		
USDA RURAL DEVELOPMENT	123456	06/15/2005	12/31/9999	<a href="#">ALL</a>		
WASHINGTON MUTUAL BANK, FA	123456	01/01/2005	12/31/9999	<a href="#">ALL</a>		
WELLS FARGO BANK N.A.	123456	10/27/2004	12/31/9999	<a href="#">ALL</a>		
WEST COAST BANK	123456	05/02/2005	12/31/9999	<a href="#">ALL</a>		

Results of CSC Lender List search criteria.



## VIEW/UPDATE LOSS CLAIM

The View/Update Loss Claim page provides State Offices, the Finance Office and the Centralized Servicing Center the ability to update loss claim information that has been submitted for payment. It also provides the ability to add additional payments to a loss claim. (For functional details on this section go to next page.)

### View/Update Loss Claim Selection Screen

The screenshot shows the USDA View/Update Loss Claim interface. It features a sidebar with navigation options like 'View/Update Loss Claims', 'Loss Information', 'Borrower Information', 'REO Information', and 'Financials Information'. The main content area is organized into sections:

- Claim Information:** Includes fields for Date of Claim, Servicing Office, Agency Loan Number, Fiscal Year of Origination, Contacted Claim E-mail User ID, Contacted Claim Date, Last Update E-mail User ID, Last Update Date, Submitting Organization Tax ID, Submitting Organization Branch Number, Submitting Organization Name, Submitting Organization Type, Threshold Bid Release, and EDC Indicator.
- Borrower Information:** Includes fields for Lender, State/County, ZIP, Name, Property Address, Phone Number, and Last Known Mailing Address.
- Lender Information:** Includes fields for EDC Codes, Claim Contact Name, Claim Contact Phone, Servicing Lender (with Tax ID, USDA Assigned Branch Number, Name, REO Contact Name, REO Contact Phone Number, REO Contact Fax, and REO Contact E-mail Address), Holding Lender (with Tax ID, USDA Assigned Branch Number, Name, REO Contact Name, REO Contact Phone Number, REO Contact Fax, and REO Contact E-mail Address), Current Servicing Lender (with Tax ID, USDA Assigned Branch Number, Name, Loan Number, and Current Pages), and Current Holding Lender (with Tax ID, USDA Assigned Branch Number, Name, Loan Number, and Current Pages).
- Loan Information:** Includes fields for Original Loan Amount, Modified Loan Amount, Unpaid Principal Balance, New Interest Rate, and Due Date of Last Payment Made.
- Liquidation Information:** Includes fields for Liquidation Method, Date of Foreclosure Initiation, Date of Foreclosure Sale, Date of Auction Completion, Number of Bankruptcy Days, Number of Delinquency Days, Number of Foreclosure Days, Total Liquidation Days, Allowable Delinquency Days, Allowable Foreclosure Days, and Disallowed Interest Days.
- REO Information:** Includes fields for Property Sold as REO, Appraisal Date, "As-Is" Appraised Value, BPO Date, "As-Is" BPO Value, Date Property Received, Next Foreclosure, Original List Price, Original List Date, Final List Price, Marketing Period Expiration, Marketing Period Extension, BPO Liquidation Appraised Value, Contract Sales Price, Closing Date, Total REO Days, Disallowed REO Days, Sales Price Percent, Acquisition Management Revenue Factor, and Appraised Value Factor.

Claim Information

Borrower Information

Lender Information

Loan Information

Liquidation Information



Effective December 2007: Users may see enhancements in "Total Bankruptcies" and be able to "Add Bankruptcy", when needed.

REO Information

\* Screen print continues next page.





\*Screen print continues from previous page.

Line	Type	State or Advance	Effective Date	Amount	Excluded Amount	Excess Amount	Interest	New Interest
1	Advance		08/15/2007	\$1,000.00	\$1,000.00		\$0.00	\$0.00
2	Real Estate Taxes		08/15/2007	\$1,000.00	\$1,000.00		\$0.00	\$0.00
3	Professional Insurance		08/15/2007	\$1,000.00	\$1,000.00		\$0.00	\$0.00
4	General							
5	General							
6	General							
7	General							
8	General							
9	General							
10	General							
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99	General							
100	General							

Protective Advances

Lender's Liquidation Costs

Property Sale Costs

Recoveries

Claim Status Information

Payment Information

Adjusted/Denied Claim Information

Computed Loss Information

Additional Payment Information

Comments

Loss Monitoring Information



Effective December 2007: Users will see enhancements in the Liquidation and Payment Information sections.





## Lender Information Detail

Lender Information	
<b>Edit Codes</b>	
<a href="#">ML99065T</a> PROGRAM Submit entire loss claim package.	
Claim Contact Name *	Last <input type="text" value="DOE"/> First <input type="text" value="JOHN"/>
Claim Contact Phone *	<input type="text" value="(223) 456-7894"/> Extension <input type="text"/>
<b>Servicing Lender</b>	
Tax ID	310841368
USDA Assigned Branch Number	005
Name	US BANK HOME MORTGAGE
REO Contact Name	DOE, JOHN
REO Contact Phone Number	(223) 456-7891 Extension: 456
REO Contact Fax	(223) 456-7891
REO Contact E-mail Address	john@doe.com
Loan Number	6003043613
<b>Holding Lender</b>	
Tax ID	310841368
USDA Assigned Branch Number	005
Name	US BANK HOME MORTGAGE
REO Contact Name	DOE, JANE
REO Contact Phone Number	(223) 456-7891 Extension: 456
REO Contact Fax	(223) 456-7891
REO Contact E-mail Address	jane@doe.com
<b>Payee</b>	
Payee Name	Servicing Lender
Address	US BANK HOME MORTGAGE PO BOX 20005 4801 FREDERICA STREET OWENSBORO, KY 42301-7441
<b>Current Servicing Lender</b>	
Tax ID	310841368
USDA Assigned Branch Number	005
Name	US BANK HOME MORTGAGE
Loan Number	6003043613
<b>Current Holding Lender</b>	
Tax ID *	<input type="text" value="310841368"/>
USDA Assigned Branch Number *	<input type="text" value="005"/>
Name	US BANK HOME MORTGAGE
<b>Current Payee *</b>	
	<input checked="" type="radio"/> Servicing Lender <input type="radio"/> Holding Lender
Payee Name	US BANK HOME MORTGAGE
Address	PO BOX 20005 4801 FREDERICA STREET OWENSBORO, KY 42301-7441

Enter **NEW** Claim Contact Name and Phone Number, if applicable

Enter **NEW** Tax ID and USDA Assigned Branch Number, if applicable

## Loan Information Detail

Loan Information		
	Lender	New
Original Loan Amount	\$96,500.00	
Modified Loan Amount	\$0.00	
Unpaid Principal Balance	\$91,392.22	<input type="text"/>
Note Interest Rate	8.0000%	<input type="text"/>
Due Date of Last Payment Made	10/31/2004	<input type="text"/>

Enter **NEW** Unpaid Principal Balance, Note Interest Rate and/or Due Date of Last Payment Made, if applicable.



## Liquidation Information Detail

Liquidation Information		
	Lender	New
Liquidation Method	Foreclosure	
Date of Foreclosure Initiation	01/01/2005	<input type="text"/>
Date of Foreclosure Sale	06/02/2005	<input type="text"/>
Date Deed In Lieu Executed		<input type="text"/>
Initial Foreclosure Bid Price	\$85,000.00	<input type="text"/>
Final Foreclosure Bid Price	\$96,000.00	<input type="text"/>
Post Sale Redemption Expiration Date	04/15/2005	<input type="text"/>
Original Default Date	10/15/2004	<input type="text"/>
Total Bankruptcies (filed after original default date)	02	
<b>Bankruptcy (1)</b>		
Date Bankruptcy Filed	11/01/2004	<input type="text"/>
Bankruptcy Chapter Filed	12	
Bankruptcy Case Number	2456	
Date of Bankruptcy Release	01/01/2005	<input type="text"/>
<b>Bankruptcy (2)</b>		
Date Bankruptcy Filed	03/15/2005	<input type="text"/>
Bankruptcy Chapter Filed	11	
Bankruptcy Case Number	456789	
Date of Bankruptcy Release	06/01/2005	<input type="text"/>
Date Eviction Started	06/09/2005	<input type="text"/>
Date Eviction Completed	06/17/2005	<input type="text"/>
Number of Bankruptcy Days	259	
Number of Delinquency Days	-43	
Number of Foreclosure Days	14	
Total Liquidation Days	230	
Allowable Delinquency Days	210	<input type="text"/>
Allowable Foreclosure Days	180	<input type="text"/>
Disallowed Interest Days	0	

Review Liquidation Information and make sure that the information is accurate.

Liquidation Method selected

Enter changes on Liquidation Information under **New** Column.



**THIS SECTION IS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.**



**REO Information Detail**

REO Information		
Edit Codes		
<a href="#">ML99008T</a> Submit original listing agreement supporting Original List Price.		
	Lender	New
Property Sold as REO	No	
Appraisal Date	06/23/2005	<input type="text"/>
"As Is" Appraised Value	\$96,000.00	<input type="text"/>
BPO Date	06/25/2005	<input type="text"/>
"As* Is" BPO Value	\$99,000.00	<input type="text"/>
Date Proceeds Received		<input type="text"/>
Third Party Proceeds	\$0.00	<input type="text"/>
Original List Date	10/15/2004	<input type="text"/>
Original List Price	\$86,000.00	<input type="text"/>
Final List Date	06/15/2005	<input type="text"/>
Final List Price	\$95,000.00	<input type="text"/>
Marketing Period Expiration	11/29/2005	
Marketing Period Extension		
RHS Liquidation Appraised Value	\$100,000.00	<input type="text"/>
Contract Sales Price	\$0.00	<input type="text"/>
Closing Date		<input type="text"/>
Total REO Days	34	
Disallowed REO Days	0	
Sales Price Percent	0.000%	
Acquisition Management Resale Factor	11.87%	
Appraised Value Factor	\$11,870.00	

Review REO Information and make sure that the information is accurate.

Check Edit Codes and descriptions associated with the REO Information section, if applicable.

Enter changes on REO Information under **New** Column, if applicable.



## Protective Advances Detail

Protective Advances							
Edit Codes							
<a href="#">ML99012T</a> PROGRAM Submit documentation supporting Real Estate Protective Advances.							
<a href="#">ML99013T</a> PROGRAM Submit documentation supporting Insurance Protective Advances.							
<a href="#">ML99061T</a> PROGRAM Submit itemized invoice(s) supporting Forceplaced Insurance Protective Advances.							
Type	Date Of Advance	Effective Date	Amount	Excluded Amount	New Excluded Amount	Interest	New Interest
Insurance	03/01/2005	06/01/2005	\$2,300.00	\$2,300.00		\$0.00	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Real Estate Taxes	03/15/2005		\$5,600.00	\$5,600.00		\$0.00	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Forceplaced Insurance	04/15/2005	06/01/2005	\$5,500.00	\$5,500.00		\$0.00	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
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Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
		<b>Lender</b>	<b>New</b>				
Cumulative Real Estate Tax Amount		\$5,600.00					
Cumulative Insurance Amount		\$7,800.00					
Cumulative Other Advance Amount		\$0.00					
Total Itemized Protective Advances		\$13,400.00					
Escrow Balance as of Last Payment Made		\$80,000.00	<input type="text"/>				
Total Advances (excluding interest)		\$0.00					

Check Edit Codes and descriptions associated with the Protective Advances Information section.

Enter **CHANGES** on already existing Protective Advances, if applicable.

Enter **NEW** Protective Advances information in this section, if applicable.

Enter **NEW** Escrow Balance as of Last Payment Made, if applicable.



## Lender's Liquidation Costs Detail

Lender's Liquidation Costs		
<b>Edit Codes</b>		
<a href="#">ML99016T</a>	Submit final invoice supporting Lender Lqd Costs - Frcls. Attorney/Trustee Costs.	
<a href="#">ML99022T</a>	Submit itemized invoice(s) supporting Lender Lqd Costs - Bankruptcy Costs.	
<a href="#">ML99023T</a>	Submit itemized invoice(s) supporting Lender Lqd Costs - Property Inspections.	
<a href="#">ML99024T</a>	Submit itemized invoice(s) supporting Lender Lqd Costs - Utility Expenses.	
<a href="#">ML99025T</a>	Submit itemized invoices supporting Lndr Lqd Costs-Prop. Preservation Expenses.	
<a href="#">ML99026T</a>	Submit itemized invoice(s) supporting Lender Lqd Costs - Prop. Maint. Expenses.	
<a href="#">ML99029T</a>	Submit itemized invoice(s) supporting Lndr Lqd Costs - Appraisal or BPO Expense.	
	<b>Lender</b>	<b>New</b>
Foreclosure Attorney/Trustee Fee	\$150.00	<input type="text"/>
Foreclosure Attorney/Trustee Cost	\$7,000.00	<input type="text"/>
Eviction Expenses	\$0.00	<input type="text"/>
Cash for Keys	\$0.00	<input type="text"/>
Bankruptcy Fees	\$75.00	<input type="text"/>
Bankruptcy Costs	\$750.00	<input type="text"/>
Property Inspections	\$920.00	<input type="text"/>
Utility Expenses	\$1,250.00	<input type="text"/>
Property Preservation	\$2,300.00	<input type="text"/>
Property Maintenance	\$1,400.00	<input type="text"/>
Pre-Authorized Repairs	\$750.00	<input type="text"/>
Lender Paid Closing Costs	\$0.00	<input type="text"/>
Appraisal or BPO Expense	\$850.00	<input type="text"/>
Others	\$0.00	<input type="text"/>
<b>Total Expenses</b>	<b>\$15,445.00</b>	
Broker Commission Percent	\$0.00 0.00%	<input type="text"/>

Review Lenders' Liquidation Costs and make sure that the information is accurate.

Check Edit Codes and descriptions associated with Lender's Liquidation Costs section, if applicable.

Enter changes on Lender's Liquidation Costs Information under **New** Column.

**THIS SECTION IS FOR DEED-IN-LIEU AND FORECLOSURE ONLY.**

## Property Sales Costs Detail

Property Sale Costs		
<b>Edit Codes</b>		
<a href="#">ML99032T</a>	Submit itemized invoice(s) supporting Property Sale Costs - Eviction Expenses.	
<a href="#">ML99035T</a>	Submit itemized invoice(s) supporting Property Sale Costs - Bankruptcy Costs.	
<a href="#">ML99060T</a>	Submit itemized invoice(s) supporting Prop Sale Costs - Cash for Keys Expense.	
	<b>Lender</b>	<b>New</b>
Eviction Expenses	\$550.00	<input type="text"/>
Cash for Keys	\$75.00	<input type="text"/>
Bankruptcy Fees	\$1,500.00	<input type="text"/>
Bankruptcy Costs	\$2,700.00	<input type="text"/>
Property Inspections	\$0.00	<input type="text"/>
Utility Expenses	\$0.00	<input type="text"/>
Property Preservation	\$0.00	<input type="text"/>
Property Maintenance	\$0.00	<input type="text"/>
Pre-Authorized Repairs	\$0.00	<input type="text"/>
Lender Paid Closing Costs	\$0.00	<input type="text"/>
Appraisal or BPO Expense	\$0.00	<input type="text"/>
<b>Total Expenses</b>	<b>\$4,825.00</b>	
Broker Commission Percent	\$0.00 0.00%	<input type="text"/>

Review Property Sales Costs and make sure that the information is accurate.

Check Edit Codes and descriptions associated with Property Sales Costs section, if applicable.

Enter changes on Property Sales Costs Information under **New** Column.

**NOTE:**  
The only fields shown when REO NOT SOLD are:

- Eviction Expenses
- Cash for Keys
- Bankruptcy Fees
- Bankruptcy Costs
- Pre-authorized Repairs



## Recoveries Detail

Recoveries		
	Lender	New
Funds in Escrow Account	\$66,600.00	
Buy Down Balance Remaining in Escrow	\$55,000.00	<input type="text"/>
Estimated Insurance Refund	\$4,400.00	
Other Recovery	\$0.00	<input type="text"/>
Cost of Recovery Collection	\$0.00	<input type="text"/>
Net Recovery	\$126,000.00	

Review Recoveries and make sure that the information is accurate.

Enter changes on Recoveries Information under **New** Column.

**Note:** Edit codes and descriptions associated with the Recoveries section will be shown if applicable.

## Claim Status Information Detail

Claim Status Information	
Current Claim Status	Suspended
Claim Withdrawn	<input type="checkbox"/>

Status of the claim displayed.

Flag indicating that the claim has been withdrawn.

## Payment Information Detail

Payment Information		
	Lender	New
Unpaid Principal Balance	\$91,392.22	\$91,392.22
Accrued Interest Owed	\$4,967.73	\$4,967.73
Number of Days of Additional Interest Past Settlement Date	2	35
Approved Days of Additional Interest Past Settlement Date	2	<input type="text" value="2"/>
Additional Interest	\$0.00	\$0.00
Principal Balance Owed on Protective Advances	\$0.00	\$0.00
Accrued Interest on Protective Advances	\$0.00	\$0.00
<b>Total P &amp; I</b>	<b>\$96,359.95</b>	<b>\$96,359.95</b>
Net Proceeds from Short Sale/Foreclosure to Third Party	\$0.00	\$0.00
Net Proceeds from REO Sale	\$0.00	\$0.00
Estimated Proceeds from Collateral	\$67,860.00	\$67,860.00
<b>Loss Amount</b>	<b>\$28,499.95</b>	<b>\$28,499.95</b>
Net Recovery	\$126,000.00	\$126,000.00
<b>Net Loss Amount</b>	<b>(\$97,500.05)</b>	<b>(\$97,500.05)</b>

Review Payment Information and make sure that the information is accurate.

Enter changes on Payment Information under **New** Column.

**Note:** Edit codes and descriptions associated with the Payment Information section will be shown if applicable.



Loss Mitigation Incentive: Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.





## Adjusted/Denied Claim Information Detail

Adjusted/Denied Claim Information	
Net Adjusted Amount	\$0.00
Entire Claim Denied	<input type="radio"/> Yes <input checked="" type="radio"/> No
Does lender have appeal rights?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Appeal Expiration Date	<input type="text"/> <a href="#">select</a>
Notes	<div style="border: 1px solid gray; height: 100px; width: 100%;"></div>

Select if Entire Claim is denied and Lender has appeal rights.

Enter or Select the Appeal Expiration Date, if applicable.

Enter **NOTES** to capture any explanation that describe why the claim was adjusted or paid with no adjustments.

## Computed Loss Information Detail

Computed Loss Information		
	Lender	New
Loss Up to 35% of Loan Amount	\$0.00	\$0.00
Amount of Loss in Excess of 35% of Loan Amount	\$0.00	\$0.00
85% of Loss Greater Than 35% of Loan Amount	\$0.00	\$0.00
<b>Computed Loss</b>	<b>\$0.00</b>	<b>\$0.00</b>
Maximum Loss Payable (up to 90% of Loan Amount)	\$86,850.00	
Estimated Loss Amount to be Paid Lender	\$0.00	\$0.00
Reduction Due to Negligence		<input type="text" value="\$0.00"/>
Loss Amount to be Paid Lender		\$0.00
Primary Loss Amount Paid		\$0.00
Primary Loss Reissue Date		

Review Computed Loss Information and make sure that the information is accurate.

Enter changes on Computed Loss Information under **New** Column.

**Note:** Edit codes and descriptions associated with the Computed Loss Information section will be shown if applicable.

## Additional Payment Information Detail

Additional Payment Information <small>(Finance Office Use Only)</small>	
<b>Additional Payment Reasons</b>	
Lender Won Appeal	<input type="checkbox"/>
Additional Documentation Received	<input type="checkbox"/>
Correct Mistakes	<input type="checkbox"/>
Audit	<input type="checkbox"/>

Finance Office Use Only

Enter flag indicating the reasons for the additional payment information, if applicable.



## Comments Detail

**Comments**

If there are new comments to add or to change the existing ones, enter the information in the Comments box.

## Loss Monitoring Information Detail

**Loss Monitoring Information**

**Edit Codes**

[ML99001T](#) FINANCE OFFICE-FINANCIAL Verifying entered Date of Foreclosure Initiation for Monitoring Purposes Only.

[ML99002T](#) FINANCE OFFICE-FINANCIAL Verifying entered Date of Foreclosure Sale for Monitoring Purposes Only.

[ML99020T](#) PROGRAM Submit itemized invoice(s) supporting Bankruptcy Chapter Filed.

Calculate Print Save Reset Cancel Submit

Check Edit Codes and descriptions associated with Loss Monitoring Information, if applicable.

After reviewing Loss Monitoring Information section and having revised or changed the previous sections, click:	
<b>CALCULATE</b>	To invoke edits and calculate changes.
<b>PRINT</b>	To get a hard copy of this information.
<b>SAVE</b>	To save changes made.
<b>RESET</b>	To delete changes made in this section.
<b>CANCEL</b>	To return to main menu.
<b>SUBMIT</b>	To invoke edits, calculate values and submit the loss/additional loss for payment.



Effective December 2007: Users will see enhancements in the Payment Information section and the buttons available while reviewing losses.



## ADVICE OF PAYMENT

The Advice of Payment page provides the Lender a view of payment information for the loss claim.



### GLS Loss Claim View

[GLS Home](#) | [RHS Home](#) | [Borrower](#) | [Lender](#) | [Request](#) | [Funds Admin](#) | [Loans](#) | [Reports](#)

#### Advice of Payment/Notice of Termination

This is to inform you that the Guaranteed Loan Account listed below has been updated for a liquidation Loss Claim and the guarantee has been terminated. If this loss is being paid based on a Liquidation Value Appraisal then future recovery in accordance with 1980.377 may be due.

#### Lender Information

Lender Name	ABC MORTGAGE	Lender Id/Branch	110414848559635
Lender Address	SPECIAL LOANS DEPT 111 MAIN ST. SPRINGFIELD, IL 11111	Lender Loan Number	3335471213

#### Borrower Information

Borrower Name	DOE, JOE	Borrower SSN	234567891
State/County Code	01-045	Agency Loan Number	50

#### Loan Information

Loan Amount	\$60,540.00	Date of Loan	11/22/1995
-------------	-------------	--------------	------------

#### Payment Information

Unpaid Principal Balance	\$53,838.84
Accrued Interest Owed	\$4,010.79
Additional Interest	\$77.64
Principal Owed on Protective Advances	\$861.70
Accrued Interest on Protective Advances	\$0.00
<b>Total P &amp; I</b>	<b>\$58,788.97</b>
Net Proceeds from REO Sale	\$40,600.98
<b>Loss Amount</b>	<b>\$18,187.99</b>
Net Recovery	\$586.52
<b>Net Loss Amount</b>	<b>\$17,601.47</b>
Loss Up to 35% of Loan Amount	\$17,601.47
Amount of Loss in Excess of 35% of Loan Amount	\$0.00
85% of Loss Greater Than 35% of Loan Amount	\$0.00
<b>Computed Loss</b>	<b>\$17,601.47</b>
Maximum Loss Payable (up to 90% of Loan Amount)	\$54,486.00
<b>Estimated Loss Amount to be Paid Lender</b>	<b>\$17,601.47</b>
Reduction Due to Negligence	\$0.00
<b>Amount Due Lender</b>	<b>\$17,601.47</b>
Primary Loss Amount Paid Lender	05/17/2005 \$17,601.47
Balance Due Lender	\$0.00

Print
Back

Brief explanation of the information shown below and Advice of Payment

- ✓ Click '**PRINT**' for a hard copy of this information.
- ✓ Click '**BACK**' to return to Main Menu.




Loss Mitigation Incentive: Shown under Payment Information for certain Loss Mitigation Alternatives and may be paid if the approved workout met the program criteria.



## LOSS CLAIM CONFIRMATION

The Loss Claim Confirmation page displays very basic information on the loss claim submitted along with the required documentation for submission to CSC or the State Office. If you have already printed a copy of this page when you submitted the loss claim, you don't need to print a copy again.



RHS LINC Home | Help | Logout

### Submit Confirmation

**Loss Claim has been transmitted.**

Date of Transmission	7/7/2005
Borrower SSN	213456789
Borrower Name	DOE, JOHN
Servicing Lender Loan Number	456789321
Date of Claim	7/7/2005

*Please print this page as a receipt of submission of transmission.  
For questions contact CSC toll free at 1-866-550-5887.*

Documentation for the following should be forwarded to CSC with this sheet:

- ML99006T Submit entire interior appraisal supporting Appraisal Value.
- ML99012T Submit documentation supporting Real Estate Protective Advances.
- ML99013T Submit documentation supporting Insurance Protective Advances.
- ML99016T Submit final invoice supporting Lender Lqd Costs - Frcls Attorney/Trustee Costs.
- ML99017T Submit itemized invoice(s) supporting Lender Lqd Costs - Eviction Expenses.
- ML99018T Submit itemized invoices supporting Lndr Lqd Costs-Eviction Exp & Cash for Keys.
- ML99023T Submit itemized invoice(s) supporting Lender Lqd Costs - Property Inspections.
- ML99026T Submit itemized invoice(s) supporting Lender Lqd Costs - Prop. Maint. Expenses.
- ML99029T Submit itemized invoice(s) supporting Lndr Lqd Costs - Appraisal or BPO Expense.
- ML99065T Submit entire loss claim package.

[Print](#)   [View Loss Claim](#)   [Main Menu](#)



## ADD THRESHOLD EDIT CODE

Add Threshold Edit Code page is used to include new Theshold Edits. The Threshold edits inform the user of data that has hit an edit threshold. An edit message will then appear on the claim that directs the user to provide additional information or to note that the claim requires monitoring.

### Add Threshold Edit Code Selection Screen

### Add Threshold Edit Code Detail

**1** Enter **new** threshold edit code information in this section.

**2** Select Loss Claim Threshold Section and Threshold Edit Referral.

Click **'SUBMIT'** to save and enter information into the system.



Thresholds Edits are ADDED or UPDATED only by the National Office.



## UPDATE THRESHOLD EDIT CODE

Update Threshold Edit Code page is used to update Theshold Edit information. The Threshold edits inform the user of data that has hit an edit threshold. An edit message will then appear on the claim that directs the user to provide additional information or to note that the claim requires monitoring.

### Update Threshol Edit Code Selection Screen

### Update Threshold Edit Code Detail

- 1** Enter Edit Code and click 'GO'
- 2** Enter **updated** threshold edit code information in this section.
- 3** Select Loss Claim Threshold Section and Threshold Edit Referral.

Security  
System

Property  
Disposition  
Plan

Loss Claim  
Administration

**Future/Other  
Recoveries**

Payment  
Process

## Section VI

---

### Loss Claim Administration Future Recoveries - Other Recoveries



## FUTURE RECOVERIES

This section is divided into two segments: Update Loss Claim Cash Collection and Add/Update Recovery Calculator. The Update Loss Claim Cash Collection segment is used by DCFO to record overpayments to the lender. Lenders, CSC and State Offices, use the Add/Update Recovery Calculator. This documents the sale of property for loss claims that were paid based on appraised value (REO not sold when claim paid), to document other recoveries (such as insurance claim proceeds) and to calculate how much, if any, money the lender owes to USDA based on the recovery.

## UPDATE LOSS CLAIM CASH COLLECTION

The Update Loss Claim Cash Collection page is used to enter cash claim transactions for overpayments once they have been identified on the ADPS System. Upon recognition of the 4043 transaction on the ADPS System, the user will access the GLS Loss Claim Administration menu page and select the Update Loss Claim Cash Collection Link.

The information on this page will be matched to the ADPS transaction by a batch process. When the record is matched, the batch process will update the status, transaction code, transaction function, processed date, processed type code, and date of deposit. In addition, the batch process will update the borrower register and the ADPS file.

USDA Rural Development Update Loss Claim Cash Collection

GLS Home | RHS Home | Borrower | Lender | Request | Funds Admin | Loans | Reports | Forms | Help

### Loss Claim Cash Collection

Borrower SSN	234567891
Borrower Name	DOE, JOHN
Agency Loan Number	50
Source of Collection *	LENDER
Date of Deposit	
Total Amount of Collection *	\$3,000.00
Processed As	
Processed Date	
Lender Recovery Approved	Yes
Approved Date	08/15/2005
CSC Indicator	N
Comments	

Note: The most recent cash collection is displayed.

Add Cancel

Select Source of Collection

Enter Total Amount of Collection

- ✓ Click **'ADD'** to add cash collection records to the database.
- ✓ Click **'CANCEL'** to return to previous page.

**Note:** The **Processed As** field is based upon comparison of the Process Date of the Cash Collection (4043) to the original check date of the loss.


- ✓ If the cash collection transaction occurs in the same fiscal year as the loss, the value is referred to as an Adjustment.
- ✓ If the cash collection transaction occurs in a fiscal year after the loss was paid, the value is referred to as a Recovery.



## **ADD/UPDATE RECOVERY CALCULATOR**

The Recovery Calculator page is used by lenders to capture money recovered as a result of the sale of the property or other lender recoveries. It is also used to report the sale of REO with no recoveries for tracking purposes. The page will be used by the lender to add new recoveries as well as update recoveries for which the cash has not been received and matched to an ADPS cash entry.

Add/Update Recovery Calculator Selection Screen

**USDA**  **Recovery Calculator**

---

**Borrower**

SSN: 234567891  
 Name: DOE, JOHN

---

**Lender Information**

Contact Name \*  
 Last:   
 First:   
 Contact Phone \*  
 Extension:   
 Contact Fax:   
 Contact E-mail Address:

Servicing Lender  
 Name: ABC MOROAOE  
 Tax ID: 620839006  
 USDA Assigned Branch Number: 001  
 Lender Loan Number: 0004573390

Holding Lender  
 Name: ABC MOROAOE  
 Tax ID: 620839006  
 USDA Assigned Branch Number: 001

---

**Loss Claim Information**

Date of Claim: 05/12/2005  
 Original Loan Amount: \$60,540.00  
 Net Loss Amount: \$17,601.47  
 Loss Amount Paid Lender: \$17,601.47  
 Liquidation Appraised Value: \$0.00

---

**Recovery Information**

Contract Sales Date:   
 Contract Sales Price:   
 Broker Commission Amount:   
 Broker Commission Percent:   
 Allowance for Additional Commission: \$0.00  
 Capital Improvement Costs:   
 Approved Seller Concessions:   
 Adjusted Sales Price: \$0.00  
 Net Difference (between Liquidation Appraised Value and Adjusted Sales Price): \$0.00  
 Other Recovery (not in original claim):   
 Previously Reported Recovery Paid to Rural Development: \$0.00  
 35% of Original Loan Amount: \$21,189.00  
 Net Loss Amount exceeding 35% of Original Loan Amount: \$0.00  
 Total Recovery: \$0.00

---

**Allocation of Recovery**

Rural Development Allocation (35% of Total Recovery exceeding 35% of Original Loan Amount): \$0.00  
 Lender Allocation (15% of Total Recovery exceeding 35% of Original Loan Amount): \$0.00

---

**Summary of Amount Due Rural Development**

100% of Difference Between Total Recovery & Loss Over 35%: \$0.00  
 Rural Development Allocation (35% of Total Recovery exceeding 35% of Original Loan Amount): \$0.00  
 Recovery Amount Lender to Pay Rural Development: \$0.00

---

**Agency Information**

Recovery Created User Id:   
 Recovery Created Date:   
 Last Update User Id:   
 Last Update Date:   
 Submitting Organization Tax Id:   
 Submitting Branch Number:   
 Submitting Organization Name:   
 Submitting Organization Type:   
 CSC Indicator:   
 Lender Recovery Approved:  Yes  No  
 Approved User Id:   
 Approved Date:

---

**Comments**

Calculate Submit Delete Cancel

Borrower

Lender Information

Loss Claim Information

Recovery Information

Allocation of Recovery

Agency Information

Comments

## Borrower Detail

Borrower	
SSN	234567891
Name	DOE, JOHN

Pre-filled information of borrower who has defaulted on a loan.

## Lender Information Detail

Lender Information	
Contact Name *	Last <input type="text"/>
	First <input type="text"/>
Contact Phone *	<input type="text"/> Extension <input type="text"/>
Contact Fax	<input type="text"/>
Contact E-mail Address	<input type="text"/>
Servicing Lender	
Name	ABC MORGAGE
Tax ID	620859006
USDA Assigned Branch Number	001
Lender Loan Number	0004573390
Holding Lender	
Name	ABC MORGAGE
Tax ID	620859006
USDA Assigned Branch Number	001

**1** Enter required Lender Information. Fax Number and e-mail address are optional fields.

**2** Pre-filled information on Servicing and Holding Lender.

## Loss Claim Information Detail

Loss Claim Information	
Date of Claim	05/12/2005
Original Loan Amount	\$60,540.00
Net Loss Amount	\$17,601.47
Loss Amount Paid Lender	\$17,601.47
Liquidation Appraised Value	\$0.00

Pre-filled information on Loss Claim.

## Recovery Information Detail

Recovery Information	
Contract Sales Date	<input type="text"/>
Contract Sales Price	<input type="text"/>
Broker Commission Amount	<input type="text"/>
Broker Commission Percent	<input type="text"/>
Allowance for Additional Commission	\$0.00
Capital Improvement Costs	<input type="text"/>
Approved Seller Concessions	<input type="text"/>
Adjusted Sales Price	\$0.00
Net Difference (between Liquidation Appraised Value and Adjusted Sales Price)	\$0.00
Other Recovery (not in original claim)	<input type="text"/>
Previously Reported Recovery Paid to Rural Development	\$0.00
35% of Original Loan Amount	\$21,189.00
Net Loss Amount exceeding 35% of Original Loan Amount	\$0.00
<b>Total Recovery</b>	<b>\$0.00</b>

See table below for detailed information about how to complete this section.



Enter Broker Commission Amount OR Broker Commission Percent, not both.

Conditional	Pre-Filled	Calculated
<ul style="list-style-type: none"> <li>✓ Contract Sales Date</li> <li>✓ Contract Sales Price</li> <li>✓ Broker Commission Amount</li> <li>✓ Broker Commission Percent</li> <li>✓ Capital Improvement Costs</li> <li>✓ Approved Seller Concessions</li> <li>✓ Other Recovery (not in Original Claim)</li> </ul>	<ul style="list-style-type: none"> <li>✓ Allowance for Additional Commission</li> </ul>	<ul style="list-style-type: none"> <li>✓ Adjusted Sales Price</li> <li>✓ Net Difference (between Liquidation Appraised Value and Adjusted Sales Price)</li> <li>✓ Previously Reported Recovery Paid to Rural Development</li> <li>✓ 35% of Original Loan Amount</li> <li>✓ Net Loss Amount exceeding 35% of Original Loan Amount</li> <li>✓ Total Recovery</li> </ul>

## Allocation of Recovery Detail

Allocation of Recovery	
Rural Development Allocation (85% of Total Recovery exceeding 35% of Original Loan Amount)	\$0.00
Lender Allocation (15% of Total Recovery exceeding 35% of Original Loan Amount)	\$0.00

Calculated information.

## Summary of Amount Due Rural Development Detail

Summary of Amount Due Rural Development	
100% of Difference Between Total Recovery & Loss Over 35%	\$0.00
Rural Development Allocation (85% of Total Recovery exceeding 35% of Original Loan Amount)	\$0.00
<b>Recovery Amount Lender to Pay Rural Development</b>	<b>\$0.00</b> ←

Calculated information.

**Recovery Amount Lender to Pay Rural Development** within 30 days of notification by Agency.



**THIS SECTION DOES NOT DISPLAY FOR LENDERS.**

### Agency Information Detail



**Agency Information**

Recovery Created User Id  
 Recovery Created Date  
 Last Update User Id  
 Last Update Date  
 Submitting Organization Tax Id  
 Submitting Branch Number  
 Submitting Organization Name  
 Submitting Organization Type  
 CSC Indicator  
  
 Lender Recovery Approved  
 Yes  No  
 Approved User Id  
 Approved Date

**Lender Recovery Approved**

✓ Click **'Yes'** or **'No'**, to continue processing claim.

### Comments Detail

**Comments**

Calculate Submit Delete Cancel

Enter comments associated with the recovery.

After adding information in the Recovery Calculator section and having revised the information:

- ✓ Click **'CALCULATE'** to invoke edits, calculate values and redisplay the page.
- ✓ Click **'SUBMIT'** to invoke edits, calculate values and enter the new changes to the system.
- ✓ Click **'DELETE'** to invoke edits and delete recovery and cash collection records.
- ✓ Click **'CANCEL'** to return to previous page.



Once the Lender hits Submit the Agency will review and notify Lender of any future recovery due.

### Recovery Calculator Submission Detail



When you click **'SUBMIT'**, a pop-up will appear confirming that the Future Recovery has been successfully submitted.



## Section VII

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### Loss Claim Administration Payment Process





## PAYMENT PROCESS INFORMATION – MANUAL PROCESS

The Payment Process section applies to USDA employees. This section provides the procedures for processing Guaranteed Loss Claims and it is not automated. However, the information provided here will help you to better understand the procedures for successfully completing the payment process for any loss claim.

Throughout this section, you will be given descriptions on capacities to process a loss claim, and step-by-step directions on how to process payments for the different liquidation methods.

## CAPACITIES

Loss Claims are received and processed by the Agency in two different capacities: Non-ALC (Automated Loss Claim) approved lenders and ALC Lenders. The following information is a breakdown of the process.

Non-ALC Approved Lenders	ALC Approved Lenders
<p>The loss claim package is received via regular or express mail. The loss claim is submitted to the Agency for a 100% pre-payment review. The lender is responsible for submitting a complete package, including all supporting documentation, so the Agency can make an informed decision.</p>	<p>The loss claim is submitted electronically by the lender inputting the claim in the “Add/Update Loss Claim” – Section IV of this guide – selection in GLS. Based upon lenders approved status, the claim will be paid in one of the methods described in the table below*.</p>

*100% Pre-Payment Review	*Post Payment Review
<p>This method is utilized for newly ALC approved lenders, or existing ALC approved lenders and paper method lenders that have been put on a 100% pre-payment review, due to compliance concerns.</p> <p>In either case, when the lender inputs a claim into GLS (applicable to those lenders on automated ALC), threshold edit code (ML99065T) will be invoked that requires the lender to submit a complete package for review prior to payment.</p>	<p>This method is utilized for existing ALC approved lenders that have been released from the 100% pre-payment review process. Based upon established threshold edits, a claim can either be paid as submitted or suspended.</p> <ul style="list-style-type: none"> <li>☑ If no threshold edits are identified at the time the lender submits the claim for payment, it will pay without prior Agency review or approval, and will be subject to post payment audit review standards.</li> <li>☑ If any threshold edit is identified at the time the lender submits the claim for payment, it will suspend electronically and the lender must fax, mail overnight or e-mail supporting documentation to the Agency that corresponds with the established threshold edits. The Agency will review the documentation and submit the claim for payment.</li> </ul>



## CSC PAYMENT PROCESS

Payment process varies according to the liquidation method chosen to submit a loss claim. Therefore, this segment will be divided in: Foreclosure to 3<sup>rd</sup> Party and Short Sale, and Foreclosure or Deed-in-Lieu – REO Sold/Not Sold. This section will provide step-by-step directions for paying a loss claim.

### Foreclosure to 3<sup>rd</sup> Party and Short Sale

If USDA has received the required information, the claim can be submitted for payment. Then, in order to successfully fulfill the payment process you will need to complete the Loss Claim Approval Record according to the case, as describe below:

- ☑ If a claim is **not** within the processor or Specialist approval authority or has been approved by Supervisor, Section Head or Branch Chief, will review and approve the claim. Supervisor will return the claim to processor or Specialist for payment.
- ☑ If a claim **is** within the processor or Specialist approval authority or has been approved by Supervisor, Section or Head Branch Chief, the following steps apply:
  1. Payment – submit claim for payment and send Final Loss Payment letter to Field Office.
  2. Payment with Modification – submit claim for payment, send Final Loss Payment letter to Field Office. (\*See table below for more detailed information)
- ☑ If the claim **is not being accepted** for payment, the claim must be denied/reduced in accordance with Rural Development Instructions 1980.176(b) and send appeal letter to the lender.
- ☑ Processor/Specialist will follow the procedures for updating the loss claim database.

#### \*Payment with Modification

- ☑ If a payment modification is for more than lender's request and no reductions were made, an appeal letter is **not** needed.
- ☑ If a payment modification is for more/less than lender's request and reductions were made, an appeal letter **must** be sent to the lender.
- ☑ Payment will be made by the Finance Office two business days from the date claim was submitted for payment.
- ☑ Any problems with payments should be referred to Supervisor to contact the Finance Office. If claim is paid for the maximum amount, be sure to include reasons in the comment section.





## Foreclosure or Deed-in-Lieu – REO Sold/Not Sold

1. When the loss claim package is complete, the following steps apply:

- ☑ Submit claim for suspense for **Non-ALC approved lenders** only. For **ALC approved lenders**, claim has already been suspended, proceed with next bullet point.
- ☑ Review “Submit Confirmation” – Section IV of this guide – for errors on the web based GLS. If Non-ALC lender, print this screen.
- ☑ Enter correction or changes on the “View/Update Loss Claim” – Section V – on the web based GLS. Review the printed version of the “Submit Confirmation” – Section V – verifying you made the corrections.
- ☑ Attach initialed copy of the “Submit Confirmation” – Section IV to GLS Running Record.

2. Once package is complete and errors have been corrected, determine if claim is ready for payment. If claim is for the maximum amount, be sure to include reasons in the comment section.

3. If the claim is ready for payment, complete the Loss Claim Approval Record according to the case, as described below:

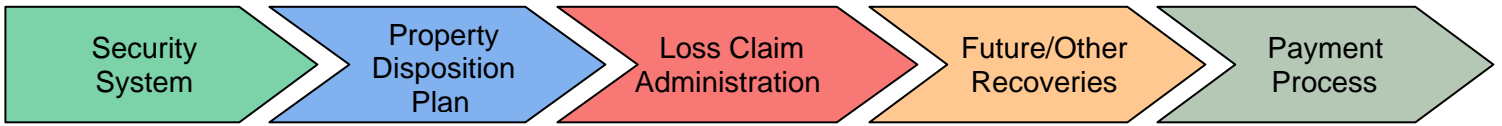
- ☑ If a claim is **not** within the processor or Specialist approval authority, the Supervisor, Section Head or Branch Chief, will review and approve the claim. Supervisor will then return the claim to processor or Specialist for payment/submittal.
- ☑ If a claim **is** within the processor or Specialist approval authority or has been approved by Supervisor, Section Head or Branch Chief, the steps describes in the table below applies. (\*See table for more detailed information.)
- ☑ If the claim **is not being accepted** for payment, the claim must be denied/reduced in accordance with Rural Development Instructions 1980.376(b) and send appeal letter to the lender.

4. Processor specialist will follow the procedures for updating the loss claim database.

<b>*Claim within the Processor or Specialist Approval</b>	
Payment	Submit claim for payment and send final loss payment letter to Field Office.
Claim paid based on Liquidation Value	Send Final Loss Payment letter based on Liquidation Value to Field Office and send Final Loss Payment letter based on Liquidation Value to lender.
Payment with modification	Submit claim for payment, send Final Loss Payment letter to Field Office. (**Exceptions apply, see list below for detailed information)

### **\*\*Payment with Modification**

- ☑ If a payment modification is for more than lender’s request and no reductions were made, an appeal letter is **not** needed.
- ☑ If a payment modification is for more/less than lender’s request and reductions were made, an appeal letter **must** be sent to the lender.
- ☑ Payment will be made by the Finance Office at Goodfellow within two business days from the date claim was submitted for payment.



## Section VIII

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### Appendix



## APPENDIX

This section of the User Guide is intended to provide you with supplemental system help including system messages, frequently asked questions, definition of terms and fields for the “Loss Claim Administration” – Section IV, a copy of Addendum E, contacts for further assistance, ready reference and flow charts. The information supplied in this section helps you to better understand the automated Loss Claim Administration system and successfully submit a loss claim.

As a guide for this section, the ruler on top of a page (as shown above) identifies the beginning of each section. Please note that ready reference and flow charts are included in the last section titled “Flow Charts.”

## System Message Tables

Loss Claim Administration System provides a number of system messages to alert you to the condition of the loss data on that particular page or to alert you to problems with saving or processing data. In addition, system messages can be Error Messages, which usually require contacting USDA for further information.

## Error Message Quick Reference List

Error Message Received	Contact
If the servicing lender Tax ID or USDA Assigned Branch Number needs to be changed.	Finance Office at 1-877-636-3789
HN00451E: Lender not authorized to update loss claim information.	Finance Office at 1-877-636-3789
ML00203E: Loss Claim has been previously submitted for borrower/loan.	Centralized Servicing Center at 1-866-550-5887 or the local Rural Development office.
ML00210E: Contact Local State Office with Liquidation Appraised Value.	Centralized Servicing Center at 1-866-550-5887 or the local Rural Development office.
ML00243E: Property Disposition Summary must be completed prior to loss claim.	Centralized Servicing Center at 1-866-550-5887 or the local Rural Development office.
ML00303E: Contract Sales Price is required on Property Disposition.	Centralized Servicing Center at 1-866-550-5887 or the local Rural Development office.

## Frequently Asked Questions

The purpose of the Frequently Asked Questions section is to answer questions that you may have while completing the automated process and provide you with hints and useful information on different areas. Under this section, you can find answers to common questions on topics such as security, user access, reporting and application/procedure.

### Security

**Q:** *Who do I contact for Security help?*

**A:** Contact USDA Rural Development Guaranteed Loan Branch via email at: [RD.DCFO.GLB@stl.usda.gov](mailto:RD.DCFO.GLB@stl.usda.gov) or call toll free: 1-877-636-3789.

**Q:** *What if I have problems with my ID and/or password?*

**A:** All Security ID's and Passwords are handled by eAuthentication. Go to site at: <http://www.eauth.egov.usda.gov> and click on Help or email: [eAuthHelpDesk@usda.gov](mailto:eAuthHelpDesk@usda.gov)

**Q:** *How do I add a user?*

**A:** The User must have a Level 2 eAuth ID. (See getting Level 2 access in "Security System" – Section II). Then the Administrator can go to the web page under User Authorization, Maintain Lender/Branch Representative. At the External Lender User List, click Add User. Input information. Click Save.

**Q:** *Do I need to complete both the User Agreement and Addendum E?*

**A:** Yes, you need to complete the User Agreement to get Level 1 access, and then you need to complete Addendum E to get Level 2 access.

**Q:** *How does a user get eAuthentication Level 2 access?*

**A:** Go to eAuth website <http://www.eauth.egov.usda.gov> and click on Create an Account. Select Level 2 access and follow the directions.

### User Access

**Q:** *When can I access the Rural Development Guaranteed Loan System?*

**A:** Monday through Saturday 6 am to 6 pm CST/CDT, Sunday 8am to 4 pm CST/CDT

**Q:** *How do I change the phone number attached to my ID?*

- ✓ Administrator – Contact the USDA-Rural Development Guaranteed Loan Branch via e-mail at [RD.DCFO.GLB@stl.usda.gov](mailto:RD.DCFO.GLB@stl.usda.gov) or toll free at 1-877-636-3789.
- ✓ All Others – Administrator will go to web page under User Authorization, Maintain Lender/Branch Representative Authorization. At External User List, type in eAuth User ID. Click Search. Click on eAuth User ID. At Maintain/Lender Branch Representative web page, change Phone Number. Click Save.

**Q:** *How do I change information other than my phone number attached to my ID?*

**A:** Go to <http://www.eauth.egov.usda.gov> click on Update your account. Change information and click Save.

**Q:** *How do I delete a user ID from the Loss Claim System?*

- ✓ To inactivate an Administrator contact Rural Development Guaranteed Loan Branch at [RD.DCFO.GLB@stl.usda.gov](mailto:RD.DCFO.GLB@stl.usda.gov) or call toll free: 1-877-636-3789.
- ✓ To inactivate all other users the Administrator will go to the web page under User Authorization, Maintain Lender/Branch Representative. At External Lender User List, type in eAuth User ID. Click Search. Click on eAuth User ID. At Maintain Lender/Branch Representative web page, change Status to "Inactive." Click Save."

## Reporting

**Q:** *Are there reports available for the lender?*

**A:** No, not at this time. Lenders, however, may use the system's view mode in order to see claims in progress and paid claims. For specific needs and further assistance, please contact your rural development specialist.

## Application/Procedure

**Q:** *What are system messages?*

**A:** Messages generated by the system in order to provide directions and guidance regarding a loss claim application.

**Q:** *How do I get payees on EFT (Electronic Funds Transfer)?*

**A:** Call the Rural Development Guaranteed Loan Branch at 877-636-3789.

**Q:** *How do I order a Liquidation Value Appraisal?*

**A:** Send an email to [guarantee.svc@stl.usda.gov](mailto:guarantee.svc@stl.usda.gov), subject "Lender Request to Order" or "Liquidation Value Appraisal." Include full name of borrower, Borrower ID (SSN) and property state. You will receive an email in return when the Liquidation Value has been entered on the PDP so you may proceed.

**Q:** *How do I get the short sale amount on the PDP (Property Disposition Plan) so I can input the loss claim?*

**A:** Send an email to [guarantee.svc@stl.usda.gov](mailto:guarantee.svc@stl.usda.gov), subject "Short Sale Value for PDP." Include full name of borrower, Borrower ID (SSN), gross amount of sale, and property state. You will receive an email in return when the short sale amount has been entered on the PDP so you may proceed.

## Appraisal and Claim Procedures

**Q:** *What does "Redemption" mean, what States have it and how does it apply?*

**A:** A state-specific period of time in which the borrower(s) may redeem the property. (Refer to state parameters for loss claims.)

**Q:** *What is the difference between an "Appraisal" and a "BPO"?*

**A:** An appraisal is the written opinion of a licensed, certified appraiser, of a property's market value. Residential appraisals are commonly referred to as a "Uniform Residential Appraisal Report," or URAR. A BPO, Broker Price Opinion, is the opinion of a licensed Real Estate Broker of a property's market value.

**Q:** *What is an "Addendum" on an appraisal and where do you find it?*

**A:** An "Addendum" is additional narrative comments prepared by the appraiser. Addendums typically address issues surrounding the property, which need more explanation and provide rationale for the appraiser's opinion. Addendums are typically located at the back of the appraisal.

**Q:** *If you accidentally hit the "Submit" button, how can you correct the mistake?*

**A:** Make a printout of the claim and contact USDA.

**Q:** *What is a "Lift of Stay"?*

**A:** During a bankruptcy, the lender can file a motion for "Lift of Stay" which enables the lender to initiate servicing the delinquent loan. This motion is typically filed if the borrower is not following the bankruptcy plan as outlined by the bankruptcy trustee. This protects the lender from borrower recourse.

## Definition of Terms and Fields

The purpose of this section is to help you understand some field definitions and concepts used in the “Loss Claim Administration” – Section IV of this user guide. The Definition of Terms and Fields is organized by sequential topics consistent with Section IV and not in alphabetical order.

### Claim Information

#### **Date of Claim**

Date of Claim is system generated only for lenders and will change each day to the current date until the user submits the claim for payment. Agency users must enter the appropriate claim submission date.

### Lender Information

#### **Difference between Holding Lender and Servicing Lender**

The Holding lender is the Financial Organization that currently holds the loan. The Servicing lender is the Financial Organization that currently services the loan.

#### **Current Payee**

The Current Payee is the Financial Institution that will receive the loss claim proceeds

### Loan Information

#### **Original Loan Amount**

The Original Loan Amount is the amount of the original principal advance as listed on the promissory note.

#### **Modified Loan Amount**

The Modified Loan Amount is the loan amount after re-amortization.

#### **Unpaid Principal Balance**

The remaining unpaid principal balance as of the last payment made.

#### **Note Interest Rate**

The Note Interest Rate is the lender’s interest rate as listed on the promissory note or modification agreement.

#### **Due Date of Last Payment**

The due date of the last payment paid by the borrower.

### Liquidation Information

#### **Deed-in-Lieu**

Deed-in-Lieu of Foreclosure is a disposition in which a borrower voluntarily deeds the collateral property to the lender in lieu of Foreclosure.

#### **Foreclosure**

When the servicing lender has taken deed to a collateral property under default, through legal action at the foreclosure sale.

#### **Foreclosure to 3<sup>rd</sup> Party**

When foreclosure property is sold to a third party at the foreclosure sale.

**Short Sale**

An approved sale on a distressed property that has experienced depreciation due to circumstances not by the borrower.

**Foreclosure Initiation Date**

Date of first public action required by state law to initiate foreclosure, i.e. (date of complaint filed, publication date, filing of foreclosure documents).

**Date of Foreclosure Sale**

Date on which foreclosure sale was held. (must be later than or equal to date of foreclosure initiation date.)

**Initial and Final Foreclosure Bid Price**

**Initial Bid:** the initial foreclosure bid submitted by the lender at the foreclosure sale.

**Final Bid:** the final bid is the price the property reverted to the lender at the foreclosure sale. The lender may enter a foreclosure sale bid of 85% of the current fair market value of the property.

**Post Sale Redemption Expiration Date**

The post sale redemption expiration date is the end of post-foreclosure sale redemption as prescribed by state statute. (Required for states that allow post sale redemption periods) *There could also be a Pre-Foreclosure redemption period in some states.*

**Original Default Date**

The date of the last payment made by the borrower prior to the Original filing date.

**Number of Bankruptcy Days**

Total number of calendar days between date of bankruptcy filed and date of bankruptcy release, plus an automatic 60-day extension.

**Number of Delinquency Days**

Total number of calendar days the loan was delinquent prior to foreclosure initiation. If "Date Bankruptcy Filed" is prior to "Date of Foreclosure Initiation," the number of bankruptcy days will be subtracted.

**Number of Foreclosure Days**

Total number of calendar days between "Date of Foreclosure Initiation" and "Date of Foreclosure Sale". If "Date Bankruptcy Filed" is after "Date of Foreclosure Initiation," the "Number of Bankruptcy Days" will be subtracted.

**Total Liquidation Days**

Number of liquidation days between the date of liquidation and the Original Default Date.

**Allowable Foreclosure Days**

Total number of Foreclosure days allowed.

**REO Information****REO Appraisal Date**

The date the REO appraisal was performed.

**As-is Appraised Value**

The value of the property as shown in the "As-Is" field on the appraisal report.

**REO BPO Date**

The date the REO BPO was performed.

**As-is BPO Value**

The value of the property as shown in the "As-Is" field on the BPO report.

### **Date of Proceeds Received**

The date proceeds received from the Foreclosure to 3<sup>rd</sup> Party sale.

### **Third Party Proceeds**

The Foreclosure 3rd party sale amount (gross proceeds).

### **Original List Date and Price**

The date and amount property listed for sale with a realtor.

### **Marketing Period Expiration Date**

The marketing period expiration date is based on FCL sale date, post sale redemption expiration date, or date deed in lieu executed plus 180 days.

### **Marketing Period Extension**

If approved, the marketing period extension is marketing period expiration date, plus 30 days.

### **RHS Liquidation Appraised Value**

The RHS liquidation appraised value is the 30 day quick sale (liquidation) value on the appraisal report. ***This field should only be filled in if REO = No***

### **Contract Sale Price**

The price the property sold for (Indicated on the HUD-1 on line #401.)

### **Acquisition Management Resale Factor**

The acquisition management resale factor is a predetermined percentage that is credited towards REO disposition costs. (Currently, 11.87% of liquidation appraised amount). This factor covers all of the Property Sales costs **except: Eviction expenses, Bankruptcy Fee's & Cost's, and Pre-Authorized Repairs.**

## **Protective Advances Information**

### **Protective Advances**

Protective advances are funds advanced to cover expenses during the liquidation process. Expenses must be incurred between the due date of last payment and a date that varies by liquidation method.

### **Excluded Amount**

The excluded amount is the positive escrow balance subtracted from the earliest advances until depleted to determine the total amount for each advance.

### **Total Amount**

The amount used to calculate the interest owed the lender for each advance entered minus the excluded amount.

### **Interest**

The interest is the calculated accrued interest on the protective advance, (amount \* debenture interest rate)/ 365 \* number of days. Debenture rates set up every 6 months by Treasury. (Debenture rates can be found at: <http://www.publicdebt.treas.gov/opd/opdirsemi.htm> )

## **Lenders Liquidation Costs and Property Sales Cost**

### **Liquidation Costs vs. Property Sales Expenses**

The lender's liquidation costs are expensed incurred by the lender **prior** to the acquisition (Foreclosure, Deed in Lieu) or disposal (Short Sale, Foreclosure to 3<sup>rd</sup> Party) of the property.

The lender's property sales expenses are incurred **after** REO/FCL sale date.

(The definitions for the Lenders Liquidation costs fields are the same for the Property Sales cost fields, the date cost occurred will determine if it is a liquidation cost or a property sales cost)



**Field Definition Table for Lenders Liquidation Costs and Property Sales Costs.**

The following table provides descriptions and examples for all the fields that will need to be completed (as applicable) in the Lenders Liquidation Cost and Property Sales Costs sections.

Field Name	Description	Examples Included in this Category
Foreclosure Attorney/Trustee Fee	The fee that is paid to the attorney or trustee for the foreclosure of the mortgage or other acquisition of title	<ul style="list-style-type: none"><li>• Attorney Fees</li><li>• Trustee Fees</li></ul>
Foreclosure Attorney/Trustee Cost	Costs associated with foreclosure or other acquisition of title, excluding overhead expenses	<ul style="list-style-type: none"><li>• Title Search/Title Abstract</li><li>• Document Stamps</li><li>• Certified Mail required by statute</li><li>• Publications</li><li>• Service of Process</li><li>• Sheriff's Fees/Commissions</li><li>• Auctioneer, Referee, or Commissioner's Fees</li><li>• Postings (Notice of Sales, etc.</li></ul>

Field Name	Description	Examples Included in this Category
Bankruptcy Fees	Fees associated with obtaining bankruptcy relief, excluding in-house attorney fees	RHS maximum bankruptcy fee limit covers the entry of an appearance, request for service, preparation and filling of the proof of claim, objections to the proof of claim, detailed review and analysis of the bankruptcy plan, objections to confirmation of the plan, reaffirmation of the debt, attendance at meeting of creditors, motions for relief or to dismiss, and other customary services performed in a bankruptcy case.
Bankruptcy Costs	Costs associated with obtaining bankruptcy relief, excluding overhead	<ul style="list-style-type: none"> <li>• Bankruptcy Filing Fees</li> </ul>
Property Inspections	Fees charged for physical inspection of properties	<ul style="list-style-type: none"> <li>• Physical inspections performed by a property preservation company</li> <li>• Note: Property inspection charges to in-house staff and realtors are not reimbursable</li> </ul>
Utility Expenses	Costs incurred to pay the utilities	<ul style="list-style-type: none"> <li>• Water</li> <li>• Sewer</li> <li>• Gas</li> <li>• Electric</li> </ul>
Property Preservation	Typical one-time fees associated with securing the property	<ul style="list-style-type: none"> <li>• Lock change/property securing (boarding, pool drainage)</li> <li>• Debris removal/trash out</li> <li>• Winterization</li> </ul>
Property Maintenance	Recurring fees associated with maintaining the property	<ul style="list-style-type: none"> <li>• Yard maintenance</li> <li>• Snow removal</li> </ul>
Pre-Authorized Repairs	Cosmetic and structural repair costs approved by RHS	<ul style="list-style-type: none"> <li>• Carpet cleaning</li> <li>• Window repair</li> <li>• painting</li> </ul>
Appraisal or BPO expense	Cost of property valuations	<ul style="list-style-type: none"> <li>• Appraisal</li> <li>• Broker's Price Opinion</li> </ul>
Eviction Expenses	Fees associated with evictions	<ul style="list-style-type: none"> <li>• Attorney Fees</li> <li>• Eviction costs (process of service)</li> </ul>
Cash for Keys	Fees associated with the release of keys for the property	See description
Short-Sale Closing Costs	Costs incurred at closing	<ul style="list-style-type: none"> <li>• Item #602 on HUD-1</li> </ul>
Broker commission Percentage	Percentage of Sales commission paid to the real estate broker. (Applicable to short sale only)	See description

## Recoveries

### Funds in Escrow Account

Funds that are remaining in escrow at the Due date of the last payment made. This amount is used to reduce the amount of the claim due to the lender.

### Buy Down Balance Remaining in Escrow

This field is pre-filled from the Loan Information.

### Estimated Insurance Refund

These are the funds calculated by "GLS" that will be refunded on the unused portion of the property insurance.

### **Other Recovery**

Hazard insurance refunds, as well as any funds collected from insurance claims, deficiency judgments, interest credits from FCL Sales to 3<sup>rd</sup> party, etc. These funds will lower the amount of claim paid.

### **Costs of Recovery Collection**

These are cost incurred during collection of recovery funds. This amount will reduce the amount of recovery and increases the claim amount.

### **Net Recovery**

This is the net amount of recovery for the claim.

## Claim Status Information

### **Claim Withdraw Field**

This field will withdraw a suspended claim from the “GLS” system and allow a new claim to be entered.

## Payment Information

### **Unpaid Principal Balance under the Payment information section**

The remaining principal balance as of the date of the last payment made.

### **Accrued Interest Owed**

This is the Accrued interest that will be paid on the claim. The interest is calculated from Due Date of Last Payment Made to the settlement date minus any disallowed days.

### **Number of Days of Additional Interest Past Settlement Date**

This is the number of days of interest (past settlement through the check date) that could be paid to the lender if the claim was received in a timely manner. Settlement date is defined by the closing date, marketing expiration period, DIL date, FCL Sale, or Marketing period extension date. System automatically pays up to 30 days past settlement date to check date.

### **Approved Days of Additional Interest Past Settlement Date**

This is the number of additional days of interest that will be paid to the lender. 90 days is the maximum days paid without Agency approval.

### **Additional Interest**

This is based on the number of additional days of interest Rural Development allowed on the claim.

### **Principal Balance Owed on Protective Advances**

These are the Protective Advances in excess of the Escrow Balance.

### **Interest on Protective Advances**

Interest owed on protective advances in excess of a positive Escrow Balance.

### **Net Proceeds from Short Sale/Foreclosure to 3<sup>rd</sup> Party**

Proceeds received from the sale of the property through Short-Sale or Third-Party purchase.

### **Net Proceeds from REO Sale**

Proceeds received from the REO sale of the Property.

### **Estimated Proceeds from Collateral**

Estimated proceeds based on the liquidation appraised value of the property. This field will display only for Foreclosure and Deed-In-Lieu liquidation methods where “Sold as REO” = No. This field does not display for Short Sale and FCL to 3<sup>rd</sup> Party Liquidation methods. This field does not display for FCL and DIL Liquidation methods where “Sold as REO” = Yes.

**Loss Amount**

- ✓ The total P & I minus Net Proceeds or estimated Proceeds from Collateral.
- ✓ For **Short sale or Foreclosure to 3<sup>rd</sup> party Liquidation method**, the calculation is Total P & I field minus Net Proceeds from Short sale/FCL to 3<sup>rd</sup> party field.
- ✓ For **Foreclosure and Deed-in-Lieu liquidation methods where Sold as REO = Yes**, the calculation is Total P & I field minus Net Proceeds from REO Sale field.
- ✓ For **Foreclosure and Deed-in-Lieu liquidation methods where Sold as REO = No**, the calculation is Total P&I field minus Estimated Proceeds from Collateral field.

**Net Recovery**

Cumulative total of all recovery amounts that will offset the loss amount.

**Net Loss Amount**

Loss amount field minus Net Recovery field.

**Adjusted/Denied Claim Information****Entire Claim Denied**

This field is used when Rural Development has determined that a lender has been negligent in following the policies and procedures of Rural Development and has made the decision to deny the claim.

**Lender's Appeal Rights**

When the loss claim amount paid is less than amount requested by the lender.

**Appeal Expiration Date**

30 days from the loss claim paid date.

**Computed Loss Information****Computed Loss**

Loss payment calculated a 100% of first 35% of Loan amount. Amounts greater than 35% of original loan amount are calculated at 85% payable to lender.

**Maximum Loss Payable**

Up to 90% of the original Loan Amount.

**Estimated Loss Amount to be Paid to Lender**

If the Net Loss Amount is "Negative" a zero will be shown. Otherwise, the lesser of "Computed Loss" or "Maximum Loss Payable" field will be shown.

**Reduction Due to Negligence**

This is the amount determined by Rural Development by which the loss claim amount will be reduced due to Negligence.

## Addendum E to the Basic Trading Partner Agreement

### APPLICATION FOR MORTGAGE LOAN BENEFITS WEB SUBMISSION

#### 1.0 PURPOSE

This attachment to the Basic Trading Partner Agreement provides additional detail on the use of electronic data interchange (EDI) by Rural Development (RD) and the Trading Partner in lieu of paper Form 1980-20, Rural Housing Guarantee Report of Loss.

#### 2.0 IMPLEMENTATION

Trading Partner will electronically transmit mortgage loss claims to RD using the Guaranteed Rural Housing Lender Interactive Network Connection (GRH LINC) input screen in accordance with specifications provided in RD's Lender User Guide beginning on the date provided by RD when a copy of the completed Addendum E is received and processed by RD. Unless otherwise notified by RD, after this beginning date Trading Partner may cease the general practice of mailing Form 1980-20 to RD field offices. Claim payments will be based on information present in the electronic claim and may be required to be supplemented by paper documentation.

#### 3.0 TERMS AND CONDITIONS

**3.1 Trading Partner will comply with all RD filing requirements specified in the current version of RD Lender User Guide and related guidance, especially with regard to information accuracy, completeness and filing time requirements.**

3.2 Warning: Section 1001 of Title 18, United States Code provides: "Whoever, in any matter within the jurisdiction of any Department or Agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both."

3.3 Access to the mortgage loss claim input screen is dependent upon an eAuthentication account with Level 2 Access. Level 2 Access requires specific employees of the Trading Partner to prove their identity in person with a current State Driver's License, State Photo ID, US Passport or US Military ID. Trading Partner agrees to immediately notify RD if the specific employees terminate employment or in the event of any loss, theft or unauthorized disclosure or use of any user identification number or password. Individual user identification numbers and passwords may not be transferred between employees and Trading Partner shall ensure that such transfers do not occur.

3.4 Claims are considered received on the date they are submitted.

3.5 This Agreement authorizes RD to pay approved claims electronically, provided that the holder of the mortgage submits all information required by Standard Form 3881, ACH Vendor/Miscellaneous Payment Enrollment Form, to an address stipulated by RD within a sufficient time span to establish the Automated Clearing House (ACH) payment mechanism. Claims payments will be based on accurate information present in the electronic claim, supplemented by paper documentation when requested.

3.6 Trading Partner agrees to maintain documentation that substantiates the claim for six years. Trading Partner agrees to provide supporting documentation when notified a claim has been selected for review or is suspended for review. Supporting documentation must be made available in the timeframes requested. If Trading Partner does not comply timely with a request for documents, then the loss claim may be denied or reduced according to RD regulations and RD will no longer accept electronically filed loss claims from the Trading Partner upon notice by RD.

#### 4.0 FORCE MAJEURE

None of the parties in this agreement will be liable for failure to properly conduct EDI in the event of war, accident, riot, fire, flood, epidemic, power outage, labor dispute, act of God, act of public enemy, malfunction or inappropriate design of hardware or software, or any other cause beyond such party's control. If, in RD's judgment, standard business cannot be conducted by EDI, RD will, at its discretion and upon notice to the Trading Partner, return to paper-based systems for processing mortgage loss claims.

Representing: (Trading Partner)

Representing: Rural Development

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

\_\_\_\_\_

Date: \_\_\_\_\_

Trading Partner:

Complete Legal Name \_\_\_\_\_

Security Administrator:

Name \_\_\_\_\_

E-mail \_\_\_\_\_

Telephone \_\_\_\_\_

Fax \_\_\_\_\_

EAuthentication ID \_\_\_\_\_

\_\_\_\_\_

Title:

Chief, Guaranteed Loan Branch

Date: \_\_\_\_\_

Rural Development Contact:

Guaranteed Loan Branch

Rural Development

ATTN: FC-350

P.O. Box 200011

St. Louis, Missouri 63120-0011

Telephone: 877-636-3789

E-mail: guaranteed.loan@stl.rural.usda.gov

## Single Family Housing Guaranteed Loan Program - Servicing Contact Information

Refer to the USDA Linc Training & Resource Library for the most recent contacts.

- ✓ Loss Mitigation Servicing Plans
- ✓ REO Property Disposition Plans
- ✓ Guaranteed Loss Claim Processing
- ✓ Future and Other Recoveries

### Rural Development Instructions (1980-D) and Administrative Notices (ANs)

<http://www.rurdev.usda.gov/regs>

### USDA Electronic Data Interchange (EDI) Implementation Guide

<https://usdalinc.sc.egov.usda.gov/ediguide2.pdf>

### USDA REO Properties for Sale

<http://www.homesales.gov>

### USDA Income and Property Eligibility

<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

### Rural Development Servicing News and More

<http://www.rdlist.sc.egov.usda.gov>

### USDA LINC Training and Resource Library

<https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.asp>

## Flow Charts

The flow charts found in this section of the Appendix illustrate the Loss Claim Administration Process from three perspectives:

**Chart A** provides a high level overview of the Loss Claim process, from the initial lender approval and loan note guarantee issuance to the payment of claim and future recoveries.

**Chart B-1** provides an overview of the Loss Claim system navigation, beginning with the USDA in-house steps, illustrating the lender's processing steps, and ending with the paid claim and future recoveries.

**Chart B-2** offers a more detailed view of navigation in the Loss Claim system, focusing on the Loss Claim Administration process; this tool offers step-by-step guidance from the beginning to end of the lender's process.

The Ready Reference guide provides a summary of the purpose, participants, actions and documentation associated with the major steps involved in implementing automated loss claims processing.

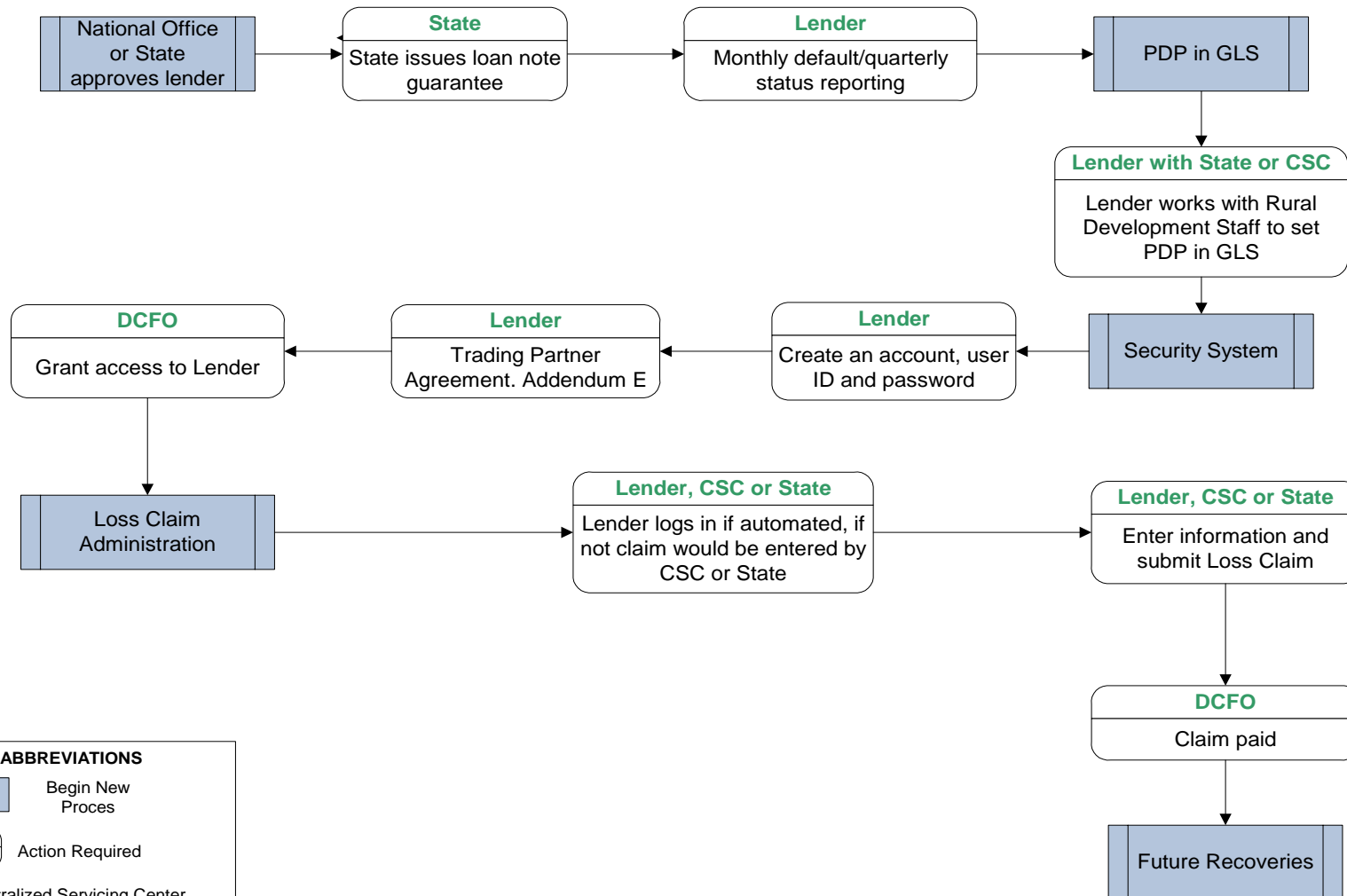
These flow charts are available as freestanding desk references or training guides. Please contact National Office for PDF versions of these reference guides.





Chart A

USDA Rural Development - Loss Claim Process Flow



**KEY AND ABBREVIATIONS**

Begin New Process

Action Required

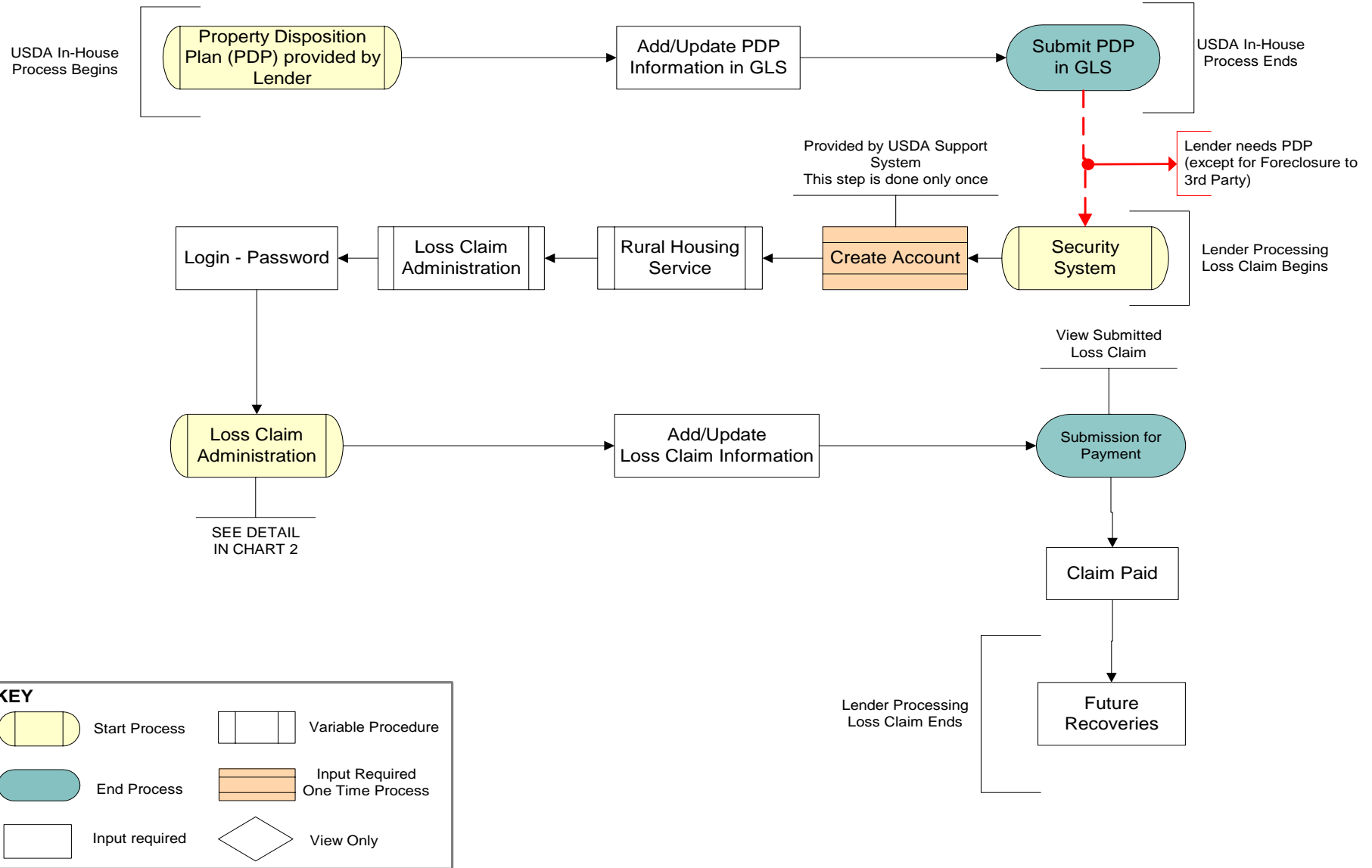
**CSC** Centralized Servicing Center

**DCFO** Deputy Chief Financial Officer

**EFT** Electronic Funds Transfer

**GLS** Guaranteed Loan System

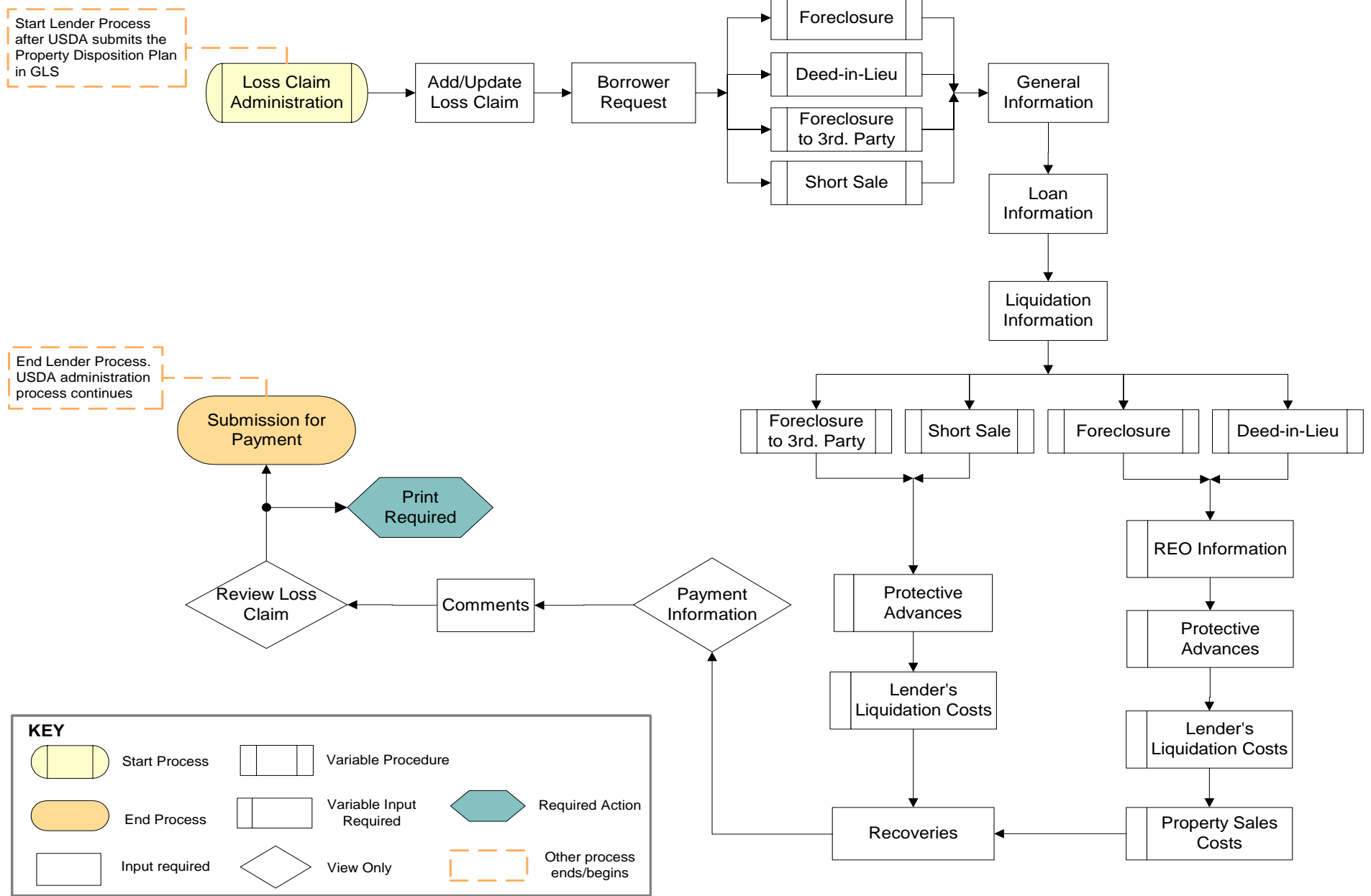
**PDP** Property Disposition Plan





# CHART B-2

# USDA Rural Development - DETAILED NAVIGATIONAL LOSS CLAIM SYSTEM



## USDA Rural Development – Loss Claim Ready Reference

