

Committed to the future of rural communities.

SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM

LOSS MITIGATION SERVICER USER GUIDE INPUT OF LOSS MITIGATION PLANS AND THE DOCUMENT UPLOAD PROCESS

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System Requirements and Hours of Operation

System Requirements:

• Internet Explorer 11 or higher, Chrome, Microsoft Edge or Mozilla Firefox

Hours of Operation for the Rural Development Guaranteed Loan System (GLS):

- Monday Saturday 6:00 am to 6:00pm CST/CDT
- Sunday 8:00am to 4:00pm CST/CDT

System messages can be found by using the Message Board hyperlink on USDA LINC web page.

Getting Started

System Security

Having a USDA eAuth account provides:

- Convenient access to information and applications
- Faster processing of applications
- Identity security throughout lending process

All Lender Approved Loss Mitigation Plans must be submitted electronically through the USDA Lender Interactive Network Connection (LINC) system. In order to access this system Level 2 E-Authentication (eAuth) access is required. The following provides information on how set up Level 2 eAuth access, how to access the USDA LINC system and how to input the different Loss Mitigation Plans.

Click on the following link to access the Training and Resource Library page:



Click on the hyperlink for training on creating an eAuth account.

Gaining Level 2 e-Auth Access for the USDA LINC Website

https://www.eauth.usda.gov/mainPages/index.aspx

Select 'Create an account'.



Select 'Register for a Level 2 Account'.



Follow the steps and fill in the required information. You will create your own login id, password and four-digit pin number at this time.



Authentication Account Creation - Wi	ndows Internet Explorer				_ 8 ×
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💽 🗢 🙋 https://identitymanager.eer	ms. usda.gov/registration/selfRegistrationForm.aspx?leve	el=2	💌 🔒 🐓	🗙 🔎 Live Search	₽ -
Favorites 🔡 🔹 🄏 Inbox - lisaa706@	Pgmail.com 🏾 🏉 eAuthentication Account 🗙			🏠 • 🔝 - 🖃 🖶 • Page •	Safety + Tools + 🕢 + »
		Four Digit PIN*			_
	Security Que	estions		?	
	Please	e select and answer four distinct question	ns from the selections below.		
	This ir	nformation will be used to validate your	identity if you forget your		
	passw	vord. Each question may only be used or	nce. For additional assistance,		
	click t	he 👔 above.			
		Coloral			
	1^	Select			
	2*	Select	-		
	-				
	3*	Select	•		
	4*	Select	•		
			Continue		
_					
	Accessibility Staten	Authentication Home USDA.gov Site M nent Privacy Policy Non-Discrimination S	ap Statement USA.gov		
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Select 'Continue'.

Verify information on next page is correct and select 'Submit'.

SeAuthentication Account Creation - Windows Internet Explorer			_ _ _ / ×
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S v Inttps://identitymanager.eems.usda.gov/registration/selfRegistra	tionConfirmation.aspx	🔄 🔒 😽 🗙 🔎 Live Search	P •
🔆 Favorites 🛛 😌 🔽 🏉 Inbox - lisaa706@gmail.com 🏾 🏉 eAuthentication A	Account X	🏠 🔹 🔂 🕥 👘 🖷 🖶 Page 🔹 Safety 🕶 T	<u>o</u> ols • 🕡 • »
	Name: John Smith		
	Address: 111 My street Mytown, MO 63102 US		
	Verify Contact Information		
	Phone:		
	Email: john.smith@anytownusa.com		
	Verify Security Information		
	Mother's Maiden Name: Hers		
	Birth Date: 1/1/1950		
	Four Digit PIN: 1234		
	Verify Security Questions & Answers		
	Q: What is the name of your first pet A: Dog		
	Q: What city was your first job in A: Mytown		
	Q: What was the make of your first vehicle A: Car		
	Q: What is the name of your first school A: Elementary		
		Edit	
Done		Local intranet	₹100% + //_

You will receive a confirmation email; when you receive your confirmation email, make sure to click on the activation link to complete the registration.

SeAuthentication Account Creation - Windows Internet Explorer				<u>_ 8 ×</u>
<u>File E</u> dit <u>V</u> iew F <u>a</u> vorites <u>T</u> ools <u>H</u> elp				
C C I https://identitymanager.eems.usda.gov/registration/selfRegistrati	nConfirmation.aspx 🔽 🔒	😽 🗙 🔎 Live Sea	irch	P -
🔆 Favorites 💠 🏹 Inbox - lisaa706@gmail.com 🧭 eAuthentication Ac	ount 🗙	🏠 • 🗟 🔹 🖻	🖶 🝷 Page 👻 Safe	ty • Tools • 🔞 • »
 > Update your account Administrator Links > Local Registration Authority Login 	Step 3 of 4 - Print Confirmation email Account Created: Your account has been created but you have one more step required to complete your registration! Your confirmation email from eAuthHelpDesk@ftc.usda.gov should arrive within 1 hour. Please follow the instructions in the email complete step 4 your registration. eAuthentication Account Information: User ID: johnsmith@anytownusa.com	e of		
	Level 2 access activation process: 1. Follow the instructions provided in the confirmation email 2. Visit the eauthentication web site 3. Click on "Update Your Account" to verify your information. 4. Present your Government issued photo ID (e.g. state issued driver's license) to a USDA Local Registration Authority (LRA) for activation of your account with Level 2 access. Find an LRA Note: You will NOT be able to conduct official electronic busine. transactions with the USDA via the Internet until your account with Level 2 Access by a USDA LAC. If after 24 hours you do not receive the confirmation email: 1. Check the email filters of your provider and email client. 2. Contact the eAuthentication Help Desk at	Int		
Done		Local	l intranet	

Follow the steps for Level 2 activation.



Navigating to the Lender Loss Claim Administration Page

Go to <u>https://usdalinc.sc.egov.usda.gov/</u> website.

The USDA LINC home page will display.

Select the 'RHS LINC Home' hyperlink at the top or select the icon for 'Rural Housing Service'.

`	\backslash				
← → ﷺ https://usdalinc.sc.egov.usda.gov/				Search	₽ + # # ©
USDA LINC Training & Resourc	× 🛛 USDA eAuthentication	USDA LINC	1		
File Edit View Favorites Tools Help					
👍 🖡 GLS ▼ 🚆 Handbooks USDA Rural D 🎬 USDA 🤅	GBM2 ↓ LSB ▼				
USDA United States Department of Agriculture USDA LIN	VC Lender Interactive	Network Connectior	1		
USDA LINC <u>FSA LINC</u> Home <u>Home</u>	RBS LINC RHS LINC Home Home	RUS LINC Home	Help	Site Map	Message Board
This Internet aite requires TLS 1.2. The following Browsers are supported: Chrome Version 84.0.4147.89, Macrosoft Edge 44.17763.8310, Internet Explore 11, Feritor, 87.0.20 r higher version. You must set your browser to 'javascript enabled' in order to use this site. Technical support is no tprovided for accessing our applications on other operating systems or multi-user, "thin-client" solutions such as Ctrix® If you are unable to complete your transaction(s) on USDA LINC, your op-up blocker may be turned on. Please click on the following link for information on pop-up windows for each of the browsers <u>Popup_Information</u>	Fam Series Agency	Rurel Housing Service		Relending Programs	
To view the help documentation you must use Adobe Acrobat	Rural Business Service	Rural Utilities Service			
USDA.gov Site Map Policies FOIA Accessibility Statement	and Links Our Performance Report Fraud on Privacy Policy Non-Discrimination Statement	USDA Contracts <u>Visit OIG</u> ; <u>Information Quality</u> <u>USA.gov</u> <u>Wh</u>	<u>ite House</u>		
Unauthorized access to this United States Government Computer 5 access, and by means of such conduct, obtains, alters, damages, dest imprisonment for not more than 10 years or both. All activities on this system and network may be monitored, interc- law enforcement officials any potential evidence of orime found on READING, COPYING OR CAPTURING AND DISCLOSURE. REP	System and software is prohibited by Title 18, Un roys, or discloses information or prevents author speed, recorded, read, copied, or captured in any USDA computer systems. USE OF THIS SYSTE ORT UNAUTHORIZED USE TO AN INFORMA	ited States Code 1030. This statute statt rized use of (data or a computer owned b manner and disclosed in any manner, by M BY ANY USER, AUTHORIZED OR U TION SYSTEMS SECURITY OFFICER	es that: Whoever kn y or operated for) th authorized personn INAUTHORIZED,C . Visit the <u>Policies</u> :	owingly, or intentionally accesses a te Government of the United States wel. THERE IS NO RIGHT OF PRIV ONSTITUTES CONSENT TO TH and Links page for additional infort	a computer without authorization or exceeds authorized shall be punished by a fine under this title or VACY IN THIS SYSTEM. System personnel may give to IS MONITORING, INTERCEPTION, RECORDING, mation.
		Last Updated: 08/14/2020			
	USDA LINC - is available for use Monday through	ugh Saturday from 6am to 7pm Central	Daylight Time and	Sunday from 8am to 4pm	~
	warning: Using t	ne Dack prowser outton causes unpre	uiciable results.		€ 100% -

The RHS LINC homepage displays, see below.

Select the 'Loss Claim Administration' hyperlink shown on the left side of the page.

ISDA LINC Training & Re	sourc Show to see p	bage breaks in wor	JSDA eAuthentication	RHS LINC Home	×			
Edit View Favorite	s Tools Help ks USDA Rural D 📟 U	SDA 🧃 GRM2 📕 I SP 👻						
SDA United Stat	es							
Departmen Agriculture	tof USDA L	LINC Lend	er Interactive N	etwork Connectio	n			
USDA LINC	FSA LINC	RBS LINC	RHS LINC	RUS LINC			Message	
<u>Home</u>	Home	Home	Home	Home	<u>Help</u>	<u>Site Map</u>	Board	
Single Family Guaran	eed Rural Housing							
Electronic Statu Electronic Statu	s Reporting (ESR)							
Guaranteed Ann	ual Fee							
Loss Claim Adm	inistration							
Guaranteed Und	erwriting System (GUS)							
Lender Loan Clo	sing/Administration							
ID Cross Refere	<u>ice</u>							
Application Auth	orization			Your Guaranteed				
Lender PAD Acc	ount Maintenance	4		Loan Processing!				
I raining and Res	SOURCE LIDRARY							
Mul i-Family Housing			I GAN PROCESSING AVER					
Lender Loan Clo	sing/Administration		Save Time! Save Mon	ey!				
ID Cross Refere	<u>ice</u>		Switch to	START				
Application Auth	orization		AUTOMATED LOAN CL	OSING				
Lender Status R	eport List							
Lender PAD Acc	ount Maintenance							
Community Facilities								
Con munity Facilities	cing/Administration							
ID Cross Pafara	sing/Auministration							
Application Auth	orization							
Lender Status R	eport List							
Lender PAD Acc	ount Maintenance							
2011001110								
								e,

Add Loss Mitigation

From the GLS Lender Loss Claim Administration menu, select 'Add Loss Mitigation'.



The 'Add Loss Mitigation' page will display.

USDA	United States Department of Agriculture	Add Lo:	ss Mitigation	n
Loss Mr	tigation			
Borrower ID * Workout Rec	commendation *	Select		✓
		Submit	Cancel	

Enter the Borrower's ID (9 digits only), Borrower's SSN or Lender Loan Number and select 'Submit'.

If the entered ID matches an active Rural Development Guaranteed loan the 'Add Loss Mitigation' page will be displayed.

If the entered ID does <u>not</u> match an active Rural Development Guaranteed loan, an authorized user will get the following error:

ML01066E: Lender not authorized to service loan.

The user will need to contact National Finance Accounting Operations Center (NFAOC) at: Toll Free 877-636-3789 or Email - <u>rd.nfaoc.hsb@usda.gov</u> From the dropdown box, select the 'Workout Recommendation' type accordingly:



Once the appropriate 'Workout Recommendation' type is selected, select 'Submit'.

The Add Loss Mitigation screen for the specific Workout Recommendation type will be displayed.

Some sections in the 'Add Loss Mitigation' are designed to be specific to the workout type selected.

All fields with an asterisk (*) are required fields.

Financial Information: Enter for all Workout Types.

<u>Comments</u>: Use this section to add any notes/comments regarding the Loss Mitigation plan being approved.

<u>General Information</u>: This is prefilled when Workout Recommendation is selected. The Servicing Plan date is system generated and will change to the current date each day until the user submits and the Lender Approves the Servicing Plan.

Borrower Information: This is prefilled when Workout Recommendation is selected.

Lender Information: The Servicing Lender and Holding Lender Information is prefilled; the Contact Information is prefilled with E-Auth user ID information.

Loan Information: The Closing Date and Lender Guarantee Interest Rate are prefilled.

<u>Property Information</u>: The Property Address is prefilled. If 'Yes' is selected for Property Listed for Sale; all fields in Property Information must be completed.

Special Forbearance Plan

USDA	United States Department of Agriculture	r Add Lo	ss Mitigatio	on
Loss Mi	tigation			
Borrower ID * Workout Rec	commendation *			
		Submit	Cancel	

From here the 'Add Loss Mitigation' screen will display; see below.

USDA Department of Agriculture	ss Mitigation		
Section Bookmarks			
General Information Loan Information Special Forbearance Information	Lender Information Property Information	Mitigation Information Financial Information Comments	
Borrower Information			
Geo State/County Borrower ID/Name Borrower Address	02 009		
General Information			
Servicing Office Agency Loan Number Fiscal Year of Obligation Create User (D/Date Last Update User (D/Date	02 037 50 2012		
Lender Information			
Servicing Lender Lender ID/Branch Name Lender Loan Number	LEN	IDER	
Contact Name * Last First	-		
Contact Phone *		Extension	
Contact Fax *			
Contact Email Address *			
Holding Lender Lender ID/Branch Name			

Attain attain The Course attain		
Mitigation Intormation		
Workout Recommendation *	SPECIAL FORBEARANCE	
withdraw Witigation /	LENDER	
Servicing Plan Date	08/26/2020	
Loan Information		
Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE	
Closing Date	12/07/2011	
Lender Guarantee Interest Rate	4.2500%	
Current Loan Term (months)	360	
Annual Fee Percentage	0.3000%	
Delinquency Code	Select	
	LENDER	
Due Date of Last Payment *		
Current Monthly Payment *		
ourient monthly r dynein		
Principal/Interest Arrearage *		
Tax Arrearage *		
Insurance Arrearage *		
Total PITI		
Foreclosure Fees and Costs *		
Total Arrearage		
National Disaster * Foreclosure Status *	O Yes O No Select ──	
Property Information		
Property Address		
2003 Set 1000 - C2000 Las Calas C		
	LENDER	
Property Condition *	Select V	
Valuation Date *		
Valuation Type *	Select	
As Is value -		
Estimated Cast of Panaira *		
Occupancy Status *	Select	
Property Listed for Sale *	Yes No	
List Date		
List Price		
Days on Market		
Real Estate Agent		
Real Estate Agent Phone	Extension	
Listing Initiated By	Borrower Lender	
Financial Information		
	LENDER	
Reason for Default *	Select V	
Reason for Default Description *		
Borrower Income *		
Secondary Borrower Income *		
Total Borrower Income		
Proposed Monthly Payment *		
(non primary mortgage)		
All Other Monthly Expenses *		
Total Household Expenses		
Liquid Assets -		
Special Forbearance Information		
	LENDER	
Agreement Terms *		
Borrower Contribution *		
Special Relief Measure *	Yes No (Select yes for collection of fees and costs)	
Comments		

Loan Modification Plan with Trial

USDA	United States Department of Agriculture	Add Loss Mitigation		
Loss Mit	igation			
Borrower ID * Workout Reco	ommendation *	MODIFICATION	~	
Is this a trial	mitigation? *	● Yes ○ No		Loan Modification with trial
		Submit Cancel		

From here the 'Add Loss Mitigation' screen will display; see below.



Mitigation Information	
Workout Recommendation *	
Servicing Plan Date	08/26/2020
Loan Information	
Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select V
	TRIAL
Due Date of Last Payment *	
Unpaid Principal Balance *	
Current Monthly Payment *	
Drinsipal/(storest A marrate #	
Tay Arrearage *	
Insurance Arrearage *	
Annual Fee Arrearage *	
Total PITI	
Foreclosure Fees and Costs *	
Total Arrearage	
Foreclosure Status *	Select V
Financial Information	
-	
Reason for Default *	Select V
Reason for Default Description *	
Borrower Income *	
Secondary Borrower Income *	
Total Borrower Income	
Credit Bureau Reporting Expenses *	
All Other Monthly Expenses *	
Total Household Expenses	
Liquid Assets *	
Modification Information	
TRIAL	
Capitalized Amount *	
New Interest Pate *	
New Maturity Date *	
New PITI Amount	
Junior Lien Amount	(if applicable)
Number of Trial Payments	
Trial Start Date	
Trial End Date	
Modified First Payment Date	
Income/Expense Ratio	
Housing Ratio %	
Commente	
Comments	
	^
	~
Save	Submit Delete Cancel

Example of Loan Modification Workout Plan with Trial; see below.

USDA Department of Agriculture	ss Mitigation	
Section Bookmarks		
General Information Loan Information	Lender Information Property Information Modification Information	Mitigation Information Financial Information Comments
Borrower Information		
Geo State/County Borrower ID/Name Borrower Address	02 009	
General Information		
Servicing Office Agency Loan Number Fiscal Year of Obligation Create User ID/Date Last Update User ID/Date	02 037 50 2012	
Lender Information		
Servicing Lender Lender (D/Branch Name Lender Loan Number Contact Name * Last First Contact Phone * Contact Fax * Contact Fax *		TRIAL
Holding Lender Lender ID/Branch Name	;	941347393 001 WELLS FARGO BANK N.A.
Mitigation Information		
Workout Recommendation *		
Servicing Plan Date		08/26/2020
Loan Information		
Type of Assistance		650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date		12/07/2011
Lender Guarantee Interest Rate		4.2500%
Current Loan Term (months)		360
Delinquency Code		MODIFICATION STARTED
Due Date of Last Payment * Unpaid Principal Balance * Current Monthly Payment *		TRIAL 01/01/2020 \$100,000.00 \$1,000.00
Principal/Interest Arrearage *		\$4,475.00
Tax Arrearage *		\$1,000.00
Insurance Arrearage * Annual Fee Arrearage *		\$500.00
Total PITI		\$6,475.00
Foreclosure Fees and Costs *		\$0.00
National Disaster *		0,4/2.00 ○ Yes ● No
Foreclosure Status *		

Property Information	
Property Address	
Property Condition * Valuation Date * Valuation Type * As Is Value * As Repaired Value * Estimated Cost of Repairs * Occupancy Status * Property Listed for Sale * List Date List Price Days on Market Real Estate Agent Real Estate Agent Phone Listing Initiated By	TRIAL GOOD V Select OCCUPIED V Ves No Extension Borrower Lender
Financial Information	
Reason for Default * Reason for Default Description * (# 07HER please describe) Borrower Income * Secondary Borrower Income * Total Borrower Income Credit Bureau Reporting Expenses * (non primary mortgage) All Other Monthly Expenses * Total Household Expenses Liquid Assets *	TRIAL REDUCED INCOME \$3,000.00 \$3,000.00 \$0.00 \$500.00 \$500.00 \$00 \$00
Modification Information	
Capitalized Amount * Borrower Contribution * Old Interest Rate * New Interest Rate * New Maturity Date * New PITI Amount Junior Lien Amount Number of Trial Payments Trial Start Date Trial End Date Modified First Payment Date Income/Expense Ratio Housing Ratio %	FRIAL \$6,475.00 \$0.00 4.2500% 3.500% 12/01/2050 \$935.00 \$935.00 \$935.00 \$0.00 (f applicable) 3 10/01/2020 12/01/2020 01/01/2021 3.2086 31.17%
Comments	
	\Diamond
	Save Submit Delete Cancel

Click 'Submit' when satisfied that all information entered is correct; the following pop up box will display.



Select 'Yes' and the Loss Mitigation Submission Results will display.

USDA	United States Department of Loss Mitigation Submission Results Agriculture Hele						
Lender Upload	<u>d Document</u>						
Borrower ID):	Name:					
Workout Re	commendation:	MODIFICATION					
Loss Mitigatio	n has been submittee	l.					
	PRINT	Loss Mitigation List	Loss Claim Menu				

If the Trial Plan is successful, the Lender will need to enter information in the 'Executed' column.

Return to LINC and select 'Loss Mitigation List'.

If the Trial Plan was <u>not</u> successful, the Lender will need withdraw the Loan Modification from LINC.

Return to LINC and click on 'Loss Mitigation List'.



Lender Display Document

User Authorization

Maintain Lender/Branch Representative

Enter Borrower ID (9 digits only) and select 'Submit'. The Loss Mitigation List will be displayed with the Servicing Plan date, Workout Recommendation type and Loss Mitigation status. Select the Workout Recommendation for the Loan Modification that the trial was successful/not successful.

United States Department of Agriculture Help						
Search Criter	ia					
Search By:	Borrower ID Servicing Plan Date	through	List			
Action Update Loss	Submit Reset Cancel					
Borrower ID/ SSN	Borrower Name	Lender Loan Num ber	Agency Loan Number	Servicing Plan Date	Workout Recommendation	Loss Mitigation Status
			50	08/24/2020	MODIFICATION	LENDER APPROVED
			50	08/24/2020	PRE- FORECLOSURE SALE	LENDER APPROVED
			50	08/24/2020	DEED-IN-LIEU	INCOMPLETE
			50	08/26/2020	MODIFICATION	LENDER APPROVED

If the Trial Plan was successful update the relevant fields in 'Executed' column to show the Borrower completed the Trial Plan. Select 'Submit' when satisfied that all information entered is correct.

If the Trial Plan was <u>not</u> successful select 'Withdraw Mitigation' radio button and select 'Submit'.

United States Department of Agriculture	s Mitigation				
Section Bookmarks					
General Information Loan Information	Lender Information Property Information Modification Information	Mitigation Information Financial Information Comments			
Borrower Information					
Geo State/County Borrower ID/Name Borrower Address	02 009				
General Information					
Servicing Office Agency Loan Number Fiscal Year of Obligation Create User ID/Date Last Update User ID/Date Trial Submitting Organization ID/Branch Trial Submitting Organization Name	02 037 50 2012 A SLTEST 08/26/2020 A SLTEST 08/26/2020				
Lender Information					
Servicing Lender Lender ID/Branch Name Lender Loan Number	TRIAL	EXECUTED			
Contact Name * Last First					
Contact Phone * Contact Fax *			Extension		
Contact Email Address * Holding Lender Lender ID/Branch Name					
Mitigation Information					
Workout Recommendation * Lender Submit Date Withdraw Mitigation?		~	EXECUTED	If trial plan was not	thdraw
Servicing Plan Date	08/26/2020		08/26/2020	Mitigation' radio but and select 'Submit'.	ton

Mitigation Information MODIFICATION 08/26/2020 $\mathbf{\vee}$ Workout Recommendation * Lender Submit Date TRIAL 08/26/2020 Withdraw Mitigation? EXECUTED 08/26/2020 Servicing Plan Date Loan Information Type of Assistance 650 SFH GUAR PURCHASE ANNUAL FEE 12/07/2011 Closing Date Lender Guarantee Interest Rate 4.2500% Current Loan Term (months) 360 Annual Fee Percentage 0.3000% MODIFICATION STARTED Delinquency Code TRIAL EXECUTED 01/01/2020 Due Date of Last Payment * 01/01/2020 \$100,000.00 \$100,000.00 Unpaid Principal Balance * Current Monthly Payment * \$1,000.00 \$1,000.00 Principal/Interest Arrearage * \$4,475.00 \$4,475.00 \$1,000.00 \$1,000.00 Tax Arrearage * Insurance Arrearage * \$500.00 \$500.00 \$500.00 Annual Fee Arrearage * \$500.00 Total PITI \$6,475.00 \$6,475.00 Foreclosure Fees and Costs * \$0.00 \$0.00 Total Arrearage \$6,475.00 \$6,475.00 National Disaster * No 🔾 Yes 💿 No Foreclosure Status * 02 INA CTIVE INACTIVE 🗸 **Property Information** Property Address EXECUTED TRIAL Property Condition * GOOD GOOD 🗸 Valuation Date * Valuation Type * Select \sim As Is Value * As Repaired Value * Estimated Cost of Repairs * Occupancy Status * OCCUPIED OCCUPIED 🗸 Property Listed for Sale * No 🔵 Yes 💿 No List Date List Price \$0.00 Days on Market Real Estate Agent Real Estate Agent Phone Extension Extension: Listing Initiated By Borrower O Lender **Financial Information**

	TRIAL	EXECUTED
Reason for Default *	REDUCED INCOME	REDUCED INCOME V
Reason for Default Description * (if OTHER, please describe)		
Borrower Income *	\$3,000.00	\$3,000.00
Secondary Borrower Income *	\$0.00	\$0.00
Total Borrower Income	\$3,000.00	\$3,000.00
Credit Bureau Reporting Expenses * (non primary mortgage)	\$500.00	\$500.00
All Other Monthly Expenses *	\$0.00	\$0.00
Total Household Expenses	\$500.00	\$500.00
Liquid Assets *	\$0.00	\$0.00

Modification Information			
	TRIAL	EXECUTED	
Capitalized Amount *	\$6,475.00	\$6,475.00	
Borrower Contribution *	\$0.00	\$0.00	
Old Interest Rate *	4.2500%	4.2500%	
New Interest Rate *	3.5000%	3.5000%	
New Maturity Date *	12/01/2050	12/01/2050	
New PITI Amount	\$935.00	\$935.00	
Junior Lien Amount	\$0.00	\$0.00 (if applicable)	
Number of Trial Payments	3		Trial Start Date and End
Trial End Date	12/01/2020		
Modified First Payment Date	01/01/2021	01/01/2021	Date must be entered
Income/Expense Ratio	3	3.2086	
Housing Ratio %	31.1700%	31.17%	
Modification Received Date			
Modification Not Executed Date			
Comments			
		^	
		✓	
L			
	Save Submit	Cancel	

Loan Modification without Trial

United States Department of Agriculture	
Loss Mitigation	
Borrower ID * MODIFICATION	
Is this a trial mitigation? * O Yes No	Loan Modification without trial
Submit Cancel	

From here the 'Add Loss Mitigation' screen will display; see below.



Mitigation Information	
Workout Recommendation * Withdraw Mitigation?	
Servicing Plan Date	08/26/2020
Loan Information	
Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select V
	LENDER
Due Date of Last Payment *	
Unpaid Principal Balance *	
Current Monthly Payment *	
Principal/Interest Arrearage *	
Tay Arrearage *	
Insurance Arrearage *	
Annual Fee Arrearage *	
Total PITI	
Foreclosure Fees and Costs *	
Total Arrearage	
National Disaster *	Ves No
Foreclosure Status	Select
Property Information	
Property Address	

Property Condition *	Select V	
Valuation Date *		
Valuation Type *	Select V	
As Is Value *		
As Repaired Value *		
Estimated Cost of Repairs *		
Occupancy Status *	Select V	
Property Listed for Sale *	O Yes O No	
List Date		
List Price		
Days on Market		
Real Estate Agent		
Real Estate Agent Phone	Extension	n
Listing Initiated By	🔵 Borrower 🔵 Lender	

Financial Information

	LENDER	
Reason for Default *	Select	~
Reason for Default Description * (if OTHER please describe)		
Borrower Income *		
Secondary Borrower Income *		
Total Borrower Income		
Credit Bureau Reporting Expenses * (non primary mortgage)		
All Other Monthly Expenses *		
Total Household Expenses		
Liquid Assets *		

Modification Information	
Capitalized Amount * Borrower Contribution * Old Interest Rate * New Interest Rate * New Maturity Date * New PITI Amount Junior Lien Amount Modified First Payment Date Income/Expense Ratio Housing Ratio % Modification Received Date Modification Not Executed Date	LENDER
Comments	\$
	Save Submit Delete Cancel

Special Servicing Modification (SSMOD)

The Lender selects the Workout Recommendation of Special Loan Modification from the dropdown menu. The four questions under Workout Recommendation must be completed in order to continue. In order to proceed with this option, the borrower must not qualify for a traditional servicing plan, the Lender must do an escrow analysis, the property must be occupied by the borrower and a trial period is required. Once those four questions are answered the Lender can then select submit.



From here the 'Add Loss Mitigation' screen will display; see below.

United States Add Los Department of Agriculture	s Mitigation	
Section Bookmarks		
General Information Loan Information	Lender Information Property Information Special Servicing Modification Information	Mitigation Information Financial Information Comments
Borrower Information		
Geo State/County Borrower ID/Name Borrower Address	02 009	
General Information		
Servicing Office Agency Loan Number Fiscal Year of Obligation Create User ID/Date Last Update User ID/Date	02 037 50 2012	

Lender Information	
Servicing Lender	
Lender ID/Branch Name	
Lender Loan Number	TRIAL
Contact Name * Last	
First	
Contact Phone *	Extension
Contact Email Address *	
Helding Londor	
Lender ID/Branch	
Name	
Mitigation Information	
Workput Decommondation #	
Workout Recommendation	
Servicing Plan Date	08/26/2020
Loan Information	
Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months) Annual Fee Percentage	300 0.3000%
Delinquency Code	Select
	TRIAL
Due Date of Last Payment *	
Current Monthly Payment *	
Has escrow analysis been performed? *	Yes No
Principal/Interest Arrearage *	
Tax Arrearage *	
Annual Fee Arrearage *	
Total PITI Foreclosure Fees and Costs *	
Total Arrearage	
National Disaster * Foreclosure Status *	Select V
Property Information	
Property Address	
Figheity Address	
Property Condition *	
Valuation Date *	
Valuation Type *	Select
As Repaired Value *	
Estimated Cost of Repairs *	
Occupancy Status * Property Listed for Sale *	
List Date	
List Price Days on Market	
Real Estate Agent	
Real Estate Agent Phone	Extension
Listing Initiated By	Borrower Lender
Financial Information	
	TRIAL
Reason for Default * Reason for Default Description *	Select
(If OTHER please describe) Borrower income *	
Secondary Borrower Income *	
Total Borrower Income Credit Bureau Reporting Expenses *	\$0.00
(non primary mortgage)	
Total Household Expenses	0
Liquid Assets *	

Capitalized Amount * Image: Capitalized Amount * Borrower Contribution * Old Interest Rate * New Inferest Rate * Image: Capitalized Amount * New Maturity Date * Image: Capitalized Amount * New Maturity Date * Image: Capitalized Amount * Number of That Payments Image: Capitalized Amount * Number of That Payments Image: Capitalized Amount * Number of That Payments Image: Capitalized Amount * Number of That Payment Date Image: Capitalized Amount * Housing Ratio As Image: Capitalized Amount * Staff Date Image: Capitalized Amount * Has Borrower Med With A Hud Courselor? Yes No Soly of Urpaid Principal Balance at Debaut Image: Yes No Image: Principal Deferment MiXA Image: Principal Deferment MiXA Proposed Principal Deferment MiXA Image: Principal Deferment MiXA Proposed Principal Deferment MiXA Image: Principal Deferment MiXA Proposed Principal Deferment MiXA Image: Principal Deferment MiXA	Special Servicing Modification Information			
Proposed Principal Deferment *	Capitalized Amount * Borrower Contribution * Old Interest Rate * New Interest Rate * New Maturity Date * New PITI Amount Junior Lien Amount Junior Lien Amount Number of Trial Payments Trial Start Date Trial End Date Modified First Payment Date Housing Ratio % Total Debt Ratio % Has Borrower Met With A Hud Counselor? 30% of Unpaid Principal Balance at Default (.) PITI Arrearage * (.) Foreclosure Fees and Costs Maximum Errorical Deferment MEA	TRIAL	Trial Start Date and End Date must be entered Housing Ratio must be =/> than 31% of the gross mont income, if payment is less than 31% of gross income th user will not be able proceed with plan. Total Debt % must be less than 55% of the gross month payment. If total debt ratio is greater than 55% the use will not be able proceed with plan.	:hly le nly er
Comments	Proposed Principal Deferment *			
$\hat{\mathbf{C}}$	Comments	¢		

The SSMOD requires actions similar to the Loan Modification Plan:

If the Trial Plan was successful, the Lender will need to return to the LINC Loss Mitigation List, select the SSMOD and input information in the 'Executed' column.

If the Trial Plan was <u>not</u> successful, the Lender will need to return to the LINC Loss Mitigation List, select the SSMOD and select 'Withdraw Mitigation' to withdrawal the SSMOD from LINC.

Pre-Foreclosure Plan (Listing Property)



From here the 'Add Loss Mitigation' screen will display; see below.



Lender Information	
Servicing Lender Lender ID/Branch Name Lender Loan Number Contact Name * Last First Contact Phone * Contact Phone * Contact Fax * Contact Email Address * Holding Lender Lender ID/Branch Name	TRIAL Extension 941347393 001 WELLS FARGO BANK N.A.
Mitigation Information	
Workout Recommendation * Servicing Plan Date	PFS PLAN V TRIAL 08/26/2020
Loan Information	
Type of Assistance Closing Date Lender Guarantee Interest Rate Current Loan Term (months) Annual Fee Percentage Delinquency Code	650 SFH GUAR PURCHASE ANNUAL FEE 12/07/2011 4.2500% 360 0.3000% Select
Due Date of Last Payment * Unpaid Principal Balance * Current Monthly Payment * Principal/Interest Arrearage * Tax Arrearage * Insurance Arrearage * Annual Fee Arrearage * Total PITI Foreclosure Fees and Costs * Total Arrearage National Disaster * Foreclosure Status *	TRIAL

Property Information

Property Address	
	TRIAL
Property Condition *	Select V
Valuation Date *	
Valuation Type *	Select
As Is Value *	
As Repaired Value *	
Estimated Cost of Repairs *	
Occupancy Status *	Select
Property Listed for Sale *	○ Yes ○ No
List Date	
List Price	
Days on Market	
Real Estate Agent	
Real Estate Agent Phone	Extension
Listing Initiated By	O Borrower O Lender

Financial Information	
Reason for Default * Reason for Default Description * (f OTHER plase describe) Borrower Income * Secondary Borrower Income * Total Borrower Income Credit Bureau Reporting Expenses * (non primary modiage) All Other Monthly Expenses * Total Household Expenses Liquid Assets *	TRIAL Select
Comments	
	Ĵ
Sa	ave Submit Delete Cancel

Pre-Foreclosure Sale (Short Sale)



From here the 'Add Loss Mitigation' screen will display; see below.



Loan Information	
Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select V
	TRIAL
Due Date of Last Payment *	
Unpaid Principal Balance *	
Current Monthly Payment *	
Principal/Interest Arrearage *	
Tax Arrearage *	
Insurance Arrearage *	
Annual Fee Arrearage *	
Total PITI	
Foreclosure Fees and Costs *	
Total Arrearage	
National Disaster *	O Yes O No
Foreclosure Status *	Select V

Property Information

Property Address		
	TRIAL	
Property Condition *	Select V	
Valuation Date *		
Valuation Type *	Select V	
As Is Value *		
As Repaired Value *		
Estimated Cost of Repairs *		
Occupancy Status *	Select V	
Property Listed for Sale *	○ Yes ○ No	
List Date		
List Price		
Days on Market		
Real Estate Agent		
Real Estate Agent Phone	Extension	
Listing Initiated By	O Borrower O Lender	

Financial Information

	TRIAL	
Reason for Default *	Select	\sim
Reason for Default Description *		-
(if OTHER please describe)		
Borrower Income *		
Secondary Borrower Income *		
Total Borrower Income		
Credit Bureau Reporting Expenses *		
(non primary mortgage)		
All Other Monthly Expenses *		
Total Household Expenses		
Liquid Assets *		

Pre Foreclosure Sale Information	
Marketing Period * Commission * MLS Listing * Borrower Contribution *	LENDER (day s) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4
Submitted Offer * Estimated Closing Date * Approved Contract Amount * Net Proceeds * Seller Concessions *	
Comments	
	0
	Save Submit Delete Cancel

Deed-in-Lieu



From here the 'Add Loss Mitigation' screen will display; see below.



Loan Information	
Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE
Closing Date	12/07/2011
Lender Guarantee Interest Rate	4.2500%
Current Loan Term (months)	360
Annual Fee Percentage	0.3000%
Delinquency Code	Select V
	TRIAL
Due Date of Last Payment *	
Unpaid Principal Balance *	
Current Monthly Payment *	
Principal/Interest Arrearage *	
Tax Arrearage *	
Insurance Arrearage *	
Annual Fee Arrearage *	
Total PITI	
Foreclosure Fees and Costs *	
Total Arrearage	
National Disaster *	○ Yes ○ No
Foreclosure Status *	Select V

Property Information

Property Address			
Property Condition *		_	
Valuation Date *			
Valuation Type *	Select V		
As Is Value *			
As Repaired Value *			
Estimated Cost of Repairs *			
Occupancy Status *	Select V		
Property Listed for Sale *	🔾 Yes 🔘 No		
List Date			
List Price			
Days on Market			
Real Estate Agent			
Real Estate Agent Phone	Extension	ι	
Listing Initiated By	Borrower O Lender		

Financial Information

		TRIAL				
Reason for Default * Reason for Default Description *		Select	~]		
(if OTHER please describe) Borrower Income *						
Secondary Borrower Income * Total Borrower Income						
Credit Bureau Reporting Expenses * (non primary mortgage)						
All Other Monthly Expenses *						
Liquid Assets *						
Deed In Lieu Information						
Foreclosure Initiation Date Estimated Foreclosure Sale Date Borrower Contribution *						
Comments						
			0			
	Sav	e Submit	Delete	Cancel		

Special Relief Measures/Natural Disaster Term Extension and Capitalization Delinquency and Term Extension

Select the Workout Recommendation 'Modification' from the dropdown menu.

United States Department of Agriculture	dd Loss Mitigation	
Loss Mitigation		
Borrower ID *	MODIFICATION	1
Is this a trial mitigation? *	○ Yes ● No	J
Su	abmit Cancel	

From here the 'Add Loss Mitigation' screen will display; see below.

USDA Department of Agriculture	Loss Mitigation	
Section Bookmarks		
General Information Loan Information	Lender Information Property Information Modification Information	Mitigation Information Financial Information Comments
Borrower Information		
Geo State/County Borrower ID/Name Borrower Address	02 009	
General Information		
Servicing Office Agency Loan Number Fiscal Year of Obligation Create User ID/Date Last Update User ID/Date	02.037 50 2012	
Lender Information		
Servicing Lender Lender ID/Branch Name Lender Loan Number Contact Name * Last First Contact Phone * Contact Fax * Contact Fax *		LENDER

Mitigation Information		
Workout Recommendation *		
Withdraw Mitigation?		
Servicing Plan Date	08/26/2020	
Loan Information		
Tune of Assistance	650 CEU CITA D DIDCUA CE A NUITA L EEL	
Closing Date	12/07/2011	
Lender Guarantee Interest Pate	4 2500%	
Current Loan Term (months)	360	
Annual Fee Percentage	0.3000%	
Delinquency Code	Select	\checkmark
Due Date of Last Payment *		
Unpaid Principal Balance *		
Current Monthly Payment *		
Drippinglilatoroot A george t		
Tax Arrearage *		
Insurance Arrearage *		
Annual Fee Arrearage *		
Total PITI		
Foreclosure Fees and Costs *		
Total Arrearage National Disaster *		
Foreclosure Status *	Select V	
conerty Information		
Property Address		
	LENDER	
Property Condition *	Select V	
Valuation Date *		
Valuation Type *	Select V	
As is value "		
Estimated Cost of Repairs *		
Occupancy Status *	Select V	
Property Listed for Sale *	○ Yes ○ No	
List Date		
List Price		
Days on Markel Real Estate Agent		
Real Estate Agent Phone	Extension	
Listing Initiated By	Borrower Lender	
ancial Information		
		Income/expense documentation is
Reason for Default *	Select	<u>not</u> required from the borrower;
Reason for Default Description *		however, the fields are required
(if OTHER please describe) Borrower Income *		fields in the Servicing Dian. The
Secondary Borrower Income *		neius în the servicing Plan. The
Total Borrower Income		following is the input work-around
Credit Bureau Reporting Expenses *		for a Special Relief
All Other Monthly Expenses *		Measures/Natural Disaster Term
Total Household Expenses		Extension and
Liquid Assets *		Extension and
		Capitalization Delinquency and
		Term Extension:
		Borrower Income: input \$0.00
		Secondary Borrower Income input
		\$0.00
		Credit Bureau Expense input \$0.00
		All Other Marthly Free starts
		All Other Wonthly Expenses Input
		\$0.00

Modification Information	
Capitalized Amount * Borrower Contribution * Old Interest Rate * New Interest Rate * New Maturity Date * New PITI Amount Junior Lien Amount Modified First Payment Date Income/Expense Ratio Housing Ratio % Modification Received Date Modification Not Executed Date	LENDER
Comments	
	0
	Save Submit Delete Cancel

** Please utilize the Comments section to indicate that the borrower was affected by a Presidentially Declared Disaster (PDD) and which PDD they were affected by. Also, ensure it is noted whether the borrower's place of employment or property was affected. **

Special Relief Measures/Disaster Relief Mortgage Recovery Advance

Select the Workout Recommendation 'Special Servicing Modification' from the dropdown menu. The four questions under Workout Recommendation <u>must</u> be completed in order to continue. The following is which selection to make next to each:

'Does the borrower qualify for traditional servicing options?' Select 'NO'.

'Has escrow analysis performed?' Select 'YES'.

'Is the property occupied by the borrower?' Select 'YES".

'Is this a trial mitigation?' - A trial period is not required for a Special Relief Measures/Disaster Relief/Stand Alone Mortgage Recovery Advance; the radio button will be greyed out so a selection cannot be made here. Once those four questions are answered the Lender can then select 'Submit'.



From here the 'Add Loss Mitigation' screen will display; see below.

United States Department of Agriculture				
Section Bookmarks				
General Information Loan Information	Lender Information Property Information Special Servicing Modification Information	Mitigation Information Financial Information Comments		
Borrower Information				
Geo State/County Borrower ID/Name Borrower Address	02.009			
General Information				
General Information				
Servicing Office Agency Loan Number Fiscal Year of Obligation Create User ID/Date Last Update User ID/Date	02 037 50 2012			

Lender Information		
Servicing Lender		
Lender ID/Branch Name		
Lender Loan Number		
Contact Name * Last		
First		
Contact Phone *	Extension	
Contact Fax *		
Contact Email Address *		
Helding Londor		
Lender ID/Branch		
Name		
Mitigation Information		
Workout Recommendation *	SPECIAL SERVICING MODIFICATION	
Sonicing Plan Date	TRIAL	
Selvening Plan Date	08/20/2020	
Loan Information		
Turn of Antiphone		
Type of Assistance	650 SFH GUAR PURCHASE ANNUAL FEE	
Lender Overentee Interest Bate	12/07/2011	
Lender Guarantee Interest Rate	4.2500%	
Current Loan Term (months)	360	
Annual Fee Percentage	0.3000%	
Delinquency Code	Select	
	TRIAL	
Due Date of Last Payment *		
Unpaid Principal Balance *		
Current Monthly Payment *		
Has escrow analysis been performed? *	🖲 Yes 🔘 No	
Principal/Interest Arrearage *		
Tax Arrearage *		
Insurance Arrearage *		
Annual Fee Arrearage *		
Total PITI		
Foreclosure Fees and Costs *		
Total Arrearage		
Foreclosure Status *	Select V	
Property Information		
Property Address		
Property Condition *		
Valuation Date *		
Valuation Type *	Select	
As is Value *		
As Repaired Value *		
Estimated Cost of Renairs *		
Occupancy Status *		
Property Listed for Sale *	Yes O No	
List Date		
List Price		
Davs on Market		
Real Estate Agent		
Real Estate Agent Phone	Extension	
Listing Initiated By	Borrower Lender	
Financial Information		Income/expense documentation is not
	TRIAL	required from the borrower; however,
Reason for Default *	Select	the fields are required fields in the
(if OTHER please describe)		the news are required news in the
Borrower Income *		Servicing Plan. The following is the
Secondary Borrower Income *		input work around for a Created D-V-f
Total Borrower Income	\$0.00	input work-around for a Special Relief
Credit Bureau Reporting Expenses *		Measures/Natural Disaster:
(non primary mortgage) All Other Monthly Expenses *		
Total Household Expenses	0	Borrower Income: input \$100.00
Liquid Assets *		Secondary Borrower Income input
		ćo oo
		ŞU.UU
		Credit Bureau Expense input \$24.00
		All Other Monthly Experses issue
		An Other Monthly Expenses Input
		\$0.00

Special Servicing Modification Information		
Capitalized Amount * Borrower Contribution * Old Interest Rate * New Interest Rate * New Maturity Date * New PITI Amount Junior Lien Amount Junior Lien Amount Number of Trial Payments Trial Start Date Trial Start Date Trial End Date Modified First Payment Date Housing Ratio % Total Debt Ratio % Has Borrower Met With A Hud Counselor? 30% of Unpaid Principal Balance at Default (-) PITI Arrearage * (-) Foreclosure Fees and Costs Maximum Principal Deferment MRA Proposed Principal Deferment *	TRIAL Image: New PITI Amount input \$31.00 Special Relief Measures/Natural Disaster \$100 Stand Alone MRA does not require 'Triat \$100 Start Date' or a 'Triat End Date ', but thare required fields. Please enter a 'Triat \$100 Start Date' of 4 months prior to the modified first payment date and a 'Triat Date' one month prior to the modified payment date.	er al ese l I End first
Comments		
	\circ	
	Save Submit Delete Cancel	

** Please utilize the Comments section to indicate that the borrower was affected by a Presidentially Declared Disaster (PDD) and which PDD they were affected by. Also, ensure it is noted whether the borrower's place of employment or property was affected. **

General Information

All fields with an asterisk (*) are required.

Special Forbearance Information: This section is specific to the Special Forbearance Plan.

Special Forbearance Information	
Agreement Terms * Borrower Contribution * Special Relief Measure *	Ves No (Select yes for collection of fees and costs)

Modification Information: This section is specific to the Loan Modification.

۸	Nodification Information		
		TRIAL	EXECUTED
	Capitalized Amount *	\$6,475.00	\$6,475.00
	Borrower Contribution *	\$0.00	\$0.00
	Old Interest Rate *	4.2500%	4.2500%
	New Interest Rate *	3.5000%	3.5000%
	New Maturity Date *	12/01/2050	12/01/2050
	New PITI Amount	\$935.00	\$935.00
	Junior Lien Amount	\$0.00	\$0.00 (if applicable)
	Number of Trial Payments Trial Start Date Trial End Date	3 10/01/2020 12/01/2020	
	Modified First Payment Date	01/01/2021	01/01/2021
	Income/Expense Ratio	3	3.2086
	Housing Ratio %	31.1700%	31.17%
	Modification Received Date		
	Modification Not Executed Date		

Special Servicing Modification – Special Servicing Modification Information: This section is specific to SSMOD.

5	Special Servicing Modification Information				
		TRIAL			
	Capitalized Amount *]		
	Borrower Contribution *				
	Old Interest Rate *				
	New Interest Rate *				
	New Maturity Date *				
	New PITI Amount				
	Junior Lien Amount		(if applicable)		
	Number of Trial Payments				
	Trial Start Date				
	Trial End Date				
	Modified First Payment Date				
	Housing Ratio %				
	Total Debt Ratio %				
	Has Borrower Met With A Hud Counselor?	🔾 Yes 🔾 No			
	30% of Unpaid Principal Balance at Default				
	(-) PITI Arrearage *				
	(-) Foreclosure Fees and Costs				
	Maximum Principal Deferment MRA				
	Proposed Principal Deferment *				

PFS Plan – Property Valuation Information: This section is specific to PFS (Pre-Foreclosure Sale) Plan (Listing Property).

Property Information	
Property Address	
	TRIAL
Property Condition *	Select V
Valuation Date *	
Valuation Type *	Select V
As Is Value *	
As Repaired Value *	
Estimated Cost of Repairs *	
Occupancy Status *	Select V
Property Listed for Sale *	○ Yes ○ No
List Date	
List Price	
Days on Market	
Real Estate Agent	
Real Estate Agent Phone	Extension
Listing Initiated By	O Borrower O Lender

<u>Pre-Foreclosure Sale – Property Valuation Information – Pre--Foreclosure Sale Information:</u>

This is specific to Pre-Foreclosure Sale.

Pre Foreclosure Sale Information	
	LENDER
Marketing Period *	(days)
Commission *	
MLS Listing *	○ Yes ○ No
Borrower Contribution *	
Submitted Offer *	
Estimated Closing Date *	
Approved Contract Amount *	
Net Proceeds *	
Seller Concessions *	

Deed in Lieu – Deed in Lieu Information: This section is specific to Deed in Lieu.

Deed In Lieu Information	
Foreclosure Initiation Date Estimated Foreclosure Sale Date Borrower Contribution *	

Loss Mitigation Submission

After entering the information corresponding to the specific workout type the user should:

Select 'Save' to save all input information; user will see the following pop up box.



After saving, the user will remain on the 'Add Loss Mitigation' page.

Click 'Submit' when satisfied that all information entered is correct; the following pop up box will display.



Select 'Yes' and the Loss Mitigation Submission Results will display.

USDA	United States Department of LO Agriculture	ss Mitigation Submission Re	esults
Lender Upload	d Document		
Borrower ID):	Name:	
Workout Re	commendation:	MODIFICATION	
Loss Mitigatio	n has been submitted.		
	PRINT	Loss Mitigation List	Loss Claim Menu

If 'No' is selected, the user will remain on the 'Loss Mitigation' page.

If you select 'Delete', all information for this workout will be deleted and the pop-up box below will display.

Microsoft Internet Explorer			
2	Loss Mitigation Data will be deleted from the database Press OK to continue. Press Cancel to return to the Loss Mitigation web page.		
	OK Cancel		

If user selects 'Cancel', user will return to the 'Loss Mitigation' menu and changes will not be saved.

The user must then upload documents for the plan.

Uploading Documents

Once the Loss Mitigation information has been submitted, the user will be able to upload documents for the Lender Approved Servicing Plan. Click the hyperlink 'Lender Upload Document' above the Loss Mitigation Submission Results page.

Lender Upload	United States Department of LO Agriculture Her Locument	ss Mitigation Submission	Res	sults
Borrower ID):	Name:	,	
Workout Re	commendation:	MODIFICATION		
Loss Mitigatio	n has been submitted.			
	PRINT	Loss Mitigation List		Loss Claim Menu

OR

Select the hyperlink 'Lender Upload Document' from the View/Update Loss Mitigation page.

USDA United States Department of View/Update Loss Mitigation Agriculture				
Section Bookmarks				
General Information Loan Information Special Forbearance Information	Lender Information Property Information Comments	Mitigation Information Financial Information		
Ronnower Information				
Borrower Information				
Geo State/County Borrower ID/Name Borrower Address	02 009			
General Information				
Servicing Office Agency Loan Number Fiscal Year of Obligation Create User ID/Date Last Update User ID/Date Submitting Organization ID/Branch Submitting Organization Name	02.037 50 2012			

The Lender Upload Document screen will display.

USDA	United States Department of Agriculture	Lender Upload Document(s)
Borrowe	er Informat	ion
Borrower ID Address	/Name	

Password protected PDF files will not be accepted. Individual documents may be added to the image repository by entering information into the Add and Index Individual Documents(s) section. File size is limited to no more than 30 MB per document or file.

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name	
Select 🗸		Browse
Select 🗸		Browse
Select 🗸		Browse
	[Insert more Documents
Submit Document(s)	Reset Upload	Documents Completed Cancel

The following are the doc types for Loss Mitigation:

• Upload Loss Mitigation documents according to document type based upon indexes provided.

Doc Type Codes	Doc Type Description	
Applicable to All Loss Mitigation Types		
11013	Appraisal	
11015	Closing Statement/HUD-1 Settlement Statement	
11018	Bankruptcy Correspondence	
11023	Credit Report	
11024	Verification of employment	
11044	Listing Agreement	
Modification		
11008	Reamortization Agreement must be uploaded within 60 days of execution	
11060	Report of Loan Modification Status (Modification Not Executed) must be	
	uploaded within 60 days of the approved servicing plan	
Special Servicing Modifi	cation	
11008	Reamortization Agreement must be uploaded within 60 days of execution	
11008	Copy of the subordinate promissory note must be uploaded within 60 day	
	of execution	
11008	Copy of the recorded subordinate mortgage or deed of trust must be	
	uploaded within 60 days of execution	
11008	Summary of the reimbursement of MRA <mark>must be uploaded within 60 days</mark>	
	of execution	
11008	Evidence loan was reimbursement must be uploaded within 60 days of	
	execution	
11008	Copies of invoices for reimbursement of title search and/or recording fees	
	must be uploaded within 60 days of execution	
11060 Report of Loan Modification Status (Modification Not Executed) mu		
	uploaded within 60 days of the approved servicing plan	

For a Pre-Foreclosure Sale and Deed in Lieu, please refer to 'Uploading Documentation for a Loss Claim' on pages 89-94 of the Loss Claim Administration User Guide for how to complete the document upload process and submit the Loss Claim to the Customer Service Center.

Select the 'Type of Document' and then select 'Browse' to select the File. If the user has more than 3 documents to upload, click the 'Insert more Documents' button; a total of 12 documents can be added at one time.

United States Department of Agriculture	er Upload Document(E FSALINC Home RBS LINC Home R	(S) RHS LINC Home RUS LINC Home Help
Borrower Information		
Borrower ID/Name Address		
Password protected PDF files will not be into the Add and Index Individual Docume	accepted. Individual documents m ents(s) section. File size is limited	nay be added to the image repository by entering information to no more than 30 MB per document or file.
Add and Index Individual	Document(s) into the I	Image Repository
User must select the Type of Document pushbutton. Up to 12 individual documen Type of Document	and provide the location for each in ts can be uploaded at a time. Sele File Name	ndividual document on a separate row by selecting the "Browse" act "Submit Document(s)" to upload individual documents.
11008 Executed Loan Mod A; 🗸	C:\Users\h	De Browse
Select 🗸		Browse
Select 🗸		Browse
		Insert more Documents
Submit Document(s)	Reset Uplo	ad Documents Completed Cancel

When finished, select 'Submit Documents'.

The user will get the following pop up:



Select 'OK' to complete the submission of the documents.

Select the 'Upload Documents Completed' button when finished uploading documents.



United States Department of Lender Upload Document(s)

Agriculture LINC Home | ESA LINC Home | RBS LINC Home | RHS LINC Home | RUS LINC Home | Help

Borrower Information			
Borrower ID/Name Address			

Password protected PDF files will not be accepted. Individual documents may be added to the image repository by entering information into the Add and Index Individual Documents(s) section. File size is limited to no more than 30 MB per document or file.

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

Type of Document	File Name	Upload Status
11008	LM agreement.docx	Successful
Select 🗸	В	rowse
Select 🗸	В	rowse
Select 🗸	В	rowse
		Insert more Documents
Submit Document(s)	Reset Upload Do	ocuments Completed Cancel

To view the documents uploaded, select 'Lender Display Document' hyperlink from the Loss Mitigation Menu.

USDA	United States GLS Lender Loss Claim Administration Department of Agriculture RHS LINC Home Lender Profile Help Logoff
Loss Miti Add Los Loss M Lender	itigation <u>itigation List</u> (Access to View/Update Loss Mitigation) <u>Display Document</u>
User Aut Maintai	horization n Lender/Branch Representative

Enter the Borrower ID, Borrower SSN or Lender Loan Number and select 'OK'.

OK



Cancel

- O Borrower SSN
- O Lender Loan Number

Documents uploaded will be displayed on this page.



Document Class * SERVICING V

It may take several minutes for individually indexed documents to process and be available for display. It may take one to two hours for batch file documents to process and be available for display. Please be patient!

Click Document Description hyperlink to display the document you wish to view.

Document Type	Document Description	Upload Date	
11008	Executed Loan Mod Agreement	8/28/2020	
	Cancel		

Loss Mitigation List

To view the status of a Loss Mitigation plan, select 'Loss Mitigation List' from the Loss Mitigation menu.

USDA	United States Department of Agriculture	GLS Lender Loss Claim Administration
Loss Mitig Add Loss M Loss Mitiga Lender Dis	gation <u>Aitigation</u> ation List (Access to play Document	View/Update Loss Mitigation)
User Auth Maintain Le	norization ender/Branch Rep	resentative

Enter the Borrower ID (9 digits only) or enter servicing plan date and select 'Submit'.

USDA	United States Department of Loss Mitigation List Agriculture Help				
Search	Criteria				
Search By Include:	C O Borrower ID O Servicing Plan Date Loss Mitigation Status ALL				
	Branch 001 Hist				
	Submit Reset Cancel				

The Loss Mitigation Status descriptions are as follows:

- Incomplete A plan has been input but is not complete. If plan is incomplete, the Lender must select the plan and enter the information that is missing and select 'Submit' again.
- Lender Approved The Lender has approved the plan.
- Agency Approved The Agency has approved the plan.
- Withdrawn The Lender or Agency has withdrawn the plan.
- Denied The Agency has denied the plan.

USDA	United States Department of Loss Mitigation List Agriculture								
Search (Criteri	a							
Search By:	Search By: Borrower ID Servicing Plan Date								
Include:	Los: Lene	s Mitigation Status der ID	ALL	Branch 001	List				
		[Submit	Reset	Cancel				
Action Upda	ite Loss I	Mitigation	~						
Borrow ID/ SSI	Borrower ID/ SSN Borrower Name Lender Loan Number Number Plan Date Recommendation Status								
					50	08/24/2020	MODIFICATION	APPROVED	
					50	08/24/2020	PRE- FORECLOSURE SALE	LENDER APPROVED	
					50	08/24/2020	DEED-IN-LIEU	INCOMPLETE	

Select the Borrower ID of the Workout Recommendation the user would like to view.

USDA Un De Ag	United States Department of Agriculture Help					
Search Cri	teria					
Search By:	Borrower ID Servicing Plan Date	through				
Include:	Loss Mitigation Status ALL	Branch 001	List			
	Submit	Reset	Cancel			
Action Update	Loss Mitigation 🗸					
Borrower ID/ SSN	Borrower Name	Lender Loan Number	Agency Loan Number	Servicing Plan Date	Workout Recommendation	Loss Mitigation Status
			50	08/24/2020	MODIFICATION	LENDER APPROVED
			50	08/24/2020	PRE- FORECLOSURE SALE	LENDER APPROVED
			50	08/24/2020	DEED-IN-LIEU	INCOMPLETE

View/Update Loss Mitigation

The View/Update Loss Mitigation screen is displayed as follows:

USDA Department of Agriculture	ate Loss Mitigation	
ender Upload Document		
Section Bookmarks		
General Information	Lender Information	
Mitigation Information Property Information	Loan Information Financial Information	
Modification Information	Comments	
Borrower Information		
Geo State/County	02 009	
Borrower ID/Name		
Borrower Address		
General Information		
Servicing Office	02.037	
Agency Loan Number	50	
Fiscal Year of Obligation	2012 ASLTEST 08/24/2020	
Last Update User ID/Date	ASLTEST 08/24/2020	
Submitting Organization ID/Branch		
Submitting Organization Name		
Lender Information		
Servicing Lender		
Lender ID/Branch		
Name		
Lender Loan Number		
LENDER	AGENCY	
Contact Name * Last		
First	Extension	
Contact Fax *		
Contact Email Address *		
Holding Lender		
Lender ID/Branch		
Name		
Mitigation Information		
Loss Mitigation Status	LENDER /	R APPROVED 💙
Lender Submit Date	08/24/2020	20
Last Status Update User ID/Date Workout Recommendation	MODIFICA	CATION
Medifection Resolved Date		
Modification Not Executed Date		
Constrainty Plan Parts	LENDER	R AGENCY
Servicing Plan Date -	08/24/2020	
Loan Information		
Type of Assistance	650 SFH GUAR PURCHASE ANNUAL	AL.
Closing Date	12/07/2011	
Lender Guarantee Interest Rate	4.2500%	
Current Loan Terms (Months) Annual Fee Percentage	360 0.3000%	
Delinquency Code	28 MODIFICATION STARTED	
Reported Reason for Default		
	LENDER	AGENCY
Due Date of Last Payment *	01/01/2020	
Current Monthly Payment *	\$1,100.00	
Principal/Interest Arrearane *		
 Inoparinterest Artearage 	\$6,800.00	
Tax Arrearage *	\$6,800.00 \$1,000.00	
Tax Arrearage * Insurance Arrearage *	\$6,800.00 \$1,000.00 \$1,000.00	
Tax Arrearage * Insurance Arrearage * Annual Fee Arrearage * Total PTII Arrearage	\$6,800.00 \$1,000.00 \$1,000.00 \$0.00 \$8,800.00	
Tax Arrearage * Insurance Arrearage * Annual Fee Arrearage * Total PTII Arrearage Foreclosure Fees and Costs *	\$4,800.00 \$1,000.00 \$1,000.00 \$8,800.00 \$8,800.00 \$0.00	
Tax Arrearage * Insurance Arrearage * Annual Fee Arrearage * Total PITI Arrearage Foreclosure Fees and Costs * Total Arrearage	\$4,800.00 \$1,000.00 \$1,000.00 \$8,800.00 \$8,800.00 \$8,800.00 \$8,800.00	
Tax Arrearage * Insurance Arrearage * Annual Fee Arrearage * Total PITI Arrearage Foreclosure Fees and Costs * Total Arrearage National Disaster * Foreclosure Status *	54,800.00 \$1,000.00 \$0.00 \$3,800.00 \$5,800.00 \$5,800.00 No No No No No No No No No No	Ves No

Property Information		
Property Address		
Property Condition * Occupancy Status * Property Listed for Sale * List Date List Price Days on Market Real Estate Agent Real Estate Agent Phone Listing Initiated By	LENDER GOOD OCCUPIED No	AGENCY Select Yes No Extension Extension Corrower Lender
Financial Information		
Reason for Default * Reason for Default Description Borrower Income * Secondary Borrower Income * Total Borrower Income Credit Bureau Reporting Expenses * (non-primary motipage) All Other Monthly Expenses * Total Household Expenses	LENDER REDUCED INCOME \$3,000.00 \$3,000.00 \$500.00 \$500.00 \$500.00	AGENCY Select
	30.00	
Modification Information		
Capitalized Amount * Borrower Contribution * Old Interest Rate * New Interest Rate * New Maturity Date * New PITI Amount * Junior Lien Amount Income/Expense Ratio Housing Ratio %	LENDER \$8,800.00 \$0.00 4.00096 3.50096 09:01/2020 \$950.00 \$0.00 3.1579 31.670096	AGENCY
Comments		
		Frint Cancel

Servicers cannot update information on the View/Update Loss Mitigation screen; Servicers have view access only. Contact Agency at **guarantee.svc@usda.gov** to update or make corrections to the previously entered information.

- Click PRINT to print the View/Update Loss Mitigation screen
- Click CANCEL to return to the Loss Mitigation menu page.

Helpful Hints and Navigation Tips

Fields requiring a date can be selected from a calendar pop-up by clicking on the induction option located next to the field.

An asterisk (*) following a field name indicates a required field that must be completed by the user before clicking the 'Submit' button.

If no data is available for required currency fields input \$0.00.

Select 'Save' to save all information.

Compatibility View Instructions

IE11 Compatibility View mode

To fix a potential compatibility issue, the Compatibility View button allows users to display troublesome pages in Internet Explorer 11's standard mode.

There are two ways to enable Compatibility View.

The first way is to simply click on the Compatibility View button in the address bar.

When displayed, the Compatibility View button appears to the left of the Refresh button and contains an image of a broken piece of paper

- Selecting this button enables Compatibility View mode for all documents in the domain of the website being viewed.
- This is what the Compatibility View button looks line when Compatibility View mode is ON

Notice that the button is slightly shaded when it is ON.

- This is what the Compatibility View button looks line when Compatibility View mode is OFF
 Image: Compatibility View button
- When you move the cursor over the Compatibility View button a message is displayed (the same message is displayed when ON and when OFF.

🔁 🗲 🗙 🙋 ling	ب
Compatibility View: websites designed for older browsers will often loo	k better,
and problems such as out-of-place menus, images, or text will be corr	ected.

- Each time you click the Compatibility View button the Compatibility View mode toggles ON or OFF.
- After you click the Compatibility View button ON a message is displayed for a few seconds showing
 you that the web page is now running in Compatibility View mode.

🚱 🗢 🖻 Https://gu	sibesti sollegovi usdaligov /aus/loantlistAction.do	lfmäction=search 💙 🎗 Cerbificabe Error 🔗 😽 🗙 🍉 Bing
Ele Edit View Favorit	es Iools Help	
🚖 Favorites 🏾 🎉 USDA Gu	aranteed Underwriting System	🚵 = 🔂 - 🖾 🖶 - Boge - Safety
GUS/	Guarant	System
Loan Application Home Import New Application New Application Logoff	Loan List Loan Search Lender / Broker REGIONS BANK	All Submissions Preliminary Submissions Final Submissions

The second way enables the "Display all websites in Compatibility Mode setting" in the Compatibility View Settings. This will add the usda.gov website to a list of websites that are automatically displayed in Compatibility View mode.

From any of the USDALINC pages, and with the Compatibility View mode ON, click Tools Menu/ Compatibility View Settings.

Below is the Tools menu showing Compatibility View toggled OFF. This is incorrect; it should be ON.
 If this is how yours is displayed follow the instructions below this example.

oals	Help		
Dele	te Browsing History	Ctrl+Shift+Del	
InPri	vate Rrowsing	Ctrl+Shift+P	
Reop	an Life Browsing Session		
InPri	vate Filtering	Ctrl+Shift+F	
InPri	vate Filtering Settings		
Pop-	up Blocker	1	
Smar	t5creen Filter	1	
Mani	age Add-ons		
Com	patibility View		
Com	patibility New Settings		
Subs	cribe to this Feed		
Feed	Discovery	1	
Deve	eloper Taols	F12	
Wind	lows Messenger		
Diagnose Connection Problems			
Send	to OneNote		
Inter	net Options		

• With the Tools menu showing Compatibility View toggled ON (note that you may should click

Compatibility View item on if it does not have a check mark), then click the Compatibility View Settings option immediately below the Compatibility View menu item.

Tools Help				
Delete Browsing History	Ctrl+Shft+Del			
InPrivate Browsing	Ctrl+Shft+P			
Reopen Last Browsing Session				
InPrivate Filtering	Ctrl+Shft+F			
InPrivate Filtering Settings				
Pop-up Blocker	•			
SmartScreen Filter	•			
Manage Add-ons				
 Compatibility View 				
Compatibility New Settings				
Subscribe to this Feed				
Feed Discovery	F			
Developer Tools	F12			
Windows Messenger				
Diagnose Connection Problems				
Send to OneNote				
Internet Options				

•The Compatibility View Settings dialog is displayed. Notice that the Add this website: field already contains usda.gov.

Compatibility View Settings	×			
You can add and remove websites to be displayed in Compatibility New.				
Add this website :				
usda.gov	Add			
Websites you've added to Compatibility View:				
	Remove			
V Jock de undeted vehicle inte from Microsoft				
Display intranet sites in Compatibility View				
Display all websites in Compatibility View				
	Close			

- \bullet Click the $\underline{A}dd$ button to add the usda.gov (GUS) website to the Compatibility View Settings.
- •Once you add the usda.gov website to the Compatibility View Settings whenever you access GUS the IE11 will already be set at the Compatibility View mode.

When you return to the Compatibility View Settings dialog it will now display the usda.gov website like this:

Compatibility View Settings					
You can add and remove websites to be displayed in Compatibility View.					
A <u>d</u> d this website:					
1	Add				
Websites you've added to Compatibility View;					
usda.gov	<u>R</u> emove				
Include updated website lists from Microsoft					
Display intranet sites in Compatibility View					
Display al websites in Compatibility View					
	ose				

Below is the GUS Credit / Underwriting page displayed when IE11 is NOT in Compatibility View mode: You may or may not have an error at the bottom of the page; for example, "Error on page – Object required ...". Or if you submit a request nothing happens.

To obtain a Credit Report or Underwriting, you must change your IE11 settings to the Compatibility View mode.

C Guaranteed Underwrit	ing System Request Credit / Underwritin	ng - Windows Internet Explorer		3			
🚱 🕞 🖷 https://ou	l fous test so egor usda gar/ sus (rterrit indigas dok't spolit tege 🗸 🖉 Certificate Einar 🐵 😽 🗙 🍉 Bing 🖉 🖓						
i gle gåt gew Fgvork	es Icols Help		Competibility View restetes designed for older browsers will often look better and publices such as a trafficiant nervie, inages, or that will be converted.	<u>ମ</u>			
👷 Favorites 🛛 🔛 Guarante	ed Underwiting System Request Gredit / U	La de la competencia de	🖓 * 🔯 : 🖸 🗰 * Bage + Safaty + Tools + 🐠 +	-			
	Borrower Name Lender Loan M	Number Application ID Number					
	America, Andy TC-GUD- VA 3	20007	Contact Information				
Eligibility	2 = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission						
L non Termo	Request Credit / Underwriting	g					
Dormon	1 warning exist. Data was saved. Please	correct before submitting applicati	an.				
Enderman	Select Request You Would Like to St	ubmit:					
Employment	Select Une		v				
Income and Expenses	Complete items Below Before Submi	itting the Request for Credit Re	port				
Assets and Liabilities	To order new tredit, select "New". To reissue c	redit, enter the reference number.					
Transaction Details	Joint 😌 Borrower New Refe	erence Number 😌 👘 Credit Sta	itus				
Additional Data	America, Andy	Complete					
Validate Application	America, Amy	Complete					
Credit/ Underwriting	Service Provider * Test Credit Agency (2	200) 💌		-			
View Findings	Account Number*		Password *				
Request Forms	61200T						
Loan List							
Data Nodified	Contact Information						
OUB User Guide	Lender Contact Name 🕑	Klaxin Ron					
	Lender Contact Phone Number 🧖	(314)335-8494 ext					
	Lender Contact Fax Number (*)						
	Lender Contact Pax Musc de entered.						
	Lender Contact E-mail Address (*)	ronald.kloxin⊠stl.usda.gov					
	Lender Contact Lender ID	620359006					
	THE REAL PROPERTY OF THE DESCRIPTION OF THE DESCRIP		AP DANDEL				
1							

Clicking the Compatibility View mode button displays the following:



Click the Retry button on the Windows Internet Explorer pop-up message.

Below is an example of the Credit / Underwriting page when it is re-displayed in the IE11 in Compatibility View mode; notice that the Compatibility View button is slightly darker now.

Also note that the GUS Credit /Underwriting page looks different. At this point you should choose the type of request in the "Select Request You Would Like to Submit" dropdown menu and complete the required information.

In IE11 Compatibility View mode you will now be able to request a Credit Report or Underwriting.

C Guaranteed Underwri	Iting System Request Cr	edit / Underwriting -	Windows Internet Explorer				•
🚱 🗢 🔛 https://o.	is test isc egovi usda, gov /aus/V	ewFindings.do#TopOfPage	👻 😨 Certificate Er	rar 🔛 🖅 🗙	lo Bing	P-	
i Die Edit View Favori	tes Iools Help					et al la companya de	
🚖 Favorites 👘 🍱 Guarante	eed Underwiting System Requ	eat Gredit J U		<u>a</u> - 1	🕅 🗆 🖶 • Bage •	Safety + Tools + 🔞 + 🤒	
GUS/	Borrower Name America, Andy	Lender Loan Num TC-GO5 - VA 30F	er Application ID Nur 20067	mber		USDA	
Character Code or Fing Space Eligibility	* = Required to Sare Page, P =	Required to Proliminary Su	domission. F = Required for Final Bet	bmission	Contact Information	Development	
Loan Terms	Request Credit /	Underwriting					
Borrower	1 warning exist. Data w	as saved. Please corr	ect before submitting applic	cation.			
Employment	Select Request You?	Nould Like to Subm	it:				
Income and Expenses	Select One			~			
Assets and Liabilities	A A REAL PROPERTY AND A RE						
Transaction Details	Contract last						
Additional Data	Contact Information	1					
Validate Application	Lender Contact Name	(F)	Klaxin,Ron				
Credit/ Underwriting	Lender Contact Phone	Number (*)	(314)335-8494	ext			
View Findings	Lender Contact Fax No	umber ⁰¹					
Request Forms	Lender Contact Fax m	ust be entered.					
Loan List	Lender Contact E-mail	Address (F)	ronald.kloxin@stl.usda.go	Y			
Data Nodified	Lender Contact Lende	r ID	620859006				
GUS User Guide	Lender Contatt USDA	Assigned Branch No.	125				
	receive	IERT .	100	0.01E	GANGEL		
4							

Understanding Compatibility View

Before displaying a standards-mode Web page, Internet Explorer 11 checks to see if the domain name of the website appears in the Compatibility View List. If so, the site is displayed using Compatibility View. If not, and the page contains no other direction, Internet Explorer 11 displays the page in Internet Explorer 11 Standards mode.

When a standards-based web page is displayed in Compatibility View, the following changes occur.

- Pages are displayed in IE8 mode rather than IE11 mode.
- In the user-agent string, the browser identifies itself as MSIE 8.0 instead of MSIE 11.0.
- Conditional comments and version vectors recognize the browser as InternetExplorer 8, rather than Internet Explorer 11.

These changes help ensure that users can still use websites that do not fully support the features of Internet Explorer 11.

Please note that the <u>X-UA-COMPATIBLE header</u> has greater precedence than Compatibility View. If a website is on the Compatibility View List and a page on that site includes an <u>X-UA-COMPATIBLE header</u> telling Internet Explorer 8 to display a page in IE11 mode, the page is displayed in Internet Explorer 11 Standards mode. This allows web developers to support Internet Explorer 11 Standards mode on an incremental basis. For more information, see <u>Defining</u>. <u>Document Compatibility</u>.