

Rural Development

Electronic Application Submission Using eForms Presented by the Single Family Housing Direct Loan Division

Revision Date: July 27, 2017

eForms

eForms highlights

- eForms allows applicants, loan application packagers, self help grantees, and others to submit applications electronically.
- Applications that are "accepted" in eForms upload into Rural Development's (RD or Agency) loan origination system (a.k.a. UniFi) automatically where they can be "parsed" for further processing.
- Intermediaries under the certified loan application packaging process are required to submit applications via eForms.



As previously mentioned, intermediaries are required to submit loan application packages electronically using the eForms system.

To help intermediaries meet this requirement, RD State Offices are responsible for ensuring that:

- Their offices are properly set up in the eForms system.
- Their staff is familiar with the eForms field office user guide.
- Their staff reviews applications received via eForms in a timely manner and promptly takes the appropriate action.



There are three major steps to the electronic application submission using eForms:

- 1. The submitter's submission of a loan application package.
- 2. The Agency's review of the submitted package which will result in accepting the application, returning the application, or re-directing the application.
- 3. The Agency's importing and parsing of the application into UniFi once an application is accepted.

To submit loan application packages via eForms, intermediaries must:

- Request access to eForms (i.e. a Level 2 eAuthentication account). Each staff member that will submit applications will need to request access individually.
- ✓ Complete Form RD 410-4, Uniform Residential Loan Application, from eForms.
- ✓ Following the Agency's stacking order, attach the additional required documentation outlined in Handbook-1-3550, Attachments 3-A and 3-J.
- ✓ Submit the application to the "right" RD office.

Level 2 eAuthentication account - what is it and how do I get it?

A Level 2 eAuthentication account, which consists of a User ID, password, and user profile, allows the user to enter an application with high security requirements through a USDA website portal.

To register for a Level 2 eAuthentication account you will need to visit the following site and provide certain information used to verify your identify.

https://identitymanager.eems.usda.gov/registration/selfRegistrationForm.aspx?level=2

After a Level 2 eAuthentication account has been established, it's time to log into eForms to complete and submit an application package.

http://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home



WARNING

Upon Login You Agree to the Following Information:

You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.



There are three ways to complete Form RD 410-4 (Uniform Residential Loan Application):

- Import the industry standard Form 1003,
- Complete the 410-4 online within eForms, and
- Export the 410-4, complete offline, and then import the completed form into eForms.

Always make sure the instruction icon appears next to the 410-4 being submitted!









Create Package

Please select the forms by checking the box next to the form name to be included Including forms in a package and submitting it to a service center will not remove Forms folder.

Add To Package	Name	Status	Last Saved
	± €)-4	Active	02/14/2017
	€ H	Active	
	🛨],	Active	Create
		Active	Please enter a u
		Continue Continue	US

02/14/2017	
Create F	Package
Please enter a ur	ique name for this package.
	Package Name: Shaw
USE	A Receiving Agency: Rural Development
	Create Package

A

Saved Packages

These are the packages you have previously saved. You may submit i or delete these packages, and if you open them up you may add, edit or delete the forms they contain. You open packages by clicking on their name.

Name	Last Updated	Agency	Actions
Shaw	03/16/2017	RD	

Submit the application to a pre-determined county and office.





In this example, the intermediary in Maryland was instructed to select CHARLES County from the map (or text version) and then select the LA PLATA SERVICE CENTER.

eForms	You are here: Home / Saved Forms / Name Package / State / County
Browse Forms	Saved Forms
Workspace	Please use the map to select a county for the service center in Maryland:
Create Package	
Saved Forms	Cecil
Saved Packages	Harford
Import External Form	Carroll Baltimore
Inbox	Washington Baltimore Kent
Returned Packages	Allegany Frederick City Queen
Cosign Packages	Garrett
Received Packages	
Outbox	Montgomery Arundel
Collecting Signatures	Taibot
Pending Packages	
Completed Packages	Georges
Request	
▶ To Cosign	V Cal Dorchester Wicomico
Package	Charles Wo
	Somer te
	- Set
USDA.gov Farm Service	Agency Natural Resources Conservation Service Rural Development

Site: 973	LA PLATA SERVICE CENTER 101 CATALPA DR LA PLATA, MD 20646-4319	County: CHARLES	(301) 934-9588 (855) 419-8410 fax
Office: 109848 RD	CHARLES COUNTY SERVICE CENTER 101 CATALPA DRIVE, SUITE 106A LA PLATA, MD 20646		(301) 934-9588 x 108 (855) 401-6645 fax

Following the Agency's stacking order, it's now time for the intermediary to attach the additional required documentation outlined in Handbook-1-3550, Attachments 3-A and 3-J.

The additional documents required for a complete application are to be combined into one document and placed in the approved stacking order.

Application Processing
Form RD 3550-1, "Authorization to Release Information" for each adult member of the
household.
Income
Form RD 1910-5, Request for Verification of Employment
Form RD 3550-4, Employment and Asset Verification
Alimony (last 12 mo pymt history provided by court appointed entity; if not available a copy of separation agreement
or divorce decree to be stacked with Deduction information later in this checklist.)
Attachment 4-A, Worksheet for Computing Income
Child Support (last 12 mo pymt history provided by court appointed entity; if not available a copy of separation agreement or divorce decree, to be stacked with Deduction information later in this checklist.)
IRS Form 1099-MISC
IRS Form 4506-T, Request for Transcript of Tax Return
IRS Form W2, Wage and Tax Statement
Paycheck stubs (four consecutive weeks)
Documentation of Pensions / Annuities
Documentation of Public Assistance
Self-Employment Income
Social Security / VA benefits
Tax Returns (and applicable Schedules and Transcripts)
Unemployment Benefits
Written explanation of employment history (of less than two years or employment gaps in excess of 30 days
within the last two years.)
Other income
Deductions
Form 1944-4, Disability Assistance
Child care expenses (for dependents 12 years of age or younger)
Separation/Divorce/Paternity/Property Settlement Agreement
Educational Assistance Expenses
Copy of school transcript (For a household member who is a full-time student and 18 years of age or older)
Medical expenses (out of pocket, annual medical expenses (for applicants 62 years of age and older, or individuals with a disability) who wish to be considered for a deduction to household income.)
Assets
Two most recent asset/bank statements
Credit
Written explanation of derogatory items in applicant's credit history
Verification of identity
Packager Info
Disclosure letter
Preliminary credit analysis
 Application / eligibility narrative

Saved Packages

Please review comments a on the Subn	w the following informatic nd attach any supporting nit button at the bottom	In for the Shaw package. If it documents that you want to accomptof the page.	t is correct, enter any any the package and				
Forms							
	Name	Descriptio	n				
Shaw 4104-	4	Uniform Residential Loan Application	í.				
Attachment	ts						
	Name	Description	Act				
If you would them here:	l like to provide the servic	e center with any comments about th	Please select the file a Attachment F Descriptic	and enter a description of why it is	s being attached to this package Choose File No file chose Attachment File	λ. n	
				Please select the file and Attachment File:	d enter a description of wh	y it is being att	ached to this package. onal Documents in Browse
				Description:	Additional documents in s	tacking order	
							Add Can

If you would like to provide the service center with any comments about this package, please entitiem here: Loan Package for Shaw. Her \$25 check will be delivered asap. Your USDA eAuthentication account email address is L,		Add
Loan Package for , Shaw. Her \$25 check will be delivered asap.] Your USDA eAuthentication account email address is to provide the sent to this email address. If this is not the address you wish to have used, you must change it through the USDA eAuthentication. Any changes to y eAuthentication profile will require that you log out of eForms and back in again to take affect. You have selected the following service center: Service Center: HARRISON SERVICE CENTER 402 N WALNUT ST STE 127 HARRISON, AR 72601-3621 Phone Number:	If you would like to provid them here:	de the service center with any comments about this package, please en
Your USDA eAuthentication account email address is L	Loan Package	e for , Shaw. Her \$25 check will be delivered asap.
You have selected the following service center: Service Center: HARRISON SERVICE CENTER 402 N WALNUT ST STE 127 HARRISON, AR 72601-3621 Phone Number: 8707418600	Your USDA eAuthenticatio notifications pertaining to you wish to have used, yo eAuthentication profile wil	on account email address is L
Service Center: HARRISON SERVICE CENTER 402 N WALNUT ST STE 127 HARRISON, AR 72601-3621 Phone Number: 8707418600	You have selected the foll	lowing service center:
Phone Number: 8707418600		
	Serv	VICE CENTER: HARRISON SERVICE CENTER 402 N WALNUT ST STE 127 HARRISON, AR 72601-3621

Saved Packages

USDA Submission Confirmation

I understand I am providing all information included on forms and attachments to the United States Department of Agriculture (USDA) for review and processing. My statements on any submitted forms and attachments are true, and correct to the best of my knowledge and belief and are made in good faith. I understand that a knowing and willing false statement can be punished by a fine or imprisonment or both. (See Title 18, Section 1001, of the United States Code.)

Are you sure you want to Submit the package?

Confirm Cancel

USDA Successful Submission	
You have completed the submission process for	r
Package Shaw.	
It is now waiting USDA review for further process	ing.
Confirmation Number: 103923-0	
Retain this Confirmation Number to reference this package correspondence.	in any future
You may track the progress of this package in your "Outbo Packages" folder.	Forms Package 103923 Submittal FormsManager@one.usda.gov Follow up. ent: Thu 3/16/2017 10:10 AM O:
	Package 103923-1 // was successfully submitted on Thursday, March 16th, 2017 at 10:09am to: HARRISON SERVICE CENTER 402 N WALNUT ST STE 127 HARRISON, AR 72601-3621 It is now pending a review for completeness. You will be notified further once this has been done.
	Please do not respond to this email, as it was automatically generated by the eForms system.
	eForms Automation

Step 1 ends with an email notification to the submitter about a successful eForms submission and Step 2 begins with an email notification to RD about an eForms package submittal.

Sent: Tuesday, February 14, 2017 8:	10 PM	<u>ser wone.usua.gov</u> j					
Subject: eForms Package 109200-	Submittal						
Package 109200-(was submitted by	on Tuesday, February 14th, 2017 at 7:09pm.					
Click <u>here</u> to review this package.							
Please do not respond to this email, as it was automatically generated by the eForms system.							
eForms Automation							

The appropriate RD staff in the receiving RD office will review the application received via eForms in a timely manner and promptly take the appropriate action. They will either:

- Accept,
- Return, or
- Re-direct the application.

These are the forms that are contained by package 102025- Click on a form name to open and review it. Once all the forms for this package have been reviewed, you will be able to accept, re-direct, or return this package. Last Updated Name Status ction Active 07/20/2016 (Ŧ) pdf Active 07/20/2016 **Re-direct** Return Comments **Employee Edit** Close Accept History 23 Internet Explorer usdages//elcommon/eliteSen 🔎 💌 🔒 🕝 n t Q Increase the second access 🏠 🛪 🔣 🛪 🖂 🖶 🛪 Pape 🖬 Safety 🛪 Tools 🛪 🚱 🛪 What do you want to do with 🖲 🖬 🗥 🖪 🔁 😑 🛞 💷 🖉 📰 🖉 FIL & Sign Commen displayattachment.pdf? This file includes fileate farm fields. You can print the campited form as 📑 lightight Date ing Fie From: formsadmin.sc.egov.usda.gov Close Open Form RD 410-4 Form Approved The file won't be saved OMB No. 0575-0172 Position 3 (Rev. 10-06) APPLICATION FOR RURAL ASSISTANCE (NONFARM TRACT) Save Uniform Residential Loan Application Save as This application is designed to be completed by the applicant with the lender's assistance. Applicants should complete this form as "Applicant #1" or "Applicant #2", as applicable. All Applicants must provide information (and the appropriate box checked) when 📃 the income or assets of a person other than the "Applicant" (including the Cancel Applicant's spouse) will be used as a basis for loan qualification or ______ the income or assets of the Applicant's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Applicant resides in a community property state, the security property is located in a community property state, or the Applicant is relying on other property located in a community property state as a basis for repayment of the loan. I. TYPE OF MORTGAGE AND TERMS OF LOAN Lender Account Number Conventional Other: Agency Case Number V.A. Mortgage Applied for: FHA USDA/Rural Housing Service Amount Interest Rate No. of Months Amortization Fixed Rate Other (Explain Type: GPM ARM (Type) II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (Street, City, State, Z/P) No. of Units Legal Description of Subject Property (Attach description if necessary) Year Built 20

These are the forms that are contained by package **102025**-Control Click on a form name to open and review it. Once all the forms for this package have been reviewed, you will be able to accept, re-direct, or return this package.

Name	S	tatus	Last Updated	Actions
⊕ RD 410-4	A	ctive	07/20/2016	
⊕ T, C df	A	ctive	07/20/2016	
Accept Re-d	rect Return	Comments	History	Employee Edit Close

These are the forms that are contained by package **102025**-1 . Click on a form name to open and review it. Once all the forms for this package more seen reviewed, you will be able to accept, re-direct, or return this package.



What happens if an application wasn't sent to the pre-determined RD Service Center?

Inbox

These are the forms that are contained by package **102025**. Click on a form name to open and review it. Once all the forms for this package have been reviewed, you will be able to accept, re-direct, or return this package.

Name	Status	Last Updated	Actions
	Active	07/20/2016	
	Active	06/29/2016	
Accept Re-direct Retur	n Comm	ents History Employ	ee Edit Close





Name	Agency	Address	Action				
GREENEVILLE SERVICE CENTER (65540)	RD	214 N COLLEGE ST GREENEVILLE TN, 37745-5167	Select Map				
BLOUNTVILLE SERVICE CENTER (65662)	FSA	2942 HIGHWAY 394 BLOUNTVILLE TN, 37617	Select Map				
BLOUNTVILLE SERVICE CENTER (65564)	NRCS	2942 HIGHWAY 394 BLOUNTVILLE TN, 37617	Select Map				
KNOXVILLE AREA OFFICE (80107)	NRCS	9737 COGDILL RD KNOXVILLE TN, 37932	Select Map	Name	Agency	Address	Action
NRCS-FSA STATE OFFICE (101031)	FSA	801 BROADWAY STE 675 NASHVILLE TN, 37203-3878	Select Map	GREENEVILLE SERVICE CENTER (65540)	RD	214 N COLLEGE ST GREENEVILLE TN, 37745-5167	Select Nap
NRCS-FSA STATE OFFICE (101032)	NRCS	801 BROADWAY STE 675 NASHVILLE TN, 37203-3878	Select Map	BLOUNTVILLE SERVICE CENTER (65662)	FSA	2942 HIGHWAY 394 BLOUNTVILLE	Select Map
NASHVILLE SERVICE CENTER & RD STATE OFFICE (101035)	RD	3322 W END AVE STE 300 NASHVILLE TN, 37203-1084	Select Map	BLOUNTVILLE SERVICE CENTER	NRCS	IN, 37617 2942 HIGHWAY 394 BLOUNTVILLE	Select Map
CHATTANOOGA SERVICE CENTER (101185)	NRCS	6183 ADAMSON CIR CHATTANOOGA TN, 37416	Select Map	(65664)		TN, 37617	
LEWISBURG SERVICE CENTER (103471)	NRCS	1171 NASHVILLE HWY LEWISBURG TN, 37091-2236	Select Map	KNOXVILLE AREA OFFICE (80107)	NRCS	STATES COGDILL RD KNOXVILLE TN, 37932	Select Map
COLUMBIA SERVICE CENTER (103473)	NRCS	811 HATCHER LN COLUMBIA TN, 38401-3523	Select Map	NRCS-FSA STATE OFFICE	FSA	801 BROADWAY STE 675	Select Map
BLOUNTVILLE SERVICE CENTER (103497)	CD	2942 HIGHWAY 394 BLOUNTVILLE TN, 37617	Select Map	(101031)		NASHVILLE TN, 37203-3878	
MURFREESBORO SERVICE CENTER (103610)	NRCS	315 JOHN R RICE BLVD LANE AGRI-PARK MURFREESBORO TN, 37129	Select Map				
BLOUNTVILLE SERVICE CENTER (107721)	OCIO	2942 HIGHWAY 394 BLOUNTVILLE TN, 37617	Select Map				



410-04 E-Form Application Messaging X
You have received 410-04 E-Form application(s) listed below. You may select any application to parse in the address lines. Select 'Parse Addr Lines' button to complete the import process
In on Time Borrower Branch Form Name 🔺
03/16/2017 13:09:50 Campbell 04005 s:\webdev\prod\Xfer\ ▼
Parse Addr Lines OK Cancel

TIP – when reviewing the application in UniFi to complete all necessary fields, go to the 410-4 from the completed mailbox and have that open to refer to.

Home About eForms Help Contact Us

You are here: Home / Completed / Items

Completed

These are the forms that are contained by package 105195-

Name	Status	Last Updated	Actions
	Active	07/31/2017	
Test Shaw 410-4	Active	07/31/2017	
Notes	Reasons	History	

Parsing pop-up messages...





BE AWARE that phone numbers may become jumbled during the parsing process.



BE AWARE that if you accidently close an application without fully completing it, you have to access it using the **My Secondary Queue** option from the Select an Application pop-up.



Unifi Application - FULTONRT2	
Ele Edit Record Menu Iools Help	More information
Prequal Menu Prequal Menu Processing You have received 410-04 E-Form application(s) listed below. You may select any application to parse in the address lines. Select 'Parse Addr Lines' button to complete the import process Vicedit Bureau Underwriting Losing Losing U2/17/2010 09:41:56 Applicant Page6copy 26050 s: WebdevtestVtertWt	on parsing is available in the
– Handbook Lette – All Forms – LINKS	field office user
B Parameter Meni Upen a New Ac Close Current A Copy Account Send Message	guide.
Password Maini Parse Addr Lines OK Cancel	

Troubleshooting

Users (to include RD and external partners) having issues with eForms are encouraged to contact the RD Help Desk. They are the best resource to help with technical issues and can track issues and identify potential trends. RD Help Desk cannot assist with questions regarding loan or grant origination. Program related questions should be directed to your local RD Servicing Office.

Below is the contact information for the RD Help Desk:

- ✓ E-mail: <u>RD.HD@STL.USDA.GOV</u>
- ✓ Phone: 800-457-3642, select USDA Applications (Press 2); then select Rural Development (Press 2)

Servicing Office locations can be found by navigating to: <u>https://offices.sc.egov.usda.gov/locator/app</u>

USDA is an equal opportunity provider, employer, and lender

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD 3027, found online at <u>http://www.ascr.usda.gov/complaint_filing_cust.html</u> and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by mail at: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410; by fax (202) 690-7442; or email at program.intake@usda.gov.

