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RD Updates for GUS and Non-U.S. Citizens

USDA Rural Development (RD) announced revisions to HB-1-3555 and eligibility of certain non-U.S. citizens. Truist Bank (Truist) aligns with RD's published guideline revisions and announcement, subject to Truist existing overlays.

Effective Dates

Effective for existing and new application on or after July 1, 2022.

Background Information

On May 9, 2022 RD made the use of the Guaranteed Underwriting System (GUS) mandatory.

On April 29, 2022 RD announced that certain non- U.S. citizens with a valid social security number and Employment Authorization Document (EAD) will be eligible for the Single Family Housing Guaranteed Loan Program (SFHGLP).

In response to this publication, we reviewed impacted guidelines and align with RD requirements.

Bulletin Details

Truist aligns with RD revisions to HB-1-3555

Guaranteed Underwriting System (GUS)

Guaranteed Underwriting System (GUS) submissions are required as per RD guidelines. Accept/Eligible responses are required.

Eligible Borrowers

Eligible borrowers include individuals with a valid social security number and valid Employment Authorization Document (EAD), such as Form I-766, issued by the U.S. Department of Homeland Security.

Revised Material

Click [Rural Development Loan Program](#) to review the revised product materials.

Former Guidelines

Previously, the use of GUS was optional for RD.

Previously, RD required all Non-U.S. Citizens information to be entered through the Systematic Alien Verification for Entitlements (SAVE) Program to determine eligibility as a qualified alien. The current categories of eligible immigration statuses do not include some categories of non-U.S. citizens who are authorized to live and work in the United States.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relations Coordinator	Specific questions on applying this procedure to specific loan files. Contact Correspondent Relations Coordinators at 800.382.2111, Option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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