

### Lender's Guide to e-Filing of FSA Guaranteed Loans & Packages



More information

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# **eFiling Benefits For Lenders**

Paperless:

- Loan applications
- Closing Documents
- Interest Assistance Renewals
- Status Reports

Faster Service. Documents and forms are submitted in real-time. Save mailing time, paper generation, and get faster decisions.

Electronically sign documents. By using your USDA eAuthentication account, you can digitally sign documents so you don't have to sign originals.

Secure and Private. eFiling uses 128 bit secure socket layer (SSL) encryption technology used by many commercial banks in on-line banking applications.

Flexible. No software to buy or install. You can continue to use your existing software and business practices for loan origination and servicing. eForms is flexible so you can submit documents and images in any of the following formats:

- Microsoft Word
- Microsoft Excel
- Adobe Acrobat PDF documents and images
- Web Equity Manager exported ZIP files
- Images
- Text

# **Easy Steps to E-File**



Get an eAuthentication Account If this is your first time eFiling with USDA, you must first obtain an eAuthentication Account.

- Register on-line
- Activate your account with the e-mail that is sent to you
- Prove your identity with a USDA employee. You may be asked to visit a USDA service center with a photo ID.

Follow the steps on pages 4 - 5.



#### Submit your Package

Once you have an eAuthentication account, you can begin eFiling.

- Complete your closing documents, applications, financials, cash flow projection, history, or credit presentation using the software of your choice
- Login to the eForms site
- Find the form related to the business you want to do and fill it in
- Attach your loan documents as electronic files
- Submit to your designated USDA service center
- Receive an email confirmation of the transaction

Follow the steps on pages 6 - 8.



#### Get an eAuthentication Level 2 Account

- Go to the USDA eAuthentication website at <u>http://www.eauth.egov.usda.gov</u>
- Click on Create an Account on the left hand side



Click on Customer Create an Account









Enter in the requested info and click Continue; verify the info you submitted is correct on the next page and click Submit. Even though you are representing the Bank, you are still an individual and we need your individual information. You may use your bank address and phone number, etc.

| United States Departure USDA eAuth     | tment of Agriculture<br>entication   |   |                         |  |  |
|--|--|---|-------------------------|--|--|
| Passing d - C                          |  |   |                         |  |  |
|  | Ho   | ne About eAuthentication Help Co        | ntact Us Service Cente  |  |  |
| Quick Links                            | Create an Acco   | unt                                     |                         |  |  |
| ▶ Create an account                    | Level 2 Access<br>Step 1 of 2  |   | Create an Account He    |  |  |
| Update your account Employee Links     | If you are a USDA Federal Employee, you should continue with the USDA eAuthentication<br>Employee Create an Account process. |   |                         |  |  |
| Local Registration     Authority Login | Public customers should complete the information below to create a USDA account. All fields are marked by an asterisk (*).   |   |                         |  |  |
| Sumony Login                           | Enter your first and last name state driver's license).  | exactly as it appears on your governmen | t issued photo ID (e.g. |  |  |
|  | User ID*:  | 6-20 ch                                 | aracters                |  |  |
|  | Password*:   | 4-10 ch                                 | aracters                |  |  |
|  | Confirm Password*:   |   |                         |  |  |
|  | First Name*:   |   |                         |  |  |
|  | Middle Initial:  |   |                         |  |  |
|  | Last Name*:  |   |                         |  |  |
|  | Home Address*:   |   |                         |  |  |
|  | City*:   |   |                         |  |  |
|  | State*:  | •                                       |                         |  |  |
|  | Home Postal/Zip Code*:   |   |                         |  |  |
|  | Country Name*:   |   | -                       |  |  |

You will receive a confirmation by e-mail that YOU MUST RESPOND TO. You must click on the Activate My Account link within the email before the account will be activated. You must do this within 7 days.

| Activate Your USDA Account with Level 2 Access within 7 days - Message (HTML)   |  |  |  |
|---|--|--|--|
| Eile Edit View Insert Format Iools Actions Help   |  |  |  |
| 💱 Reply 🤹 Reply to All 👽 Forward 🎒 🐚 🔻 🎦 🗙 🔺 🔹 🔹 🔣 😨 🗸  |  |  |  |
| ▲ B Z U 書書言語語傳傳一.   |  |  |  |
| From: eAuthHelpDesk@usda.gov  |  |  |  |
| io: Gruetzmacher, Jeff - Lancaster, WI  |  |  |  |
| Ee:   |  |  |  |
| jubject: Activate Your USDA Account with Level 2 Access within 7 days   |  |  |  |
| Congratulations jgritz  |  |  |  |
| You have successfully created a USDA eAuthentication account.   |  |  |  |
| Please print and retain this message for your future reference.   |  |  |  |
| The User ID you created is: igritz  |  |  |  |
| The email address you provided is: Jeff Gruetzmacher@wi.usda.gov  |  |  |  |
|   |  |  |  |
| Before you can use your account with Level 2 access you must do the following:  |  |  |  |
| <ol> <li>Please wait annoximately 20 minutes from the receipt of this email before you can actival</li> <li>A divate your account within 7 days of the secept of this email.</li> <li>Click <u>ACTIVATE MY ACCOUNT</u></li> </ol> |  |  |  |
| NOTE: Once you click the activation link, you will have an account with limited access that allows  |  |  |  |
| 4. Go to the USDA eAuthentication web site at <u>http://www.eauth.egov.usda.gov</u> and click on  |  |  |  |

Next, a USDA employee must personally verify your identity so that you can electronically sign documents in USDA eForms system. Until you provide either a photo driver's license or state-issued ID, you won't be able to electronically submit and sign documents to USDA. You can either visit a USDA service center or have your local FSA loan personnel personally identify you.



### Submit Your Package

- Go to the USDA homepage at <u>http://www.usda.gov</u>
- Click on the Find a form link on the right.



**Sign-in** to the USDA eForms site.

*Note*: The first time you login to eForms, you may be prompted to enter in a new, longer password.



 Click Continue on the warning screen and then enter in your new USDA eAuthentication user ID and password and click Login.



#### Click on Find Forms



- Enter in the form search field. Enter in 1980 in Form Number search to bring up all guaranteed loan series forms. No matter what types of attachments or documents you want to attach to a form, they always must be attached to some FSA form. Some common forms:
  - 1980-28 Preferred Lender Application
  - 1980-24 Continuation of Interest Assistance and Subsidy Payment
  - 1980-44 Default Status Report
  - 1980-19 Guaranteed Loan Closing Report
  - 1980-15 Lender Certification
- Fill in the form. If you want to save it and not submit it, click the Save button. It will save the form complete with added data on the USDA eForms server. If you want to submit the form and proceed to attach additional documents, click Submit.

| Pastor 3         From Approved - OMS No. 0500           FSA.1980-28         U.S. DEPARTMENT OF ACGRUIC TURE<br>Tam Shore Applied           (0.2204)         PREFERRED LENDER APPLICATION FOR GUARANTEE           Instructions To LENDER LOW APPLICATION FOR GUARANTEE         Instructions To LENDER LOW APPLICATION FOR GUARANTEE           VARIA ADDELSTATE AND CONTACT         Instructions To LENDER AND ADDELSTATION FOR GUARANTEE           VARIA ADDELSTATE AND CONTACT         Instructions To LENDER AND ADDELSTATION FOR GUARANTEE           VARIA ADDELSTATE AND CONTACT         Instructions To LENDER ADDELSTATION FOR GUARANTE FARITS A BOD OLIVER AND ADDELSTATION FOR GUARANTE AND ADDELSTATION FOR GUARANTE ADDELSTATION FOR GUARANTEE           10. AMPLICATISTIC         Implication         Instructions State Control Content and Co   | 0010 01050  |   | Submit   |
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|   | 3. APPLICANT'S TELEPHONE NUMBER<br>(Including Area Code)<br>(609) 723-7697      | 4. APPLICANTS ADDRESS<br>19210 Buckwheat Ridge Road<br>Lancaster, WI 53813  | 5. APPLICANT'S SSN OR TAX ID NO.<br>9999999999 |
| 10         TMPR OF  | <ol> <li>APPLICANT'S BIRTH DATE<br/>(MIADD-YYYY)</li> </ol>                     | 7. CO-APPLICANT'S BIRTH DATE 8. CO-APPLICANT'S SSN OR TAX ID NO<br>(MM4DD-YYYY)                                     | 9. TOTAL NUMBER OF<br>HOUSEHOLD MEMBERS        |
| CORPORATION     COOPERATIVE     LLC     OTHER (Epidem)     I2 ACRES REVIED      I3. MARIED     IAMARED     IIIIIIII     IIIIIIII     IIIIIIII   | 10. TYPE OF INDIVIDUAL  | PARTNERSHIP TRUST JOINT OPERATION   | 11. ACRES OWNED                                |
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| YES N 14. Have you or any member of the entity obtained a direct or guaranteed loan from USDA?  | 13. MARITAL STATUS: MARRIED   | SEPARATED UNMARRIED (INCLUDING SINGLE, DIVORCED   | AND WIDOWED)                                   |
|   | 14. Have you or any member of the entity ob                                     | tained a direct or guaranteed loan from USDA?   | YES NO   |
| 15. If "YES" to litem 14, was the loan paid in ful? If not paid in full, please explain:  | In. Have you or any memoer or the energy of                                     | Kall? If not paid in full, please explain:  |  |



Click on the state and then the county of the FSA office where you want to submit the materials (not the county where your customer lives). If you have submitted applications before, the 'most recently used offices' list will appear to select from.



 Click on the Attach button to attach documents to the form (optional).
 Documents may be TXT, DOC, XLS, PDF, JPEG, PPT, Web Equity Manager exported ZIP files, or any other 'non-executable' type of file.





Attach documents or files by clicking the Browse button and locating the file. Next, enter a description for each document in the text box or type a space if no description. Click Add this file to package. Additional files can be added in the same manner. A list of documents attached to the form will be listed below as the package is built. When you are done adding documents to the form, click on Continue.



 Verify the information and attachments and the office the information will be sent to. Enter in your email address to receive a confirmation of submission by email. Click the Submit package button and click yes to the disclosure statement. You will receive a confirmation by email of the submission, and once accepted by FSA, you will also receive an email stating its acceptance.

