United States Department of Agriculture

Farm Service Agency • Wisconsin

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

On-line demo available at:
http://www.fsa.usda.gov/wi/lending/

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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

1 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.

2 Submit your Package

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

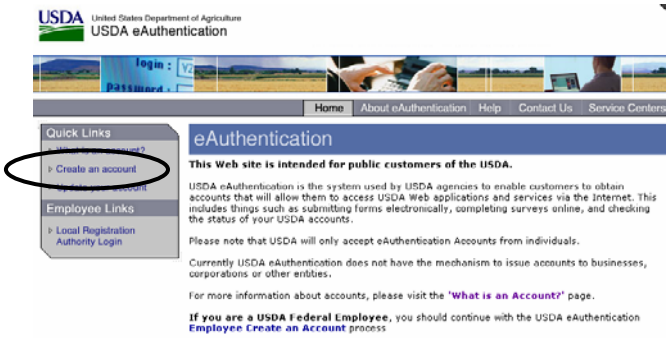
- Complete your closing documents, applications, financials, cash flow projection, history, or credit presentation using the software of your choice
- Login to the eForms site
- Find the form related to the business you want to do and fill it in
- Attach your loan documents as electronic files
- Submit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

Follow the steps on pages 6 – 8.

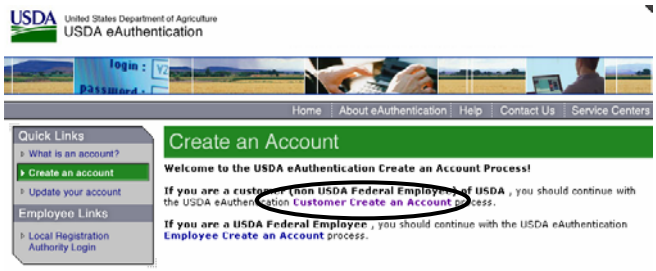
1 Get an eAuthentication Level 2 Account

- Go to the USDA eAuthentication website at **http://www.eauth.egov.usda.gov**

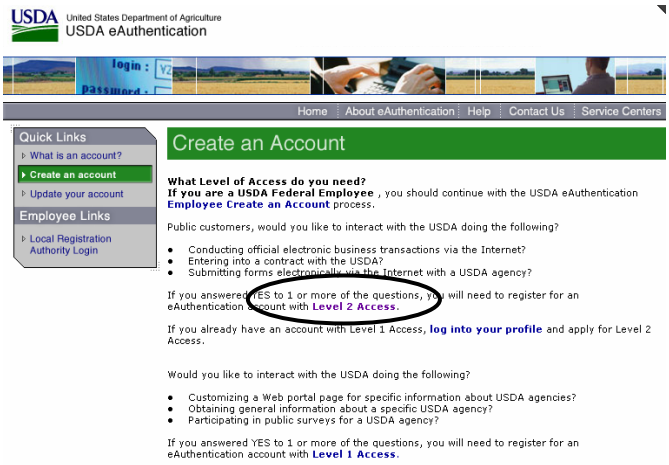
- Click on **Create an Account** on the left hand side



- Click on **Customer Create an Account**

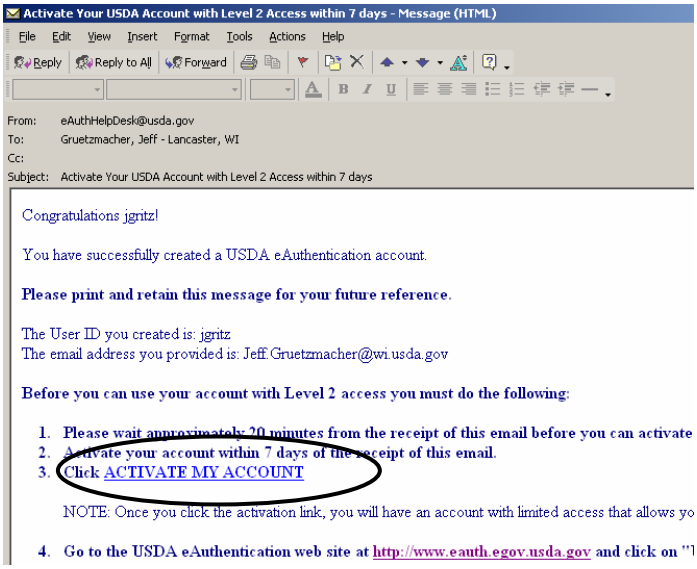


- Click **Level 2 Access**



- 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.

- 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.**

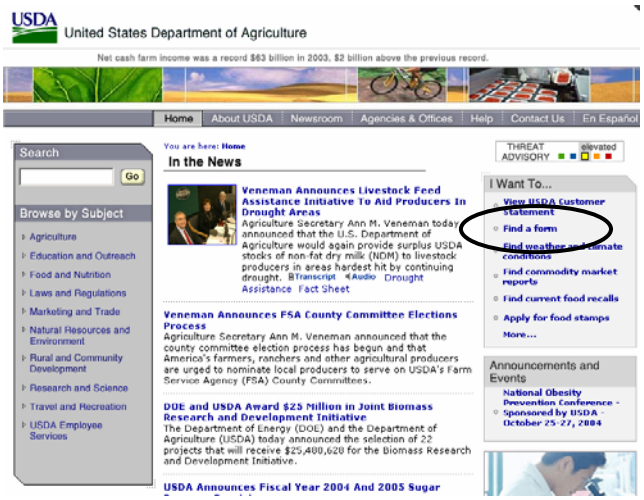


- Next, a USDA employee must personally verify your identity so that you can electronically sign documents in USDA eForms system. Until you provide either a photo driver's license or state-issued ID, you won't be able to electronically submit and sign documents to USDA. You can either visit a USDA service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

2

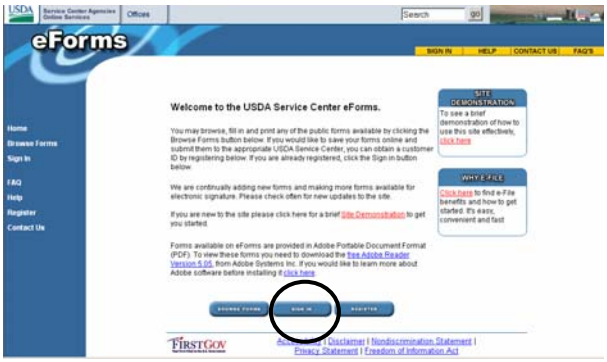
Submit Your Package

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

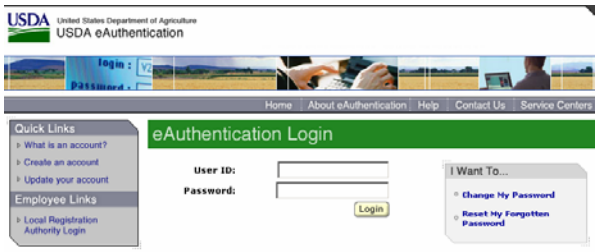


- **Sign-in** to the USDA eForms site.

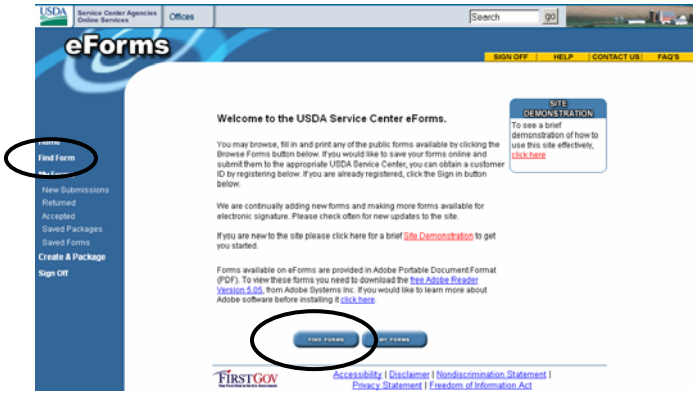
  Note: The first time you login to eForms, you may be prompted to enter in a new, longer password.



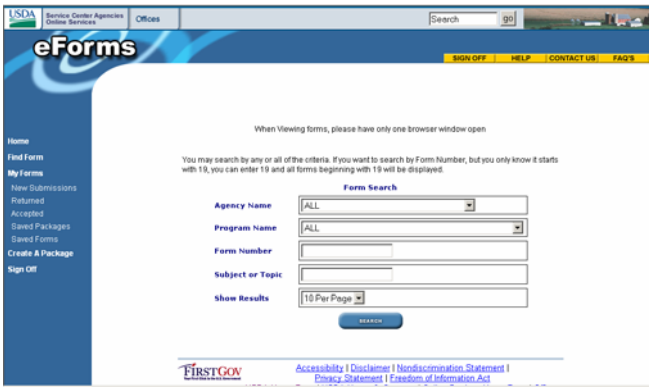
- Click **Continue** on the warning screen and then enter in your new USDA eAuthentication user ID and password and click **Login**.



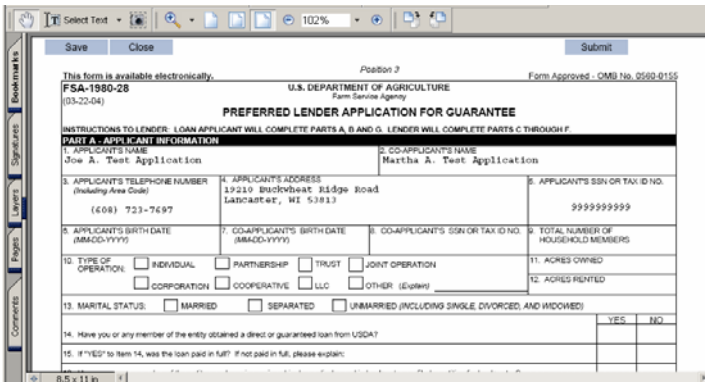
- Click on **Find Forms**



- 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

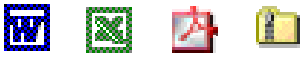


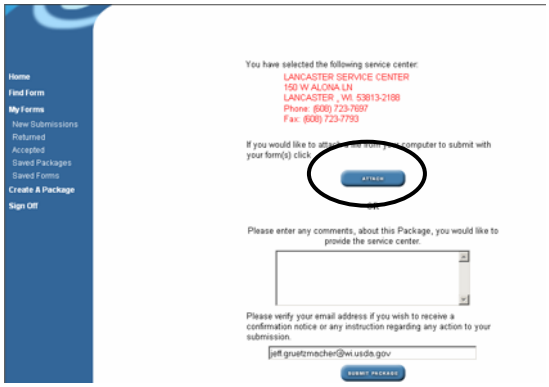
- Fill in the form. If you want to save it and not submit it, click the **Save** button. It will save the form complete with added data on the USDA eForms server. If you want to submit the form and proceed to attach additional documents, click **Submit**.



- 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.