

eForms User Guide

December 2024

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Chapter 1: Introduction

The eForms site is used for a variety of United States Department of Agriculture (USDA) programs and purposes. Chapter 2 of this guide focuses on the basic steps required to submit a Single Family Housing (SFH) direct loan application package electronically using the eForms site. Chapter 3 of this guide focuses on the steps required of Rural Development (RD) Field Office users to import the SFH direct loan application package electronically into UniFi using the eForms site.

Approved intermediaries are required to submit applications electronically using the eForms site. To help them meet this requirement, each state must be prepared to accept and process applications using the eForms site. **The first step towards establishing a working eForms process is to establish a line of communication between intermediaries and RD State and Field Offices! State and Field Offices should determine and communicate the processing structure within the state to the intermediaries in order to correctly receive and timely process packages.**

If you have suggestions how we can improve this guide, please send us an email with your comments to: SFHDIRECTPROGRAM@usda.gov.

Thank you,
The National Headquarters Direct Program Staff

Link to the eForms site:

<https://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home>

The eForms site to UniFi Interface

The eForms site allows applicants and individuals working on behalf of the applicant through approved entities (such as certified loan application packagers or approved intermediaries) to search for and complete forms requesting services from USDA, RD.

With the eForms site, users can electronically submit a SFH direct loan application package which includes all the items needed by RD to determine applicant eligibility (e.g. pay stubs, bank statements, etc.). Users can also upload a completed uniform residential loan application. By transmitting applications this way, loan application packages will be received in a more timely and confirmed manner. In addition, RD staff will be able to import the uniform residential loan application information from the eForms site directly into the SFH direct loan origination system (UniFi).

Chapter 2:

Applicants, Certified Loan Application Packagers, Approved Intermediaries, and Others

How to Submit a Single Family Housing Direct Loan Application Package Using the eForms Site

Help Resources

Before you use the eForms site to submit any applications, we first recommend contacting our **RD State Office**. Let us know you are interested in SFH direct loan application packaging and our staff will help guide you through the eForms process and answer any questions you may have. You can find your State Office using the following link: <https://www.rd.usda.gov/contact-us/state-offices>



To submit an online application using the eForms site, the user must have a USDA **eAuthentication** account.

If you experience problems of a technical nature with the eForms site, you can contact the RD Help Desk by calling 1-800-457-3642, select USDA Applications (press 2), then select Rural Development (press 2). Alternatively, you may send an email to RD.HD@USDA.GOV.

Access to submit packages through the eForms site requires the use of Login.gov. If you do not have a Login.gov account, go to [Create your Login.gov account](#). For further questions on Login.gov accounts visit the [USDA eAuthentication FAQ's](#).

Overview– Submitting the Electronic Loan Application

The user starts the process by logging into the eForms site, browsing to the RD 410-4 loan application, downloading Form RD 410-4 to complete offline. Once Form RD 410-4 is complete, upload the completed form into eForms **or** upload an existing application from another loan application system (provided it is compatible with the eForms site). Users working for an approved intermediary who are submitting applications on behalf of an applicant or certified packager **MUST** submit the loan application in the eForms site using one of these two methods.



Users should confirm the processing structure with the State and Field Offices prior to submitting, in order to determine the correct location to submit the package. Some states have a central office to submit all packages regardless of the county in which the applicant is wanting to purchase. Submitting to the incorrect location can cause delays in processing. Never submit to a site labeled remote location.

Next, create a package and select the imported form. Upon clicking “submit”, the user will be prompted to name the loan application package, select the ‘servicing center’ (a.k.a. Field Office) that will receive the package based on the county in which the applicant is wanting to purchase or based on the central office, and attach the documents as required by [HB-1-3550 Attachment 3-J for 502 Direct](#) or [HB-1-3550 Attachment 12-E for 504 Direct](#) to complete the loan application package. Packagers and Intermediaries must include all items listed on the Phase 1 cover letter in

[HB 1-3550 Attachment 3-A](#). Intermediaries and packagers should attach documents based on the stacking order checklist available on the [Direct Loan Application Packagers website](#).

After all supporting documentation is attached, click “submit”, the loan application package is sent! If the transmission is successful, the user will receive a confirmation and the package will be moved to the users outbox on the eForms site.



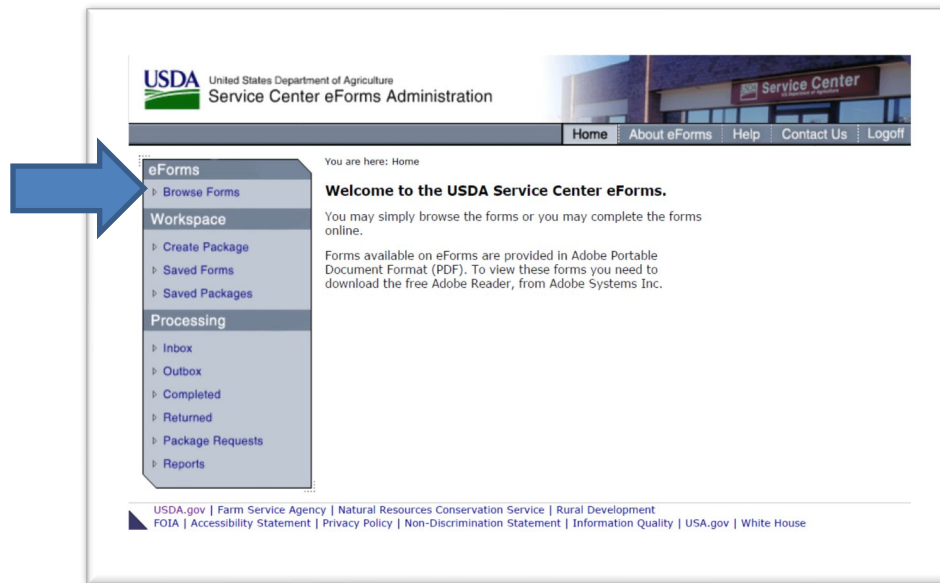
RD staff **will not** accept an application unless it is **COMPLETE**. If any documents are determined missing or incomplete during the review by RD staff, the package will be returned to the user. This applies to all applications, whether submitted by a loan application packager or applicant. **A 410-4 application submitted via the eForms site is acceptable; a signature on a 410-4 is not required for the application to be deemed complete.**

Step-by-Step Screenshots

Steps 1 & 2: Navigate and Login to the eForms site using any browser.



Step 3. Select “Browse Forms” from the menu options.



Step 4: At the Form Number search option, enter “410-4”.

The screenshot shows the 'Browse Forms' search page. The header includes the USDA logo and navigation links: Home, About eForms, Help, Contact Us, and Logoff. A left-hand menu is expanded, showing options under 'eForms' (Browse Forms, Workspace, Processing), 'Workspace' (Create Package, Saved Forms, Saved Packages, Import External Form), 'Inbox' (Returned Packages, Cosign Packages, Received Packages), 'Outbox' (Collecting Signatures, Pending Packages, Completed Packages), and 'Request' (To Cosign, Package). A blue arrow points to the 'Form Number' search field. The main content area displays a search form with fields for Agency Name, Program Name, Service Name, Form Number, Title or Keywords, and Show Results. The 'Form Number' field contains the text '410-4'. A 'Search' button is located at the bottom right of the search form.

Note: you must use the 410-4 form provided in the eForms site. Other source versions of the 410-4 will not upload or transmit correctly.

Step 5: Select “Export Form for Offline Completion” to download the form to your computer **OR** select “Upload 1003 Form” (users uploading 1003 Form will skip Step 6).

The screenshot shows the USDA Service Center Agencies eForms website. The left sidebar contains navigation links: eForms, Workspace (Create Package, Saved Forms, Saved Packages, Import External Form), Inbox (Returned Packages, Cosign Packages, Received Packages), Outbox (Collecting Signatures, Pending Packages, Completed Packages), and Request (To Cosign, Package). The main content area is titled 'Browse Forms' and displays a search result for 'RD 410-4' titled 'Uniform Residential Loan Application'. A blue arrow points to the 'Help' icon in the top right corner of the search results table.

Note: Click the ‘Help’ icon  if you have questions on how to complete a form.

Step 6: Complete the 410-4 form offline at your convenience. Do not use special characters or punctuation (i.e. use Road instead of Rd.). Do not provide comments or enter letters in numerical fields (i.e a child 3 months old should be entered as 1).

The screenshot shows the Adobe Acrobat PDF viewer displaying the 'Uniform Residential Loan Application' form. The form is titled 'APPLICATION FOR RURAL ASSISTANCE (NONFARM TRACT) Uniform Residential Loan Application'. It contains various sections for applicant information, loan details, and property information. The form is filled out with data, including applicant names, addresses, and loan amounts.

Step 7: Upload the complete 410-4 form by clicking “Import External Form”. Use “Browse” to locate the saved form on your computer. Enter a name in the “Saved Form Name” and click “Add”. The form is added to the Saved Forms workspace. If the “Upload 1003 form” button was selected earlier, the user would first browse their local input files (.prn), select the file to upload, and click “Add”.

The screenshot shows the 'Import External Form' page in the USDA Service Center Agencies eForms system. The left sidebar contains a navigation menu with sections: eForms (Browse Forms), Workspace (Create Package, Saved Forms, Saved Packages, Import External Form), Inbox (Returned Packages, Cosign Packages, Received Packages), Outbox (Collecting Signatures, Pending Packages, Completed Packages), and Request (To Cosign, Package). The main content area has a green header 'Import External Form' and a description: 'This import facility allows specially prepared eforms forms to be imported from your personal computer after they have been edited off-line. The following list of forms may be imported, if they are the correct revision:'. Below this is a table titled 'Importable Forms List' with the following entries:

Form Number
CCC 802
NRCS-CPA- 41
NRCS-CPA- 41A
RD 410-4
RD 3555-16
RD 3555-21E

Below the table, it says: 'Please select the form you wish to import by using the browse and then click on the add button to import the form into your Saved Forms area.' There is a 'PDF File:' label with a 'Browse...' button, a 'Saved Form Name:' text input field, and an 'Add' button.

Step 8: Next create the package by clicking “Create Package”. Select “Custom Package”.

The screenshot shows the 'Create Package' page in the USDA Service Center Agencies eForms system. The left sidebar is the same as in Step 7, but 'Create Package' is highlighted under the Workspace section. The main content area has a green header 'Create Package' and the question 'What kind of package would you like to create?'. It provides two options: 'A custom package is created by adding any forms from your Saved Forms area.' and 'A service package is created with blank copies of all of the forms associated with that service, ready for you to fill out.' Below the text are two buttons: 'Custom Package' and 'Service Package'. A large blue arrow points to the 'Custom Package' button.

Step 9: The list of Saved Forms displays, select the desired form by checking the “Add to Package” checkbox and clicking “Continue”. Name your package. The package name cannot contain special characters. Confirm the USDA Receiving Agency is Rural Development. Your package is saved to the “Saved Packages” workspace.

Top Screenshot: Create Package (Selection)

You are here: Home / Create Package / Custom Package

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

Add To Package	Name	Status	Last Saved	Actions
☐	Jetson	Active	06/23/2022	
☐	Nelson Test	Active	09/28/2020	
☒	Test Person	Active	12/13/2021	

[Continue](#) [Cancel](#)

Bottom Screenshot: Create Package (Naming)

You are here: Home / Create Package / Custom Package / Name Package

Please enter a unique name for this package.

Package Name:

USDA Receiving Agency:

[Create Package](#)

Step 10: Next to the desired package, click submit under the Actions column.

Saved Packages

These are the packages you have previously saved. You may submit 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
Jetson	06/23/2022	RD	
Test person	12/13/2021	RD	

A blue arrow points to the submit icon (a document with a checkmark) in the Actions column for the 'Test person' package.

Step 11: Select the appropriate geographical county and then the USDA servicing center. Not all offices accept eForms applications. Please contact RD staff prior to submitting your first package so you know the right county/servicing selections to choose. Submitting to the incorrect location can cause delays in processing. Never submit to a site labeled remote location.

The left screenshot shows the 'Browse Forms' page with a map of Arkansas counties. The right screenshot shows the 'Browse Forms' page after selecting Greene county, displaying a table of service center offices.

Name	Address	Action
ARKANSAS USDA STATE OFFICES	700 W CAPITOL AVE STE 3416 LITTLE ROCK AR, 72201-3215	Select Map
JONESBORO SERVICE CENTER	3407 S CARAWAY RD JONESBORO AR, 72404	Select Map

Steps 12, 13, & 14: Attach supporting application documents and submit.

The screenshot shows the 'Saved Forms' page. It displays a table of saved forms and attachments, and a section for adding comments.

Name	Description
test410-4import	This form is to be completed by anyone wishing to apply for a Rural Housing loan or grant.

Name	Description	Action
There are currently no attachments for this package.		

If you would like to provide the service center with any comments about this package, please enter them here:

Add comments here....

Your USDA eAuthentication account email address is **karl.kelley@stl.usda.gov**. All notifications pertaining to this package will be 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 your eAuthentication profile will require that you log out of eForms and back in again to take affect.

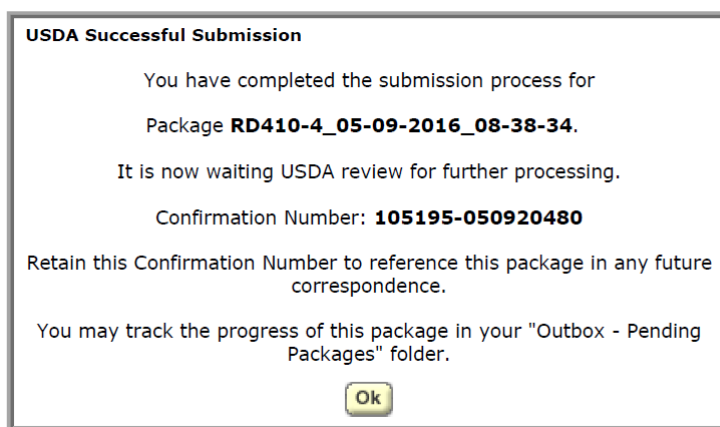
You have selected the following service center:

Service Center: ST LOUIS GOODFELLOW BLVD COMPLEX
4300 GOODFELLOW BLVD
ST LOUIS, MO 63120-1703
Phone Number: 3144574800

[Submit](#)

The 'Add' option is what the user selects to add the application supporting documents as described earlier. The supporting documents must be sent along with the electronic submission of the uniform residential loan application, not separately. When submitting a package using the eForms site, a signature on the 410-4 is not required.

That's it! You will receive a confirmation message and the application package will be moved to your Outbox. Users are advised to retain the confirmation number in their records.

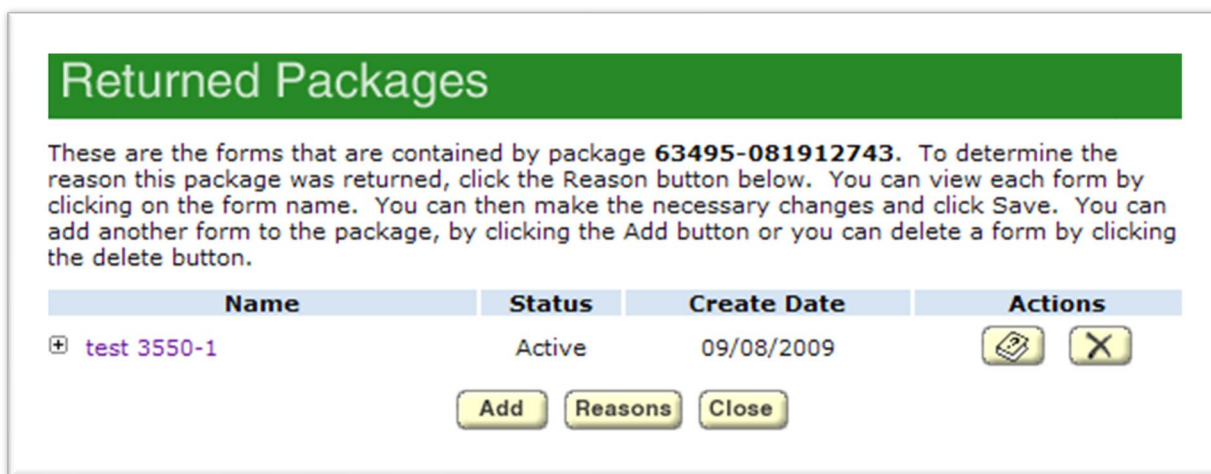


Inbox

The Inbox menu area of the eForms site contains three actions; they are Returned Packages, Cosign Packages, and Received Packages. In most cases, the user will only be concerned with Returned Packages and Received Packages.

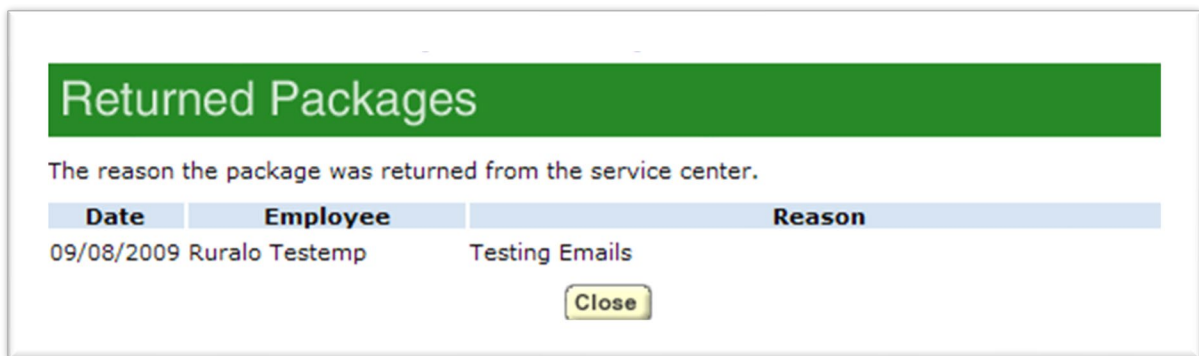
Returned Packages

The Returned Packages area contains a list of packages that have been returned by the USDA. The details of each package may be viewed by clicking on the "Confirmation #" or "Name".



The detail view contains the following actions:

- Standard Package Item actions.
 - The Expand Details (⊞) icon allows you to display more details about this saved form.
 - The “Name” is a link to the saved PDF and data. Selecting the link will load the form and data in the current browser window.
 - The Delete (X) icon will delete the item.
 - The Instructions (📖) icon opens a new browser window containing detailed help instructions about the form.
- The Reasons button (Reasons) displays a page of reasons for the return.



The image shows a dialog box titled "Returned Packages" with a green header. Below the header, it says "The reason the package was returned from the service center." There is a table with three columns: "Date", "Employee", and "Reason". The table contains one row of data: "09/08/2009", "Ruralo Testemp", and "Testing Emails". Below the table is a "Close" button.

Date	Employee	Reason
09/08/2009	Ruralo Testemp	Testing Emails

Received Packages

The Received Packages area contains a list of packages that were originated by a Federal Employee representative of Farm Service Agency, Natural Resources Conservation Service, or RD.

Outbox

The Outbox menu area contains three actions; they are Collecting Signatures, Pending Packages, and Completed Packages. In most cases, the user will only be concerned with Pending and Completed Packages.

Pending Packages

The Pending Packages area provides a package list of open package submissions. Open package submissions are packages that are:

- New – a submitted package that has not been opened by a USDA employee.
- Pending – a submitted package that has been opened by a USDA employee.
- Redirected – a submitted package that has been forwarded to another servicing location for processing.

A pending package can be viewed, but editing is not allowed.

If a package is pending or new status for more than 3 business days contract the State Office. Packages should be reviewed for completeness within 3 business days after receipt.

Completed Packages

The Completed Packages area contains a package list view of all submitted packages that have been accepted. The term “Accepted” only means that information contained in the package was sufficient to allow further processing of the request and may or may not require signed printed copies of the electronic forms to be submitted.

Chapter 3:

RD Field Office Users

How to Upload the Single Family Housing Direct Loan Application Package into UniFi Using the eForms Site

Help Resources

If you experience problems of a technical nature with the eForms site to UniFi upload, you can contact the RD Help Desk by calling 1-800-457-3642, select USDA Applications (press 2), then select Rural Development (press 2). Alternatively, you may send an email to RD.HD@USDA.GOV.

If you have non-technical issues (i.e. program related questions) regarding the eForms site to UniFi upload, please contact your State Office.



To retrieve an online application in eForms, the Field Office user must have access to the appropriate office location in the eForms site.

Gaining Access to eForms

Field Office users should be able to access the eForms site using their existing eAuthentication credentials. If you are unable to access the eForms site, please contact your state's Information Security System Staff Point of Contact (ISSSPOC). Your ISSSPOC will need to submit a ticket into the User Access Management (UAM) System in order for you to gain the necessary access.

Overview– Processing the loan application in eForms



If you do not receive a notification email then you are not properly assigned to the office that received the eForms application! If this occurs, please contact your state's SFH Program Director or designated eForms contact. They will work with National Headquarters staff to update the user profile.

The Field Office user should receive a notification email whenever a loan application package is submitted to their Field Office through the eForms site. This notification should prompt Field Office staff to review the incoming package and based on their review, either accept, re-direct or return it.

ALL individuals working in the Field Office may receive the notification email, including non-SFH personnel. Please communicate with the other staff members in your office so they are aware of this possibility. Non-SFH personnel should not take action on SFH packages within eForms.

Accepted packages are uploaded from the eForms site into UniFi. The application should become available in UniFi within 30 minutes from being accepted in the eForms site. When an employee logs on to UniFi, a pop-up of all the RD 410-4 loan applications accepted for that Field Office or State (depending on the eForms site code and employee UniFi access level) will be displayed on a screen (this process is similar to the one displayed when credit reports have been received in UniFi).

The employee will then select a RD 410-4 loan application and begin ‘parsing’ the application. Parsing an application, ensures the data transmitted is sent to the correct UniFi fields.

Quick Guide

Step 1. Navigate to the eForms site.

<https://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home>

Step 2. Login to the eForms site.

Step 3. Go to inbox and identify ‘new’ packages.

Step 4. Review the package. Open (double click) the package and review ALL attached documents. For packagers, documents should be attached as described in the “Stacking Order Checklist” document available on the [Single Family Housing Direct Loan Application Packagers page](#).

Step 5. Accept, Re-direct, or Return the package.

- ACCEPT ONLY COMPLETE PACKAGES! When the 410-4 form is submitted using the eForms site, a signature is not required on the 410-4 for the package to be deemed complete. The electronic 410-4 form submitted through the eForms site is acceptable.
- Accepted packages will transmit to UniFi on the next upload.
- Re-directed packages will be sent to the inbox of the office selected.
- Returned packages will be sent to the inbox of the user and should include a detailed explanation why the package was returned.

Steps 6 -13. Parse application into UniFi.

Reviewing the Loan Application Package in eForms

Loan application packages submitted through the eForms site rely on the Field Office user to frequently review their **Inbox** and to take the appropriate action. Packages should be reviewed for completeness within 3 business days after receipt. After a thorough review, the most common actions a Field Office user will take is to either **Accept**, **Re-direct**, or **Return** the application package. Staff must use the Microsoft Edge browser to review packages.



The Agency **will not** “Accept” an application unless it is **COMPLETE**. Please refer to HB-1-3550, Chapter 3 or Chapter 12 for more information. If any documents are determined missing or incomplete during the review, the entire package is to be returned to the user. This applies to all applications, whether submitted by a loan application packager or applicant. When an application is submitted in the eForms site, a signature on the 410-4 is not required. The electronic 410-4 is acceptable for a complete application.

The **Inbox** area provides a list of open package submissions. Open package submissions are either:

- New – a submitted package that has not been opened by a USDA employee.
- Pending – a submitted package that has been opened by a USDA employee.

Inbox				
Please click on confirmation number to open package.				
Confirmation Number	Package Originator	Status	Process Date	
105195-081815214	Byerly, Kim	Pending	08/19/2010	
105195-081815219	Byerly, Kim	Pending	08/18/2010	
105195-090915312	Byerly, Kim	Pending	09/09/2010	
105195-090915313	Byerly, Kim	Pending	09/09/2010	

All the forms must be reviewed (i.e. opened and closed) in the package before any action to accept, re-direct, or return can be taken. Otherwise, you will receive an error message.

Accepting, Re-directing, or Returning Packages.

The screenshot shows the 'Inbox' section of the eForms system. On the left is a navigation menu with categories: Browse Forms, Workspace, Processing, and Inbox (which is highlighted). Under 'Workspace' are 'Create Package', 'Saved Forms', and 'Saved Packages'. Under 'Processing' is 'Inbox'. The main area has a green header 'Inbox' and a text block: 'These are the forms that are contained by package 105195-050920480. 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.' Below this is a table with columns: Name, Status, Last Updated, and Actions. The table lists two items: 'AttachSupportingDocs.pdf' and 'RD 410-4', both with a status of 'Active' and a last updated date of '05/09/2016'. At the bottom of the table are several buttons: 'Accept', 'Re-direct', 'Return', 'Comments', 'History', 'Employee Edit', and 'Close'.

Name	Status	Last Updated	Actions
AttachSupportingDocs.pdf	Active	05/09/2016	
RD 410-4	Active	05/09/2016	

When you **Accept** a package, it moves the package from the inbox to the **Completed** folder and notifies the UniFi system that it is ready for upload.

An automated process uploads all accepted loan application packages from the eForms site into UniFi. This task is scheduled to run every 10 minutes with additional tasks occurring behind the scenes. The application should become available in UniFi within 30 minutes from being accepted in the eForms site.

Field Office users also can choose to **Re-direct** a package. This allows the Field Office user to send it to another Field Office for processing. This is a useful option when a package was sent to the wrong office or if a state uses centralized processing and wants to re-direct the package internally.

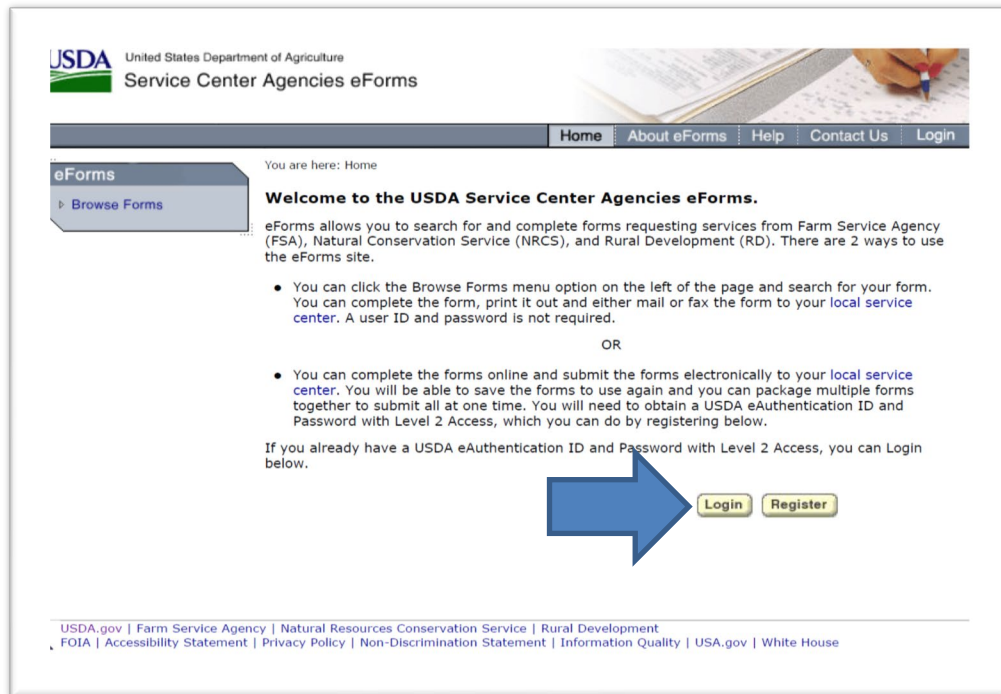
Returning Packages.

If during the review, the application is determined incomplete, the Field Office users can **Return** the package. When this action is taken, the Field Office user should (in detail) describe the reason for returning the package. This action will send the package back to the **Inbox** of the user who originally submitted the package. As noted in HB-1-3550, Chapter 3, Paragraph 3.6 A, if an application submitted by a loan application packager is determined to be incomplete, the following statement must be sent to the packager in writing within eForms or email: “No action can be taken until all the noted items have been received in this office. The loan application package is missing the following items: [list of missing items]. Please complete the package and resubmit the package in its entirety within [enter 15 days from the date of written notice].”

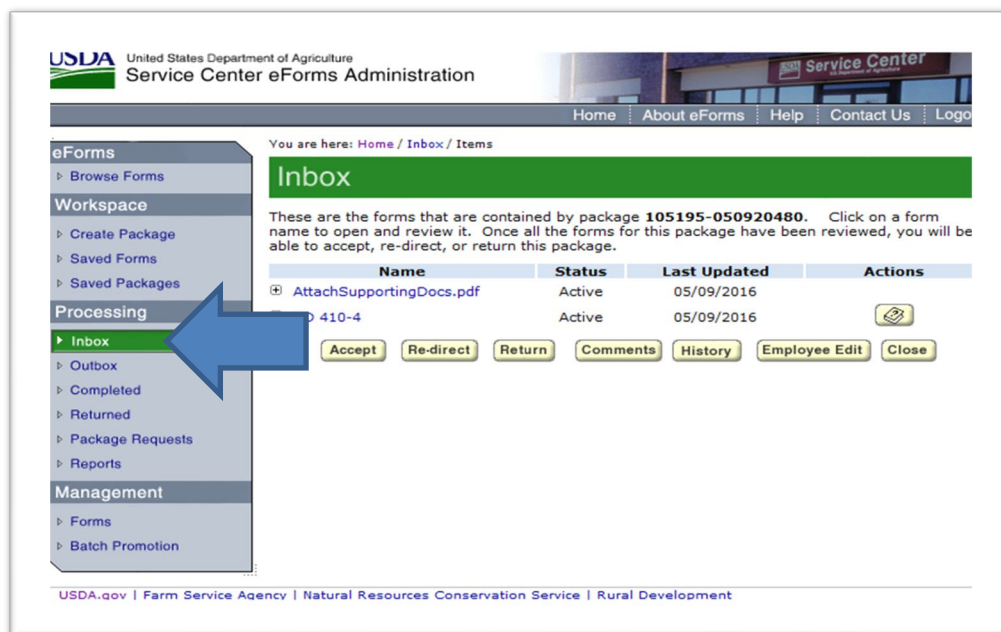
The screenshot shows the 'Inbox' section of the eForms system. On the left is a navigation menu with categories: Browse Forms, Workspace, Processing, and Inbox (which is highlighted). Under 'Workspace' are 'Create Package', 'Saved Forms', and 'Saved Packages'. Under 'Processing' are 'Inbox', 'Outbox', 'Completed', and 'Returned'. The main area has a green header 'Inbox' and a text block: 'Package Confirmation Number: 105195-050920480' and 'Package Owner: eForms CustomerThree'. Below this is a text prompt: 'Please enter the reason for returning this package.' followed by a large text input area. At the bottom of the input area are two buttons: 'Continue' and 'Cancel'.

Step-by-Step Screenshots

Steps 1: Navigate and Login to the eForms site in Microsoft Edge.



Step 2: Select “Inbox” from the menu options.



Step 3: Identify any ‘new’ applications and open them.

USDA United States Department of Agriculture
Service Center eForms Administration

You are here: Home / Inbox

Please click on confirmation number to open package.

Confirmation Number	Package Originator	Status	Process Date
105195-081815214	Byerly, Kim	Pending	08/19/2010
105195-081815219	Byerly, Kim	Pending	08/18/2010
105195-090915312	Byerly, Kim	Pending	09/09/2010
105195-091015313	Byerly, Kim	New	09/10/2010
105195-091315335	Byerly, Kim	Pending	09/13/2010
105195-030420364	CustomerOne, eForms	New	03/04/2015
105925-030420365	CustomerOne, eForms	New	03/04/2015
105925-042920373	CustomerThree, eForms	New	04/29/2015
105195-042920374	CustomerThree, eForms	New	04/29/2015
105925-051220379	SCHWARZ, MARKUS	New	05/12/2015
105195-031020446	CustomerTwo, eForms	New	03/10/2016
102025-031020447	CustomerOne, eGovCust1	Pending	03/10/2016
102025-031020448	CustomerTwo, eForms	Pending	03/10/2016
102025-032320467	VENKATRAO, JYOTHIRANI	Pending	03/23/2016
105927-041820474	CustomerThree, eForms	New	04/18/2016
105927-050920478	CustomerThree, eForms	Pending	05/09/2016
105925-050920479	CustomerThree, eForms	Pending	05/09/2016
105195-050920480	CustomerThree, eForms	New	05/09/2016

USDA.gov | Farm Service Agency | Natural Resources Conservation Service | Rural Development
FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

Step 4: Open (double click) on each form to review their contents. You must review **ALL documents** in order to complete the next step.

In order to open and view Form RD 410-4, staff must be using Microsoft Edge.

USDA United States Department of Agriculture
Service Center eForms Administration

You are here: Home / Inbox / Items

These are the forms that are contained by package **105195-050920480**. 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
AttachSupportingDocs.pdf	Active	05/09/2016	
RD 410-4	Active	05/09/2016	

Re-direct Return Comments History Employee Edit Close

When the 410-4 application review is complete, be sure to close the form using the ‘Close’ action button in the upper left corner. This is slightly different than how you close out of other supporting documents. For those, the user can simply ‘X’ out of the tab.

Form RD 410-4 (Rev. 10-06)

Position 3

Form Approved OMB No. 0575-0172

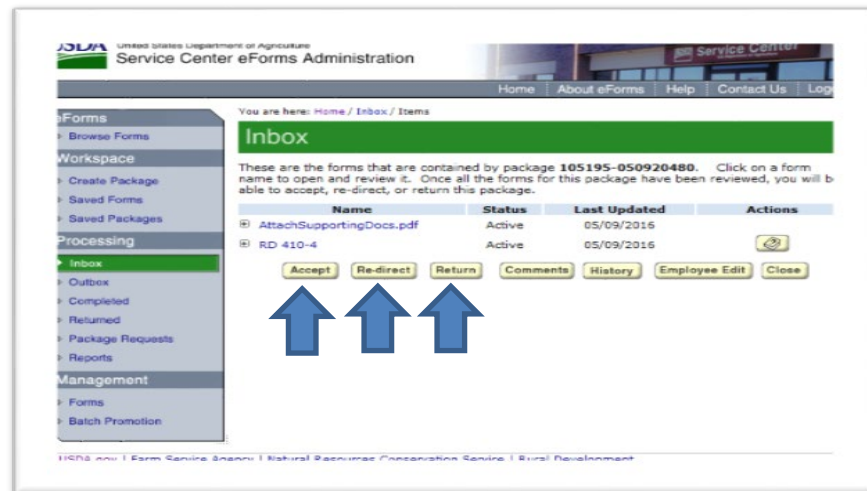
APPLICATION FOR RURAL ASSISTANCE (NONFARM TRACT)
Uniform Residential Loan Application

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 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

Mortgage ☐ V.A. ☐ Conventional ☐ Other: _____ Agency Case Number _____ Lender Account Number _____

Step 5: Once all documents have been opened and reviewed, the user can either Accept, Re-direct, or Return the package. Accepting the package notifies the eForms site to transmit the 410-4 form to UniFi during the next upload.



Remaining steps are performed in UniFi

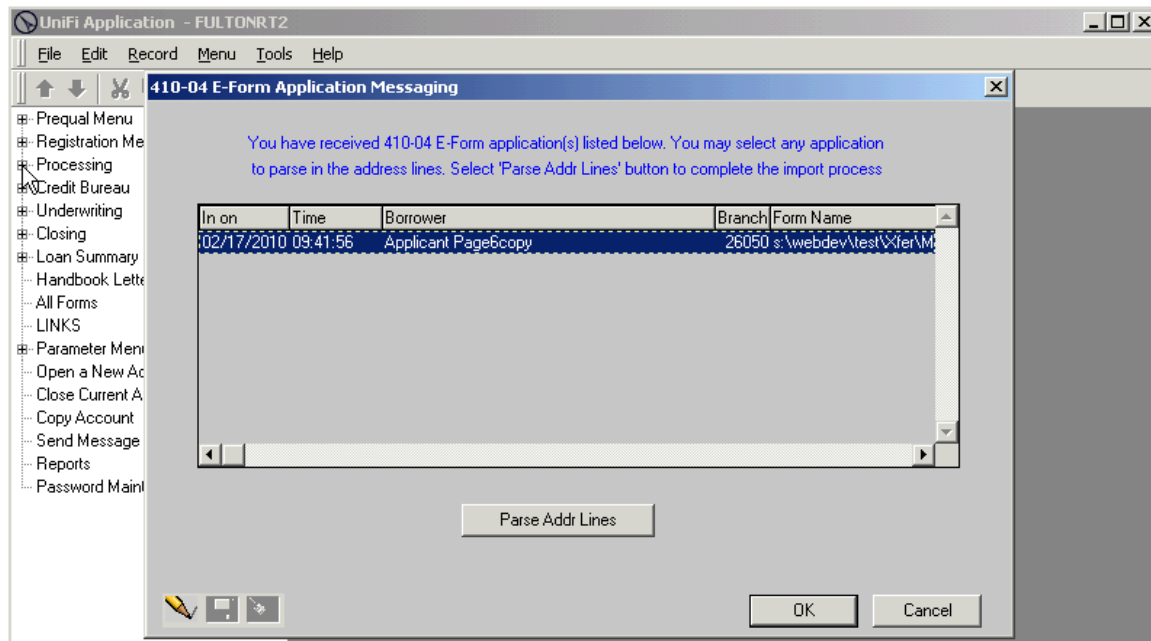


To parse, the users UniFi ID must be identical to the code of the RD Field Office that accepts the application. If a user has UniFi access that does not match the code of the 'accepting' Field Office, then the application will not display in UniFi to parse! **By default, Field Offices use a branch level code** based on their geographical county. However, this default can be changed to accommodate other access levels (e.g. statewide access). **States utilizing district or statewide UniFi access should contact the National Headquarters to ensure proper settings are in place.**

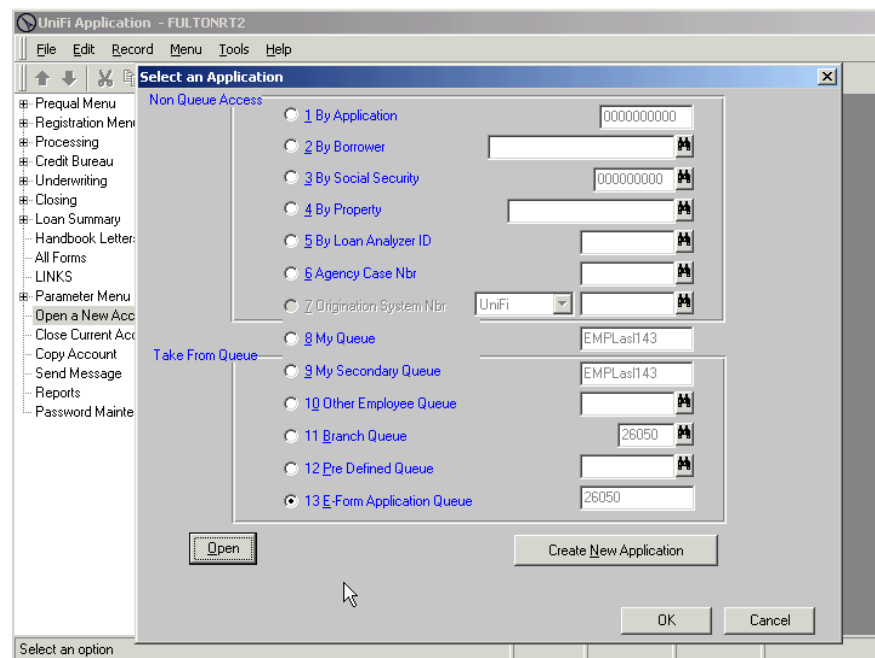
Parsing the 410-4 Application in UniFi

The following are the steps taken to parse (map) data from Form RD 410-4 into UniFi.

Step 6: eForms applications waiting to be put into UniFi for a branch will be displayed when a user from that branch logs on to UniFi. Choose the Cancel button if you do not want to parse the application(s) at this time. The application(s) will be held in a special queue and can be accessed at a later time.

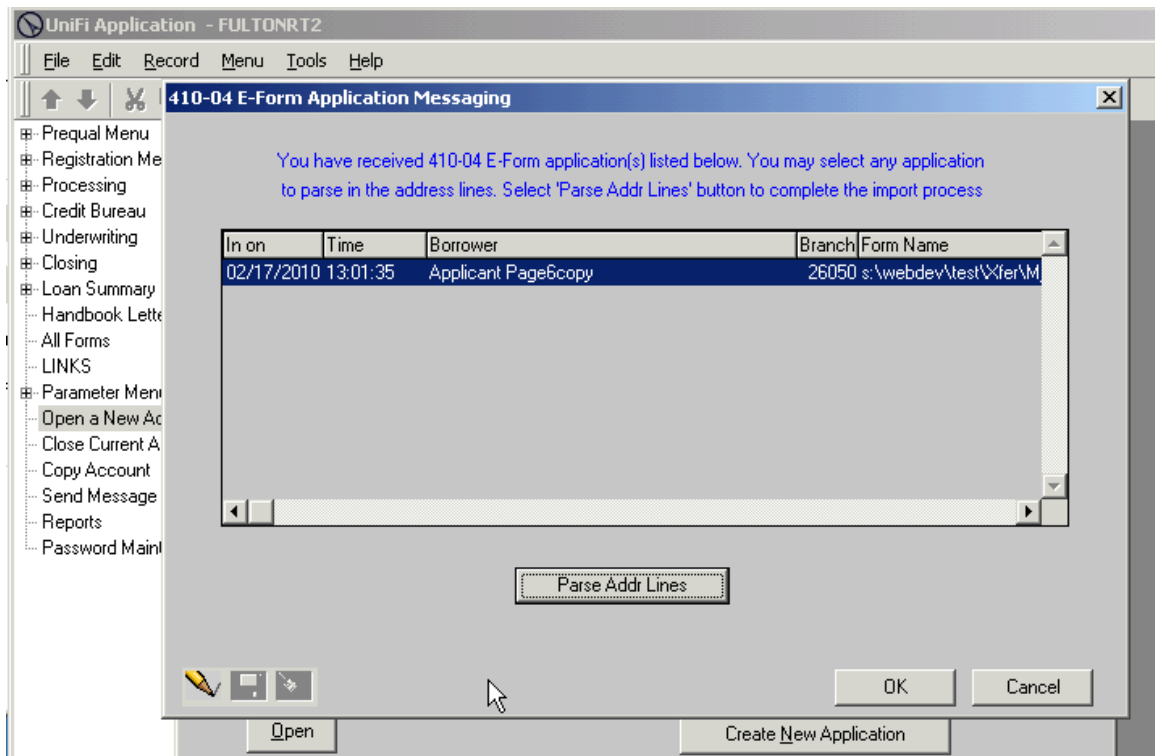


Step 7: When you are ready to parse an application previously bypassed at logon: Go to Open a New Account, select 13 E-Form Application Queue, then Open.



NOTE: Form RD 410-4's remain in the Queue until someone parses the application. If the application has been parsed since the original user logged on and bypassed the parsing screen, the original field employee will no longer be able to retrieve the application by accessing this process.

Step 8: The 410-04 E-Form Application Messaging screen will appear with the applications waiting to be parsed. Highlight the account (if not already highlighted) and click “Parse Addr Lines” box.



Step 9: A pop-up screen, Parse Address, will appear for any incomplete address on the application. Enter the information (copy or type) from the left side of the screen labeled Form Data to the right side in the proper field (Name, Address 1, etc.). If all addresses are complete, the system moves directly to Step 11.

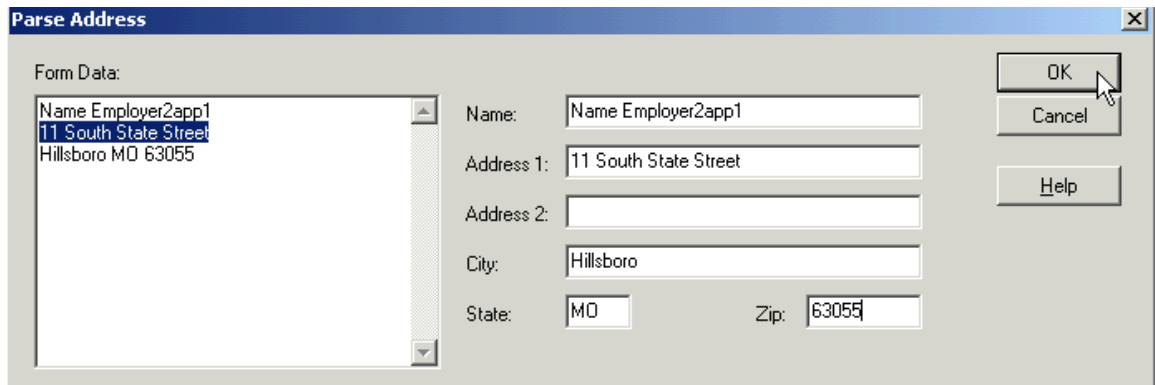
If the field office address comes up for parsing; you do not have to parse this address. It will be automatically brought in when the Field Office is assigned on the Registration Screen.

The 'Parse Address' dialog box contains the following elements:

- Form Data:** A text area on the left containing the text: 'Name Employer2app1', '11 South State Street', 'Hillsboro MO 63055'.
- Input Fields:** On the right, there are six input fields: 'Name:', 'Address 1:', 'Address 2:', 'City:', 'State:', and 'Zip:'.
- Buttons:** On the far right, there are three buttons: 'OK', 'Cancel', and 'Help'.

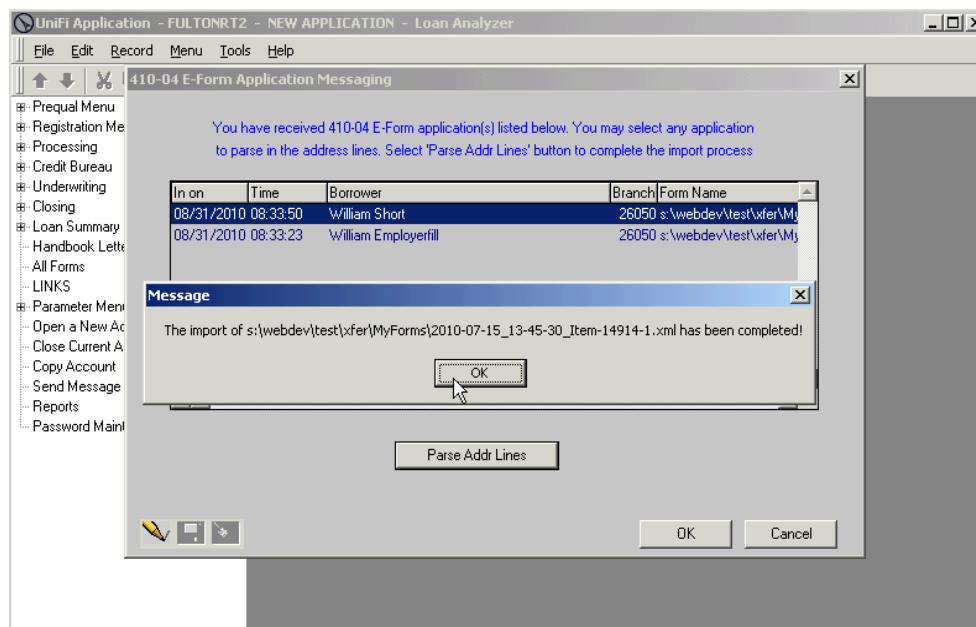
Step 10: Click OK when each address has been parsed.

NOTE: If you select cancel on the Parse Address screen, the address on the left will not be entered into UniFi and the next address to be parsed will be displayed for parsing. Any address not parsed will need to be input manually into UniFi. If the Field Office address comes up for parsing; you do not have to parse this address. It will be automatically brought in when the Field Office is assigned on the Registration Screen.



The 'Parse Address' dialog box is shown. It has a title bar with 'Parse Address' and a close button. On the left, under 'Form Data:', there is a list box containing 'Name Employer2app1', '11 South State Street', and 'Hillsboro MO 63055'. To the right of the list box are input fields for 'Name:', 'Address 1:', 'Address 2:', 'City:', 'State:', and 'Zip:'. The 'Name' field contains 'Name Employer2app1', 'Address 1' contains '11 South State Street', 'City' contains 'Hillsboro', 'State' contains 'MO', and 'Zip' contains '63055'. On the right side of the dialog are three buttons: 'OK', 'Cancel', and 'Help'. A mouse cursor is pointing at the 'OK' button.

Step 11: Click OK when all addresses for an applicant have been parsed and the following message appears.

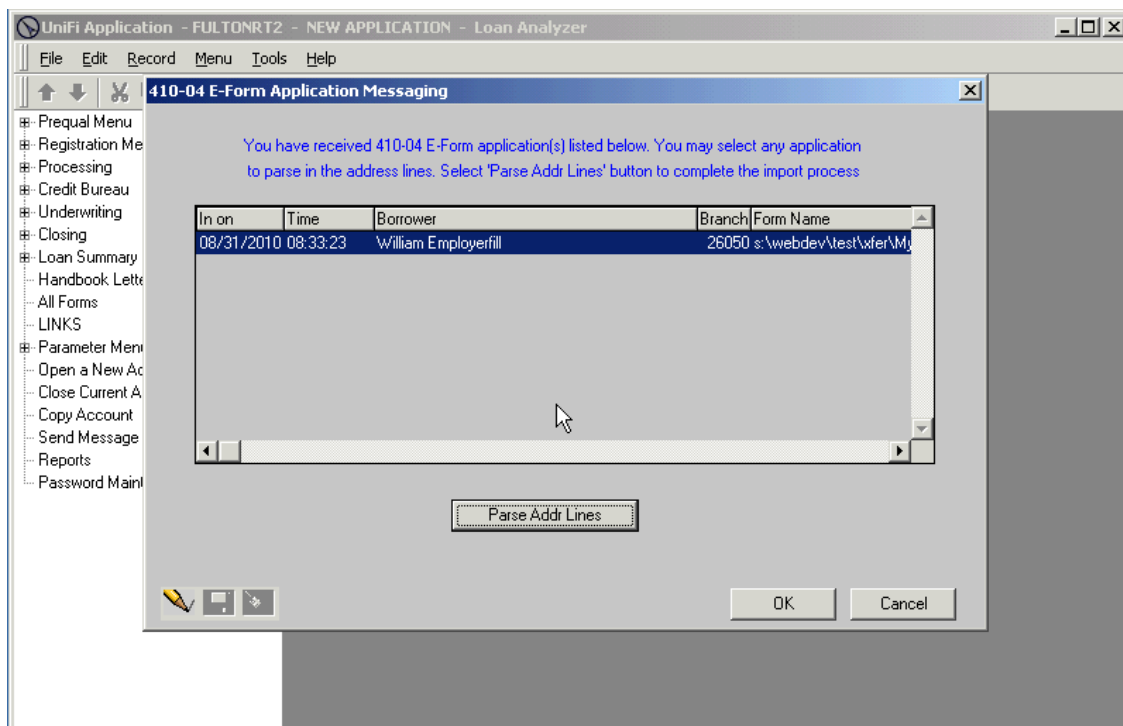


The 'UniFi Application - FULTONRT2 - NEW APPLICATION - Loan Analyzer' window is shown. It has a menu bar with 'File', 'Edit', 'Record', 'Menu', 'Tools', and 'Help'. Below the menu bar is a toolbar with icons for 'File', 'Edit', 'Record', 'Menu', 'Tools', and 'Help'. A '410-04 E-Form Application Messaging' dialog box is open, displaying a message: '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'. Below the message is a table with the following data:

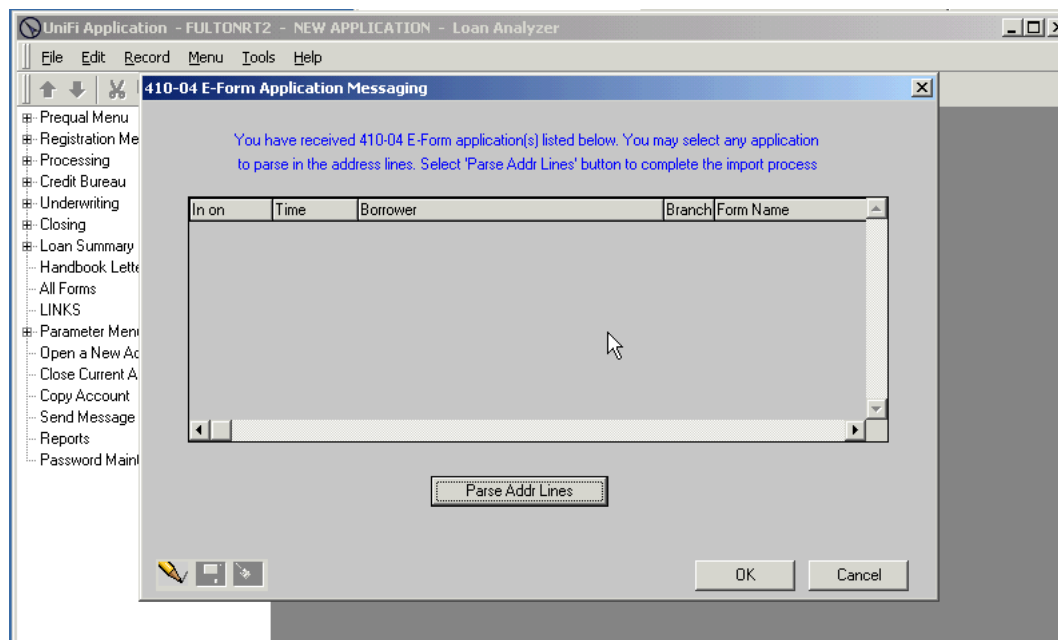
In on	Time	Borrower	Branch	Form Name
08/31/2010	08:33:50	William Short	26050	s:\webdev\test\lxf\My
08/31/2010	08:33:23	William Employerfill	26050	s:\webdev\test\lxf\My

Below the table is a 'Message' dialog box with the text: 'The import of s:\webdev\test\lxf\MyForms\2010-07-15_13-45-30_Item-14914-1.xml has been completed!'. There is an 'OK' button in the 'Message' dialog box. Below the 'Message' dialog box is a 'Parse Addr Lines' button. At the bottom of the '410-04 E-Form Application Messaging' dialog box are 'OK' and 'Cancel' buttons. A mouse cursor is pointing at the 'OK' button in the 'Message' dialog box.

Step 12: If there are additional applicants available to parse, the screen will display as shown below. Click “Parse Addr Lines” box to parse addresses for additional applicant(s) repeating steps above. Click Cancel if you do not want to parse the application(s) at this time.



Step 13: Click OK on 410-04 E-Form Application Messaging screen when parsing applications is completed and there are no additional applicants to parse as shown below.





If you select Cancel and receive a pop-up “Changes have been made to this information. Cancel all changes? Yes No” – **ALWAYS SELECT NO**. If you click Yes all uploaded information will be lost and must be reentered manually from a copy of the printed form from the eForms site.

The last application parsed will be open in UniFi to enter additional information (e.g. program type, product, purpose code, etc.) to complete the application. Click on a Menu Item (e.g. Registration Menu, Registration Screen, etc.) to open the screens and complete the information for the newly parsed application.

If you choose to close the current application after parsing but before completing the application in UniFi, **make sure to deselect before closing account**. Deselect will put the application in your queue. UniFi stores the name as **** New Account **** and if the application is in your queue it may be easier to find. Otherwise, you will need to select the application by name (**** New Account ****) or SSN.

If you closed an application after parsing (without completing the application) or parsed more than one application at a time, you can open parsed applications by selecting #9, My Secondary Queue, from the Select an Application pop-up and click on the “In on” button. This will sort the applications according to the most recent date and time entered. Parsed accounts where no additional work has been done will display as ****NEW ACCOUNT**** as shown below.

All Loans Active in Your Queue (EMPLast143)									
In on	Time	Borrower	Application Number	Branch	Stage	Exp Close Dt	Purp	Prod	Comments/Task
☒	02/25/10 3:11 PM	** NEW ACCOUNT **		? 26050	00		10 00000		Account Created New
☐	02/24/10 12:40 PM	Page6, Applicant		? 26050	00		00 00000		Opened Non Queue
☐	02/22/10 11:49 AM	Maxdata#copy, Testy	0070000479	18090	20	11/19/2004	20 00250		Opened Non Queue
☐	02/19/10 2:24 PM	** NEW ACCOUNT **		? 26050	00		40 00000		Opened Non Queue
☐	02/18/10 2:16 PM	** NEW ACCOUNT **		? 26050	00		40 00000		Account Created New

Finishing Touches

The applications can now be completed as regular non eForms applications. You will also need to review/complete the following items in UniFi:

- If a mailing address is entered on application; you need to go to the Borrower Information - Individual Screen (Processing, Supplemental Borrower Information, Borrower Information – Individual) and uncheck the box marked. This address is also the Mailing Address.

- If a second applicant is on the Form RD 410-4 they are automatically set as Note signer on the Household Member screen. In addition, the second applicant is set with Form #01 on the Borrower Information – Individual screen. Either of these may be changed in UniFi on their respective screens as the situation warrants but you need to change this information manually.
- All the assets and liabilities are mapped to the first applicant as there is no field on the form to indicate to which applicant these belong. Any of these fields can be changed manually to the second applicant or both when needed.



Some of the data entered in eForms on the Form RD 410-4 is not mapped to UniFi or may be updated in UniFi different than was input on the eForms site. Mapping exceptions are shown below by page number.

Mapping Exceptions

Page 1 of Form RD 410-4

- Interest Rate is mapped but may be changed when Expect to Close date is entered in UniFi.
- Manner in which Title will be held is not mapped.

Page 2 of Form RD 410-4

- Net Rental Income is mapped from the Net Rental Income from the Schedule of Real Estate Owned section on page 4 of the Form RD 410-4 not from information entered in V. Monthly Income and Combined Housing Expense Information section.
- Proposed First Mortgage is mapped based on loan amount, term, interest rate in UniFi not from information entered in V. Monthly Income and Combined Housing Expense Information section.
- Other Line 1 for both applicants is not mapped from what is input on the form. It is computed in UniFi based on Monthly Income for other than the first employer.
- Describe Other Income section at the bottom of the page is not mapped.

Page 3 of Form RD 410-4

- Real Estate Owned is mapped from the Present Market Value of the Schedule of Real Estate Owned section on page 4 of the Form RD 410-4 not from information entered in Assets column in VI. Assets and Liabilities section.

Page 4 of Form RD 410-4

- Type of Property column in the Schedule of Real Estate Owned section is not mapped.
- Section titled “List any additional names under which credit has previously been received” is not mapped.
- Several items (d, e, f, g, h, i, k, m, n, o and p) in VII. Details of Transaction section are not mapped but computed in UniFi.

- If nothing is entered on Form RD 410-4 in section VIII. Declarations, items default to No.
- Item m (Have you had ownership interest in a property in the last 3 years?) in section VIII. Declarations will be Yes if Own was checked on Present Address on page 1 of Form RD 410-4.

Page 5 of Form RD 410-4

- Dates are not mapped.
- Borrower and Co-Borrower answer to question “I do not wish to furnish this information” is not mapped. Source of Ethnic/Race Data field in UniFi will be determined by the check in item on page 8 “Racial Data Provided By”.
- Interviewer’s Name is not mapped.
- Interviewer’s Signature is not mapped.
- Interviewer’s Phone Number is not mapped.

Page 6 of Form RD 410-4

- Loan Type is not mapped.
- Source of Wage Income (household members 1 and 2) is not mapped.
- Household Members 3 through 6 are not mapped.

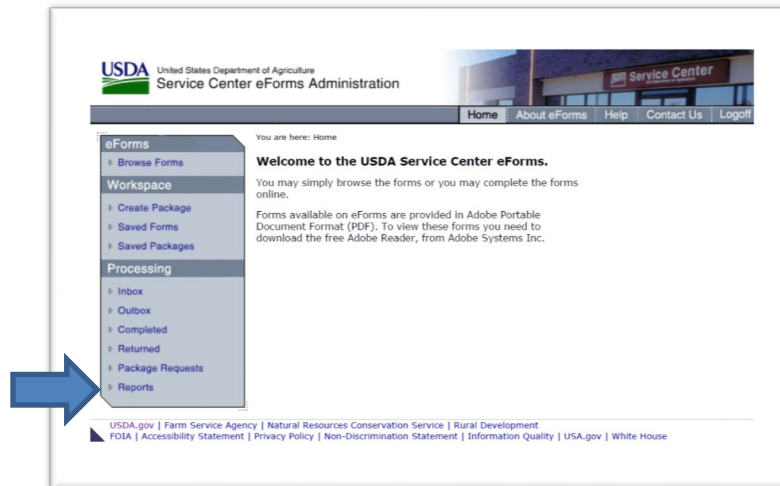
Page 8 of Form RD 410-4

- Determination of Eligibility field is not mapped.

Reports

Reports are available in the eForms site to track new, pending, accepted, new redirected, and returned applications. Report should be generated weekly to ensure applications are processed timely. The report is a great tool to confirm applications have been submitted to locations with staff to process the applications.

Step 1: Click Reports.

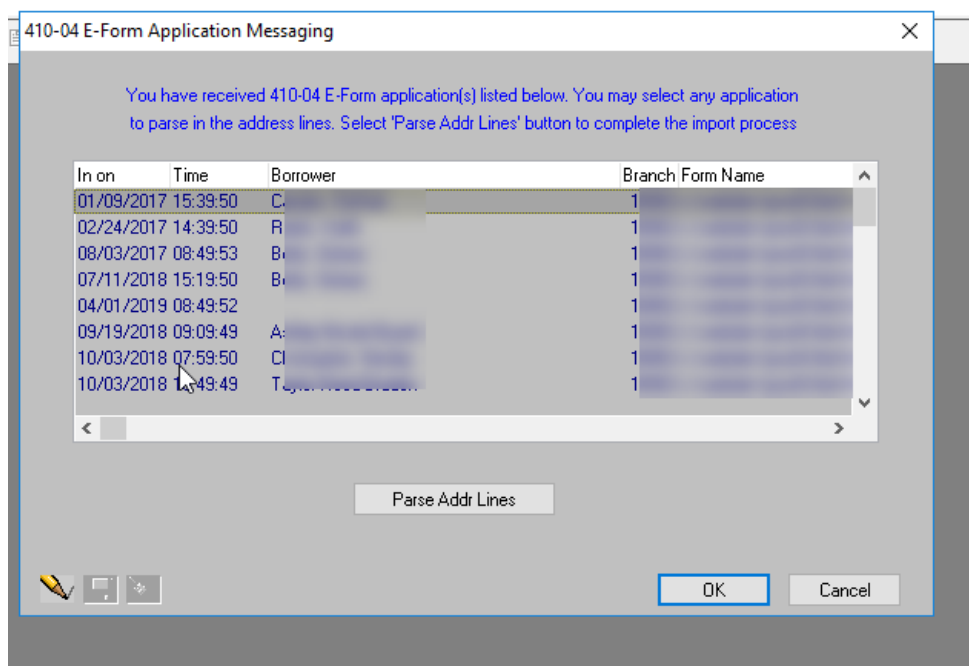


Step 2: Under “Select Report Options” click State and in the dropdown menu, select the state. Select Summary or Details (provides data per Field Office within the state) and Range then enter a begin and end date. Under “Select One Report Type With Desired Option” click Volume Statistics and All. Click Search.

The screenshot shows the USDA eForms Reports page. The left-hand navigation menu is expanded, showing sections: eForms, Workspace, Processing, and Management. Under the 'Processing' section, the 'Reports' link is highlighted. The main content area displays the 'Reports' title and the 'Select Report Options' section. This section includes radio buttons for 'All Packages', '410-4 Packages Only', 'National', and 'State' (selected). Below this, there are radio buttons for 'Summary' (selected) and 'Detail'. Further down, there are radio buttons for 'All Dates' and 'Range' (selected), with date fields for 'Begin' (10/1/2019) and 'End' (1/27/2020). The 'Select One Report Type With Desired Option' section has radio buttons for 'Open Items' and 'Volume Statistics' (selected). Under 'Volume Statistics', there are checkboxes for 'All' (checked), 'New', 'Returned', 'All Open Items', 'Pending', 'Accepted', and 'New Redirected'. A 'Search' button is located at the bottom right of the form.

UniFi-eForms Application Queue “Cleanup”

UniFi users will notice that on occasion when logging into UniFi, they are prompted with the eForms queue (“410-04 E-Form Application Messaging” prompt). This queue appears when applications are in the eForms parsing queue, where the servicing branch assigned to parse, matches the main branch code assigned to the UniFi user logging into the system. That queue looks similar to the following:



Users normally expect that an accepted application will be sent to this queue in order to parse address data, and fully import into UniFi for application completion.

However, as with the above example, there are several instances in UniFi when an application was previously submitted but there could have been a problem with the application, the state was not completing eForms applications at the time, or an application was submitted to the wrong area in eForms, thus sending a queue to the wrong branch number in UniFi, etc. So there are several reasons why old applications may still be in existence in the eForms queue today.

This cleanup process will only be completed by RD Technology Office. The process will remove any application in the eForms queue with a date older than 365 days from when the queue cleanup tool processes (meaning, if the process is run on September 30th, any application older than September 30th of the prior year will be removed).

We anticipate running this process on a bi-annual basis (March and September) to make sure the queues remain manageable and do not begin to create any storage issues within the UniFi Production environment.