



Committed to the future of rural communities

United States Department of Agriculture  
Rural Development  
Iowa State Office

March 5, 2012

To: Approved Guaranteed Rural Housing (GRH) Lenders  
Iowa

A handwritten signature in blue ink that reads "Shannon L. Chase".

From: SHANNON L. CHASE  
Rural Housing Program Director, Iowa

Subject: Centralization of GRH Program delivery in Iowa

To ensure the successful delivery of the Guaranteed Loan Program and maximize use of Agency staff, Iowa is in the process of centralizing the processing of guaranteed loan files.

It is our intent that this centralized delivery system provides for efficient, predictable and timely loan review, high customer service and satisfaction, as well as the ability to maintain an appropriate compliance review schedule to support portfolio management. A centralized delivery process has proven effective for many states.

The demand for GRH funding remains strong, and we anticipate adequate program funding going forward. However, with reduced staffing and resources it is critical that we evaluate the most effective way to deliver the GRH program in Iowa.

Beginning April 2, 2012, we will be implementing a centralized intake and processing for the GRH program delivery. We request your cooperation during this transition.

**EFFECTIVE APRIL 2, 2012**, the following changes will be implemented for Iowa:

➤ **CENTRAL EMAIL AND FAX NUMBER**

- Applications, closings, and other correspondence will no longer be submitted to individual offices based on where the property is located.
- Instead, approved lenders must submit all correspondence, including scanned copies of applications, closings, missing documents, GUS refers, and any other correspondence to a statewide centralized e-mail box. Secured email is preferred, but a central fax line is also available.

210 Walnut Street, Room 873 · Des Moines, IA 50309  
PHONE: 515-284-4663 · FAX: 515-284-4859 · TDD: 515-284-4858 · [www.rurdev.usda.gov/ia](http://www.rurdev.usda.gov/ia)

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**Please provide the following information to those on your staff working with the GRH program:**

Email address: [RD-GRHIA@ia.usda.gov](mailto:RD-GRHIA@ia.usda.gov)  
Fax number: (515) 284-6668

- In the "Subject Line" of all emails, please include the name of the applicant the email is regarding. (For processing efficiencies, also indicate in Subject Line if it is 'App' or 'Closing' related.)
- All correspondence with the Agency must include an email address for the lender.

➤ **CLOSING PACKETS & FEES**

- All Conditional Commitments will be scanned and emailed to the Lender. A hard copy will not be mailed. It is imperative that the Agency is provided an accurate email address for the lender.
- **Please scan and submit the complete closing packet electronically** to the general email account of [RD-GRHIA@ia.usda.gov](mailto:RD-GRHIA@ia.usda.gov). Scanned closing packets will ensure the quickest processing of your Loan Note Guarantee. As a reminder, please note in the "Subject" line of your email the applicant's name and the word 'Closing'.
- The **GRH fee should be submitted to the following address, along with the cover sheet:**

USDA Rural Development  
Attn: Heather Harms / Judy Geiken  
840 Brooks Road  
Iowa Falls, IA 50126-8008

For your convenience, the cover sheet that must be included with the fee will be included with the Conditional Commitment you receive from the Agency.

- **SPECIAL NOTE FOR CONDITIONAL COMMITMENTS ISSUED PRIOR TO APRIL 2, 2012**  
– Please forward the check and closing packet for those loans with a CC prior to 4/2/12, to the Area Office from which you received the Conditional Commitment. That office will process the closings for any CC's they issued up to the effective date for centralization.

➤ **ENCRYPTION / DOCUMENT SECURITY**

- All documents containing any Personally Identifying Information (PII) that are scanned and submitted to the central email address should be encrypted, or password protected.

- Please send a separate email with the applicable passwords. **NOTE:** Passwords will not be retained for future reference by Agency staff. Passwords will need to be provided each time a file needs to be unlocked by the Agency.

➤ **GUARANTEED UNDERWRITING SYSTEM (GUS)**

- We strongly encourage approved lenders to utilize and submit applications through GUS.
- The required documents to be submitted via email for GUS applications are:
  - A signed and completed Form RD 1980-21
  - Appraisal
  - FEMA Form 81-93, Standard Flood Hazard Determination
  - Evidence of qualified alien status (if applicant is not a US citizen)

These documents should be scanned and sent to the central email address of [RD-GRHIA@ia.usda.gov](mailto:RD-GRHIA@ia.usda.gov).

- If you are an approved lender and are not signed up for GUS, please contact Linda Rhoades at [linda.rhoades@ia.usda.gov](mailto:linda.rhoades@ia.usda.gov), or by phone at 515-284-4723.
- For GUS refers, lenders must scan the complete application documents and send to the central email address of [RD-GRHIA@ia.usda.gov](mailto:RD-GRHIA@ia.usda.gov).
- For any changes that require the file to be released back to the lender in GUS, please contact the central email account at [RD-GRHIA@ia.usda.gov](mailto:RD-GRHIA@ia.usda.gov) with your request.

➤ **INCOMPLETE APPLICATIONS**

- When the Agency receives an incomplete application, lenders will receive one email notification which will specify the missing items that are needed.
- If the missing items are not received within a reasonable amount of time, which will be specified in the email notification to you, the file will be withdrawn and no further action or follow up will be taken by the Agency.
- For efficiency in processing, please *do not submit individual items* but rather wait to *submit all required items together* at one time.

➤ **PROCESSING TIMELINES**

We are committed to continue providing a 24-48 hour turn-around time once a COMPLETE application is received. However, **please do not schedule a closing until you are notified by RD through a Conditional Commitment (CC)** to proceed with the loan. Loans closed prior to the receipt of a CC are not authorized, and the Agency will be unable to issue a Loan Note Guarantee (LNG).

➤ **STAFF CONTACT INFORMATION/ GENERAL PROGRAM INQUIRIES**

- For general program inquiries, lender eligibility issue, or other general questions, please email [RD-GRHIA@ia.usda.gov](mailto:RD-GRHIA@ia.usda.gov) and a staff person will contact you asap, within 1 working day of your inquiry.
- The following staff will be primarily responsible for Guaranteed Loan processing in the state of Iowa:
  - Shannon Chase, Program Director, 515-284-4493  
[Shannon.chase@ia.usda.gov](mailto:Shannon.chase@ia.usda.gov)
  - Linda Kay Rhoades, Guaranteed Coordinator, 515-284-4723  
[linda.rhoades@ia.usda.gov](mailto:linda.rhoades@ia.usda.gov)
  - Mary Beth Juergens, State SFH Specialist, 515-284-4487  
[mary.juergens@ia.usda.gov](mailto:mary.juergens@ia.usda.gov)
  - Rachael Christensen, Guaranteed Housing Specialist, 712-243-2107 x. 119  
[Rachael.christensen@ia.usda.gov](mailto:Rachael.christensen@ia.usda.gov)
  - Judy Geiken, Guaranteed Housing Specialist, 641-648-5181 x. 405  
[Judy.geiken@ia.usda.gov](mailto:Judy.geiken@ia.usda.gov)
  - Dorinda Oostenink, Guaranteed Housing Specialist, 712-546-5149 x. 123  
[Dorinda.oostenink@ia.usda.gov](mailto:Dorinda.oostenink@ia.usda.gov)
  - Heather Harms, Guaranteed Housing Technician, 641-648-5181 x. 400  
[Heather.harms@ia.usda.gov](mailto:Heather.harms@ia.usda.gov)
  - Glenda Schroeder, Guaranteed Housing Technician, 563-886-6006 x. 129  
[Glenda.schroeder@ia.usda.gov](mailto:Glenda.schroeder@ia.usda.gov)