

Under the Section 502 Direct certified loan application packaging process, eligible loan application packagers either work with or without and approved intermediary. Packagers that work with an approved intermediary receive priority processing.

Loan application packaging fees will vary and can generally be included in the Rural Development loan or can be paid by the seller, builder, or third party.

List of Approved Intermediaries

Please visit the intermediary's website for a list of certified loan application packagers that submit their packages through them so that the intermediary can perform a quality assurance review on the package prior to submission to Rural Development.

List of Certified Loan Application Packagers Working Without An Intermediary

| Entity's Name | Contact | Phone | Email | Website | Areas Covered |
|-----------------------------------|--------------|--------------|--|---|---|
| Embarras River Basin Agency, Inc. | Sandy Deters | 217-923-3113 | sandyd@erbainc.org | http://www.erbainc.org/ | Clark, Coles, Crawford, Cumberland, Douglas, Edgar, Jasper, Lawrence, and Richland counties |