

Guaranteed Rural Housing
Loan Closing Stacking Order Checklist

Lender Instructions: Submit the identified documents in the order noted with the first document in the bundle being this Attachment. **Submit only the identified documents.** Include complete documentation to ensure an effective file flow. Documents must not exceed the maximum allowable age set forth in 7 CFR 3555 and accompanying Handbook. Rural Development will consider all documents submitted as the certified and true copies of the original documents retained in the lender's permanent file. All copies must be legible. The lender will submit the closing documents and fee so it is received by Rural Development within 30 days of loan closing. The preferred method of delivery is through use of the Agency's automated Lender Loan Closing. Lenders, who have yet to activate LLC, should use the electronic delivery to Rural Development. See <https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do> for electronic delivery information by state.

In the subject line identify the case by: Loan Closing: Borrower Last Name, First Name

General Information

Applicant(s):	Date:
RD Borrower ID:	
Lender Name:	Lender Point of Contact: <i>[Identify who to contact with questions on the closing package, documentation, and/or corrections required]</i>
Phone #:	Fax #: Email:

Identify Delivery Location of Loan Note Guarantee
[Preferred method: Automated Lender Loan Closing]

Electronic Delivery/Email:	
Regular Mail Delivery:	Attn:

File Stacking Order Checklist
Post Loan Closing – Issuance of Loan Note Guarantee

Please stack the loan closing package in the following document order:

	<p>Form RD 1980-19, "Loan Closing Report"</p> <p style="text-align: right;">Note: This form is not required if Lender is participating in automated lender loan closing. The date of closing is defined as the settlement date as it appears on the HUD-1 Settlement Statement, Block I.</p>
	<p>Guarantee Fee – Payable to USDA or Rural Development – <i>Include a copy of Page 1 - Form RD 3555-18</i></p> <p style="text-align: right;">Note: Lenders participating in automated lender loan closing will utilize pay.gov to submit the guarantee fee. If not an automated lender loan closing lender, when submitting electronically, submit the paper check to the physical location noted on the "Identification of Electronic Delivery" at https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do with a copy of Form RD 1980-19, "Loan Closing Report".</p>
	<p>Form RD 3555-18, Lender Certification</p> <p><i>Lender is certifying all conditions listed or appearing on the commitment and/or GUS Underwriting and Findings Report for this applicant have been fulfilled, the security instrument has been recorded and is a good and valid first lien on the property described.</i></p> <p style="text-align: right;">Note: Lenders participating in automated lender loan closing are not subject to submittal of this certification. For those lenders submitting manually, complete form and execute. Identify servicer and investor, if known. Include all Attachments to Form RD 1980-18. Inspections, plans, warranties are retained in the lender's permanent file.</p>
	<p>Promissory Note, copy with appropriate riders, if any</p> <p style="text-align: right;">Note: The loan amount of the Promissory Note must be equal to or less than the amount identified on Form RD 3555-18. The interest rate must be equal to or less than the rate identified on Form RD 3555-18.</p> <p>Note: Any change of interest rate of loan amount after issuance of Form RD 3555-18 must be approved by RD prior to loan closing.</p>
	<p>Final HUD-1 Settlement Statement, copy of final</p> <p style="text-align: right;"><i>The submitted form does not require signature.</i></p>
	<p>Additional Conditions, as noted on Form RD 3555-18, or supplemented by Attachment</p> <p style="text-align: right;">Submit documentation of required conditions, as applicable. Those conditions indicating the lender should "Retain in Lender's Permanent File" should not be included in post-closing documents.</p>