Becoming an Approved Lender

Single Family Housing Guaranteed Loan Program

Training Objectives

• Where is the topic located?
  * 7 CFR Part 3555 and HB-1-3555

• Learning Checks

• Resources
Things change!

• Every effort has been made to ensure training references are accurate at the time of publication.

• Always reference the most recent USDA publications available online.

Guaranteed Loan Program Regulation
7 CFR Part 3555

• The regulation is the rule!
• 8 Subparts: A – H
• Appendix 1
7 CFR Part 3555
7 CFR Part 3555
Subpart B: Lender Participation
• .51: Lender eligibility
• .52: Lender approval
• .53: Contracting for loan origination
• .54: Sale of loans to approved lenders

Guaranteed Loan Program Technical Handbook
HB-1-3555
• Provides guidance to support the regulation
• HB is not the rule
• 20 Chapters
CHAPTER 3: LENDER APPROVAL

3.1 INTRODUCTION

3.2 LENDER APPROVAL CRITERIA
   A. Approval form Another Recognized Source
   B. Approval by Demonstrated Ability
   C. Participation as an Agent of an Approved Lender

3.3 APPLICATION

3.4 AGENCY REVIEW
   A. Approval of Application
   B. Denial of Application
   C. Record Retention

3.5 LENDER SALE OF GUARANTEED LOANS

3.6 LENDER RESPONSIBILITY

3.7 OUTREACH AND EDUCATION
   A. Lenders
   B. Agency
HB-1-3555

3.8 MONITORING A LENDER’S ORIGINATION AND SERVICING OF LOANS
   A. Compliance Reviews
   B. Review Circumstances and Factors
   C. Conducting Compliance Reviews

3.9 REVOKING LENDER ELIGIBILITY

3.10 VOLUNTARY WITHDRAWAL

ATTACHMENT 3-A: LENDER APPROVAL CHECKLIST
ATTACHMENT 3-B: LENDER ELIGIBILITY GUIDE – New Lender/Renewing Lender
ATTACHMENT 3-C: QUALITY CONTROL OVERVIEW – A Reference for Reviewing Quality Control Plans
ATTACHMENT 3-D: NEW LENDER TRAINING
ATTACHMENT 3-E: SFHGLP LENDER APPROVAL – Rural Development Review

TIPS

• Underwriter = USDA Approved Lender
• USDA = not an underwriter
• Research Rule & HB questions: Table of Contents
• Research Rule & HB questions: Control + F
ATTACHMENT 3-A
LENDER APPROVAL CHECKLIST

Regulation 7 CFR 3555.51 and Chapter 3 of this Handbook describe the qualifications required to become an Agency approved lender. Other entities may participate as an approved lender’s agent or correspondent, but only approved lenders are responsible for underwriting and servicing and may hold the Loan Note Guarantee on a Rural Development guaranteed loan. For nationwide or multi-state approval, a lender must submit a request to the Rural Development National Office. For single state approval, a lender must submit a request to the Rural Development State Office. Lenders may utilize the following checklist to assure a complete application is submitted. Requests must contain all of the following information in the order listed:

LENDER APPROVAL Application Checklist

Leader Information

<table>
<thead>
<tr>
<th>Name</th>
<th>TAX ID</th>
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Geographic Address

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Chartered State Headquarters

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Contact Person

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<th>First Name</th>
<th>Last Name</th>
<th>Phone</th>
<th>E-Mail</th>
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Minority/Women-Owned Business (Optional)

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<th>Minority-Owned</th>
<th>Women-Owned</th>
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Provide the following information for all principal officers, directors, and senior managers. Additional sheets may be attached if necessary:

Name of Person

<table>
<thead>
<tr>
<th>Name of Person</th>
<th>Title of applicable</th>
<th>Relationship</th>
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Leader Functions

- [ ] Owner
- [ ] Director
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- [ ] Employee
- [ ] Associate
- [ ] Contractor
- [ ] Consultant
- [ ] Adviser
- [ ] Member
- [ ] Advisor
- [ ] Advisor

Leader Type (Select applicable)

- [ ] Commercial Bank
- [ ] Savings
- [ ] Credit Union
- [ ] State Bank
- [ ] National Bank
- [ ] State Agency
- [ ] State Consultant
- [ ] State Contractor
- [ ] State Adviser
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<table>
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<tr>
<th>Current eligibility designation (Section 3.3 of HB-3555 chapter 11)</th>
<th>Certification must be within the past 12 months</th>
<th>Applicable Agency Assigned Identification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency Certification (if applicable)</td>
<td>Preferred Method of Evidence/Certification (below or above applicant's application)</td>
<td></td>
</tr>
<tr>
<td>FHA or HUD</td>
<td>FHA Loan Form 4041 - “Final Eligibility Certification Form”</td>
<td></td>
</tr>
<tr>
<td>USDA</td>
<td>FSMFA FN-228 - “Final Eligibility Certification Form”</td>
<td></td>
</tr>
<tr>
<td>U.S. Department of Housing and Urban Development - Federal Housing Administration (HUD-FHA)</td>
<td>Must be approved by HUD in a Title II supervised or non-supervised mortgage for a Section 8 or Section 9 housing application or by Federal Housing Manager Insurance or as an issuer of Government mortgage backed securities “recognized” or “non-recognized”.</td>
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<tr>
<td>U.S. Department of Veterans Affairs (VA)</td>
<td>Must be approved in a supervised or non-supervised “recognized” mortgage with direct lender affiliation for VA.</td>
<td></td>
</tr>
<tr>
<td>State Housing Finance Agency (SHFA)</td>
<td>Evidence that a private sector lender is approved to participate in SHFA programs. Must be approved in a supervised or non-supervised mortgage for a Section 8 or Section 9 housing application or by Federal Housing Manager Insurance or as an issuer of Government mortgage backed securities “recognized” or “non-recognized”.</td>
<td></td>
</tr>
<tr>
<td>USDA Home Loan (FHA)</td>
<td>FHA Loan Form 4041 - “Final Eligibility Certification Form”</td>
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<td>FHA Loan Form 4041 - “Final Eligibility Certification Form”</td>
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</tbody>
</table>

List of Supplemental Information to be Submitted with Loan Approval Checklist (Check the box to indicate that each required document has been included with the lender approval request package.)

1. Form/ID 3110-18 - Agreement for Participation in Single-Family Housing Guaranteed Loan Programs of the United States Department of Housing and Urban Development (HUD). [Check to indicate included]
2. Revenue - Evidence of Underwriter’s qualifications and experience in the industry.
3. Home Loans - Evidence of Underwriter’s qualifications and experience in the industry.
4. Whole Loan or Servicing Loan - Evidence of Underwriter’s qualifications and experience in the industry.
5. Underwriting - Evidence of Underwriter’s qualifications and experience in the industry.
6. Quality Control Plan - Evidence of Underwriter’s qualifications and experience in the industry.
7. Training Certification - Evidence of Underwriter’s qualifications and experience in the industry.
Certifications/Acknowledgment:

I certify, on behalf of the above-named entity with the authority to legally bind the organization, that the information provided and any accompanying documentation is true and accurate to the best of my knowledge and belief.

[Table]

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<th>Title</th>
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</table>

Signature

Send the executed Lender Agreement, Checklist and Supplemental Information to one of the following addresses:

Federal Sales Office

USDA – Rural Development
SFH/Graded Loan Division
STOP 0784, Room 2256-S
14th Street and Constitution Ave., NW
Washington, D.C. 20250-0784

Questions: 202-720-1432
Fax: 202-265-2476

7 CFR PART 3555 / HB-1-3555
LEARNING CHECKS
“Topic”

- Question will be bulleted with scenario, or
- Include a statement/question

TRUE/FALSE or other answer options will be displayed

ANSWER SLIDE

“Topic”

ANSWER: 7 CFR Part 3555 and HB-1-3555 references provided

X. Correct Response

- Additional guidance for clarification may be provided
Becoming an approved lender

- Bixby Bank
- NCUA member
- This membership is recognized for lender approval

A. TRUE     B. FALSE
Becoming an approved lender

ANSWER: 3555.51(a)(7)(iii) and HB 3.2 B 4

A. TRUE

• NCUA is a federally regulated depository institution
• Additional approval criteria in Attachment 3-A applies

Becoming an approved lender

• Doodle Bank
• Submitted lender approval package to USDA March 3rd
• Doodle Bank can begin originating loans on March 4th, but cannot close loans until they are officially approved by USDA

A. TRUE B. FALSE
Becoming an approved lender

**ANSWER: 3555.52(a), HB 3.1, 3.2 C, and 3.4 A**

B. FALSE

- USDA must issue lender approval prior to origination activities
- Lender may participate in USDA program as a third party originator with an approved lender

---

Becoming an approved lender

- Bixby Bank (approved lender) is purchased by Lincoln Lending (a non-approved lender)
- Bixby Bank may continue to originate USDA loans

A. TRUE    B. FALSE
Becoming an approved lender

ANSWER: 3555.52(a), 3555.52(b)(14), and HB 3.9

B. FALSE

• Lincoln Lending purchased Bixby, therefore Lincoln Lending must become an approved lender
• Bixby must ensure all loans in their current pipeline are closed properly
• Bixby must sell all USDA loans they hold to an approved USDA lender

Becoming an approved lender

USDA may terminate an approved lender if they fail to meet any eligibility requirement at any time.

A. TRUE    B. FALSE
Becoming an approved lender

ANSWER: 3555.52(c)(1) and HB 3.9

A. TRUE

• Lenders that have a change in circumstance, lose approval with necessary entities, etc. may not meet eligibility requirements
• Lenders may also voluntarily withdraw their approval

Becoming an approved lender

A complete lender application includes evidence of underwriter experience.

A. TRUE      B. FALSE
Becoming an approved lender

ANSWER: 3555.51(a)(9)(iii), HB 3.3, and Attachment 3-A

A. TRUE

• The lender must notify Rural Development if they fail to meet any requirements.
• Rural Development may terminate lender’s approval upon written request.

Becoming an approved lender

Quality control plans are not required to be submitted if the lender is already approved through HUD or VA.

A. TRUE   B. FALSE
Becoming an approved lender

ANSWER: 3555.51(b)(20), HB 3.3, and Attachment 3-A

B. FALSE

• Quality control (QC) plans are required for all lenders
• QC plan must be in writing
• Outline procedures, forms, and checklists

Becoming an approved lender

Quality Control Plan guidance is available in:

A. Attachment 3-B  B. Attachment 3-C
Becoming an approved lender

ANSWER: 3555.52, HB 3.4, and Attachment 3-A and 3-C
B. Attachment 3-C

- Attachment 3-A includes information to address in the QC plan
- Attachment 3-C assists USDA and is helpful for lenders for plan review
- Separate origination from servicing procedures
- Underwriter plan should include basic skills/knowledge
- Escrow requirements for taxes and insurance must be addressed

Becoming an approved lender

- Jackson Lending is located in Utah
- They are licensed in UT, MT, WY, CA, and CO
- Jackson must request USDA approval from UT due to their headquarters
- This approval will also be effective for MT, WY, CA, and CO

A. TRUE   B. FALSE
Becoming an approved lender

**ANSWER:** 3555.52, HB 3.3, and Attachment 3-A

B. FALSE

- Jackson may apply for National Approval
- This will enable them to participate in all licensed states
- Only one lender approval application package will be submitted

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Becoming an approved lender

- Orion Bank submits approval package
- FHA approval provided is dated March 2013
- This approval document is acceptable

A. TRUE    B. FALSE
Becoming an approved lender

ANSWER: 3555.51(a), HB 3.2 A, and Attachment 3-A

B. FALSE

- Approval documentation must be dated with 12 months of application

Becoming an approved lender

- Orange Loans is eligible to originate and underwrite USDA loans
- They must contract servicing or sell loans to an approved USDA lender for servicing

A. TRUE  B. FALSE
Becoming an approved lender

ANSWER: 3555.51(a)(9)(iii), HB 3.2 B 2

A. TRUE

- Guaranteed loans must be serviced by USDA approved lenders
- Servicing eligibility must be approved

WAY TO GO!
Regulations

GovDelivery Sign up
Thank you for supporting the USDA Single Family Housing Guaranteed Loan Program!

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g. Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA’s TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at How to File a Program Discrimination Complaint and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.