7 CFR Part 3555 & HB-1-3555 Overview

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.

Rural Development Mission

USDA Rural Development is committed to helping improve the economy and quality of life in rural America.
Guaranteed Loan Program Highlights

- 100% financing, no downpayment
- Serve low to moderate income applicants
- 30 year loan terms with fixed interest rates
- Expanded qualifying ratios
- Gift/Grant funds and Mortgage Credit Certificates (MCC) allowed
- Purchase, New Construction, and Refinance

Guaranteed Loan Program Highlights

- Eligible for Ginnie Mae pools
- Qualify for Community Reinvestment Act (CRA) credits
- Retain loan servicing or sell to approved USDA lender
- **90% Loan Note Guarantee**
Guaranteed Loan Program Regulation

7 CFR Part 3555

• 8 Subparts: A – H
• Appendix 1

7 CFR Part 3555

Subpart A: General

• .1: Applicability
• .2: Purpose
• .3: Civil Rights
• .4: Mediation and appeals
• .5: Environmental requirements
• .6: State and local law
• .7: Exception authority
• .8: Conflict of interest
• .9: Enforcement
• .10: Definitions and abbreviations
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

7 CFR Part 3555
Subpart C: Loan Requirements
• .101: Loan Purposes
• .102: Loan restrictions
• .103: Maximum loan amount
• .104: Loan terms
• .105: Combination construction and permanent loans
• .107: Application for and issuance of loan guarantee
• .108: Full faith and credit
7 CFR Part 3555
Subpart D: Underwriting the Applicant
• .151: Eligibility requirements
• .152: Calculation of income and assets

7 CFR Part 3555
Subpart E: Underwriting the Property
• .201: Site requirements
• .202: Dwelling requirements
• .203: Ownership requirements
• .204: Security requirements
• .205: Special requirements for condominiums
• .206: Special requirements for community land trusts
• .207: Special requirements for Planned Unit Developments (PUD’s)
• .208: Special requirements for manufactured homes
• .209: Rural Energy Plus loans
7 CFR Part 3555
Subpart F: Servicing Performing Loans
• .251: Servicing responsibility
• .252: Required servicing actions
• .253: Late payment charges
• .254: Final payments
• .255: Borrower actions requiring lender approval
• .256: Transfer and assumptions
• .257: Unauthorized assistance

7 CFR Part 3555
Subpart G: Servicing Non-Performing Loans
• .301: General servicing techniques
• .302: Protective advances
• .303: Traditional loan servicing options
• .304: Special servicing options
• .305: Voluntary liquidation
• .306: Liquidation
• .307: Assistance in natural disasters
7 CFR Part 3555
Subpart H: Collecting on the Guarantee
• .351: Loan guarantee limits
• .352: Loss covered by the guarantee
• .353: Net recovery value
• .354: Loss claim procedures
• .355: Reducing or denying the claim
• .356: Future recovery

Guaranteed Loan Program Technical Handbook
HB-1-3555
• Provides guidance to support the regulation
• HB is not the rule
• 20 Chapters
## HB-1-3555

1. **Overview**
2. **Record Retention**
3. **Lender Approval**
4. **Lender Responsibilities**
5. **Origination and Underwriting Overview**
6. **Loan Purposes**
7. **Loan Terms and Conditions**
8. **Applicant Characteristics**
9. **Income Analysis**
10. **Credit Analysis**

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<td>Credit Analysis</td>
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HB-1-3555

11: Ratio Analysis
12: Property and Appraisal Requirements
13: Special Property Types
14: Funding Priorities
15: Submitting the Application Package
16: Closing the Loan and Requesting the Guarantee
17: Regular Servicing – Performing Loans
18: Servicing Non-Performing Loans
19: Custodial and Real Estate Owned Property
20: Loss Claims – Collecting on the Guarantee

TIPS

• Underwriter = USDA Approved Lender
• USDA = not an underwriter
• Research Rule & HB questions: Table of Contents
• Research Rule & HB questions: Control + F
Regulations


Rural Development

- Administrative Notices
- Instructions
- Forms
- Spanish Forms, Form Letters and Guide Letters
- Handbooks
- Procedures Notices
- Significant Guidance Documents
- Unnumbered Letters
- Federal Register Publications

Regulations Instructions

PART 1524: CONSTRUCTION AND REPAIR

1524-A Planning and Performing Construction and Other Development Exhibits (PDF only) see also AN 4796, AN 4798, AN 4792, AN 4793, AN 4795, AN 4790, AN PDF DOC

1524-C Planning and Performing Site Development Work Exhibits (PDF only) PDF DOC

1524-F Complaints and Compensation for Construction Defects PDF DOC

PART 1570: ENVIRONMENTAL

1570-A Environmental Policies PDF DOC

1570-B NEPA: Categorical Exclusions PDF DOC

1570-C NEPA: Environmental Assessments PDF DOC

1570-D NEPA: Environmental Impact Statements PDF DOC

1570-E Guidance for Conducting Environmental Justice and Socioeconomic Analyses PDF DOC

1570-F Floodplain Management PDF DOC

1570-G Wetland Protection PDF DOC

1570-H Historic and Cultural Resources PDF DOC

1570-I Intergovernmental Review PDF DOC

1570-J Environmental Risk Management PDF DOC

1570-L Land Use and Family-Owned Land PDF DOC

1570-N Biological Resources PDF DOC

1570-O Miscellaneous Resources PDF DOC
Regulations
Handbooks

Handbooks
- RH 3475 Direct Family Housing Loans and Grants - Field Office Handbook
- RH 4432 Direct Single Family Housing Loans and Grants - Guaranteed Servicing Center Handbook
- RH 4433 LH Guaranteed Loan Program Technical Handbook
- RH 4434 MHL Direct Application Handbook
- RH 4435 MHL Particular Management Handbook
- RH 4436 MHL Report Servicing Handbook
- RH 4437 Guaranteed Rural Housing Program Origination and Servicing Handbook

Appendix Information Systems Support Handbook

12/30/2016

Regulations
Unnumbered Letters

Current Unnumbered Letters are issued monthly and will appear with a listing of ULS released for the month. Each listing is embossed in a box, if you tick in the box, it will link to the related letter.

- Housing
  - Funding Lender for the Single Family Housing Direct Program, May 12, 2018.
  - Housing the U.S. Department of Agriculture Summer Food Service Programs at Rural Development Multi-Family Housing Properties, May 10, 2013.
  - Processing Section 333 Housing Preservation Grant Program Requests for Fiscal Year 2017, May 9, 2018.
  - Processing Section 333 Housing Preservation Grant Program Requests for Fiscal Year 2017, April 29, 2018.
  - Interim Rate Changes for Business and Industry Loans, April 29, 2018.
  - Interim Rate Changes for Housing Programs and Credit Sales Programs, March 28, 2018.

UNRASSOCIATED

- RH 4433 LH Guaranteed Loan Program Technical Handbook
- RH 4434 MHL Direct Application Handbook
- RH 4435 MHL Particular Management Handbook
- RH 4436 MHL Report Servicing Handbook
- RH 4437 Guaranteed Rural Housing Program Origination and Servicing Handbook

Appendix Information Systems Support Handbook
Welcome to the USDA Service Center Agencies eForms.

eForms allow you to search for and complete forms requiring services from Farm Service Agency (FSA), Natural Conservation Service (NCS), and Rural Development (RD). There are 2 ways to see the eForms site:

- You can click the Browse Forms menu option on the left of the page and search for your form. You can complete the form, print it out and either mail or fax the form to your local service center. A user ID and password is not required.

- You can complete the forms online and submit the forms electronically to your local service center. You will be able to save the forms to use again and can package multiple forms together to save at least once per day. You will need to visit a USDA Authentication ID and Password Site to log on.

If you already have a USDA authentication ID and Password with Level 2 access, you can log in below.

12/30/2016
Regulations
Procedure Notices

Procedures Notices
Sub-contain PRs for the last 12 months
Procedures Notice & SFM Special Procedure Notice
- SFM Changes 640.1, 12/15/16. 250 10/22/2013
- SFM Changes 640.2, 12/15/16. 250 12/18/2013
- SFM Changes 640.3, 12/15/16. 250 12/20/2013
- SFM Changes 640.4, 12/15/16. 250 12/23/2013
- SFM Changes 640.5, 12/15/16. 250 12/25/2013
- SFM Changes 640.6, 12/15/16. 250 12/26/2013
- SFM Changes 640.7, 12/15/16. 250 12/29/2013
- SFM Changes 640.8, 12/15/16. 250 12/30/2013
- SFM Changes 640.9, 12/15/16. 250 12/31/2013
- SFM Changes 640.10, 12/15/16. 250 1/2/2014
- SFM Changes 640.11, 12/15/16. 250 1/3/2014
- SFM Changes 640.12, 12/15/16. 250 1/4/2014
- SFM Changes 640.13, 12/15/16. 250 1/6/2014
- SFM Changes 640.14, 12/15/16. 250 1/7/2014
- SFM Changes 640.15, 12/15/16. 250 1/8/2014
- SFM Changes 640.16, 12/15/16. 250 1/9/2014
- SFM Changes 640.17, 12/15/16. 250 1/10/2014
- SFM Changes 640.18, 12/15/16. 250 1/11/2014
- SFM Changes 640.19, 12/15/16. 250 1/12/2014

Regulations
Federal Register
Publications

Housing
Single-Family Housing Guaranteed Loan Program, proposed rule, published 10/06/15
Single-Family Housing Direct Loan Program, final rule, delay of effective date, published 9/11/2015
Notice of Solicitation of Applications for the Multifamily Preservation and Renovation Demonstration Program Under Section 514, Section 515, Section 521 for Fiscal Year 2016, announced, published 8/18/2015
Multi-Family Housing Program Requirements to Reduce Financial Reporting Requirements, proposed rule, published 8/16/15
Notice of Solicitation of Applications for the Multifamily Preservation and Renovation Demonstration Program Under Section 514, Section 515, Section 521 for Fiscal Year 2016, published 8/3/2015
Reserve Account, final rule, published 6/27/2015
Notice of Intent to Accept Applications to be an Intermediary Under the Certified Loan Application Packaging Process Within the Section 521 Direct Single Family Housing Program, published 6/21/2015
Single-Family Housing Direct Loan Program, final rule, delay of effective date, published 6/15/2015
Notice of Solicitation of Applications for the Section 521 Housing Preservation Grants for Fiscal Year 2015, published 5/29/2015
7 CFR PART 3555 / HB-1-3555
ONLINE TOOLS

Online: Property Eligibility
http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do
Online: Property & Income Eligibility

http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do

Online: Income Eligibility

http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do
Online: Income Eligibility

<table>
<thead>
<tr>
<th>State</th>
<th>Income</th>
<th>County</th>
<th>Person</th>
<th>Household Income</th>
<th>Household Income</th>
<th>Person Under 60</th>
<th>Person 60 and Older</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL</td>
<td>39,000</td>
<td></td>
<td></td>
<td>40,000</td>
<td>50,000</td>
<td>60,000</td>
<td>70,000</td>
</tr>
</tbody>
</table>

Summary of Adjusted Annual Household Income

- Annual Gross Income: $90,000
- Person Under 60: $40,000
- Person 60 and Older: $50,000

Online: Income Eligibility Limits

http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do
Online: Income Eligibility Limits

United States Department of Agriculture

Rural Development Single Family Housing Guaranteed Loan Program

Select a state to see the income limits for counties in that state.

Online: Income Eligibility Limits

Exhibit 16

Online Eligibility Program Income Limits

<table>
<thead>
<tr>
<th>County/Region</th>
<th>Program</th>
<th>Income Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>I</td>
<td>50,000</td>
</tr>
<tr>
<td>Y</td>
<td>II</td>
<td>60,000</td>
</tr>
<tr>
<td>Z</td>
<td>III</td>
<td>70,000</td>
</tr>
</tbody>
</table>

Note: Eligibility limits are based on family income and household size. Additional limitations may apply. Please visit the official USDA website for the most current information.

Return to top
Online: Loan Basics
http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do
Online Resource: Loan Basics

How do we get started?
Applicants can review loan programs with an approved lender. Applicants can review the list of approved lenders in your state can be obtained by contacting your USDA Rural Development State Director.

Who can answer questions?
Applicants with questions should contact your approved lender. Lenders with questions can contact the US Department of Agriculture in your state.

What powers this program?

· Title 7, Part 1920
· 7 CFR 2036 - USDA Guaranteed Loan Program Technical Handbook

Why does USDA Rural Development do this?
This program helps lenders work with low- and moderate-income families living in rural areas to make homeownership a reality. Providing affordable homeownership opportunities promotes prosperity, which in turn enables housing communities, and improves the quality of life in rural areas.

NOTE: These criteria and other information may be subject to change please always consult the program instructions listed in the section above titled "What Are The Requirements?" You may also contact your local office for assistance.

Online Resource: Contact USDA

USDA Rural Housing Single Family Housing Guaranteed Loan Contacts

For the list of single family housing guaranteed loan contacts and other contacts, please contact your USDA Rural Development State Director. Your USDA Rural Development State Director can provide you with more information on the USDA Single Family Housing Guaranteed Loan Program.

For the list of single family housing guaranteed loan contacts, you may contact an agency representative in your area from the list below. Your agency representative will provide you with information on how to participate in the USDA Single Family Housing Guaranteed Loan Program.

<table>
<thead>
<tr>
<th>State</th>
<th>Contact Name</th>
<th>Phone</th>
<th>Email</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>MO</td>
<td>Karen LeBlanc</td>
<td>251-775-2170</td>
<td><a href="mailto:KarenLeBlanc@usda.gov">KarenLeBlanc@usda.gov</a></td>
<td>13520 NW 171st St. Kansas City, MO 64148</td>
</tr>
<tr>
<td>NE</td>
<td>Dr. Margie G. McGhee, Jr.</td>
<td>202-724-1770</td>
<td><a href="mailto:margie.mcghee@usda.gov">margie.mcghee@usda.gov</a></td>
<td>13520 NW 171st St. Kansas City, MO 64148</td>
</tr>
<tr>
<td>WI</td>
<td>Sarah Lee Haring</td>
<td>202-720-3319</td>
<td><a href="mailto:sarah.l.haring@usda.gov">sarah.l.haring@usda.gov</a></td>
<td>13520 NW 171st St. Kansas City, MO 64148</td>
</tr>
<tr>
<td>KS</td>
<td>Beverly Nelson</td>
<td>202-720-3319</td>
<td><a href="mailto:beverly.nelson@usda.gov">beverly.nelson@usda.gov</a></td>
<td>13520 NW 171st St. Kansas City, MO 64148</td>
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<tr>
<td>IL</td>
<td>Ingrid Hegy</td>
<td>202-720-3319</td>
<td><a href="mailto:ingrid.hegy@usda.gov">ingrid.hegy@usda.gov</a></td>
<td>13520 NW 171st St. Kansas City, MO 64148</td>
</tr>
</tbody>
</table>
USDA LINC: Online Calculator
https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do

Guaranteed Annual Fee Billing and Payment

Documentation & Resources

1. Guaranteed Annual Fee Calculation Methodology (PDF)
2. Guaranteed Fee & Annual Fee Calculation (EXCEL)
3. Guaranteed Annual Fee Lender User Agreement (PDF)
4. Guaranteed Annual Fee Service Bureau User Agreement (PDF)
5. Guaranteed Annual Fee Implementation Guide (PDF)
6. Guaranteed Annual Fee Getting Started User Guide (PDF)
7. Guaranteed Annual Fee User Guide (PDF)

Online Calculator

Rural Development SFH Guaranteed Mortgage Loan Amortization Schedule

<table>
<thead>
<tr>
<th>Loans Amount</th>
<th>164,000.00</th>
<th>Loan Amount Guaranteed for Financed</th>
<th>$164,000.00</th>
</tr>
</thead>
</table>

| Loan Details | 6.875% | 30 Year Loan | $164,000.00 |

| Number of Payments to Year | 360 | Loan Amount Guaranteed for Financed | $164,000.00 |

| Loan Type | Fixed Rate | Loan Amount Guaranteed for Financed | $164,000.00 |

| Uplift Guarantee Fee | 2.00% | Loan Amount Guaranteed for Financed | $164,000.00 |
### Rural Development SFH Guaranteed Mortgage Loan Amortization Schedule

#### Leader Name
- Loan Amount: $154,040.48
- Loan Originated: 12/30/2016
- Loan Paid Off: 12/30/2016
- Number of Payments: 360
- Loan Term: 30 Years
- UPI: 2.00%

#### Borrower Name
- Loan Amount: $154,040.48
- Scheduled Monthly Payment: $707.79
- Scheduled Payment: $707.79
- Principal: $707.79
- Interest: $707.79
- Escrow: $707.79
- Cumulative Interest: $707.79
- Average Annual UPI: $707.79
- Annual Fee: $707.79
- Annual Payment: $707.79
- Scheduled Payment on Annual UPI: $707.79
- Loan Paid Off: 12/30/2016

#### Schedule

<table>
<thead>
<tr>
<th>Part No.</th>
<th>Date</th>
<th>Payment Date</th>
<th>Beginning Balance</th>
<th>Scheduled Payment</th>
<th>Principal</th>
<th>Interest</th>
<th>Escrow</th>
<th>Refund</th>
<th>Cumulative Interest</th>
<th>Average Annual UPI</th>
<th>Annual Fee</th>
<th>Annual Payment</th>
<th>Scheduled Payment on Annual UPI</th>
<th>Loan Paid Off</th>
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<tbody>
<tr>
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<td>1/3</td>
<td>11/30/2016</td>
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<td>$707.79</td>
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<td>$707.79</td>
<td>$707.79</td>
<td>$707.79</td>
<td>12/30/2016</td>
</tr>
<tr>
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<td>2/3</td>
<td>11/30/2016</td>
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<td>$707.79</td>
<td>$707.79</td>
<td>$707.79</td>
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<td>$707.79</td>
<td>$707.79</td>
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<td>12/30/2016</td>
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<td>...</td>
</tr>
</tbody>
</table>
### Online Calculator

**SFH Guaranteed Annual Fee Schedule**

| Lender Name | NCUA Member |

| Borrower Name | CU Member |

| Loan Amount | $154,040.00 |
| Interest Rate | 4.00% |
| Loan Term (Years) | 30 |
| Upfront Guarantee Fee | $1,540.00 |
| Total Annual Fee | $9,780.33 |

#### Year of Loan

<table>
<thead>
<tr>
<th>Date of Loan</th>
<th>Date of First Payment</th>
<th>Annual Fee Payment Date</th>
<th>Annual Fee</th>
<th>Monthly Payment</th>
<th>Annual UPF</th>
<th>Annual Fee Amount</th>
<th>Annual UPF Amount</th>
<th>Scheduled Repayment Amount</th>
<th>Annual Fee</th>
<th>Annual UPF</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>1/31/2022</td>
<td>1/31/2022</td>
<td>3,215.36</td>
<td>$90.36</td>
<td>500.00</td>
<td>44.31</td>
<td>500.00</td>
<td>44.31</td>
<td>13,605.36</td>
<td>7,700.00</td>
</tr>
<tr>
<td>2017</td>
<td>1/31/2023</td>
<td>1/31/2023</td>
<td>3,215.36</td>
<td>$90.36</td>
<td>500.00</td>
<td>44.31</td>
<td>500.00</td>
<td>44.31</td>
<td>13,605.36</td>
<td>7,700.00</td>
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</tbody>
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### Online: USDA LINC

https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do
Online: USDA LINC Training and Resource Library

Training and Documentation/Resources

• 7 CFR 3555
• Electronic Status Reporting (ESR)
• Guaranteed Underwriting System (GUS)
• Lender Loan Closing/Administration
• Loss Claim Administration/Servicing
• Loan Origination
• Loss Mitigation
• Property Disposition
• Security

TIPS

• Underwriter = USDA Approved Lender
• USDA = not an underwriter
• Research Rule & HB questions: Table of Contents
• Research Rule & HB questions: Control + F
7 CFR PART 3555 / HB-1-3555
LEARNING CHECKS

Question Slide

“Topic”

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

TRUE/FALSE or other answer options will be displayed
“Topic”

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

X. Correct Response

• Additional guidance for clarification may be provided
Overview

The Single Family Housing Guaranteed Loan Program is delivered under which regulation:

A. RD Instruction 1980-D
B. 7 CFR Part 3555

ANSWER: 3555.1 and HB Appendix 1

B. 7 CFR Part 3555

• The regulation is the rule for program delivery
• Loan decisions (approval or denial) must be supported by the regulation
Overview

• Bixby Bank wishes to become an approved lender with USDA
• Approved lender requirements are located in which subpart of the 7 CFR Part 3555

A. Subpart B: Lender Participation
B. Subpart D: Underwriting the Applicant

ANSWER: 3555.51 and HB Chapter 3
A. Subpart B: Lender Participation

• 3555.51 – 3555.54
• HB Chapter 3: Lender Approval
• Attachment 3-A Lender Approval Checklist
Overview

Lender has a question regarding debt ratios. Where should they refer for guidance?

A. 3555.151 “Eligibility requirements” and HB 11 “Ratio Analysis”

B. 3555.103 “Maximum loan amount” and HB 8 “Applicant Characteristics”

Overview

ANSWER: 3555.51(h) and HB 11.2

A. 3555.151 and HB Chapter 11

• Review regulation first
• Refer to HB for additional clarification
Overview

Lender has questions regarding appraisals. Where can they refer for guidance?

A. 3555.102 “Loan restrictions” and HB 4 “Lender Responsibilities”

B. 3555.107 “Application for and issuance of the guarantee” and HB 12 “Property and Appraisal Requirements”

Overview

ANSWER: 3555.107(d) and HB 12.5

B. 3555.107 and HB 12

- 3555.107(d): Appraisals
- HB 12.5: Residential appraisal reports
WAY TO GO!

Review
- Look first: 7 CFR Part 3555
- Look second: HB-1-3555
- Regulation and HB are user friendly
- Table of contents & “Control + F” are your friends
- Utilize online resources: Training and Documentation
- Sign up for GovDelivery messages
Regulations


GovDelivery Sign up

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