

Program Overview

Single Family Housing Guaranteed Loan Program
(SFHGLP)



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Training Objectives

- Review program highlights.
- Demonstrate where resources and tools are located.



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

Through our programs, we help rural Americans in many ways.

Together, America Prospers.



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Program Highlights

Homebuyer Benefits

- No down payment required.
- Buy existing, build new, or refinance current Rural Development loan.
- Finance eligible loan costs up to 100% of the appraised value plus the one-time upfront guarantee fee.
- Eligible loan costs may include: purchase price, repairs, lenders fees, closing costs, essential household equipment.
- 30-year fixed rate that is negotiated between the applicant and lender.
- No maximum purchase price limits.
- Gift and grant funds allowed.
- Normal purchase contract time.



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Program Highlights

Lender Benefits

- Less risk with up to a 90% guarantee!
- High performing loans with low delinquency and foreclosure rates.
- Secondary market eligibility through Ginnie Mae, Fannie Mae, Freddie Mac, and State Housing Finance Agencies.
- Streamlined documentation requirements with the use of the Guaranteed Underwriting System (GUS).
- Online training modules and resources that are easy to navigate.
- Single Close Construction-to-Permanent loan option.
- Credit towards Community Reinvestment Act (CRA) performance.

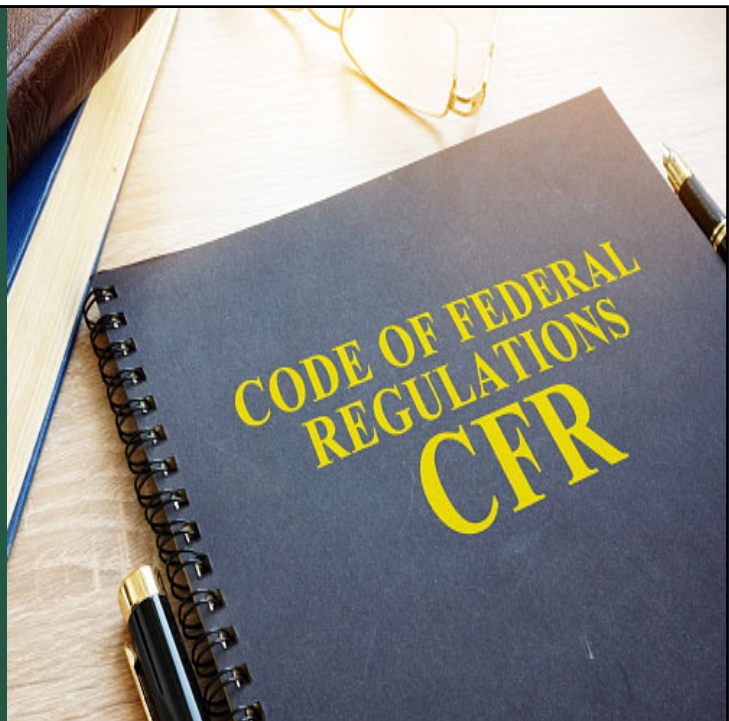


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7 CFR Part 3555

- "The Rule"
- 8 Subparts, A - H



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7 CFR Part 3555

<https://rd.usda.gov/resources>

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

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HOME > RESOURCES

Following is the list of Resources available. You can see them by clicking on the left menu.

Directives
Directives include all the internal guidance documents that we use within Rural Development. They provide guidance to staff and are not intended for the public with the exception of Bulletins and Forms. They are provided on this web site for the use of staff and to allow us to be as transparent as possible about our practices.

Forms
The forms section contains eForms allows you to search for and complete forms requesting services, Rural Utilities Service forms that are not available on the eForms site, and forms in Spanish.

Regulations
All Federal regulations can be found at Regulations.gov and customers can search, review and submit comments on Federal documents that are open for comment and published in the Federal Register. All of the regulations and notices that apply to Rural Development have been consolidated here.

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7 CFR Part 3555

<https://www.rd.usda.gov/resources/regulations>

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

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HOME ABOUT RD PROGRAMS & SERVICES NEWSROOM RESOURCES CONTACT US

Regulations and Guidance

HOME > RESOURCES > REGULATIONS AND GUIDANCE

All Federal regulations can be found at the [Code of Federal Regulations](#)⁷ and customers can search, review and submit comments on Federal documents that are open for comment and published in the [Federal Register](#).

As a service to our customers, we post Rural Development's [Instructions](#), [Administrative Notices](#), and [forms](#). The [Instructions](#) are available in two file formats: Adobe Acrobat (PDF) and Microsoft Word (doc). To the extent possible, all documents have been made available in either Adobe Acrobat Ver 5.0 and higher, and are 508 compliant.

If you are having problems with this page, need a hard copy of any of the documents due to accessibility issues or would like to be added to the Regulations Update distribution list (available for Rural Development employees only with a valid Rural Development e-mail address), please e-mail comments@usda.gov.

The following sections include links to Rural Development FR Publications and regulations:

- **Federal Register Publications** - Documents published within the last year in the Federal Register
- **Program Regulations** - Rules that are located in the CFR by program area.
- **Guidance Documents** - Informational guidance, often technical

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7 CFR Part 3555

<https://rd.usda.gov/resources/regulations/program-regulations>

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

HOME ABOUT RD PROGRAMS & SERVICES NEWSROOM RESOURCES CONTACT US

Program Regulations

HOME RESOURCES REGULATIONS AND GUIDANCE PROGRAM REGULATIONS

The Code of Federal Regulations (CFR) annual edition is the codification of the general and permanent rules published in the Federal Register by the departments and agencies of the Federal Government produced by the Office of the Federal Register and the Government Publishing Office. Below are the regulations that pertain .

Description Search Title

Rural Business-Cooperative Service

Rural Housing Service

7 CFR 3550

Direct Single Family Housing Loans and Grants

7 CFR 3555

Guaranteed Rural Housing Program

7 CFR 3560

Direct Multi-Family Housing Loans and Grants

7 CFR 3565

Guaranteed Rural Housing Program

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7 CFR Part 3555

<https://www.ecfr.gov/cgi-bin/text-idx?SID=e9a92bdc60e81b23e28825de8385cb90&mc=true&node=pt7.15.3555&rgn=div5>

HB-1-3555

- “The Handbook”
- Provides guidance to support the regulation
- Handbook is not the rule
- 20 chapters



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HB-1-3555

<https://rd.usda.gov/resources/directives/handbooks>



Handbooks

HOME RESOURCES DIRECTIVES HANDBOOKS

Below are handbooks information

148 Found

Title

- HB-1-3550 Direct Single Family Housing Loans and Grants - Field Office Handbook
- HB-2-3550 Direct Single Family Housing Loans and Grants - Customer Service Center Handbook
- **HB-1-3555 SFH Guaranteed Loan Program Technical Handbook**

Consolidated version (large document may take long to load)

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- [Chapter 5](#)
- [Origination and Underwriting Overview](#)
- [Chapter 6](#)
- [Loan Purposes](#)
- [Chapter 7](#)
- [Loan Terms and Conditions](#)
- [Chapter 8](#)
- [Applicant Characteristics](#)
- [Chapter 9](#)
- [Income Analysis](#)
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- [Credit Analysis](#)
- [Chapter 11](#)
- [Ratio Analysis](#)
- [Chapter 12](#)
- [Property and Appraisal Requirements](#)

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HB-1-3555

<https://rd.usda.gov/resources/directives/handbooks>

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- About RD
- Programs & Services
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 - Directives**
 - Administrative Notices
 - Bulletins
 - Electric Sample Documents
 - Form Letters
 - Guide Letters
 - Handbooks**
 - Informational Publications
 - Instructions
 - Procedures Notices
 - Unnumbered Letters
 - Forms
 - Publications
 - Regulations and Guidance
 - Environmental Studies
 - Publications for Cooperatives
- Contact Us

Handbooks

HOME > RESOURCES > DIRECTIVES > HANDBOOKS

Below are handbooks information

148 Found

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- HB-1-3550 Direct Single Family Housing Loans and Grants - Field Office Handbook
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HELPFUL TIPS

- Research Rule & HB questions: Table of Contents
- Research Rule & HB questions: Control + F

HB-1-3555

A. Income that is Never Counted

7 CFR 3555, Section 3555.152(b)(5) lists income sources that are never included in the annual income calculation. Refer to Attachment 9-A to review income and asset types, guidance for annual and repayment purposes, and documentation options acceptable to verify the income or asset source.

B. Calculation of Annual Income

Annual income is calculated for the ensuing 12 months, based on income verifications, documentation, and household composition. Lenders must examine all evidence to ensure the calculation is supported.

In addition to 3555.152(b) and Attachment 9-A, lenders must consider the following to calculate annual income:

- Use the gross amount, before any payroll deductions, of base wages and salaries, overtime pay, commissions, fees, tips, bonuses, housing allowances and other compensations for personal services of all adult members of the household, unless they meet the exclusion criteria of 3555.152(b)(2) and Attachment 9-A. Documented cost of living allowances or wage increases that will be effective on or before loan closing, must be included in the annual income calculation.
- Include the first \$480 of earned income from adult full-time students who are not the applicant, co-applicant, or spouse of an applicant.
- Include the income of an applicant's spouse, unless the spouse has been living apart from the applicant for at least three months (for reasons other than military or work assignment), or court proceedings for divorce or legal separation have been commenced. Evidence to support living apart for three months may include but is not limited to an apartment lease, bills, or bank statements in their name alone delivered to a different address, etc. This guidance applies to domestic partners, significant others, and fiancée's that are currently living with the

Find (1/11)

overtime

⚙

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Next

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LENDER TOOLKIT

Resources
Websites
User Guides



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Income and Property Eligibility Website

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



USDA United States Department of Agriculture
Rural Development

Home Tutorials

Single Family Housing Guaranteed

Single Family Housing Direct

Multi-Family Housing

Rural Business

Property Eligibility

Previous Eligibility Areas

Income Eligibility

Income Limits

Loan Basics

Rural Housing Services

Property Eligibility Disclaimer

Every effort is made to provide accurate and complete information regarding eligible and ineligible areas on this web process, or determination provided by this system. Final determination of property eligibility must be made by Rural Housing Services. When viewing the eligibility map, you must accept this disclaimer.

Accept

Decline

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Income and Property Eligibility Website

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



USDA United States Department of Agriculture
Rural Development

Home Tutorials

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing Rural Business Water and Environmental Guaranteed Community Facilities Guaranteed

Property Eligibility Previous Eligibility Areas Income Eligibility Income Limits Loan Basics

800 N Front St, Spooner, WI 54801

This address IS located in an eligible area.

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Income and Property Eligibility Website

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



USDA United States Department of Agriculture
Rural Development

Home Tutorials

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing Rural Business Water and Environmental Guaranteed Community Facilities Guaranteed

Property Eligibility Previous Eligibility Areas Income Eligibility Income Limits Loan Basics

5417 Clems Way, Stevens Point, WI 54482

This address is not located in an eligible area.

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Income and Property Eligibility Website

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



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Income and Property Eligibility Website

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



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Income and Property Eligibility Website

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



Metropolitan Area: Portage County, WI

Number of People in Household : ?
 (Include all persons living in the household except foster adults and foster children.)
 Number of Residents Under 18 Years Old, Disabled or Full Time Students : ?
 (Do not include the applicant, spouse, or co-applicant.)
 Is Loan Applicant or Co-Applicant age 62 or older? : No ?
 Are there any Disabled Persons Living in the Household? : No ?

Prev Next Reset

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Income and Property Eligibility Website

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



State: Wisconsin County: Portage County Metropolitan Area:

Expenses and Deductions

Annual Child Care Expenses : ?

Gross Monthly Income

	Applicant	Other Household Member	Other Household Member
Base Employment Income	<input type="text" value="5000"/>	<input type="text" value="2000"/>	<input type="text" value="0"/> ?
Overtime Income	<input type="text" value="300"/>	<input type="text" value="0"/>	<input type="text" value="0"/> ?
Bonus Income	<input type="text" value="0"/>	<input type="text" value="50"/>	<input type="text" value="0"/> ?
Commission Income	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/> ?
Self-Employment Income	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/> ?
Dividend/Interest Income	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/> ?
Net Rental Income	<input type="text" value="0"/>	<input type="text" value="200"/>	<input type="text" value="0"/> ?
Other Income	<input type="text"/>		
All Other Income Received by Adult Members of the Household : (See help for further explanation)	<input type="text"/>		

Prev Finish Reset

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Income and Property Eligibility Website

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Property Eligibility Previous Eligibility Areas **Income Eligibility** Income Limits Loan Basics

Single Family Housing Income Eligibility

Property Location

State: Wisconsin County: Portage County Metropolitan Area: Portage Co

Single Family Housing Program - Income Eligibility Determination Summary

Applicant is **ELIGIBLE** for the Section 502 Guaranteed Rural Housing Loan Program based on income entered and Program Income Guidelines in effect as of 06-25-2020. (Applicant must show repayment ability, has Contact Us for further details on the Guaranteed Loan Program.
Click here to complete a preliminary eligibility assessment for the Direct Loan Program.

Summary of Adjusted Annual Household Income	
Annual Household Income :	\$90,600.00
Total Deductions :	\$10,480.00
Household Adjusted Annual Income :	\$80,120.00
Section 502 Guaranteed Rural Housing Loan Program	
Maximum Adjusted Household Income for Selected State and County :	\$90,300.00
Section 502 Direct Rural Housing Loan Program	
Maximum Adjusted Household Income for Selected State and County :	\$62,800.00
Adjusted Household Income Exceeds Maximum Income by :	\$17,320.00

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SFH Guaranteed Lender Webpage

<https://www.rd.usda.gov/page/sfh-guaranteed-lender>

SFH Guaranteed Lender

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COVID-19

An important notice for servicers with loans insured or guaranteed by the Rural Housing Service [CARES Act Forbearance Fact Sheet for Mortgagees and Servicers](#)

Loan Status

We are currently reviewing new loan applications and conditions received on or before 06/19/2020

Subscribe to Notifications

Critical program information such as policy updates, funding status, and automation changes are sent by email through GovDelivery [Sign Up to Receive Critical Updates](#)

Overview

On February 16, 2020 we integrated the Guaranteed Loan Program into a single integrated national team! For more information, please reference our [Integration Information sheet](#).

USDA Rural Development's Guaranteed Loan Program assists approved lenders in providing up to 100% financing for eligible borrowers (households that do not exceed 115% of the [Median Household Income](#)) purchasing homes in [eligible rural areas](#). Automated underwriting assistance through GUS (Guaranteed Underwriting System) allows for expanded ratios and flexible credit.

We now have Single Close Construction-to-Permanent Financing! A single-close loan combines the features of a

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SFH Guaranteed Lender Webpage

<https://www.rd.usda.gov/page/sfh-guaranteed-lender>



Production Teams	States
Production Team One SFHGLPONE@usda.gov	AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WV, WY
Production Team Two SFHGLPTWO@usda.gov	AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK
Production Team Three SFHGLPTHREE@usda.gov	CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV
Production Team Four SFHGLPFOUR@usda.gov	FL, IN, OH, PA, PR, TN, VA, VI

File-specific questions should be emailed to the production team responsible for the state. For example, if you had a question regarding a guaranteed loan application in Nebraska, you would email SFHGLPTWO@usda.gov to contact Team Two.

In most cases, our staff can provide a response within 24 hours during normal business days. We can answer faster if you:

1. Identify the state the application is located; if applicable;
2. Provide applicant's name, if applicable;
3. Include contact information; and
4. Indicate if you would like a call back (otherwise you will receive an email reply)

For general inquiries, please contact sfhgld.program@usda.gov. This includes questions on policy interpretation, lender training, marketing and outreach and servicing support.

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SFH Guaranteed Lender Webpage

<https://www.rd.usda.gov/page/sfh-guaranteed-lender>



Lender Approval and Recertification

Want to become a new program lender?

To get started, we recommend you:

- Watch our Webcast: [Become an Approved Lender](#) (16 minutes)
- Review Chapter 3 of our 3555 Guaranteed Loan Program Technical Handbook

Questions on lender approval or recertification?

Please direct any questions to our Quality Assurance and Lender Oversight team at: sfhgld.compliance@usda.gov

Tools and helpful links:

- [Link to "Procedure Notice"](#) describing recent Handbook changes.
- USDA RD Forms: [USDA Service Center Agencies e-forms site](#).
- [Lender Training and System Guides: Training and Resource Library \(LUNG\)](#)
- [3555 Handbook](#)
- [Frequently Asked Questions about the Handbook](#)
- [Income and Documentation Matrix Attachment 9A](#)
- [Investors Currently Purchasing SFHGLP Construction-to-Permanent Loans](#)
- Sign up to GovDelivery using [this link](#).

Help Desk Support:

USDA ITS Service Desk Support Center

For e-Authentication assistance
Email: eAuthHelpDesk@itc.usda.gov
Phone: 800-457-3642, option 1 (USDA e-Authentication Issues)


Rural Development Help Desk

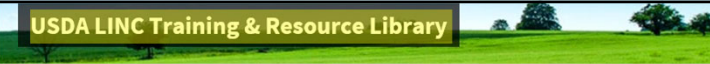
For GUS system, outage or functionality assistance
Email: RD.HD@STL.USDA.GOV
Phone: 800-457-3642, option 2 (USDA Applications); then option 2 (Rural Development)

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>





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The documents and material contained in the USDA LINC Training and Resource Library use Adobe PDF and Adobe Connect. To view PDF files you must have Adobe Acrobat Reader installed on your computer.

GovDelivery Updates

An archive of previously released GovDelivery program updates.

[Guaranteed Underwriting System \(GUS\) will begin transition to a higher level of Security](#)
06/24/2020 05:30 PM EDT

[Extension of Foreclosure and Eviction Relief in Connection with Presidentially Declared COVID-19 National Emergency](#)
06/19/2020 10:30 AM EDT

[SFH Guaranteed Loan Program URLA/ULAD Implementation Timeline](#)
06/19/2020 10:00 AM EDT

[USDA Implements Immediate Measures to Help Rural Residents, Businesses and Communities Affected by COVID-19](#)
06/03/2020 03:26 PM EDT

Receive Email Updates

Go


LINC Training and Resources

Contact Us	+
7 CFR 3555	+
Electronic Status Reporting (ESR)	+
Guaranteed Annual Fee Billing and Payment	+
Guaranteed Underwriting System (GUS)	+

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>



LINC Training and Resources

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7 CFR 3555	-

New:

- [Origination and Servicing FAQs](#)
- [Single Close Job Aid](#)
- [HB 10 Revision Aid](#)
- [HB 11 Revision Aid](#)
- [CARES Act: Important Servicing Notice for Current USDA Guaranteed Loan Holders](#)
- [CARES Act: Important Notice for Lenders Servicing USDA Guaranteed Loans](#)

Training

Become an Approved Lender (Webcast) 16 minutes

- [Become an Approved Lender; 1 slide per page \(Training Handout\)](#)
- [Become an Approved Lender; 2 slides per page \(Training Handout\)](#)
- [Become an Approved Lender; Slide with notes \(Training Handout\)](#)

7 CFR 3555 and HB-1-3555 Overview (Webcast) 22 minutes

- [7 CFR 3555 and HB-1-3555 Overview; 1 slide per page \(Training Handout\)](#)
- [7 CFR 3555 and HB-1-3555 Overview; 2 slides per page \(Training Handout\)](#)
- [7 CFR 3555 and HB-1-3555 Overview; Slide with notes \(Training Handout\)](#)

Applicant Eligibility (Webcast) 17 minutes

- [Applicant Eligibility; 1 slide per page \(Training Handout\)](#)
- [Applicant Eligibility; 2 slides per page \(Training Handout\)](#)
- [Applicant Eligibility; Slide with notes \(Training Handout\)](#)

Property Eligibility (Webcast) 14 minutes


- [Property Eligibility; 1 slide per page \(Training Handout\)](#)
- [Property Eligibility; 2 slides per page \(Training Handout\)](#)

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>



LINC Training and Resources

[Contact Us](#) +

7 CFR 3555 -

New:

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- [HB 10 Revision Aid](#)
- [HB 11 Revision Aid](#)
- [CARES Act: Important Servicing Notice for Current USDA Guaranteed Loan Holders](#)
- [CARES Act: Important Notice for Lenders Servicing USDA Guaranteed Loans](#)

Training

Become an Approved Lender (Webcast) 16 minutes²⁷

- [Become an Approved Lender; 1 slide per page \(Training Handout\)](#)
- [Become an Approved Lender; 2 slides per page \(Training Handout\)](#)
- [Become an Approved Lender; Slide with notes \(Training Handout\)](#)

7 CFR 3555 and HB-1-3555 Overview (Webcast) 23 minutes²⁷

- [7 CFR 3555 and HB-1-3555 Overview; 1 slide per page \(Training Handout\)](#)
- [7 CFR 3555 and HB-1-3555 Overview; 2 slides per page \(Training Handout\)](#)
- [7 CFR 3555 and HB-1-3555 Overview; Slide with notes \(Training Handout\)](#)

Applicant Eligibility (Webcast) 17 minutes²⁷

- [Applicant Eligibility; 1 slide per page \(Training Handout\)](#)
- [Applicant Eligibility; 2 slides per page \(Training Handout\)](#)
- [Applicant Eligibility; Slide with notes \(Training Handout\)](#)


Property Eligibility (Webcast) 14 minutes²⁷

- [Property Eligibility; 1 slide per page \(Training Handout\)](#)
- [Property Eligibility; 2 slides per page \(Training Handout\)](#)

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>



Training

Introduction to Electronic Status Reporting (ESR) (Webcast) 10 Minutes²⁷

- [Introduction to ESR 1 slide per page \(Training Handout\)](#)
- [Introduction to ESR 2 slides per page \(Training Handout\)](#)
- [Introduction to ESR slide with notes \(Training Handout\)](#)

ESR Web Reporting (Webcast) 11 Minutes²⁷

- [ESR Web Reporting 1 slide per page \(Training Handout\)](#)
- [ESR Web Reporting 2 slides per page \(Training Handout\)](#)
- [ESR Web Reporting slide with notes \(Training Handout\)](#)

ESR Electronic Data Interchange (EDI) Reporting (Webcast) 11 Minutes²⁷

- [ESR EDI Reporting 1 slide per page \(Training Handout\)](#)
- [ESR EDI Reporting 2 slides per page \(Training Handout\)](#)
- [ESR EDI Reporting slide with notes \(Training Handout\)](#)

ESR Rejection and Correction Reporting (Webcast) 12 Minutes²⁷

- [ESR Rejections and Corrections 1 slide per page \(Training Handout\)](#)
- [ESR Rejections and Corrections 2 slides per page \(Training Handout\)](#)
- [ESR Rejections and Corrections slide with notes \(Training Handout\)](#)

Documentation & Resources

1. [ESR User Guide \(PDF\)](#) - revised June, 2018
2. [ESR Implementation Guide for the July 1, 2018 Effective Date \(PDF\)](#) - revised April, 2018
3. [ESR Implementation Guide Release Notes for the July 1, 2018 Effective Date \(PDF\)](#) - revised May, 2018
4. [Trading Partner Agreement](#)

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>



Guaranteed Annual Fee Billing and Payment

Documentation & Resources

1. [Guaranteed Annual Fee Calculation Methodology](#) (PDF)
2. [Guarantee Fee & Annual Fee Calculator](#)(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)

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>



Guaranteed Underwriting System (GUS)

Training

1. [Become an Approved GUS Lender](#) (Webcast) 12 minutes**
 - [Become an Approved GUS Lender: 1 slide per page](#) (Training Handout)
 - [Become an Approved GUS Lender: 2 slides per page](#) (Training Handout)
 - [Become an Approved GUS Lender: Slide with notes](#) (Training Handout)
2. [GUS Overview](#) (Webcast) 14 minutes**
 - [GUS Overview: 1 slide per page](#) (Training Handout)
 - [GUS Overview: 2 slides per page](#) (Training Handout)
 - [GUS Overview: Slide with notes](#) (Training Handout)
3. [Begin a Loan Application](#) (Webcast) 11 minutes**
 - [Begin a Loan Application: 1 slide per page](#) (Training Handout)
 - [Begin a Loan Application: 2 slides per page](#) (Training Handout)
 - [Begin a Loan Application: Slide with notes](#) (Training Handout)
4. [Eligibility Application Page](#) (Webcast) 11 minutes**
 - [Eligibility: 1 slide per page](#) (Training Handout)
 - [Eligibility: 2 slides per page](#) (Training Handout)
 - [Eligibility: Slide with notes](#) (Training Handout)
5. [Loan Terms Application Page](#) (Webcast) 10 minutes** ****Revision Coming Soon**
 - [Loan Terms: 1 slide per page](#) (Training Handout)
 - [Loan Terms: 2 slides per page](#) (Training Handout)

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>



Lender Loan Closing/Administration

Documentation & Resources

1. [Lender Loan Closing \(LLC\) Agreement Fillable \(PDF\)](#)
2. [Lender Loan Closing \(LLC\) Administrative Guide \(PDF\)](#)
3. [Quick Steps to Access Lender Loan Closing \(LLC\) \(PDF\)](#)
4. [Lender Loan Closing \(LLC\) User Guide \(PDF\)](#)
5. [Quick Steps to Complete a Lender Loan Closing \(LLC\) \(PDF\)](#)
6. [Electronic Doc Delivery \(Non-GUS loans\) PDF](#)

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>



Loss Claim Administration and Servicing

Documentation & Resources

1. [Guaranteed Servicing Contact Information \(PDF\)](#)
2. [Trading Partner Agreement - Addendum E \(PDF\)](#)
3. [Quick Reference Upload Loss Claim Documents \(PDF\)](#)

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>



Loan Origination

Documentation & Resources

1. [Guaranteed Annual Fee Calculation Methodology \(PDF\)](#)
2. [Guarantee Fee & Annual Fee Calculator\(EXCEL\)](#)
3. [Electronic Doc Delivery \(Non-GUS loans\).PDF](#)
4. ***NEW:** [Sample Worksheet for Calculating Maximum Loan \(PDF\)](#)

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Loss Mitigation

Loss Mitigation

Training

[Avoid Foreclosure \(Webcast\) 19 minutes](#)

- [Avoid Foreclosure: 1 slide per page \(Training Handout\)](#)
- [Avoid Foreclosure: 2 slides per page \(Training Handout\)](#)
- [Avoid Foreclosure: slide with notes \(Training Handout\)](#)

Documentation & Resources

1. [Loss Mitigation Servicer User Guide \(PDF\)](#)
2. [RD Special Loan Servicing Final Rule \(PDF\)](#)
3. [RD Special Loan Servicing Job Aid \(PDF\)](#)
4. [Quick Reference Upload Loss Mitigation Documents\(PDF\)](#)
5. [Loss Mitigation User Agreement\(PDF\)](#)

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>



Property Disposition

Documentation & Resources

1. [Property Disposition and Document Upload Servicer User Guide \(PDF\)](#)

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USDA LINC Training & Resource Library

<https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>



Security


Training

1. [Lender eAuth Training for SFH \(FLASH\)](#)
1. [Additional Lender Security Administrator - Fillable \(PDF\)](#)

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GovDelivery Email Updates

<https://public.govdelivery.com/accounts/USDARD/subscriber/new>



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Contact Us



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