Program Overview
Single Family Housing Guaranteed Loan Program (SFHGLP)

Training Objectives

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

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.
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.

7 CFR Part 3555

• “The Rule”
• 8 Subparts, A - H
Following is the list of Resources available. You can see them by clicking on the left menu.

**Directories**

Directories 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 forms allowing 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.
HB-1-355

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

https://rd.usda.gov/resources/directives/handbooks
HELPFUL TIPS

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

A. Income that is Never Counted

7 CFR, 3555. Section 3555.125(b)(3) lists income sources that are never included in the annual income calculations. 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 missing 12 months, based on income verifications, documentation, and household composition. Lenders must examine all evidence to ensure the calculation is supported.

In addition to 3555.125(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 compensation for personal services of all adult members of the household, unless they meet the exclusion criteria of 3555.125(b)(2) and Attachment 9-A.
- Documented rent of living allowances or wage amounts 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 all applicants’ spouses, unless the spouse has been living apart from the applicant for at least three months (for reasons other than inability 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 overseas loss, illness, or legal statement as their spouse delivered to a different address, etc. This guidance applies to domestic partners, significant others, and fiancé(s) that are currently living with the
LENDER TOOLKIT

Resources
Websites
User Guides

Income and Property Eligibility Website

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

Property Eligibility Disclaimer
Every effort is made to provide accurate and complete information regarding eligible and ineligible areas on this website or determination provided by this system. Final determination of property eligibility must be made by USDA upon viewing the eligibility map, you must accept this disclaimer.
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SFH Guaranteed Lender Webpage

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

CARES Act Forbearance Fact Sheet for Mortgagees and Servicers

We are currently reviewing new loan applications and conditions received on or before 06/26/2020

Overview

On February 18, 2020, we integrated the Guaranteed Loan Program into a single integrated national team. For more information, please reference our FAQs and information about

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 the GUS (Guaranteed Underwriting System) allows for expanded options and flexible credit.

We now have ‘Wide Choice’ Construction to Permanent Loans & similar close loans consider the features of a...
SFH Guaranteed Lender Webpage

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

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

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 callback (otherwise you will receive an email reply)

For general inquiries, please contact sfhglprogram@usda.gov. This includes questions on policy interpretation, lender training, marketing and outreach and servicing support.
**USDA LINC Training & Resource Library**


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### LINC Training and Resources

- **Contact Us**
- **1 CPR 2015**

#### 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 3 slides per page (Training Handout)

- 7 CPR 2015 and HB 1-2013 Overview (Webcast) 13 minutes*
  - 7 CPR 2015 and HB 1-2013 Overview 1 slide per page (Training Handout)
  - 7 CPR 2015 and HB 1-2013 Overview 2 slides per page (Training Handout)

- Applicant Eligibility (Webcast) 18 minutes*
  - Applicant Eligibility 1 slide per page (Training Handout)
  - Applicant Eligibility 2 slides per page (Training Handout)
  - Applicant Eligibility 3 slides per page (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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**Training**

**Introduction to Electronic Status Reporting (ESR) [Webcast] 30 Minutes**

- Introduction to ESR 1 slide per page (Training Handout)
- Introduction to ESR 2 slides per page (Training Handout)
- Introduction to ESR 3 slides per page (Training Handout)

**ESR Web Reporting (Webcast) 11 Minutes**

- ESR Web Reporting 1 slide per page (Training Handout)
- ESR Web Reporting 2 slides per page (Training Handout)
- ESR Web Reporting 3 slides per page (Training Handout)

**ESR Electronic Data Interchange (EDI) Reporting (Webcast) 11 Minutes**

- ESR EDI Reporting 1 slide per page (Training Handout)
- ESR EDI Reporting 2 slides per page (Training Handout)
- ESR EDI Reporting 3 slides per page (Training Handout)

**ESR Rejection and Correction Reporting (Webcast) 12 Minutes**

- ESR Rejections and Corrections 1 slide per page (Training Handout)
- ESR Rejections and Corrections 2 slides per page (Training Handout)
- ESR Rejections and Corrections 3 slides per page (Training Handout)

**Documentation & Resources**

2. [ESRI Implementation Guide for the July 1, 2018 Effective Date (PDF)](https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library) - revised April, 2018
4. Trading Partner Agreement
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)

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) 11 minutes
   - Loan Terms: 1 slide per page (Training Handout)
   - Loan Terms: 2 slides per page (Training Handout)

**Revision Coming Soon**
**USDA LINC**
Training & Resource Library

https://www.rd.usda.gov/program-services/lenders/usda-linc-training-resource-library

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**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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**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)
**USDA LINC Training & Resource Library**


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### 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

**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)
USDA LINC
Training & Resource Library


**Property Disposition**

**Documentation & Resources**

1. Property Disposition and Document Upload Servicer User Guide (PDF)

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**Security**

**Training**

1. Lender eAuth Training for SFH (FLASH)

1. Additional Lender Security Administrator - Fillable (PDF)
GovDelivery Email Updates

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

Contact Us

General Program/Scenario Questions: sfhglp.program@usda.gov

Specific Loan Application Inquiries:

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

SFHGLPTWO@usda.gov
  • AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK

SFHGLPTHREE@usda.gov
  • CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV

SFHGLPFOUR@usda.gov
  • FL, IN, OH, PA, PR, TN, VA, VI

Lender Training & Outreach: sfhglp.lenderpartner@usda.gov

Lender Approval & Recertification: sfhglp.compliance@usda.gov

Loan Servicing: sfhglpservicing@usda.gov

Technical Support (GUS): rd.hd@stl.usda.gov

Technical Support (e-Authentication): eAuthHelpDesk@ftc.usda.gov

Loss Claims: guarantee.svc@stl.usda.gov

Monthly & Quarterly Status Reporting: rd.nfaoc.hsb@stl.usda.gov