

Program Overview

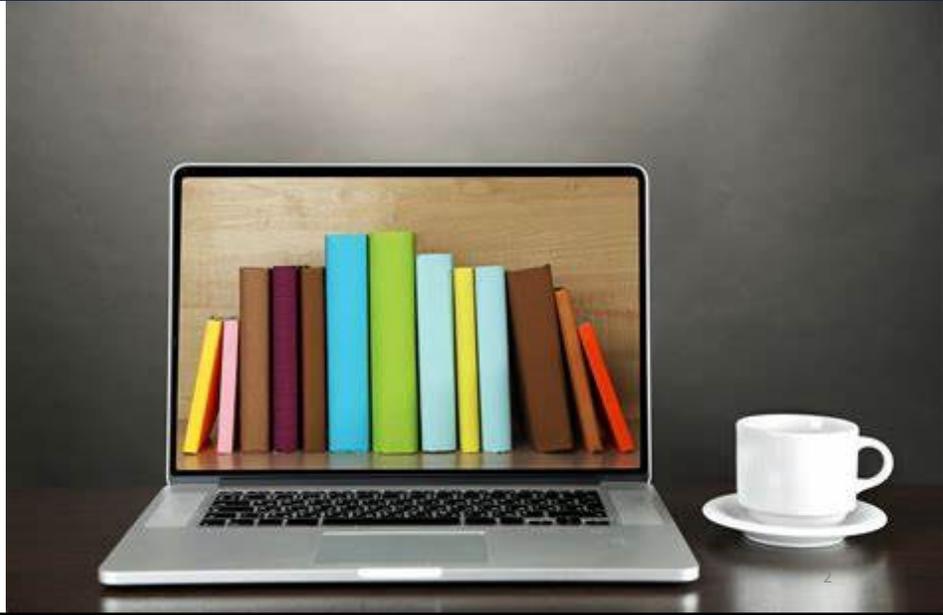
Single Family Housing Guaranteed Loan Program
(SFHGLP)



Welcome to the Single Family Housing Guaranteed Loan Program Overview training module, presented by USDA's Single Family Housing Guaranteed Loan Program. In this module, we will discuss the program highlights as well as all the resources and tools available to lenders.

Training Objectives

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



In this module, we will discuss the program highlights as well as all the resources and tools available to lenders.

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.



USDA Rural Development is committed to improving the economy and quality of life in rural America. Rural Development offers loans, grants, and loan guarantees for not just housing but also businesses, health care, first responders, water, electric, and communication needs.

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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Why is the Single Family Housing Guaranteed Loan Program a top financing option for homebuyers?
USDA loans offer many advantages such as...

- No down payment so they can keep reserves in the bank for future unexpected costs.
- USDA offers the option to buy existing, build new, or refinance a current Rural Development loan.
- Borrowers can 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. Maximum loan amount is determined solely by the applicant's repayment ability.
- Gift and grant funds allowed.
- Normal purchase contract time. No need to extend the contract time. Rural Development typically issues a Conditional Commitment to the lender within 2-3 business days of receiving a complete application.

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.



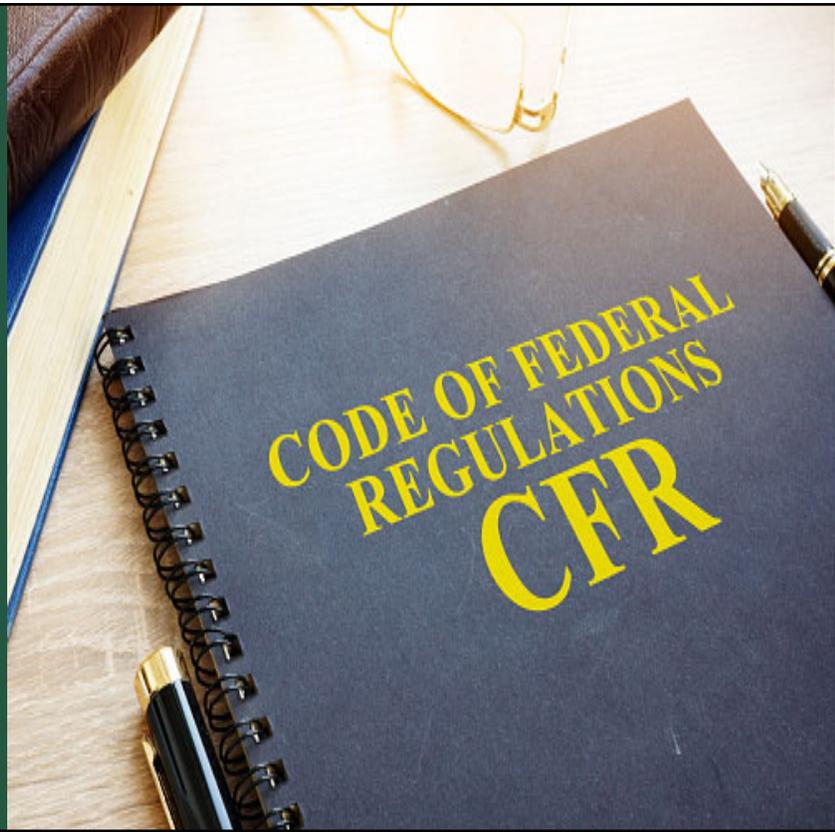
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How does the program benefit lenders?

- Guaranteed loans have proven to be high performing loans over the past 25 years with low delinquency and foreclosure rates.
- Lenders may retain these loans to service within their portfolio, or they may sell them to another approved USDA lender for servicing and holding.
- Guaranteed loans are eligible for sale to many investors including Ginnie Mae pools.
- The loan process is streamlined for lenders when they utilize the Guaranteed Underwriting System (GUS).
- Rural Development offers many valuable online tools such as recorded training modules and detailed user guides that are easy to navigate.
- Looking to expand your new construction portfolio? Rural Development offers a low risk option where the lender receives a guarantee before construction even begins.
- Guaranteed loans qualify to obtain Community Reinvestment Act (CRA) credits.
- Best of all, guaranteed loans provide the lender with a 90% Loan Note Guarantee, which surpasses the risk protection provided by private mortgage insurance in the event of a default or loss!

7 CFR Part 3555

- “The Rule”
- 8 Subparts, A - H



The 7 CFR Part 3555 is the program regulation. It is the first place users should look for the answers to their questions.

The regulation is the rule and it cannot be overridden by the technical handbook.

The 7 CFR Part 3555 is comprised of 8 subparts, A through H.

You can access the full regulation from the Resources tab on the Rural Development homepage.

The screenshot shows the USDA Rural Development website. The header includes the USDA logo and navigation links: HOME, ABOUT RD, PROGRAMS & SERVICES, NEWSROOM, RESOURCES, and CONTACT US. A search bar is located in the top right. The main content area features a large green field image with a 'Resources' banner. A left sidebar menu lists: Home, About RD, Programs & Services, Newsroom, Resources (highlighted), Directives, Forms, Publications, Regulations and Guidance, Environmental Studies, Publications for Cooperatives, and Contact Us. The main content area contains the following text:

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.

Under “Resources”, there are many options available including Directives, Forms, Publications, and Regulations.

To access the complete 7 CFR Part 3555 regulation, select “Regulations”.

7 CFR Part 3555

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

Regulations and Guidance

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Publications

Regulations and Guidance

Federal Register Publications

Program Regulations

Guidance Documents

HOME > RESOURCES > REGULATIONS AND GUIDANCE

All Federal regulations can be found at the [Code of Federal Regulations](#)⁴⁷ 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



To access the 7 CFR Part 3555 regulation, select “Program Regulations”.

7 CFR Part 3555

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

The screenshot shows the USDA Rural Development website. The header includes the USDA logo and navigation links: HOME, ABOUT RD, PROGRAMS & SERVICES, NEWSROOM, RESOURCES, CONTACT US. A search bar is located in the top right. The main content area is titled "Program Regulations" and features a search bar with "Description" and "Search Title" fields. Below the search bar, there is a list of regulations under the "Rural Housing Service" category. The "7 CFR 3555" link is highlighted in yellow.

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Publications for Cooperatives

Contact Us

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

Search

Reset

► 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 Rental Housing Program

Select the "7 CFR 3555" link under "Rural Housing Service" to access the regulation for the Single Family Housing Guaranteed Loan Program.

7 CFR Part 3555

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



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[Incorporation By Reference](#)

Electronic Code of Federal Regulations
e-CFR

Related Resources
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 (OFR) and the Government Publishing Office.

[Download the Code of Federal Regulations in XML.](#)
[Download the Electronic Code of Federal Regulations in XML.](#)

[Monthly Title and Part user viewing data for the e-CFR is available for download in CSV format.](#)

[Parallel Table of Authorities and Rules for the Code of Federal Regulations and the United States Code](#)
Text | PDF

[Find, review, and submit comments on Federal rules that are open for comment and published in the FEDERAL REGISTER using Regulations.gov.](#)

[Purchase individual CFR titles from the U.S. Government Online Bookstore.](#)

[Find issues of the CFR \(including issues prior to 1996\) at a local Federal depository library.](#)

[A2]

Electronic Code of Federal Regulations

e-CFR data is current as of June 23, 2020

[Title 7](#) → [Subtitle B](#) → [Chapter XXXV](#) → [Part 3555](#)

[Browse Previous](#) | [Browse Next](#)

Title 7: Agriculture

PART 3555—GUARANTEED RURAL HOUSING PROGRAM

Contents

Subpart A—General

- 33555.1 Applicability.
- 33555.2 Purpose.
- 33555.3 Civil rights.
- 33555.4 Mediation and appeals.
- 33555.5 Environmental requirements.
- 33555.6 State and local law.
- 33555.7 Exception authority.
- 33555.8 Conflict of interest.
- 33555.9 Enforcement.
- 33555.10 Definitions and abbreviations.
- 33555.11-3555.49 [Reserved]
- 33555.50 OMB control number.

Subpart B—Lender Participation

- 33555.51 Lender eligibility.
- 33555.52 Lender approval.
- 33555.53 Contracting for loan origination.
- 33555.54 Sale of loans to approved lenders.
- 33555.55-3555.99 [Reserved]
- 33555.100 OMB control number.

Subpart C—Loan Requirements

- 33555.101 Loan purposes.
- 33555.102 Loan restrictions.
- 33555.103 Maximum loan amount.
- 33555.104 Loan terms.
- 33555.105 Combination construction and permanent loans.
- 33555.106 [Reserved]
- 33555.107 Application for and issuance of the loan guarantee.
- 33555.108 Full faith and credit.
- 33555.109 Qualified mortgage.
- 33555.110-3555.149 [Reserved]
- 33555.150 OMB control number.

Subpart D—Underwriting the Applicant

- 33555.151 Eligibility requirements.

You can now navigate through the sections of the 3555 regulation.

HB-1-3555

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



The 7 CFR Part 3555 regulation cannot cover every topic and every potential scenario, therefore a technical handbook has been published to support the regulation and provide additional clarification.

HB-1-3555, also known as “the handbook:” has 20 chapters. Guidance in the handbook is meant to support the regulation not replace it.

The quickest way to find answers to your questions is to look in the CFR and handbook. Bookmark them and use Cntrl-F to quickly find your answers.

Handbooks

HOME > RESOURCES > DIRECTIVES > HANDBOOKS

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Below are handbooks information

148 Found

Title

Search

• 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)

[Table of Contents](#)

[Chapter 1](#)

Overview

[Chapter 2](#)

Record Retention

[Chapter 3](#)

Lender Approval

[Chapter 4](#)

Lender Responsibilities

[Chapter 5](#)

Origination and Underwriting Overview

[Chapter 6](#)

Loan Purposes

[Chapter 7](#)

Loan Terms and Conditions

[Chapter 8](#)

Applicant Characteristics

[Chapter 9](#)

Income Analysis

[Chapter 10](#)

Credit Analysis

[Chapter 11](#)

Ratio Analysis

[Chapter 12](#)

Property and Appraisal Requirements

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You can access the handbook under “Resources” and “Directives”.

Select “Handbooks”.

A list of all USDA Rural Development handbooks will display.

Be sure to select the correct technical handbook: HB-1-3555.

The screenshot shows the USDA Handbook website. On the left, a dark blue sidebar contains the text "HB-1-3555" and the URL "https://rd.usda.gov/resources/directives/handbooks". The main content area has a header "Handbooks" and a navigation menu with items like Home, About RD, Programs & Services, Newsroom, Resources, Directives, Handbooks, Informational Publications, Instructions, Procedures Notices, Unnumbered Letters, Forms, Publications, Regulations and Guidance, Environmental Studies, Publications for Cooperatives, and Contact Us. The search results section shows "148 Found" and a search bar. The selected result is "HB-1-3555 SFH Guaranteed Loan Program Technical Handbook". Below it, a "Consolidated version (large document may take long to load)" is highlighted, followed by a "Table of Contents" with links to Chapter 1 through Chapter 12, and "Property and Appraisal Requirements".

Once HB-1-3555 is selected, the entire handbook will display for selection.

A copy of the consolidated version of the handbook is available here for you to view and download. Don't forget to download an updated handbook when you receive notification from GovDelivery that the handbook has been updated.

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

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A few helpful tips:

- When researching topics, it is helpful to begin with the Table of Contents for the regulation and the handbook.
- Utilize the Cntrl-F feature to search the regulation and handbook for topics. select the "Control" button on the keyboard, hold it down, and then also select the "F" key. A keyword search box will appear. Enter a keyword or phrase to locate information more quickly. Have a question about utilizing overtime income? Open up the consolidated handbook, select Cntrl F, search "overtime" and you will find all sections of the handbook that discuss overtime income. Most program questions can be answered within the 3555 handbook. Again, make sure you download an updated Handbook when you are notified of updates via GovDelivery.

LENDER TOOLKIT

Resources
Websites
User Guides



Rural Development has developed numerous tools and resources to assist lenders with originating, processing, and servicing guaranteed loans.

Income and Property Eligibility Website

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



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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. Viewing the eligibility map, you must accept this disclaimer.

Accept

Decline

The online Income and Property Eligibility website is accessed through the link displayed on this slide. Let's first look at online property eligibility.

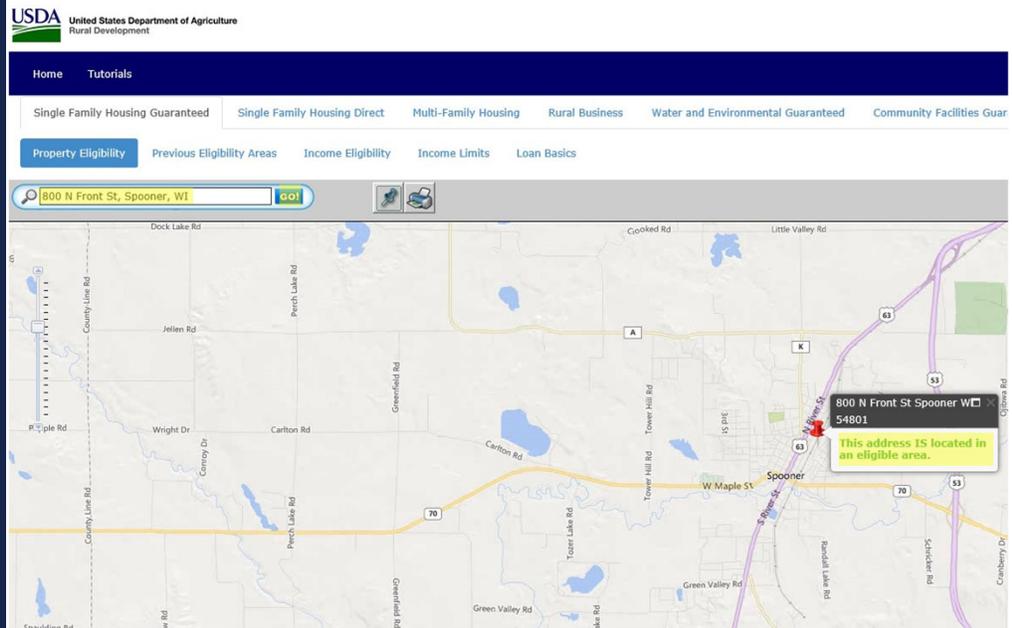
On the top of the page, select "Single Family Housing Guaranteed."

Then select "Property Eligibility."

A Property Eligibility Disclaimer will display to state that every effort is made to ensure the maps and determinations rendered are accurate, however final property eligibility decisions are made by the USDA. You can select "Accept" to move forward to the property eligibility site.

Income and Property Eligibility Website

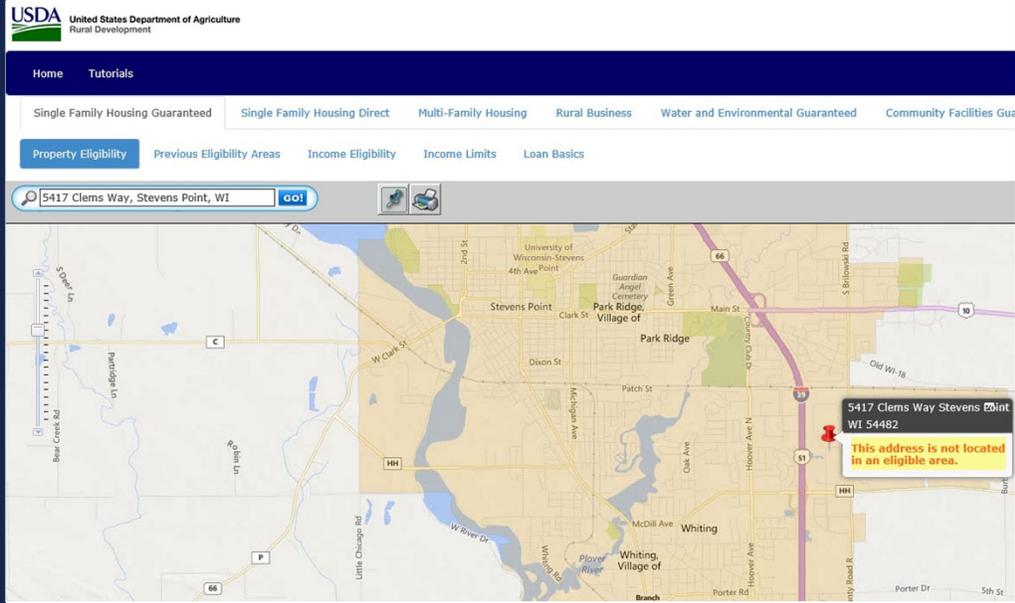
<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



A map of the United States will display. In the upper left hand corner there is a data field where a complete address may be entered. After entering the address select "GO."
If the address is able to be mapped, a determination will display. In this example the property is located in an eligible area.

Income and Property Eligibility Website

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



In this example the property is not located within an eligible area.

Another determination may be “Unable to Determine” which may indicate a new construction property or an error in the system at this time. You may always contact the USDA for assistance in determining property eligibility.

Income and Property Eligibility Website

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



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Income Eligibility

Income Limits

Loan B

Single Family Housing Income Eligibility

Property Location

State:

Please pick a state below

There are two ways to help make the income eligibility determination. For those just learning about the guaranteed loan program, you may wish to pursue the first option by selecting “Income Eligibility.”

Once this option is selected the system will prompt you to select the State, County, and Metropolitan Statistical Area (MSA) where the property is located.

Income and Property Eligibility Website

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



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

Single Family Housing Income Eligibility

Property Location

State: **Wisconsin** County: **Portage County** Metropolitan Area: Portage County, WI

Household Members Information

Number of Persons
(Include all persons living in the household except foster adults)
Number of Residents Under 18 Years Old, Disabled or I
(Do not include the applicant, spouse, or dependent)
Is Loan Applicant or Co-Applicant
(Do not include disabled persons)



On this screen shot you can see we have selected “Wisconsin” for the State, “Portage” for the county.

Income and Property Eligibility Website

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

Location Area: Portage County, WI

Number of People in Household :	<input type="text"/>	?
(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 :	<input type="text"/>	?
(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

Now the screens will lead you through the income eligibility determination. First, complete the total number of people in the household.

Enter the number of those household members that are under 18 years of age, or are 18 years of age and older but are full time students or are disabled.

If the Loan Applicant or Co-applicant are age 62 or older enter “yes” or “no.”

If there are any disabled persons living in the household enter “yes” or “no.”

Select “Next” to move forward in the determination.

Income and Property Eligibility Website

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

State:	Wisconsin	County:	Portage County	Metropolitan Area:	
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Expenses and Deductions	
Annual Child Care Expenses :	<input type="text" value="10000"/>

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="0"/>	<input type="text" value="0"/>
Other Income	<input type="text" value="0"/>	<input type="text" value="200"/>	<input type="text" value="0"/>
All Other Income Received by Adult Members of the Household :	<input type="text"/>		

(See help for further explanation)

Prev Finish Reset

Eligible child care expenses must be entered as an annual figure.

Many income types will be listed for completion in regards to the applicant, co-applicant, and/or other household members who are age 18 and above. Enter this income as a monthly figure. Once complete select "Finish."

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 Cou

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, but*
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
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Section 502 Direct Rural Housing Loan Program

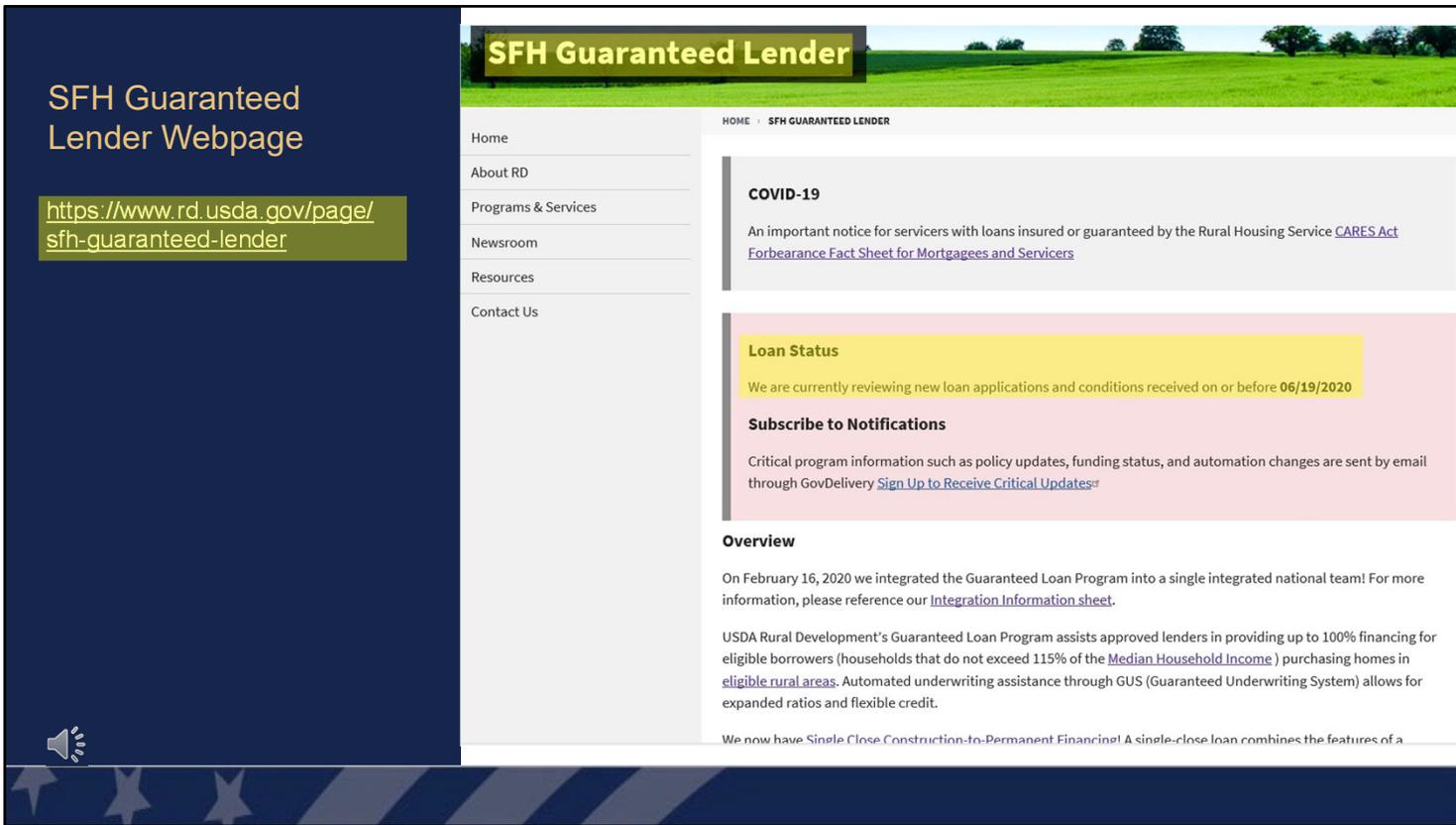
Maximum Adjusted Household Income for Selected State and County :	\$62,800.00
Adjusted Household Income Exceeds Maximum Income by :	\$17,320.00



An eligibility determination will display. The message will state if based on the data entered on the previous screens the applicant is eligible for a guaranteed or direct loan.

A summary of the adjusted annual income will display to document how the eligibility calculations were performed.

This screen may be printed if you wish.



We are pleased to announce extensive updates have been made to our [SFHGLP webpage](#), to include the development of a new [SFHGLP Lending Partner Webpage](#). This new webpage is designed specifically for our lending partners and will include information such as:

- Loan processing and program updates
- Current turn times on new loan applications
- How to contact us with questions on a specific topic
- Links to program resources such as our 3555 Handbook and [USDA LINC](#)
- Links to help resources

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.

Effective February 16, 2020, all states were aligned to one of four production teams. If you have a question on a specific loan file, email the production team responsible for the state the property is located in. For example, if you have a question regarding a guaranteed loan application in WI, you would email Production Team One.

All general inquiries including questions on policy, training, outreach, and servicing should be sent to the general email inbox.

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 \(LINC\)](#)
- [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@rtc.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)

Looking for information on becoming an approved lender, training, or technical support? Our lending partner website can assist you!

USDA LINC Training & Resource Library

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

USDA LINC Training & Resource Library

HOME > PROGRAMS & SERVICES > USDA LINC TRAINING & RESOURCE LIBRARY

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

enter email address...

Go

LINC Training and Resources

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

Your number one destination for origination and servicing resources and guides will be the USDA LINC Training and Resource Library. This site provides a tremendous amount of knowledge. Bookmark it, you will visit it frequently.

Did you miss an important GovDelivery update? No problem, you can find an archive of previous GovDelivery email updates here.

USDA LINC Training & Resource Library

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LINC Training and Resources

Contact Us +

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) 23 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 \(Training Handout\)](#)

Are you looking for training to become more familiar with the handbook or the Guaranteed Underwriting System? The LINC training modules are available 24/7.

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 -

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Rural Development will post handbook chapter updates and other resources to the “New” section as they become available. Check back frequently for updates. All of the training modules are available in audio and print format. Here you see a few of the 7 CFR 3555 training modules that are available.

USDA LINC Training & Resource Library

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



Training

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

- [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 Minutes

- [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 Minutes

- [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 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 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](#)

Status reports for ALL loans is required monthly. Servicers are also required to complete Electronic Status and Default Report Corrections. These LINC trainings and the ESR User Guide will assist you with the reporting process.

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)

All Single Family Housing Guaranteed loans are subject to an annual fee. The annual fee is charged annually for the life of the guaranteed loan. These fees are submitted via the Guaranteed Annual Fee or GAF system.

Servicing lenders will determine what associates of their organization will be designated as GAF security administrators and will identify these individuals on their Guaranteed Annual Fee Lender User Agreement form and submit this form to the Rural Development National Financial and Accounting Operations Center (NFAOC). Once Rural Development approves the request and establishes the security administrator's role in the system, the security administrator can then assign additional user roles for others within their organization.

Learn more about user roles and the GAF by viewing these resources on the LINC.

USDA LINC Training & Resource Library

[https://www.rd.usda.gov/progr
ams-services/lenders/usda-
linc-training-resource-library](https://www.rd.usda.gov/progr
ams-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 \(Training Handout\)](#)

Automated underwriting simplifies the loan process and streamlines document submission. Rural Development offers an excellent automated underwriting tool called the Guaranteed Underwriting System or “the GUS”.

Similar to that of the GAF system, lenders will determine what associates of their organization will be designated as GUS security administrators and will identify these individuals on their “Gaining Access to GUS Fillable Forms” and submit the forms to the Rural Development National Financial and Accounting Operations Center. Once Rural Development approves the request and establishes the security administrator’s role in the system, the security administrator can then assign additional user roles for others within their organization.

Learn more about user roles and the GUS by viewing these resources on the LINC.

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](#)

Submitting hard copy loan closing documents and paper checks is a thing of the past! Submit your loan closings electronically using the automated Lender Loan Closing system or the LLC system.

Lenders again will submit an agreement to the Rural Development National Financial and Accounting Operations Center identifying who within their organization will be authorized as a LLC security administrator and those administrators will have the ability to assign others within their organization user roles within the LLC.

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)

Servicing lenders are required to complete and submit a Trading Partner Agreement to Rural Development. Find more information regarding TPAs and Loss Claims by viewing these documents and resources.

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 \(PDF\)](#)

You will find tools such as a guarantee fee and annual fee calculator and sample worksheet for calculating maximum loan amount under the “Loan Origination” section.

USDA LINC
Training & Resource
Library

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



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\(PDF\)](#)

Servicing lenders looking for more information on loss mitigation options can find it here! Some available resources include an “Avoid Foreclosure” webcast, loss mitigation user guide, and special loan servicing job aid.

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 \(PDF\)](#)

Servicing lenders needing to submit a Property Disposition Plan to Rural Development will find detailed guidance in the “Property Disposition and Document Upload Servicer User Guide” available here.

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 \(PDF\)](#)

You will be required to register for an e-Authentication account before you can access systems such as the GUS and the LLC. You will find additional information on registering for an e-Authentication account here.

GovDelivery
Email Updates

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

Breaking News

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Together, America Prospers

Email Updates

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Sign in using your preferred social media account

Your contact information is used to deliver requested updates or to access your subscriber preferences.

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Remember to sign up for GovDelivery messages. USDA sends out origination, GUS, and servicing messages to alert lenders of new publications, clarifications, and additional program updates. This is our main communication tool with lenders so don't forget to sign up, you don't want to miss out on any important news!

Contact Us



General Program/Scenario Questions: sfhgld.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: sfhgld.lenderpartner@usda.gov

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

Loan Servicing: sfhgldpservicing@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

Still have a question after reviewing your resources and tools? We're here to help! This slide lists the contact information for the Single Family Housing Guaranteed Loan Program staff. Reach out to us for assistance by sending your question to the appropriate guaranteed team email address.



Thank you for supporting the USDA Single Family Housing Guaranteed Loan Program and America's rural homebuyers!



www.rd.usda.gov

1 (800) 800-670-6553

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This will conclude the training module. Thank you and have a great day!