




Welcome to the Asset and Liabilities GUS application page, presented by USDA's Single Family Housing Guaranteed Loan Program!



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Rural Development


Training Objectives

- Assets
- REO Property
- Mortgage liabilities
- Other liabilities
- Additional expenses

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The training objectives will review each section of the GUS Asset and Liabilities application page which include:

- Assets,
- REO Property,
- Mortgage liabilities,
- Other liabilities, and
- Additional expenses.



Assets and Liabilities

Assets


	Account Owner	Asset Type	Cash Value	If Net Equity, Select Property	Description
Del	Homeowner, John	Checking Account	\$4,300.00	Select One	
Del	Homeowner, Mary	Savings Account	\$2,000.00	Select One	
Del	Select One	Select One	\$0.00	Select One	

Insert More Assets

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The “Assets” section will allow the user to enter the following:

- Account Owner: Select the account owner from the drop down.

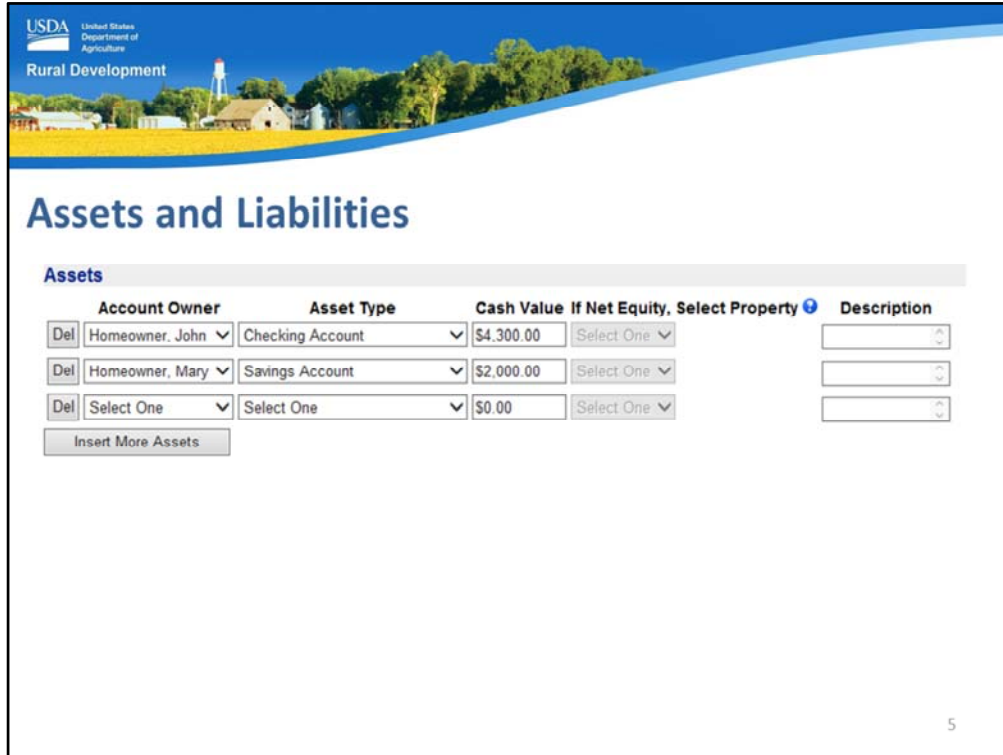


Assets and Liabilities

Assets

Account Owner		Asset Type
Del	Homeowner, John	Select One
Del	Homeowner, Mary	Bond
Del	Select One	Bridge Loan Not Deposited
Del	Select One	Cash on Hand
Del	Select One	Certificate of Deposit
Del	Select One	Checking Account
Del	Select One	Earnest Money Cash Deposit
Del	Select One	Gifts Not Deposited
Del	Select One	Gifts Total
Del	Select One	Money Market Fund
Del	Select One	Mutual Fund
Del	Select One	Net Equity
Del	Select One	Net Worth of Business Owned
Del	Select One	Relocation Money
Del	Select One	Retirement Fund
Del	Select One	Sale Other Assets
Del	Select One	Savings Account
Del	Select One	Secured Funds Not Deposited
Del	Select One	Stock
Del	Select One	Trust Account
Del	Select One	Other Asset
Del	Select One	Other Liquid Assets


- Asset Type: Select the appropriate asset from the drop down box.



The image shows a screenshot of the USDA Rural Development 'Assets and Liabilities' form. The header includes the USDA logo and a rural landscape image. The title 'Assets and Liabilities' is prominently displayed. Below the title, there is a section titled 'Assets' which contains a table for entering asset information. The table has five columns: 'Del' (delete), 'Account Owner', 'Asset Type', 'Cash Value', and 'If Net Equity, Select Property'. There are three rows of data entered: a checking account for John with a value of \$4,300.00, a savings account for Mary with a value of \$2,000.00, and a row with 'Select One' for both owner and type with a value of \$0.00. Each row has a 'Description' field to the right. An 'Insert More Assets' button is located below the table. A small number '5' is visible in the bottom right corner of the form area.

Del	Account Owner	Asset Type	Cash Value	If Net Equity, Select Property	Description
<input type="button" value="Del"/>	Homeowner, John	Checking Account	\$4,300.00	Select One	
<input type="button" value="Del"/>	Homeowner, Mary	Savings Account	\$2,000.00	Select One	
<input type="button" value="Del"/>	Select One	Select One	\$0.00	Select One	

- **Cash Value:** Enter the appropriate value for the selected asset. The asset value entered must accurately represent the amount of funds that are typically available to the account owner. For example: 401k accounts may only be entered as 60 percent of the vested balance. Some assets may require withdrawal penalties to be deducted to determine the actual amount that may be accessed. Checking and savings accounts must reflect the typical balance available to the applicant. This is typically the average two month balance of the account, or an alternate documented balance. If a checking or savings account balance is artificially inflated due to recent deposits, tax refunds, etc. it does not provide an accurate calculation of how much money the applicant typically has on hand. Hint: Inflated assets will result in an unsupported GUS Underwriting Recommendation.
- **If Net Equity, Select Property:** If a property is entered in the "REO Property Information" section of this application page, with the property address completed, this data field will display a drop down box where the user can select the property address associated with the net equity entry.
- **Description:** This is a free text data field that will allow the user to enter any important notes or explanations regarding the entered asset.



Asset Tips

- Assets are not required to be entered.
- Income from eligible assets must be included on the “Eligibility” page
- Do not inflate or overstate
- Compensating factors
- Not all asset types are considered by GUS
- Funds to close does not influence uw recommendation

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Let's review some asset tips!

- Assets are not required to be entered into GUS. Some lenders do not include assets in GUS in order to obtain the most conservative underwriting recommendation.
- While assets are not required to be listed on this application page, the income earned from eligible assets must be included on the “Eligibility” application page. Assets that must be considered for the annual income calculation to determine program eligibility may be reviewed in 3555.152(d) and Handbook Chapter 9.
- Do not inflate or overstate the assets in GUS. All data entries must be supported with documentation and acceptable calculations.
- Assets are compensating factors, therefore accurate data entry is imperative.
- Some asset types will not reflect in the reserve or funds to close calculations. Handbook Chapter 9 includes explanations.
- Do not worry about funds to close negatively affecting a GUS Underwriting Recommendation. Verification of funds to close is a lender's responsibility. USDA is aware that if the applicant does not have eligible funds to close, the lender will not close the loan.

Assets and Liabilities: REO Property

Assets

Account Owner	Asset Type	Cash Value	If Not Equity, Select Property	Description
Homeowner, John	Checking Account	\$4,000.00	Select One	
Homeowner, Mary	Savings Account	\$2,000.00	Select One	
Select One	Select One	\$0.00	Select One	
Select One	Select One	\$0.00	Select One	
Select One	Select One	\$0.00	Select One	

REO Property Information


Mortgage Liabilities (HELOC, Mortgage)

Pay By	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
Homeowner, John	Mortgage Loan	\$122,000.00	\$617.00	ABC Lending	Closing 4/20/17	122 E Oak Street, Normal, Illinois 61761	Select One
Select One	Select One	\$0.00	\$0.00				Select One
Select One	Select One	\$0.00	\$0.00				Select One

The “REO Property Information” section will allow lenders to enter information regarding an applicant’s property that is/will be:


- Pending Sale
- Sold
- Rented, or
- Retained.

USDA offers a separate training module for completing the REO Property Information page. Please refer to this training for full details.



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Assets and Liabilities

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Mortgage Liabilities (HELP Mortgage)

Paid	Omit	by	Account Ow	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input type="checkbox"/>	<input type="checkbox"/>	Close	Select One	Select One	\$0.00	\$0.00			Select One
<input type="checkbox"/>	<input type="checkbox"/>		Select One	Select One	\$0.00	\$0.00			Select One


Insert More Mortgage Liabilities

Delete All Mortgage Liabilities

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

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As the user scrolls down the application page to the liability sections there is a red message that states: *“Liabilities may be auto-populated from the Credit/Underwriting page.”*



Assets and Liabilities: Auto-Populate Feature


Imported Loans:

- Liabilities in LOS transfer to A&L application page
- Ensure all open liabilities are listed
- Option: Delete all that import, then select auto-populate feature when ordering new/ re-issue existing credit report

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For loans that are imported into GUS:

- The liabilities listed in the lender's LOS will be populated on this application page.
- Ensure every single open account on the credit report is reflected in the liabilities.
- Users may choose to delete all liabilities that imported and then select the auto-populate option when ordering a new credit report or re-issuing an existing credit report to the GUS application from the "Credit and Underwriting" page. This will ensure all open liabilities are displayed in this section of the GUS application.



Assets and Liabilities: Auto-Populate Feature

Manually Entered Loans:

- Skip manually entering each liability
- Select the “auto-populate” option when attaching the credit report

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For loans that are manually entered by the user into GUS:

- It is recommended that users skip manually entering the liabilities.
- Instead, select the “auto-populate” option when ordering the credit report into GUS. This will ensure that every open liability on the credit report will be reflected on this application page.

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Assets and Liabilities

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Mortgage Liabilities (HELOC, Mortgage)

Paid by	Omit by	Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input type="checkbox"/>	<input type="checkbox"/>		Homeowner, John	Mortgage Loan	\$51,345.67	\$350.45	XYZ Mortgage		122 E Oak Street, Normal, Illinois 61761
<input type="checkbox"/>	<input type="checkbox"/>		Select One	Select One	\$0.00	\$0.00			Select One

Insert More Mortgage Liabilities Delete All Mortgage Liabilities

Mortgage Liabilities (HELOC, Mortgage)


Liability Type


Select One
HELOC
Mortgage Loan

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Regardless of which liability entry method you choose, the first liabilities section is “Mortgage Liabilities (HELOC, Mortgage)”. If an applicant is currently liable for a mortgage obligation, it must be entered into the GUS liabilities. Users must ensure the following are completed:

- Account Owner: Select the applicant responsible for the liability.
- Liability Type: There are two options: HELOC for Home Equity Lines of Credit and Mortgage Loan. Select the appropriate type.


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Assets and Liabilities

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.


Mortgage Liabilities (HELOC, Mortgage)


	Paid Omit by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Mortgage Loan	\$51,345.67	\$350.45	XYZ Mortgage		122 E Oak Street, Normal, Illinois 61761
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00			Select One

Insert More Mortgage Liabilities
 Delete All Mortgage Liabilities

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- **Balance:** The current balance due as reported on the credit report or supporting documentation.
- **Monthly Payment:** Enter the applicable monthly payment.
- **Creditor Name:** Enter the creditor name.
- **Notes:** This is a free text data field that will allow the user to enter any notes that are important for the underwriter and USDA to know. For example, an entry of “sold” or “pending sale” will alert the reviewer of the status of the property.


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Assets and Liabilities


Mortgage Liabilities (HELOC, Mortgage)

Paid Omit by Close		Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Mortgage Loan	\$51,345.67	\$350.45	XYZ Mortgage		<div>Select One</div> <div>122 E Oak Street, Normal, Illinois 61761</div>

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- Select Property: When the “REO Property” section is properly completed, the address for this mortgage liability may be selected from the dropdown box.


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Assets and Liabilities

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Mortgage Liabilities (HELOC, Mortgage)


	<div> <div>Paid</div> <div>Omit</div> <div>by</div> <div>Close</div> </div>	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Mortgage Loan	\$51,345.67	\$350.45	XYZ Mortgage		122 E Oak Street, Normal, Illinois 61761
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00			Select One

Insert More Mortgage Liabilities
Delete All Mortgage Liabilities

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On the left side of each mortgage liability the following options are available to remove the payment from ratio analysis. The selection of either option must be fully documented:

- **Omit:** For example, if the property has been rented for 24 months or more, it would qualify to be omitted from the ratios.
- **Paid by Close:** Properties that are sold or are pending sale and will close before the proposed guaranteed loan, this option may be selected.



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Assets and Liabilities

NOTE: Liabilities may be auto-populated from the Credit / Underwriting page.

Mortgage Liabilities (HELOC, Mortgage)


	Paid Omit by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Mortgage Loan	\$51,345.67	\$350.45	XYZ Mortgage		122 E Oak Street Normal, Illinois 61761
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00			Select One

Insert More Mortgage Liabilities
Delete All Mortgage Liabilities

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If additional mortgage liabilities exist, select “Insert More Mortgage Liabilities.”

If the user wishes to delete all data entries, select “Delete All Mortgage Liabilities.”



Assets and Liabilities: Mortgage Liabilities

Retained Property: No mortgage debt

- Include real estate taxes, insurance, assessments, HOA fees, etc. under “Other Liabilities”
- No downgrade of a GUS Accept is required for manual entry of these monthly debts

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Applicant's that will retain a property that has no mortgage liability must have the continuing monthly debts of real estate taxes, insurance, special assessments, HOA fees, etc. included in the debt ratios. This is accomplished by manually entering these debts in the “Other Liabilities” section of this application page.

When these items are manually entered into GUS, an underwriting recommendation of “Accept” will not require a downgrade.

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Assets and Liabilities

Other Liabilities

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, Mary	Revolving	\$950.00	\$25.00	UNIVERSAL VISA	
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Other Liabilities Delete All Other Liabilities

Liability Type

- Select One
- Collection Judgments and Liens
- Installment
- Lease Payments
- Open 30 Day Charge Accounts
- Revolving
- Taxes
- Other Liability

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The second set of liabilities is “Other Liabilities.” The user must complete the following data fields:

- Account Owner: Select the account owner from the drop down box.
- Liability Type: Select the appropriate liability type from the drop down box. This section will typically capture revolving accounts such as credit cards, installments debts, collections, etc.


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Assets and Liabilities

Other Liabilities

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, Mary ▾	Revolving ▾	\$950.00	\$25.00	UNIVERSAL VISA	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Select One ▾	Select One ▾	\$0.00	\$0.00	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Select One ▾	Select One ▾	\$0.00	\$0.00	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Select One ▾	Select One ▾	\$0.00	\$0.00	<input type="text"/>	<input type="text"/>

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- **Balance:** Enter the balance on the credit report or from supporting documentation.
- **Monthly Payment:** Enter the applicable monthly payment.
- **Creditor Name:** Enter the creditor for the account.
- **Notes:** This is a free text data field where the user can enter important or useful information for the underwriter and USDA. A few examples of an informative note would alert the reviewer to: 1.) one percent of a student loan has been entered, 2.) a collection was omitted because it is medical, 3.) a liability was omitted because it was included in a bankruptcy in 2014, etc.



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Assets and Liabilities


Other Liabilities

Paid Omit by Close		Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, Mary ▾	Revolving ▾	\$950.00	\$25.00	UNIVERSAL VISA	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Select One ▾	Select One ▾	\$0.00	\$0.00	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Select One ▾	Select One ▾	\$0.00	\$0.00	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Select One ▾	Select One ▾	\$0.00	\$0.00	<input type="text"/>	<input type="text"/>

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If a liability is eligible to be omitted from the debt ratios or it will be paid by close, users may select the applicable check box.

Refer to 7 CFR 3555 and HB Chapter 10 and 11 for guidance regarding the omission of eligible debts.



Assets and Liabilities: Omit or Paid By Close

Omit


- Liability is already paid in full
- Underwriter has determined liability is not required to be paid in full (medical collection, evidence of paid in full, etc.)
- Debt will be excluded from ratio calculations

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A distinction must be made between “Omit” and “Paid by Close.”

“Omit” is typically selected when:

- The liability has already been paid in full by the applicant and there is documentation to support the zero balance, or
- The underwriter has determined the liability is not required to be paid in full as a condition of loan approval. Examples of omitting debts may include but are not limited to medical collections, evidence the debt is already paid in full, etc. Underwriting rationale and documentation as applicable must be recorded in the permanent loan file.
- Debts that are omitted will not be included in the debt ratio calculation.



Assets and Liabilities: Omit or Paid By Close


Paid by Close

- Liability will be paid in full at or before the guaranteed loan closes
- Funds required to pay these debts will be deducted from cash reserves
- Mortgage liabilities typically have net equity to accommodate payoff
- Debt will be excluded from ratio calculations

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“Paid by Close” is typically selected when:

- The liability will be paid in full at or before the guaranteed loan closes. The lender will retain documentation to support the exclusion of this debt from the ratios was accurate.
- Funds required to pay these debts will be deducted from eligible cash reserves.
- Mortgage liabilities that will be paid by close typically have net equity entered in the “Assets” section to support the payoff amount.
- Debts that are marked paid by close will also be excluded from the ratio calculations.



What is **NOT** acceptable

Other Liabilities

	Paid Omit by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes
	<input checked="" type="checkbox"/> <input type="checkbox"/>	Homeowner, Mary	Revolving	\$950.00	\$25.00	UNIVERSAL VISA	paid by close


This is coming back for correction!

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This slide displays an example how not to code a liability.

Do NOT select omit and then declare in the “Notes” section it will be paid by close.

There is a “Paid by Close” option located next to the “Omit” option. By making these selections the user has omitted the debt from the ratio calculations and avoided depleting cash reserves. This is incorrect data entry. Therefore, this loan will be released for correction by USDA to the approved lender for correct data entry.



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Assets and Liabilities

Other Liabilities

	Paid Omit by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, Mary	Revolving	\$950.00	\$25.00	UNIVERSAL VISA	
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		
<input type="checkbox"/>	<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00		

Insert More Other Liabilities
Delete All Other Liabilities

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If additional liability data fields are needed, the user may select “Insert More Other Liabilities.”

If the user wishes to delete all currently entered data they may select “Delete All Other Liabilities.”

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Assets and Liabilities

Additional Expenses

Omit	Account Owner	Expense Type	Monthly Payments	Months Left to Pay	Notes
<input type="checkbox"/>	Homeowner, John	Child Support	\$350.00	144	
<input type="checkbox"/>	Select One	Select One	\$0.00	0	

Insert More Additional Expenses

PREVIOUS NEXT SAVE


Expense Type


- Select One
- Alimony
- Child Support
- Childcare
- Job Related Expenses
- Separate Maintenance Expense
- Other Expenses

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The third and final liabilities section is “Additional Expenses.” The user must complete the following:

- Account Owner: Select the account owner from the drop down box.
- Expense Type: Select the applicable expense type. This section will typically capture alimony, child support, and additional expenses that must be included in the ratio calculations. Child care is listed as an expense type, but the payment of childcare is not required to be included in the total debt ratio. GUS has been designed to capture all data entries that are available in the users LOS. Underwriters may include any debt in the ratios that they feel is a significant impact to repayment ability.


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Assets and Liabilities

Additional Expenses

	Omit	Account Owner	Expense Type	Monthly Payments	Months Left to Pay	Notes
Del	<input type="checkbox"/>	Homeowner, John ▾	Child Support ▾	\$350.00	144	<input type="text"/>
Del	<input type="checkbox"/>	Select One ▾	Select One ▾	\$0.00	0	<input type="text"/>

Insert More Additional Expenses

PREVIOUS

NEXT

SAVE

CLOSE

CANCEL


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- Monthly Payments: Enter the applicable monthly payment.
- Months Left to Pay: Enter the number of payments remaining for this debt.
- Notes: This is a free text data field where the user may enter any important notes for the underwriter and USDA.

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Assets and Liabilities

Additional Expenses

Omit	Account Owner	Expense Type	Monthly Payments	Months Left to Pay	Notes
<input type="checkbox"/>	Homeowner, John	Child Support	\$350.00	144	
<input type="checkbox"/>	Select One	Select One	\$0.00	0	

Insert More Additional Expenses

PREVIOUS

NEXT

SAVE


CLOSE

CANCEL

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If additional data fields are required, the user may select “Insert More Additional Expenses.”

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Assets and Liabilities

Additional Expenses

Omit	Account Owner	Expense Type	Monthly Payments	Months Left to Pay	Notes
<div>Del</div> <input type="checkbox"/>	Homeowner, John ▾	Child Support ▾	\$350.00	144	<input type="text"/>
<div>Del</div> <input type="checkbox"/>	Select One ▾	Select One ▾	\$0.00	0	<input type="text"/>

Insert More Additional Expenses

PREVIOUS

NEXT

SAVE

CLOSE

CANCEL

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If the user wishes to delete or omit an individual additional expense, they may select “Del” for delete, or “Omit” as applicable.

The screenshot shows the 'GovDelivery Sign up' page for the USDA Rural Development. At the top left is the USDA logo with the text 'United States Department of Agriculture' and 'Rural Development'. Below this is a banner image of a rural landscape with a yellow field, a white barn, and a windmill. The main heading is 'GovDelivery Sign up' in blue, followed by a URL: https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD_25. Below the URL is a smaller version of the USDA Rural Development banner. To the right of the banner is the 'GovDelivery' logo. Underneath the banner, the section is titled 'Email Updates' with the instruction: 'To sign up for updates or to access your subscriber preferences, please enter your contact information below.' There is a text input field labeled '*Email Address'. Below the input field are two buttons: 'Submit' and 'Cancel'. The number '28' is in the bottom right corner of the page.

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GovDelivery Sign up

https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD_25

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Email Updates

To sign up for updates or to access your subscriber preferences, please enter your contact information below.

*Email Address

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Please sign up for GovDelivery messages. USDA sends out origination (including GUS) and servicing messages to alert lenders of new publications, clarifications, and additional program updates.

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Thank you for supporting
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Thank you for supporting the USDA Single Family Housing Guaranteed Loan Program! We appreciate the opportunity to help you serve more rural homebuyers!



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

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

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

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