

USDA United States Department of Agriculture  
Rural Development



# REO PROPERTY



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## Training Objectives

- REO property information
- Property address
- Financial information

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## REO Properties: Not Applicable

- Manufactured homes on rented lots
- Manufactured homes not titled/taxed as real property
- Timeshares

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## Assets and Liabilities: REO Property Information

USDA	United States Department of Agriculture	Member Name Homesman, John	Lender Loan Number 11222333	S/O Application ID Number 148742	Real Record Address Ruralwood Preliminary Subdivision	Address/Title/Type 036317 08/20/16 CST	User DianeDeCrawley
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Assets | Liabilities | Expenses

### Assets and Liabilities

Assets							
	Account Owner	Asset Type	Cash Value	# Net Equity	Select Property	Description	
Del	Homesman, John	Checking Account	\$4,300.00				
Del	Homesman, Mary	Savings Account	\$2,800.00				
Del	Select One	Select One	\$0.00				
Del	Select One	Select One	\$0.00				
Del	Select One	Select One	\$0.00				

Insert More Assets

### REO Property Information

REO Property Information

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

### Mortgage Liabilities (HELOC, Mortgage)

Pay	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input type="checkbox"/>	Homesman, John	Mortgage Loan	\$122,000.00	\$657.89	ABC Lending	Liberty 82017	122 E Oak Street, Normal, Illinois 61761
<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00			Select One
<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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**REO Properties**

(If REO is in a Pending State, GUS calculates the Net Equity and includes it in Liquid Assets. Net Equity can be calculated outside of GUS and entered (positive or negative) as Net Equity in the Assets section. If Net Equity is entered in the Assets section, GUS will use that amount in the Liquid Asset calculation.)

**REO Properties**

Property Owner: Select One  
 Property Indicator: Select One  
 Property Disposition: Select One  
 Property Type: Select One

**Property Address**

Street Address:   
 City:   
 State/Zip:

**Financial Information**

Present Market Value: \$0.00  
 Amt of Mortgage Liens: \$0.00  
(To override Calculated Net Equity, enter amount in second column)  
 Net Equity: \$0.00  
 Gross Rental Income: \$0.00  
 Mortgage Payments: \$0.00  
 Insur Maint Taxes: \$0.00  
(To override Calculated Net Rental Income, enter amount in second column)  
 Net Rental Income: \$0.00  
 Delete

**REO Properties**

Property Owner: Select One  
 Property Indicator: Select One  
 Property Disposition: Select One  
 Property Type: Select One

**Property Address**

Street Address:   
 City:   
 State/Zip:

**Financial Information**

Present Market Value: \$0.00  
 Amt of Mortgage Liens: \$0.00  
(To override Calculated Net Equity, enter amount in second column)  
 Net Equity: \$0.00  
 Gross Rental Income: \$0.00  
 Mortgage Payments: \$0.00  
 Insur Maint Taxes: \$0.00  
(To override Calculated Net Rental Income, enter amount in second column)  
 Net Rental Income: \$0.00  
 Delete

Insert More REO Properties

Add Save Cancel Print

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**REO Properties**

Property Owner: Select One  
 Property Indicator: Select One  
 Property Disposition: Select One  
 Property Type: Select One

Property Owner: Select One  
 Homeowner, John  
 Homeowner, Mary

Property Indicator: Select One  
 Current Residence  
 Refinance of Current Residence  
 Subject of the Loan

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## REO Properties

<b>REO Properties</b>	
Property Owner	Select One
Property Indicator	Select One
Property Disposition	Select One
Property Type	Select One

Property Disposition	Select One
	Pending Sale
	Rental
	Retained
	Sold

Property Type	Select One
	Commercial Non Residential
	Condominium
	Cooperative
	Farm
	Home and Business
	Land
	Manufactured Mobile Home
	Mixed Use Residential
	Multifamily More Than Four
	Single Family
	Townhouse
	Two to Four Unit Property

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## REO Properties: Property Address

<b>- Property Address</b>	
Street Address	<input type="text"/>
	<input type="text"/>
City	<input type="text"/>
State/Zip	Select One <input type="text"/> <input type="text"/>

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## REO Properties: Financial Information

**Financial Information**

Present Market Value

Amt of Mortgage Liens

(To override Calculated Net Equity, enter amount in second column).

Net Equity

Gross Rental Income

Mortgage Payments

Insur Maint Taxes

(To override Calculated Net Rental Income, enter amount in second column).

Net Rental Income

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## REO Properties: Pending Sale

**REO Properties**

REO is a Pending Sale. (US) calculates the Net Equity and includes in Liquid Assets. Net Equity can be calculated outside of (US) and entered (positive or negative) as Net Equity in the Assets section. If Net Equity is entered in the Assets section, (US) will use that amount in the Liquid Asset calculation.

**REO Properties**

Property Owner:

Property Indicator:

Property Disposition:

Property Type:

**Property Address**

Street Address:

City:

State/Zip:

**Financial Information**

Present Market Value:

Amt of Mortgage Liens:

(To override Calculated Net Equity, enter amount in second column).

Net Equity:

Gross Rental Income:

Mortgage Payments:

Insur Maint Taxes:

(To override Calculated Net Rental Income, enter amount in second column).

Net Rental Income:

**REO Properties**

Property Owner:

Property Indicator:

Property Disposition:

Property Type:

**Property Address**

Street Address:

City:

State/Zip:

**Financial Information**

Present Market Value:

Amt of Mortgage Liens:

(To override Calculated Net Equity, enter amount in second column).

Net Equity:

Gross Rental Income:

Mortgage Payments:

Insur Maint Taxes:

(To override Calculated Net Rental Income, enter amount in second column).

Net Rental Income:

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## REO Properties: Pending Sale

**REO Properties**

(If REO is a Pending Sale, GUS calculates the Net Equity and includes in List)

REO Properties  
 Property Owner: Homeowner, John  
 Property Indicator: Current Residence  
**Property Disposition: Pending Sale**  
 Property Type: Single Family

- Property Address  
 Street Address: 122 E Oak Street  
 City: Normal  
 State/Zip: Illinois 61761 1233

- Financial Information  
 Present Market Value: \$145,000.00  
 Amt of Mortgage Liens: \$122,000.00  
(To override Calculated Net Equity, enter amount in second column.)  
 Net Equity: \$8,500.00 \$0.00  
 Gross Rental Income: \$0.00  
 Mortgage Payments: \$0.00  
 Insur Maint Taxes: \$0.00  
(To override Calculated Net Rental Income, enter amount in second column.)  
 Net Rental Income: \$0.00 \$0.00

Delete

Insert More REO Properties

**- Financial Information**

Present Market Value: \$145,000.00  
 Amt of Mortgage Liens: \$122,000.00  
(To override Calculated Net Equity, enter amount in second column.)  
 Net Equity: \$8,500.00 \$0.00  
 Gross Rental Income: \$0.00  
 Mortgage Payments: \$0.00  
 Insur Maint Taxes: \$0.00  
(To override Calculated Net Rental Income, enter amount in second column.)  
 Net Rental Income: \$0.00 \$0.00

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## REO Properties: Pending Sale

### Assets and Liabilities

**Mortgage Liabilities (HELOC, Mortgage)**

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homeowner, John	Mortgage Loan	\$122,000.00	\$545.00	XYZ Mortgage	pending sale	122 E Oak Street, Normal, Illinois 61761
<input type="checkbox"/>	<input type="checkbox"/>	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

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## REO Properties: Pending Sale

Net Equity is added to Liquid Assets / Cash Reserves

**Assets and Liabilities**

**Assets**

Account Owner	Asset Type	Cash Value	If Net Equity, Select Property	Description	Financial Information
Del Homeowner, John	Checking Account	\$4,300.00	Select One		Present Market Value \$145,000.00
Del Homeowner, Mary	Savings Account	\$2,000.00	Select One		Amt of Mortgage Liens \$122,000.00
Del Select One	Select One	\$0.00	Select One		(To override Calculated Net Equity, enter amount in second column).
Del Select One	Select One	\$0.00	Select One		<b>Net Equity</b> \$8,500.00 \$0.00
Del Select One	Select One	\$0.00	Select One		

REO Page

**MORTGAGE INFORMATION**

LTV	99.6169%	Monthly P/M	\$1,858.70	Note Rate	4.2%
P/M Ratio	19.6056%	Other Monthly Debt	\$25.00	Loan Type	RHS
TD Ratio	20.0605%	Total Monthly Debt	\$1,883.70	Loan Term	360
Loan Amount	\$144,444.44	Amortization Type	Fixed	Loan Purpose	Purchase
Sales Price	\$140,000.00	Refinance Purpose	N/A	Payment Shock	111.7400%
Appraised Value	\$145,000.00	Cash Reserves	\$14,000.00	Months of Cash Reserves	13
Monthly MCC	\$0.00				
Temporary Buydown	No				

GUS Findings

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## REO Properties: Sold

**REO Properties**

(If REO is a Pending Sale, GUS calculates the Net Equity and includes in Liquid Assets)

REO Properties

Property Owner: Homeowner, John

Property Indicator: Current Residence

**Property Disposition: Sold**

Property Type: Single Family

**Property Address**

Street Address: 122 E Oak Street

City: Normal

State/Zip: Illinois 61761 1233

**Financial Information**

Present Market Value: \$145,000.00

Amt of Mortgage Liens: \$122,000.00

(To override Calculated Net Equity, enter amount in second column).

Net Equity: \$0.00 \$0.00

Gross Rental Income: \$0.00

Mortgage Payments: \$0.00

Insur Maint Taxes: \$0.00

(To override Calculated Net Rental Income, enter amount in second column).

Net Rental Income: \$0.00 \$0.00

Delete

Insert More REO Properties

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## REO Properties: Sold

### Assets and Liabilities

**Mortgage Liabilities (HELOC, Mortgage)**

Omit	Paid by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Mortgage Loan	\$122,000.00	\$575.00	ABC Lending	Sold	122 E Oak Street , Normal, Illinois 61761
<input type="checkbox"/>	<input type="checkbox"/>	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

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## REO Properties: Rental

**REO Properties**

(If REO is a Pending Sale, GUS calculates the Net Equity and includes in L)

**REO Properties**

Property Owner: Homeowner, John

Property Indicator: Current Residence

Property Disposition: **Rental**

Property Type: Single Family

**Property Address**

Street Address: 122 E Oak Street

City: Normal

State/Zip: Illinois 61761 1233

**Financial Information**

Present Market Value: \$145,000.00

Amt of Mortgage Liens: \$122,000.00

(To override Calculated Net Equity, enter amount in second column).

Net Equity: \$0.00 \$0.00

Gross Rental Income: \$1,200.00

Mortgage Payments: \$450.00

Insur Maint Taxes: \$125.00

(To override Calculated Net Rental Income, enter amount in second column).

Net Rental Income: \$325.00 \$0.00

Delete

Insert More REO Properties

**Financial Information**

Present Market Value: \$145,000.00

Amt of Mortgage Liens: \$122,000.00

(To override Calculated Net Equity, enter amount in second column).

Net Equity: \$0.00 \$0.00

Gross Rental Income: \$1,200.00

Mortgage Payments: \$450.00

Insur Maint Taxes: \$125.00

(To override Calculated Net Rental Income, enter amount in second column).

Net Rental Income: \$325.00 \$0.00



**COMPLETE IF PROPERTY IS RENTED  
24 MONTHS +**

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## REO Properties: Rental (positive)

REO Page

**- Financial Information**

Present Market Value

Amt of Mortgage Liens

(To override Calculated Net Equity, enter amount in second column).

Net Equity

Gross Rental Income

Mortgage Payments

Insur Maint Taxes

(To override Calculated Net Rental Income, enter amount in second column).

Net Rental Income

Income and Expenses

**Monthly Repayment Income <sup>(P)</sup>**  
(Stable and dependable income of parties to the note)

	Homeowner, John	Homeowner, Mary	Total
Base Employment Income	\$3,200.00	\$2,200.00	\$5,400.00
Overtime	\$0.00	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00	\$0.00
Commissions	\$0.00	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00	\$0.00
Other <small>(enter details below)</small>	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>	\$3,200.00	\$2,200.00	\$5,400.00
<b>Net Rental</b>	\$325.00	\$0.00	\$325.00
<b>Total</b>	\$3,525.00	\$2,200.00	\$5,725.00

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## REO Properties: Rental (positive)

### Asset and Liabilities

**Mortgage Liabilities (HELOC, Mortgage)**

Paid	Omit	By	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Close	Homeowner, John	Mortgage Loan	\$122,000.00	\$575.00	ABC Lending	rented 28 mos	122 E Oak Street, Normal, Illinois 61761
<input type="checkbox"/>	<input type="checkbox"/>		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

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## REO Properties: Rental (positive)

Eligibility: 3555.152(b)

Eligibility Page

**Monthly Gross Income For All Household Members <sup>(P)</sup>**  
(Annual income of household members to determine income eligibility)

	Applicant(Borrower with highest income)	Other Household Members
Base Employment Income	\$3,200.00	\$2,200.00
Overtime	\$0.00	\$0.00
Bonuses	\$120.00	\$0.00
Commissions	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00
Other	\$0.00	\$0.00
<b>Net Rental</b>	<b>\$325.00</b>	\$0.00

All Other Monthly Income Received by Adult Members of the Household:

Income Category <sup>(P)</sup> Moderate [Income Category Lookup](#)

Which Income Category should I choose?

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## REO Properties: Rental (negative)

REO Page

**Financial Information**

Present Market Value

Amt of Mortgage Liens

(To override Calculated Net Equity, enter amount in second column).

Net Equity

Gross Rental Income

Mortgage Payments

Insur Maint Taxes

(To override Calculated Net Rental Income, enter amount in second column).

Net Rental Income

Income and Expenses

**Monthly Repayment Income <sup>(P)</sup>**  
(Stable and dependable income of parties to the note)

	Homeowner, John	Homeowner, Mary	Total
Base Employment Income	\$3,200.00	\$2,200.00	\$5,400.00
Overtime	\$0.00	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00	\$0.00
Commissions	\$0.00	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00	\$0.00
Other <small>(enter details below)</small>	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>	<b>\$3,200.00</b>	<b>\$2,200.00</b>	<b>\$5,400.00</b>
<b>Net Rental</b>	<b>-\$332.50</b>	<b>\$0.00</b>	<b>-\$332.50</b>
<b>Total</b>	<b>\$2,867.50</b>	<b>\$2,200.00</b>	<b>\$5,067.50</b>

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## REO Properties: Rental (negative)

### Asset and Liabilities

**Mortgage Liabilities (HELOC, Mortgage)**

Paid Omit by Close	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input checked="" type="checkbox"/>	Homeowner, John	Mortgage Loan	\$122,000.00	\$545.00	XYZ Mortgage	rented 28	122 E Oak Street , Normal, Illinois 61761
<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00			Select One
<input type="checkbox"/>	Select One	Select One	\$0.00	\$0.00			Select One

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## REO Properties: Rental (negative)

### Eligibility: 3555.152(b)

Eligibility Page

**Monthly Gross Income For All Household Members <sup>(P)</sup>**  
(Annual income of household members to determine income eligibility)

	Applicant(Borrower with highest income)	Other Household Members
Base Employment Income	\$3,200.00	\$2,200.00
Overtime	\$0.00	\$0.00
Bonuses	\$120.00	\$0.00
Commissions	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00
Other	\$0.00	\$35.00
<b>Net Rental</b>	<b>\$0.00</b>	<b>\$0.00</b>

All Other Monthly Income Received by Adult Members of the Household:

Income Category <sup>(P)</sup> Moderate [Income Category Lookup](#)

Which Income Category should I choose?

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## REO Properties: Rental (negative)

GUS Findings

**MORTGAGE INFORMATION**

LTV	99.6169%	Monthly PIT	\$1,058.70	Note Rate	4.5%
PIT Ratio	19.6056%	Other Monthly Debt	\$732.50	Loan Type	RHS
		Total Monthly Debt	\$1,791.20	Loan Term	360
TD Ratio	33.1704%			Amortization Type	Fixed
Loan Amount	\$144,444.44			Loan Purpose	Purchase
Sales Price	\$140,000.00			Refinance Purpose	N/A
Appraised Value	\$145,000.00			Payment Shock	111.7400%
Monthly MCC	\$0.00			Cash Reserves	\$1,145.00
Temporary Buydown	No			Months of Cash Reserves	1

\$375 Toyota  
+ \$25 Visa  
+ 332.50 Rental loss  
**\$732.50**

Assets and Liabilities

**Other Liabilities**

Omit	Paid by	Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Installment	\$12,500.00	\$375.00	TOYOTA CREDIT	
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, Mary	Revolving	\$950.00	\$25.00	UNIVERSAL VISA	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homeowner, John	Revolving	\$1,500.00	\$35.00	VISA	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homeowner, John	Revolving	\$655.00	\$15.00	KOHL'S	

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## REO Properties: Rental (negative)

Income and Expenses

**Monthly Repayment Income <sup>(P)</sup>**  
*(Stable and dependable income of parties to the note)*

	Homeowner, John	Homeowner, Mary	
Base Employment Income	\$3,200.00	\$2,200.00	\$5,400.00
Overtime	\$0.00	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00	\$0.00
Commissions	\$0.00	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00	\$0.00
Other (enter details below)	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>	<b>\$3,200.00</b>	<b>\$2,200.00</b>	<b>\$5,400.00</b>
Net Rental	-\$332.50	\$0.00	-\$332.50
<b>Total</b>	<b>\$2,867.50</b>	<b>\$2,200.00</b>	<b>\$5,067.50</b>

GUS Findings

**REPAYMENT INCOME**

	Homeowner, John	Homeowner, Mary
Base Employment Income	\$3,200.00	\$2,200.00
Overtime	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00
Commission	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00
Other Income	\$0.00	\$0.00
Net Rental Income	\$0.00	\$0.00
<b>Total Repayment Income</b>	<b>\$5,400.00</b>	

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## Rental Income Reminders

**Received 24 months or more**

- Complete Financial Information on REO Properties
- Positive income will pre-fill on Income & Expenses
- Negative income will reflect in monthly liabilities total
  - It will reflect on Income & Expenses page but it is not deducted from income
- Add positive income to Eligibility
- Omit corresponding mortgage/real estate liabilities

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## Rental Income Reminders

**Received less than 24 months**

- **Do not** complete Financial Information on REO Properties
- No history for repayment consideration
- Do not omit corresponding mortgage/real estate liabilities
- Add positive income to Eligibility

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## REO Properties: Retained

**REO Properties**

(If REO is a Pending Sale, GUS calculates the Net Equity and includes in Li...

**REO Properties**

Property Owner: Homeowner, John

Property Indicator: Current Residence

Property Disposition: **Retained**

Property Type: Single Family

**Property Address**

Street Address: 122 E Oak Street

City: Normal

State/Zip: Illinois 61761 1233

**Financial Information**

Present Market Value: \$145,000.00

Amnt of Mortgage Liens: \$122,000.00

(To override Calculated Net Equity, enter amount in second column)

Net Equity: \$0.00

Gross Rental Income: \$0.00

Mortgage Payments: \$0.00

Insur Maint Taxes: \$0.00

(To override Calculated Net Rental Income, enter amount in second column)

Net Rental Income: \$0.00

[Delete](#)

[Insert More REO Properties](#)

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## REO Properties: Retained

### Assets and Liabilities

**Mortgage Liabilities (HELOC, Mortgage)**

		Account Owner	Liability Type	Balance	Monthly Payment	Creditor Name	Notes	Select Property
<input type="checkbox"/>	<input type="checkbox"/>	Homeowner, John	Mortgage Loan	\$122,000.00	\$575.00	ABC Lending		122 E Oak Street , Normal, Illinois 61761
<input type="checkbox"/>	<input type="checkbox"/>	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](#)

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## REO Properties: Retained

### No mortgage debt

Assets and Liabilities page

- 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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## GovDelivery Sign up

[https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD\\_25](https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD_25)



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



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