



United States  
Department of  
Agriculture

Rural Development



# TRANSACTION DETAILS






## Training Objectives

- Details of Transaction
- Other Credits
- Declarations
- Information for Government Monitoring Purposes
- Loan Origination Information



# Transaction Details

## Details of Transaction

a. Purchase Price	\$140,000.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$0.00
d. Refinance Amount	\$0.00
e. Estimated prepaid items	\$1,000.00
f. Estimated closing costs	\$2,000.00
g. Funding Fee, Guarantee Fee	\$1,444.44
h. Discount (if Borrower will pay)	\$0.00
i. Total Costs (add items a through h)	\$144,444.44
j. Subordinate Financing	\$0.00
k. Borrower's closing costs paid by seller	\$0.00
l. Other Credits (sum of Other Credits below)	\$500.00
m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$143,000.00
n. Funding Fee, Guarantee Fee financed 	\$1,444.44
o. Loan Amount (add m & n)	\$144,444.44
p. Cash from/to Borrower (Subtract j, k, l & o from i)	-\$500.00



# Transaction Details: Purchase

## Details of Transaction

a. Purchase Price	\$140,000.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$0.00
d. Refinance Amount	\$0.00
e. Estimated prepaid items	\$1,000.00
f. Estimated closing costs	\$2,000.00
g. Funding Fee, Guarantee Fee	\$1,444.44
h. Discount (if Borrower will pay)	\$0.00
i. Total Costs (add items a through h)	\$144,444.44
j. Subordinate Financing	\$0.00
k. Borrower's closing costs paid by seller	\$0.00
l. Other Credits (sum of Other Credits below)	\$500.00
m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$143,000.00
n. Funding Fee, Guarantee Fee financed ⓘ	\$1,444.44
o. Loan Amount (add m & n)	\$144,444.44
p. Cash from/to Borrower (Subtract j, k, l & o from i)	-\$500.00



# Transaction Details: Refinance


## Details of Transaction

a. Purchase Price	\$0.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$0.00
d. Refinance Amount	\$140,000.00
e. Estimated prepaid items	\$1,000.00
f. Estimated closing costs	\$2,000.00
g. Funding Fee, Guarantee Fee	\$1,444.44
h. Discount (if Borrower will pay)	\$0.00
i. Total Costs (add items a through h)	\$144,444.44
j. Subordinate Financing	\$0.00
k. Borrower's closing costs paid by seller	\$0.00
l. Other Credits (sum of Other Credits below)	\$500.00
m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$143,000.00
n. Funding Fee, Guarantee Fee financed ⓘ	\$1,444.44
o. Loan Amount (add m & n)	\$144,444.44
p. Cash from/to Borrower (Subtract j, k, l & o from i)	-\$500.00



# Transaction Details: New Construction

## Details of Transaction

a. Purchase Price	\$135,000.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$5,000.00
d. Refinance Amount	\$0.00
e. Estimated prepaid items	\$1,000.00
f. Estimated closing costs	\$2,000.00
g. Funding Fee, Guarantee Fee	\$1,444.44
h. Discount (if Borrower will pay)	\$0.00
i. Total Costs (add items a through h)	\$144,444.44
j. Subordinate Financing	\$0.00
k. Borrower's closing costs paid by seller	\$0.00
l. Other Credits (sum of Other Credits below)	\$500.00
m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$143,000.00
n. Funding Fee, Guarantee Fee financed 	\$1,444.44
o. Loan Amount (add m & n)	\$144,444.44
p. Cash from/to Borrower (Subtract j, k, l & o from i)	-\$500.00





# Transaction Details

## Other Credits

To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

	Description of Other Credits	Amount	Describe Source
Del	Cash Deposit on Sales Contract ▼	\$500.00	check cleared 2-1-2017
Del	Select One ▼	\$0.00	
Del	Select One ▼	\$0.00	
Del	Select One ▼	\$0.00	
Del	Select One ▼	\$0.00	

Insert More Other Credits Information



# Transaction Details

## Other Credits

To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

	Description of Other Credits	Amount	Describe Source
Del	Cash Deposit on Sales Contract ▾	\$500.00	check cleared 2-1-2017
Del	Select One ▾	\$0.00	
Del	Select One ▾	\$0.00	
Del	Select One ▾	\$0.00	
Del	Select One ▾	\$0.00	

Insert More Other Credits Information

## Other Credits

To prevent duplicate entry of funds, do not ente

	Description of Other Credits
Del	Cash Deposit on Sales Contract ▾
Del	Select One
Del	Borrower Paid Fees
Del	Cash Deposit on Sales Contract
Del	Employer Assisted Housing
Del	Lease Purchase Funds
Del	Lender Credit
Del	Non Parent Relative
	Relocation Funds
	Seller Credit
	Other





# Transaction Details

## Other Credits

To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

	Description of Other Credits	Amount	Describe Source
Del	Cash Deposit on Sales Contract ▼	\$500.00	check cleared 2-1-2017
Del	Select One ▼	\$0.00	
Del	Select One ▼	\$0.00	
Del	Select One ▼	\$0.00	
Del	Select One ▼	\$0.00	

Insert More Other Credits Information



# Transaction Details

## Other Credits

To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

	Description of Other Credits	Amount	Describe Source
Del	Cash Deposit on Sales Contract ▼	\$500.00	check cleared 2-1-2017
Del	Select One ▼	\$0.00	
Del	Select One ▼	\$0.00	
Del	Select One ▼	\$0.00	
Del	Select One ▼	\$0.00	

Insert More Other Credits Information



United States  
Department of  
Agriculture

Rural Development



# Transaction Details

## Declarations

(Answer the questions below for the borrower and co-borrower(s) (if any). If you answer "Yes" to any of the questions "a" through "f", please provide an explanation in the space provided.)

	Applicant's Name	Response	If Yes, Explanation
a. Are there any outstanding judgments against you? <sup>(P)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
b. Have you been declared bankrupt within the past 7 years? <sup>(P)</sup>	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No	discharged 2/2012 medical
	Homeowner, Mary	<input checked="" type="radio"/> Yes <input type="radio"/> No	discharged 2/2012 medical



# Transaction Details

## Declarations

(Answer the questions below for the borrower and co-borrower(s) (if any). If you answer "Yes" to any of the questions "a" through "f", please provide an explanation in the space provided.)

	Applicant's Name	Response	If Yes, Explanation
a. Are there any outstanding judgments against you? <sup>(P)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
b. Have you been declared bankrupt within the past 7 years? <sup>(P)</sup>	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No	discharged 2/2012 medical
	Homeowner, Mary	<input checked="" type="radio"/> Yes <input type="radio"/> No	discharged 2/2012 medical
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <sup>(P)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
d. Are you a party to a lawsuit? <sup>(P)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? <sup>(P)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
f. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? <sup>(P)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	



# Transaction Details

g. Are you obligated to pay alimony, child support, or separate maintenance? <sup>(F)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
h. Is any part of the down payment borrowed? <sup>(F)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
i. Are you a co-maker or endorser on a note? <sup>(F)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
j. Are you a U.S. Citizen? <sup>(F)</sup>	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No	
	Homeowner, Mary	<input checked="" type="radio"/> Yes <input type="radio"/> No	
k. Are you a permanent resident alien? <sup>(F)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
j. Are you a U.S. Citizen? <sup>(F)</sup>	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
k. Are you a permanent resident alien? <sup>(F)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input checked="" type="radio"/> Yes <input type="radio"/> No	I-94





# Transaction Details

l. Do you intend to occupy the property as your primary residence? If "Yes", complete question m below. <sup>(P)</sup>	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No	
	Homeowner, Mary	<input checked="" type="radio"/> Yes <input type="radio"/> No	
m. Have you had an ownership interest in a property in the last 3 years? <sup>(P)</sup>	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
(1) What type of property did you own?	Homeowner, John	Select One <input type="button" value="v"/>	
	Homeowner, Mary	Select One <input type="button" value="v"/>	
(2) How did you hold title to the home?	Homeowner, John	Select One <input type="button" value="v"/>	
	Homeowner, Mary	Select One <input type="button" value="v"/>	



# Transaction Details

## Information for Government Monitoring Purpose

### Demographic Information

(If borrower does not wish to furnish Race and Ethnicity data, Lender is required to complete based on visual observation.)

Borrower	Check if Applicant Does not Wish to Furnish	Race <sup>(F)</sup>	Ethnicity <sup>(F)</sup>	Gender <sup>(F)</sup>	Date Application Signed <sup>(F)</sup>
Homeowner, John	<input type="checkbox"/>	<input checked="" type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black / African American <input type="checkbox"/> Hawaiian / Pacific Islander <input type="checkbox"/> White	<input type="radio"/> Hispanic / Latino <input checked="" type="radio"/> Non Hispanic / Latino	Male	03/03/2017
Homeowner, Mary	<input type="checkbox"/>	<input type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black / African American <input type="checkbox"/> Hawaiian / Pacific Islander <input checked="" type="checkbox"/> White	<input checked="" type="radio"/> Hispanic / Latino <input type="radio"/> Non Hispanic / Latino	Female	03/03/2017



# Transaction Details

## Information for Government Monitoring Purpose

### Demographic Information

(If borrower does not wish to furnish Race and Ethnicity data, Lender is required to complete based on visual observation.)

Borrower	Check if Applicant Does not Wish to Furnish	Race <sup>(F)</sup>	Ethnicity <sup>(F)</sup>	Gender <sup>(F)</sup>	Date Application Signed <sup>(F)</sup>
Homeowner, John	<input type="checkbox"/>	<input checked="" type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black / African American <input type="checkbox"/> Hawaiian / Pacific Islander <input type="checkbox"/> White	<input type="radio"/> Hispanic / Latino <input checked="" type="radio"/> Non Hispanic / Latino	Male	03/03/2017
Homeowner, Mary	<input type="checkbox"/>	<input type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black / African American <input type="checkbox"/> Hawaiian / Pacific Islander <input checked="" type="checkbox"/> White	<input checked="" type="radio"/> Hispanic / Latino <input type="radio"/> Non Hispanic / Latino	Female	03/03/2017



# Transaction Details: No TPO

## Loan Originator Information

Application Taken By <sup>(F)</sup>	Face-to-Face	▼
Interview Date <sup>(F)</sup>	02/24/2017	
Did a third party originate this loan? <sup>(F)</sup>	No	▼
Lender ID <sup>(F)</sup>	558811770	
USDA Assigned Branch Nbr <sup>(F)</sup>	001	<input type="button" value="Branch List"/>
Originator Name <sup>(F)</sup>	Jill Jones	
Originator NMLS Identifier	347383928	
Originator Phone Number	(314)555-8989	
Company Name <sup>(F)</sup>	CARDINAL LENDING	
Company NMLS Identifier	392012930	
Company Address <sup>(F)</sup>	123 MAIN STREET	
City <sup>(F)</sup>	BLOOMINGTON	
State/Zip <sup>(F)</sup>	Illinois	▼ 61704 0001 <a href="#">Zip Code Lookup</a>

PREVIOUS

NEXT

SAVE

CLOSE

CANCEL



# Transaction Details: TPO

## Loan Originator Information

Application Taken By <sup>(F)</sup>	Face-to-Face	▼
Interview Date <sup>(F)</sup>	02/24/2017	
Did a third party originate this loan? <sup>(F)</sup>	Yes	▼
Tax ID Number <sup>(F)</sup>	324567880	
Originator Name <sup>(F)</sup>	Jill Jones	
Originator NMLS Identifier	347383928	
Originator Phone Number	(314)555-8989	
Company Name <sup>(F)</sup>	Home Mortgage	
Company NMLS Identifier	392012930	
Company Address <sup>(F)</sup>	115 N Main Street	
	<input type="text"/>	
City <sup>(F)</sup>	Bloomington	
State/Zip <sup>(F)</sup>	Illinois	▼ 61761 1032 <a href="#">Zip Code Lookup</a>



PREVIOUS

NEXT

SAVE

CLOSE

CANCEL





## 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**

**Submit**

**Cancel**



United States  
Department of  
Agriculture

Rural Development



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





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](mailto:program.intake@usda.gov).

USDA is an equal opportunity provider, employer, and lender.

