Guaranteed Underwriting System (GUS)

Presented by
Trish Cousins, LPA
Utilizing GUS
(Guaranteed Underwriting System)

All qualifying loans must go through GUS

• Developed to automate process of credit risk evaluation of the SFHGLP.

• GUS compliments but does not replace the judgement of experienced underwriters.

• Incorporates a modified version of the Federal Housing Administration TOTAL score card.

• GUS is not designed to evaluate the dependability of repayment income.
Gaining Access to GUS

“Gaining Access to GUS Guide”

“USDA LINC Training & Resource Library”

“Guaranteed Underwriting System (GUS)”
Gaining Access to GUS

Make the Switch to Login.gov (govdelivery.com)

SFH Guaranteed Origination

March 18, 2024

Make the Switch to Login.gov

Switch to Login.gov Today!

Don't wait -- sign up and make the switch to Login.gov today! Login.gov provides added security benefits of multi-factor authentication to protect your personal information.

What you need to know:

The second phase of transitioning USDA customers from eAuth to Login.gov will begin the evening of Monday, March 25, 2024. The target goal for the final phase of transitioning customers with existing eAuth accounts to Login.gov for access to USDA is the end of September 2024. Once implemented, Login.gov will be the mandatory method for accessing all USDA eAuth protected applications.

How it will work:

Login.gov will continue to be optional during this second phase, however, it is highly recommended transitioning to Login.gov for the added security benefits.

- Customers who log in with eAuth accounts will be prompted at every login to link their account with Login.gov.
- Select the “Link with Login.gov” option to create a Login.gov account and link with eAuth for access to USDA sites.
- Select the “Not Now” option to go to the application.
Create your login.gov account at www.eauth.usda.gov/home/

Complete the required training to obtain access to GUS

Determine: Are you a Third-Party Originator or a Direct Lender
Third Party Originator

- Pull the Lender Access to GUS Guide available under the GUS Tab on the LINC Training and Resource Library page.
- Contact the lenders of your choice.
- Provide the lender’s GUS Security Administrator with your login.gov ID or eAuthentication information, they will set up access to GUS.

rd-sfh-systemaccessandsecurityguide.pdf (usda.gov)
USDA Approved Lender

Pull the System Access and Security Guide available under the GUS Tab on the LINC Training and Resource Library page.

Contact the GUS Security Administrator for your company.

Provide the lender’s GUS Security Administrator with your Login.gov ID or eAuthentication information, they will set up access to GUS.

rd-sfh-systemaccessandsecurityguide.pdf (usda.gov)
Using GUS

USDA LINC Training & Resource Library

User Guides in GUS

GUS Lender User Guide
Login Failure

GUS Login Failure

eAuthentication credential is valid however no GUS Security Role exists or your permissions were recently changed. Select "Home" from the top navigation menu to see if this resolves your issue. If the issue persists, please contact your organization’s GUS Security Administrator to request access to the system.
### Security or Branch Administrator
- Imports applications
- Manually enters application information
- Performs preliminary and final submission
- GUS contact for organization and administers access for staff
- Lenders should have at least 2 Security Administrators
- *Can be at lender or branch level*

### Representative with Final Submit Authority
- Imports Applications
- Manually enter application information
- Certifies the loan has been underwritten by the lender
- Confirms data is accurate and consistent with lender’s loan file
- Performs preliminary and/or final submission
- *Can be at lender or branch level*

### Representative
- Imports applications
- Manually enters application information
- Performs preliminary submission
- *Can be at lender or branch level*

### Lender Agent/Broker
- Manually enters or imports loan application information on behalf of a lender through the Lender Agent affiliation
- Performs preliminary submission
- Must release control of application back to approved lender for final submission
BOOKMARK THIS!

RHS LINC Home (usda.gov)

https://rdforcera-usda.lightning.force.com/lightning/n/RD_URLA_WelcomeTab
Bad URL for GUS

https://usdalinc.sc.egov.usda.gov/RHShome.do
Create your application

4 Creating a New Application

From the Home Page, users have the option to import XML files from their Loan Origination System to create new loan applications. The GUS system will accept Desktop Underwriter® (DU)Specification MISMO v3.4, Document Version 1.8.5. (Lenders may encounter unexpected behavior when importing if they utilize a Loan Origination System using a different version of the DU specification.) Users also have the option to manually enter loan application data to create a new application. See section 4.3 Manually Creating a New Loan Application.
# Understanding Submission Types

<table>
<thead>
<tr>
<th>ACCEPT</th>
<th>ACCEPT with FULL DOCUMENTATION</th>
<th>REFER and REFER with CAUTION</th>
</tr>
</thead>
</table>
| • Review “GUS Findings Report”.  
• Refer to “Loan Origination Checklist” (Attachment 15-A) for Accept Loans.  
• Upload documents via the GUS in stacking order.  
• Find the checklist in the LINC Library.  

| | • Review “GUS Findings Report”.  
• Refer to “Loan Origination Checklist” for Manually Underwritten Loans. Not all documents will be applicable.  
• Upload documents via the GUS in stacking order.  |
| | | • Review “GUS Findings Report”.  
• Not a reason to deny the loan, it needs further review.  
• Refer to “Loan Origination Checklist” for Manually Underwritten Loans.  
• Upload documents via the GUS in stacking order. No need to email anything!  |
GUS Accept Underwriting Recommendation

Upload the following:

- The appraisal
- Flood Certification
- 3555-21, filled out completely and accurately
- And a few additional items if applicable such as the Non-Purchasing Spouse credit report, and mortgage payoff for a refinance.
GUS Accept with “Full Documentation” Message

Determination is listed under the “Prior to Conditional Commitment Findings” Section of the “Lender’s Required Conditions”
GUS Accept with “Full Documentation” Message

Upload the following:

- Appraisal
- All income/Asset documentation
- Flood Certification
- 3555-21, filled out completely and accurately
- Income Calculation sheet. Either the Attachment 9-B or a Lenders Income Calculation sheet if you have one.
- 1003/1008 – Uniform Residential Loan Application and Underwriting Analysis Forms
- And the additional items if applicable.
- Be sure to utilize the Attachment 15-A Loan Origination Checklist
GUS Refer or Refer with Caution Recommendation

- Risk factors have been identified based on data entered into GUS.
- The credit risk evaluation represented by a “Refer with Caution” is greater than a “Refer”.
- Loans should not be denied solely based on a risk evaluation generated by the GUS.
- Loan must be manually underwritten and full documentation package submitted to USDA.
Refer and Refer with Caution Determination

• Loan Risk Findings
• Lender’s Required Conditions

GUS Underwriting Findings Report

Prior to Final Submission Findings

1. 355 - Home Sold: Obtain a final Closing Disclosure or equivalent to evidence the cash sale proceeds realized by the applicant. Ensure net equity (proceeds) from disposition of real property supports the asset amount entered into GUS.
2. 603 - Home Flood Hazard Determination Form (SFHDF): Obtain FEMA Form 086-0-32 (SFHDF). Submit form to Rural Development when requesting a conditional commitment for loan note guarantee. An existing dwelling is a 100-year floodplain if the lender ensures flood insurance through FEMA. The National Flood Insurance Program (NFIP) is available for the construction of new residential properties, and the property is not approved by the lender and is purchased. Additional requirements for flood insurance are listed in HBS-1-3555 Chapter 12.108, including requirements for new construction properties.
3. 622 - Lender Due Diligence: Lenders must apply due diligence when reviewing the loan file to determine if there is any potentially derogatory or contradictory information that is not part of the data submitted to GUS or if there is erroneous information in the data submitted to GUS. If the lender is aware of any contradictory, derogatory, or erroneous information, lenders are obligated to take action. For example, if the lender is aware of debts, take payments or derogatory information that has not been made available to the data submitted to GUS (not all included) is an underwriting recommendation that may be required to be manually downgraded by the lender in the Credit Underwriting page in GUS. The file may be manually underwritten by the lender.

4. 402 - Risk Analysis: The request has received a REFER or REFER WITH CAUTION underwriting recommendation. The credit risk represented by either of these recommendations is significantly greater than the credit risk of loans that receive an ACCEPT recommendation. The lender must manually underwrite the loan and determine if the applicant is credit worthy in accordance with program guidelines. Lenders must submit a fully documented loan file to Rural Development as noted in HBS-1-3555 Attachment 15.1.
5. 403 - Non-Liened Liabilities: One or more liabilities were omitted from repayment consideration in the application. Lenders must document the reason the account(s) omitted in the application, including a financial analysis of the account(s). Refer to HBS-1-3555 Chapter 11 to determine if a liability is eligible to be marked as Omitted. The loan has been paid in full. The loan has liability with an account type of Installment, balance of $5,993.00, monthly payment of $294.00, which has been designated as No. Omitted (Note: Sold).

6. 500 - Retirement Assets: Retirement fund were included as an asset type on the application. Lender must retain the following documentation for each account(s): 1) Verification through a recent deposit or statement account statement to evidence the visited balance, 2)60% or in the control of the balance was entered on the application (no account for withdrawal penalties and taxes), and 3) Funds may be withdrawn absent retirement or job termination.

7. 60000 - Authorised User Accounts: Authorized User (AU) accounts are not the legal responsibility of an authorized user. Lenders are not required to include a monthly payment for an AU account in the debt to income ratio but may do so at their discretion. Lenders may include an AU account to validate the credit score for GUS REFER and REFER WITH CAUTION, as applicable, per HBS-1-3555 Attachment 10. AU accounts that are closed or terminated do not require further analysis.

8. 60005 - Disconnected Account: Non-Disposing: When an applicant or public record is in dispute, an ACCEPT underwriting recommendation may be required to be downgraded to a REFER. A downgrade is not required if any of the following are met regarding the non-derogatory disputed account: 1) The applicant has a zero dollar balance, 2) The account is current and paid, 3) The payment listed on the loan report is included in the monthly debts, 4) A documented payment from the creditor is included in the monthly debts, or 7) Five percent of the stated account balance on the credit report is included in the monthly debts. If none of these options can be met, the lender must downgrade the loan file to a REFER and include monthly debt payments for the disputed items per HBS-1-3555 Chapter 10.

9. 60013 - Convention Credit Test: The lender must certify the applicant does not qualify for a conventional credit loan. The conventional credit test for RD purposes includes all of the following: 1) The applicant has available non-retirement liquid assets of at least 20% of the purchase price for down payment. 2) In addition to the downpayment, applicant(s) can pay all closing costs from available non-retirement liquid assets. 3) After applying the down payment and closing costs the applicant(s) would not exceed a 28% DTI ratio and 36% TID.
GUS Refer or Refer with Caution Recommendation

Upload the following:

- Appraisal
- All income/Asset documentation
- Flood Certification
- 3555-21, filled out completely and accurately
- Income Calculation sheet. Either the Attachment 9-B or a Lenders Income Calculation sheet if you have one.
- 1003/1008 – Uniform Residential Loan Application and Underwriting Analysis Forms
- And the additional items if applicable.
- Be sure to utilize the Attachment 15-A Loan Origination Checklist
GUS Ineligible Finding

- Property not located in a rural area
- Adjusted annual income exceeds Rural Development guidelines
- Non-owner-occupied transaction
- Not a qualified alien
- Unacceptable SAM or CAIVRS
- Ratios exceed limits and borrower does not qualify for a ratio waiver
# Applications Not Supported in GUS

<table>
<thead>
<tr>
<th>Step 1: Enter Loan Info Into GUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Refer to Job Aid for a list of required fields to be entered into GUS.</td>
</tr>
<tr>
<td>• Upload documents indicated on the checklist.</td>
</tr>
<tr>
<td>• Do <strong>not</strong> order or reissue credit in GUS.</td>
</tr>
<tr>
<td>• Do <strong>not</strong> request a “final” submit’.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 2: Email the Appropriate Production Team</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Once lender has uploaded all required documents, email the appropriate Production Team listed on RD Lender Homepage.</td>
</tr>
<tr>
<td>• A return email from the Production Team, confirming submission of required documentation, will constitute the date of file submission.</td>
</tr>
</tbody>
</table>
Successful Document Submissions

**Timeliness**
- Try to Upload documents prior to “Final” submission
- Double check findings to verify if more documents are required

**Communication**
- Notify the appropriate Production team at Rural Development anytime you upload documents for incomplete files

**Completeness**
- Efficiency is the key!
- Follow the checklist
GUS – Application Document Uploads

1. Application Documents

2. Borrower Information
   - Borrower ID / Name
   - Borrower Address

3. Upload Documents
   - Add and index individual document(s) into Image Repository

4. File Upload Instructions
   - Acceptable File Formats are Adobe PDF and TIF (no password protected PDF files)
   - Password protected documents are not permitted.
   - Maximum File Size is 100MB.
   - User must make a selection for "Type of Document" prior to adding files using the Upload feature.
   - Up to 10 individual documents can be uploaded at a time.
   - Select "Submit Document(s)" to attach document(s) to application for submission to USDA.

5. Type of Document
   - 10011 Request for Guarantee
   - 10002 Appraisal Report
   - 10006 Underwriting
   - 10011 Request for Guarantee

Note: It may take several minutes for individually indexed documents to process and be available for display.
   - Click the "Display Document" button icon to display the document you wish to view.
Steps

- Select the document to be uploaded from the user’s system.
- Click Open to attach to the loan application.
- Wait for the upload to complete as indicated in the Upload Files dialogue box. Select the Done button when the upload is complete.
GUS – Application Document Uploads

Steps

• To submit the selected and uploaded document(s), select the Submit Document(s) button.
• Submitted documents appear in the Submitted Documents section.
• Select the eye icon under the Actions column to view the document.
• Use the action buttons to navigate through the submitted document(s).
Uploading Documents into GUS

Uploaded documents, including agency issued forms may be retrieved at the Display Document tab.

Submitted Documents

Note: It may take several minutes for individually indexed documents to process and be available for display.

- Click the "Display Document" button to display the document you wish to view.

<table>
<thead>
<tr>
<th>Type of Document</th>
<th>Document Description</th>
<th>Upload Date</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>10009</td>
<td>Conditional Commitment</td>
<td>3/8/2021</td>
<td></td>
</tr>
<tr>
<td>10002</td>
<td>Appraisal Report</td>
<td>3/3/2021</td>
<td></td>
</tr>
<tr>
<td>10006</td>
<td>Underwriting</td>
<td>3/3/2021</td>
<td></td>
</tr>
</tbody>
</table>
Uploading Documents into GUS

This is going to take awhile...

<table>
<thead>
<tr>
<th>10006</th>
<th>Underwriting</th>
<th>4/20/2021</th>
</tr>
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Uploading Documents into GUS

We’ll get through this one super fast!

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</tr>
</thead>
<tbody>
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<td>4/23/2021</td>
<td></td>
</tr>
<tr>
<td>10002</td>
<td>Appraisal Report</td>
<td>4/20/2021</td>
<td></td>
</tr>
<tr>
<td>10006</td>
<td>Underwriting</td>
<td>4/20/2021</td>
<td></td>
</tr>
</tbody>
</table>
Steps

- Navigate to the Request Forms tab and select the borrowers to be included on the Form 3555-21.
- Select the Display Form button.
- Depending on your browser, the downloaded Form 3555-21 file will be available in Downloads or otherwise available for selection.
RD Form 3555-21, Request for Single Family Housing Loan Guarantee

Only required USDA Form

Completed by lender, signed by lender and applicants - Electronic signatures are acceptable

Include with submission package

All information entered on this form must match data input into GUS
Section 1) Approved Lender and Third-Party Originator Name and Tax ID

Section 2) Applicant/Co-Applicant and Property Information

Non-GUS files, document GSA/SAM was checked and if there are any GSA/SAM Exclusions. (SAM must be verified prior to the request for the CC and no greater than 30 days prior to loan closing)

2a and 2b, the household member information is listed, you can populate up to five applicants on the form.

3a and 3b, enter the annual and adjusted annual income totals.
Section 3) Break down the loan amount:

Purchase or Refinance Amount – Purchase Price must match the Purchase and Sale Agreement, Refinance Amount, must match the Payoff.

Financed Closing Cost
Financed Repairs
Guarantee Fee
Total Request
Common GUS Errors and How to Fix Them
GUS Validation Error Messages

Double check your data.

Pay extra attention to fields required for Preliminary VS Final submissions.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current employer phone number and address</td>
<td></td>
</tr>
<tr>
<td>Current position and how long in the line of work</td>
<td></td>
</tr>
<tr>
<td>Former employer address, phone number and monthly income</td>
<td></td>
</tr>
<tr>
<td>Marital Status</td>
<td></td>
</tr>
<tr>
<td>Mailing Address and how long at the current address</td>
<td></td>
</tr>
<tr>
<td>Assets - Financial Institution and account number</td>
<td></td>
</tr>
<tr>
<td>CAIVRS – Confirm the CAIVRS is valid</td>
<td></td>
</tr>
<tr>
<td>Demographic</td>
<td></td>
</tr>
</tbody>
</table>
Double check your data. Pay extra attention to fields required for Preliminary VS Final submissions.
XML Import Fail – Fairly Generic Code

This could be caused by entering...

Too many characters in addresses, loan numbers, etc.

Note rate must be entered as an actual rate, 0.00 for the note rate will give this error

Text in a numeric field will give you the XML Import Fail
### Limited Characters

This may cause issues when...

<table>
<thead>
<tr>
<th><strong>Dependent Age</strong></th>
<th><strong>MSA</strong></th>
<th><strong>Loan Originator Address</strong></th>
<th><strong>Lender TAX ID</strong></th>
<th><strong>Lender Loan Number</strong></th>
<th><strong>Debt Account Numbers</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Only allows for 2 numeric characters. If dependent under 1 year, round up</td>
<td>Cannot be N/A it must be 5 characters</td>
<td>The first line can not exceed 35 character and the unit number can not exceed 11 characters</td>
<td>Do not put the dash, limited to 9 numeric characters</td>
<td>Limited to 15 characters</td>
<td>Limited to 30 characters</td>
</tr>
</tbody>
</table>
What to do if you get an XML Import Failure

1. Scroll to the bottom of the page
2. Screen shot the entire message
3. Email the screen shot along with the GUS Application ID number and your contact information to the GUS Helpdesk
The LOS is not producing XML Files according to the DU v1.8.2. specification.

How do I fix it?

Contact the helpdesk for assistance.
Ineligible Error Findings

What Causes Them?

- Incorrect or invalid CAIVRS number.
- Incorrect address input into GUS. **Verify the property address.**
- Incorrect SAM response. **Verify “NO” is checked and not “YES” if no parties have been debarred.**
Property Eligibility

May enter specific address, use zoom bar or double click on the state and zoom in for closer view of a general area.
Ineligible Error Findings

What Causes Them?
NEW!!
“SAVE” Changes

Requirement Checks
New Construction Dwellings: USDA new construction requirements and documentation are met. (P)
Choose One

Existing Dwellings: Current minimum property requirements (MPR) of HUD Handbook 4000.1 are met. (P)
Yes

Additional Borrower Information
Borrower’s Name

Do you have a relationship with any Rural Development employee? (P)
Yes No

Immigration/Naturalization Check
(The automated Immigration/Naturalization verification is no longer available. Approved USDA lenders are required to secure/document a non-U.S. citizen’s legal residency, outside of the Guaranteed Underwriting System, and retain this documentation in their permanent casefile. This verification must occur prior to a final submission. Current information pertaining to acceptable citizenship or immigration status is available in Chapter 8 of Handbook-1-3555.)
Liabilities

- Will transfer to GUS when credit is pulled in the LOS
- Liabilities not on credit must be manually input into LOS or into GUS
- If Credit is updated in GUS after being imported from the LOS
The "Validate Application" function should be used just prior to preliminary or final submission to ensure all entries meet the criteria for the submission type requested.

After selecting “Validate Application” if errors exist a new browser tab will display that details data entry errors by page.
Validate the Application

Examples of errors could be:

- Missing DOB or DOB entered incorrectly
- Missing a credit report
- Income not input or input incorrectly
- PITI ratio incorrect
• Returned by the Fannie Mae Credit Interface
• Typically relayed from the specific credit vendor requested by the lender user
• These errors are not returned by GUS
• ONLY contact the GUS help desk after checking user data inputs and confirmation there are no errors
  ▪ Credit Vendor Account number and/or vendor password
  ▪ Borrower Name, Social Security Number, Address, etc
  ▪ Credit report “reference number” (if a reissued report)
The lender can update an existing application using the import feature.

Please ensure the Lender Loan Number recorded in your LOS matches the Lender Loan Number in GUS.

This can help save time by updating the information in GUS without manually inputting each change.
Contacting the GUS Helpdesk

Provide the following when contacting the GUS Help Desk:

• Lender Name (If user is a Lender Agent, provide Approved Lender’s Name as well)
• Screenshot of error message
• Full name of user experiencing issue
• GUS Application ID (if applicable)
• Date/Time of attempted file import (for file import failures only)

Technical Issues: GUS

RD.HD@USDA.GOV or (800) 457-3642 option 2, option 2
Recent Policy Adjustments

- Created “Policy Desk” similar to FHA’s “Drafting Table” to receive stakeholder feedback on potential changes to our policy Handbook.
- Reduced documentation requirements such as no longer requiring a signed copy of the 1008 Underwriting Transmittal Summary.
- Increased the maximum insurance deductible to align with the mortgage industry.
- Provided additional flexibilities regarding tax transcripts.
- Eliminated need for verifying non-recurring deposits under $1K
- Eliminated the need to obtain documentation for a previous Agency loss older than 7 years.
Policy Adjustments Under Consideration

- Simplifying annual income calculation requirements
- Adding flexibility to the front-end ratio (currently 29%)
- Relaxing debt ratio waiver requirements
- Updating/upgrading the GUS mortgage scorecard for “accept” and “refer” results
- Expanding opportunities for financing manufactured homes
- Reducing the seasoning period for refinance transactions
- Lenders to have online access to the lender scorecard (PRMT)
- Loan Servicing: Payment Supplement Account
  - Partial claim will provide loan payment supplements
  - Distressed borrowers will be able to keep their low-rate mortgage instead of a loan modification at higher interest rates
Lender Toolkit
Bookmark It!
HB-1-3555

Bookmark It!

Use Ctrl-F to find answers quickly!
# Frequently Asked Questions

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  - New Construction and Rehabilitation (HB-1-3555, Chapter 12)...
  - New Construction - Single Close Loan (HB-1-3555, Chapter 12)...
  - Property Eligibility (HB-1-3555, Chapter 12)...
  - Property Inspections (HB-1-3555, Chapter 12)...
  - Repairs (HB-1-3555, Chapter 12)...

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  - Eligible Loan Purposes (HB-1-3555, Chapter 6)...
  - Refinance Transactions (HB-1-3555, Chapter 6)...
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  - Assets (HB-1-3555, Chapter 9)...
  - Credit History (HB-1-3555, Chapter 10)...
  - Employment/Income (HB-1-3555, Chapter 9)...
  - Gifts (HB-1-3555, Chapter 9)...
  - Liabilities (HB-1-3555, Chapter 11)...

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  - Lender Approval (HB-1-3555, Chapter 8)...
  - Resources...

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Use Ctrl-F to find answers quickly!
USDA LINC Training & Resource Library

The Single Family Housing Guaranteed Loan Program has prepared a comprehensive library of resources for all lending partners. In the categories below you have access to all of the training, resources, and important forms for program participation.

If you have questions or need additional information, please contact us. Contact Information: SFHGLP Contact List

Lender Approval
Loan Origination
Single Family Housing GLP Policy Desk
Lender Training

Don’t forget to sign up for GovDelivery updates
**NEW**

We want to hear from YOU

Don't forget to sign up for GovDelivery updates

Welcome to The Policy Desk! Rural Development recognizes the importance of obtaining input from our stakeholders on proposed policy revisions, prior to those updates becoming effective. The Policy Desk was created with that goal in mind. Here, you will find proposed policy revisions, as well as a mechanism to provide comments to Rural Development on these proposals. We encourage all stakeholders to review these proposals and provide your comments using the link below, or by emailing the Policy Desk at sfhglp.policydesk@usda.gov. Thank you for your continued support of Rural Development's Single Family Housing Guaranteed Loan Program!

Announcements

Rural Development's Single Family Housing Guaranteed Loan Program is currently seeking comments on proposed revisions to Chapters 17, 18, and 19 of Handbook 1-3555. Feedback can be provided through April 12, 2024 using the Stakeholder Comment Form. Thank you for providing your important feedback on these proposals!

Proposed Policy Revisions Open for Comment

*Links to proposed policy revisions*

- [Chapter 17: Regular Servicing Performing Loans Advance Copy](#)
- [Chapter 17: Regular Servicing Performing Loans Markup Version](#)
- [Chapter 18: Servicing Non-Performing Loans Advance Copy](#)
- [Chapter 18: Servicing Non-Performing Loans Markup Version](#)
- [Chapter 19: Loss Claims Advance Copy](#)
- [Chapter 19: Loss Claims Markup Version](#)
*NEW* Training Schedule

Check back for open registration

Registration announcements sent via GovDelivery

Lender Training Schedule

Due to the growing response rate to our training opportunities, we have expanded our offerings to include both virtual and in-person options more often throughout the year. All trainings, both virtual and in-person, are free and open to anyone to attend. Registration will typically open 30 days prior to the event. Most virtual events will take place at 2 p.m. Eastern time, but final determinations will be made clear on registration. Please ensure you are signed up for GovDelivery notices as all trainings are announced by email through that system. Please contact the lender and Partner Activities branch with any questions, at sfphd.lenderpartner@usda.gov

- December 14, 2023: Hot Topics | Register Here
- January 10, 2024: Single Close Construction and Rehab Repair loans | Register Here
- January 18, 2024: Income | Register Here
- March 6, 2024: Program Overview 101 - Register Here
- March 14, 2024: Credit - Register Here
- April 24-26, 2024: In-Person Loan Origination & Servicing Training, Glenn Allen, VA – Register Here
- May 8, 2024: GUS
- May 13-17, 2024: In-Person USDA Lender Default Servicing Training, St. Louis, MO (Note: This is a servicing lender training only.) – Register Here
- May 16, 2024: Manufactured Housing
- June 11, 2024: Lender Awards
- June 13, 2024: Appraisals & Property
- July 10, 2024: Tribal Lending
- July 18, 2024: Assets
- August 1, 2024: Ratios
- September 12, 2024: Hot Topics
Monitor posted turn times daily

Don’t forget to sign up for GovDelivery updates
Have a question on POLICY?
Contact the PAC team!

Need TRAINING?
Contact the LPA team!

Have a question on a SPECIFIC FILE?
Contact the OPD!

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