USDA Rural Business-Cooperative Service Pause of Applications and Servicing Requests on November 20, 2026

FAQs for Lenders

1. **Which OneRD Programs are affected by the stakeholder notice indicating that USDA Rural Development will accept no new submissions for Guaranteed Lending after 5:00 PM ET on November 20, 2026?**

   The recent Rural Business-Cooperative Service (RBCS) program pause only affects Business & Industry (B&I) loans. Please note that other OneRD Guaranteed Loan Programs are unaffected by this pause. Business operations and processing will continue as normal for the following programs:

   - Timber Processing Expansion Program (TPEP)
   - Strengthening Processing for US Ranchers (SPUR)
   - Food Supply Chain (FSC) Guaranteed Loans (Servicing only)
   - Community Facilities (CF) Guaranteed Loans
   - Water and Waste Disposal (WEP) Guaranteed Loans

   For any questions or concerns that arise before or during the pause, lenders are encouraged to email ProsperUS.RD.Lenderassist@usda.gov

New Loan Application Submissions and Conditional Commitments

2. **Will new loan applications that are substantially through the submission process transfer to the new portal at their existing level of completion, or will lenders be required to start over after November 20, 2026?**

   All B&I new loan applications should be complete at the time of submission. If RBCS does not have the complete B&I loan application on file on November 20th, the lender will be required to submit the loan into the new portal when launched. Only complete applications will be accepted.

3. **On what specific date will application processing resume?**
   USDA will publicly announce the launch date for the new portal as soon as it is available. Application processing will resume with the launch of the Portal.

4. **What happens to an application if RBCS is unable to issue a Conditional Commitment by November 20, 2026?**

   Conditional Commitments (and Loan Note Guarantees) will still be issued through December 31, 2026, provided the application was complete on or before November 20, 2026.

5. **Will lenders be able to submit new B&I applications by any method after 5:00 PM EST on November 20, 2026, and before the new portal goes live?**
   No.

Loan Note Guarantee Issuance (Closing)

6. **Will issuance of Loan Note Guarantees for B&I loans be fully suspended after 5:00 PM EST on November 20, 2026, and until the new portal goes live?**

   Loan Note Guarantees will still be processed and issued through December 31, 2026, and Conditional Commitments will be extended, if necessary, through February 2027. RBCS will not be able to issue Loan Note Guarantees between December 31, 2026, and the new launch date.

7. **If a Loan Note Guarantee is requested before November 20, 2026, but has not been received by December 31, 2026, will the request continue through existing channels or need to be resubmitted in the new portal?**

   Any Loan Note Guarantee not issued by December 31, 2026, will need to be re-requested in the new portal when it launches.

8. **If a lender has a Conditional Commitment which was issued prior to November 20, 2026, but the loan cannot be closed prior to November 20, 2026, will the lender receive a Loan Note Guarantee if the loan is closed during the transition?**

   Yes, Loan Note Guarantees will still be issued through December 31, 2026. Any Loan Note Guarantees not issued by December 31, 2026, will need to be re-requested once the new portal launches.

Loan Servicing & Collections

9. **Will lenders be able to submit servicing requests, including critical or time-sensitive requests, by email or another method after 5:00 PM EST on November 20, 2026, and before the new portal goes live?**

   No. Pausing all B&I loan applications as well as servicing actions will allow RBCS to complete all requests previously submitted by December 31, 2026. If there is a question during that time about a critical time sensitive request, lenders should email ProsperUS.RD.lenderassist@usda.gov.

10. **How will USDA prioritize servicing actions submitted before November 20, 2026, and prevent the transition from further extending response times for existing requests and troubled borrowers?**

    Lenders should ensure that servicing requests are submitted as far in advance as possible and are fully complete upon submission. Requests that are completed by November 20, 2026, will be processed by December 31, 2026. Requests that are incomplete or submitted after the deadline will be returned to the lender for resubmission in the new portal.

11. **If servicing requests cannot be reviewed or processed during the transition, does that constitute approval for actions that would otherwise require prior approval? If not, how should lenders and borrowers comply with approval requirements?**

No, the pause does not constitute prior approval for any servicing actions. B&I servicing requests must be complete and submitted before the November 20, 2026, deadline. Lenders should review their portfolios in advance to make sure needed requests can be processed. Requests not submitted by the deadline will need to be submitted with the new portal.

12. **Will any requirements or procedures change for LINC default status reporting?**

    Lenders will be able to use the new portal once launched for semi-annual status reports and payment of the annual retention fee.

13. **Why has USDA elected to suspend existing submission procedures rather than operate the current and new systems concurrently for a defined transition period?**

    To ensure accountability under OneRD, all requests must be submitted by the lender. Pausing for a brief period at the year-end allows USDA to ensure end-to-end alignment and accountability for authoritative data all the way through from application to servicing.

14. **Can liquidation plans continue to be submitted, reviewed, and approved during the transition period?**

    No. Only servicing requests, including liquidation plans received on or before November 20, 2026, will be processed before December 31, 2026. Incomplete servicing requests will not be accepted. Liquidation plans not submitted by the deadline will need to be resubmitted in the new portal.

Secondary Market

15. **Will Assignments of Guarantee Agreements (AGAs) continue to be processed during the pause?**

    Yes, AGAs will be processed as they are currently through December 31, 2026. Any request for AGAs not completed by December 31, 2026, will need to be resubmitted in the new portal.

16. **Does USDA intend to pause repurchases during the transition period?**

    No. RBCS will process repurchase requests through December 31, 2026. Any repurchase requests not completed by December 31, 2026, will need to be resubmitted in the new portal.

17. **Will RBCS continue to issue corrected Loan Note Guarantees and AGAs during the transition when lenders or holders identify errors on previously executed forms?**

    Yes – any corrected Loan Note Guarantees or AGAs can be obtained from the Agency through December 31, 2026. Any requests for corrected Loan Note Guarantees not completed by December 31, 2026, will need to be resubmitted in the new portal.

18. **What measures will USDA implement to ensure the transition does not delay payment of valid guarantee claims beyond the interest termination date and result in a loss of guaranteed interest to holders?**

    The Agency will continue to process loss claims and repurchases through December 31, 2026. Any loss claims and repurchase requests not completed by December 31, 2026, will need to be resubmitted in the new portal.