

Obtaining a Payoff and/or Release of Lien for a USDA Guaranteed Loan Mortgage Recovery Advance (MRA)

1) Identify the lien is associated with a USDA Guaranteed Loan MRA, and not a USDA Direct Loan.

- While both a Direct Loan and an MRA will be identified as payable to “The United States of America, acting through the Rural Housing Service and its Successors,” or similar verbiage, the MRA will be a second lien, whereas the Direct Loan will most often be a first lien.
- If you need confirmation the lien is associated with a USDA Guaranteed Loan MRA, you may contact the Servicing Office at sm.rd.so.gld.payoff.releases@usda.gov or 866-550-5887.

2) Once it has been established the lien is associated with a Guaranteed Loan MRA, payoff requests should be sent to the Servicing Office at sm.rd.so.gld.payoff.releases@usda.gov.

3) Once the payoff has been received, payoff funds must be sent to the following Lockbox address (*do not remove the PO Box from the address*):

USDA Rural Development
Wholesale Lockbox
PO Box 790391
3180 Rider Trail S.
Earth City, MO 63045

Please note, the Agency does not accept wired or ACH funds.

4) For Lien Release Requests, email the Servicing Office at sm.rd.so.gld.payoff.releases@usda.gov.

- Include the State specific release/satisfaction requirements and a pre-paid return shipping label. If a shipping label is not provided, please provide a mailing address where the lien release should be sent via regular mail.
- The Borrower(s) are responsible for getting the release recorded and paying any fees associated with recording the release of lien.