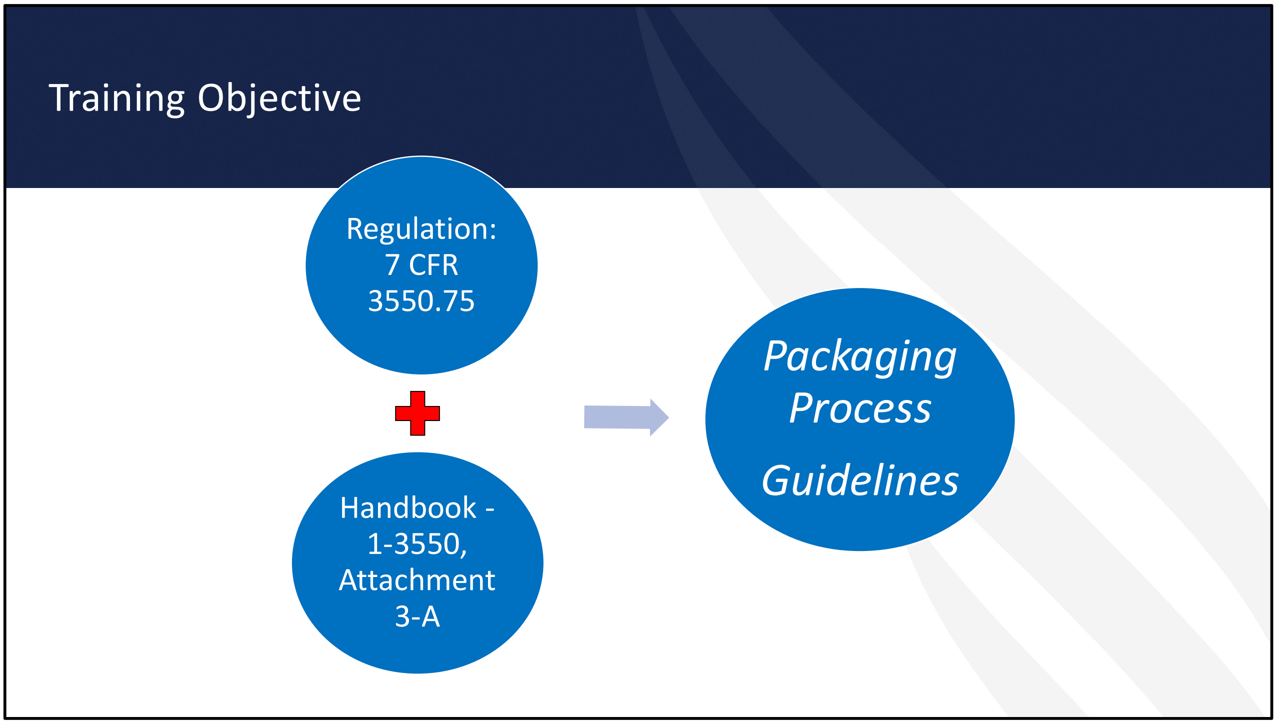
Section 502 Direct
Certified Loan Application Packaging Process

Presented by the Single Family Housing Direct Programs
Revision Date: 7.23.2026

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Welcome to the Section 502 Direct Certified Loan Application Packaging Process module presented by the Single Family Housing Direct Programs. This presentation has a revision date of July 13, 2026.



Today we will start with a recap of the 502 Direct certified packaging process requirements and discuss how the packaging partnership with USDA, Rural Development (RD) can provide more homeownership opportunities in rural communities. There are two main locations for guidance related to packaging: 7 Code of Federal Regulations 3550.75 and the Handbook-1-3550, Chapter 3, Attachment 3-A.

Purpose of Certified Packagers

- **Advise** rural residents of the Agency's homeownership opportunities
- **Guide** potential applicants through the application process
- **Submit** application packages to an intermediary for a Quality Assurance Review (QAR) prior to submission to the Agency

There are several benefits to working with partner agencies to deliver the 502 program.

Using the certified packaging process, partner agencies which are already located in rural areas and are often working with clients through their credit counseling or homeownership education programs and can ADVISE rural residents of the Agency's homeownership opportunities for households below moderate incomes.

Additionally, packagers GUIDE potential applicants through the application process by gathering the necessary documents, assisting with completion of the application, reviewing the documentation to determine if the potential applicant may qualify, and providing counseling to those who may not yet be ready for homeownership.

For certified packagers working with an intermediary, the application is SUBMITTED to the intermediary and goes through a Quality Assurance Review (QAR) before it is submitted to RD. This QAR ensures that applications received by the Agency are complete, and ready for processing.

Why Partner With Third Parties?

- Modernized business model for program delivery
- Partnership with non-profits working in rural areas expands RD's "reach"
- RD staff can focus more on loan making activities

You may be wondering, why do we need to partner with other agencies to work with 502 customers? That's a great question! For those who may have worked with RD for some time, this is a shift from our traditional business model where Single Family Housing Field Staff were located in rural areas and provided intensive marketing and outreach to potential applicants, combined with a "supervised credit" approach to processing the application. In a sense, the staff "held the customer's hand" throughout the entire process.

Unfortunately, due to a significant reduction in staff over the last decade and office closures, the Agency needed to modernize its business model to effectively deliver the program. With the certified packaging process, not only do we have the opportunity to reach more potential applicants, but applications submitted to the Agency have received a Quality Assurance Review; which allows RD staff to quickly proceed to an eligibility determination, rather than spending time reviewing applications for completeness. By partnering with packagers, RD Loan Originators and Loan Approval Officials can focus more on loan making activities, rather than having their time split between loan making, marketing, and outreach.

The 502 Certified Packaging Process Roles

- Certified Packaging Body markets the 502 program and assists potential applicants
  - Agency-certified loan application packagers who are employed (as an employee or independent contractor) by
  - Qualified employers
- Agency Approved Intermediary provides assistance to packagers/performs quality assurance reviews
- Rural Development (RD) determines eligibility and underwrites

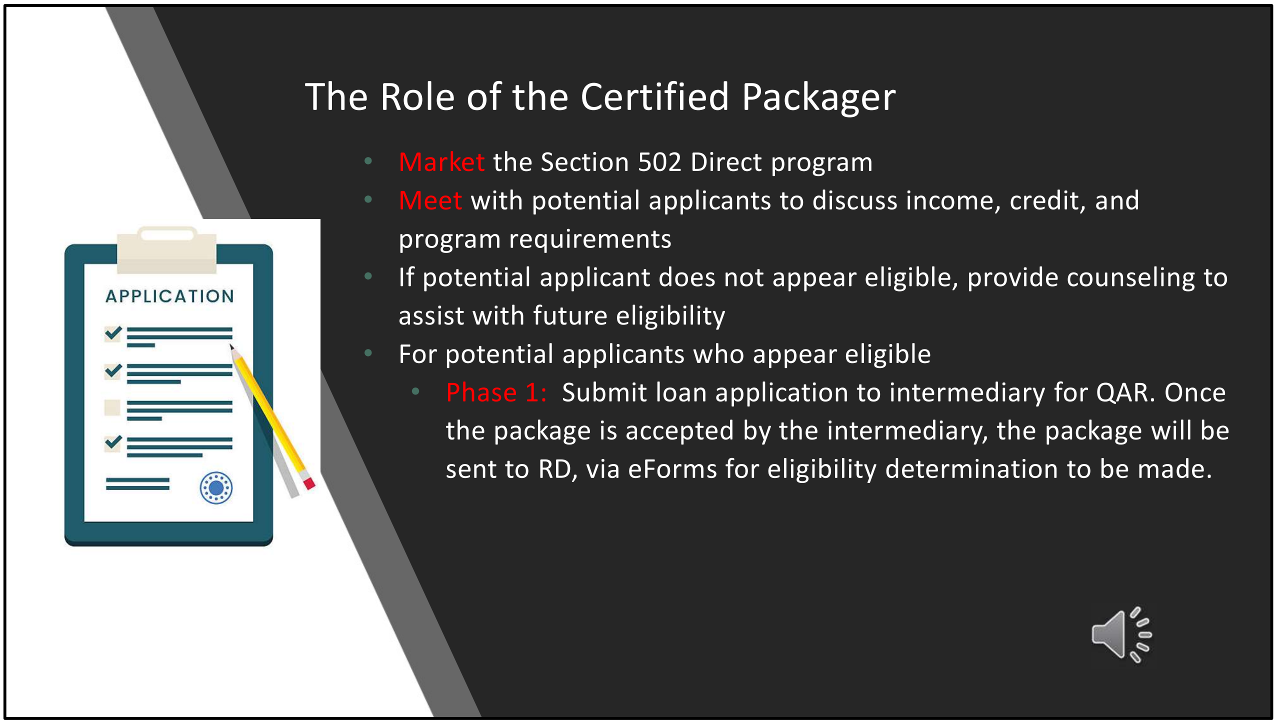
The certified packaging process involves three parties with distinct roles: the certified packaging body, the intermediary and Rural Development.

The certified packaging body is composed of a person who has taken the required class/passed the corresponding test and who must be employed by a qualified employer (non-profit, state agency, tribe, etc.). The certified packaging body markets the program, conducts outreach to prospective applicants, and assembles the applications.

The intermediary – is a Rural Development approved entity who conducts quality assurance reviews of application packages, recruits certified packagers, monitors packagers for compliance, provides supplemental training, technical assistance and support to certified packagers.

Rural Development – is the lender and decision maker. Rural Development determines eligibility, underwriting, final approval and closing, as well as monitors compliance of intermediaries and packagers. The Agency enters information regarding the intermediary and packager into its loan origination system in order to track partnership packaging activities.

Now that we understand the roles, let's look more closely at the qualifications and expectations for each party.



The certified packager is the party who finds and assists potential applicants to determine if they appear eligible for the Section 502 direct program. Oftentimes, a certified packager is employed by an agency which works with potential applicants such as: a housing authority, credit counseling agency, homeownership education program, etc.

When meeting with potential applicants, the packager will review applicant income and credit to determine if the 502 program is a good fit. If the potential applicant appears eligible, the certified packager assists the applicant with completion of the package to submit to RD via the intermediary.

This is called the Phase 1 submission. If the potential applicant does not appear eligible, the certified packager may assist with credit counseling or help the potential applicant to address other criteria.

When the Agency concurs with the packager's recommendation and the applicant is determined eligible, a Certificate of Eligibility is issued.

If the state is not served by an intermediary, Phase 1 submitted directly to the Agency via eForms.

Becoming a Certified Packager

Meet eligibility requirements:

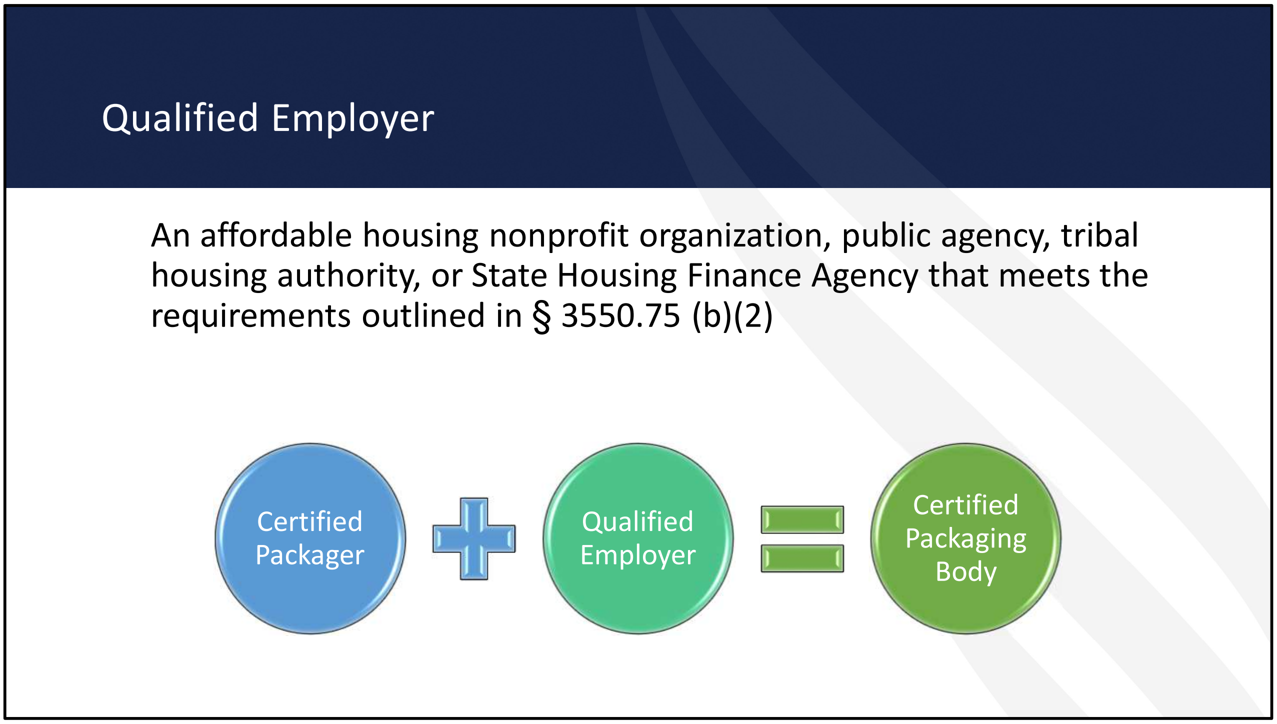
- At least one-year affordable housing loan origination and/or housing counseling experience
- Be employed by a qualified employer
- Become familiar with the SFH Direct Loan Application Packagers resource page at https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers
- Sign up with an intermediary in your state(s) and within 12 months*
  - Complete Agency-approved course
  - Successfully pass the corresponding test

**You may package applications during this 12-month period*

A certified packager must meet several eligibility requirements to become certified:
A certified packager must have at least one year of experience with either affordable housing loan origination or affordable housing counseling, and be employed by a qualified employer.

A Certified Packager should also be familiar with the SFH Direct Loan Application Packagers resource page.

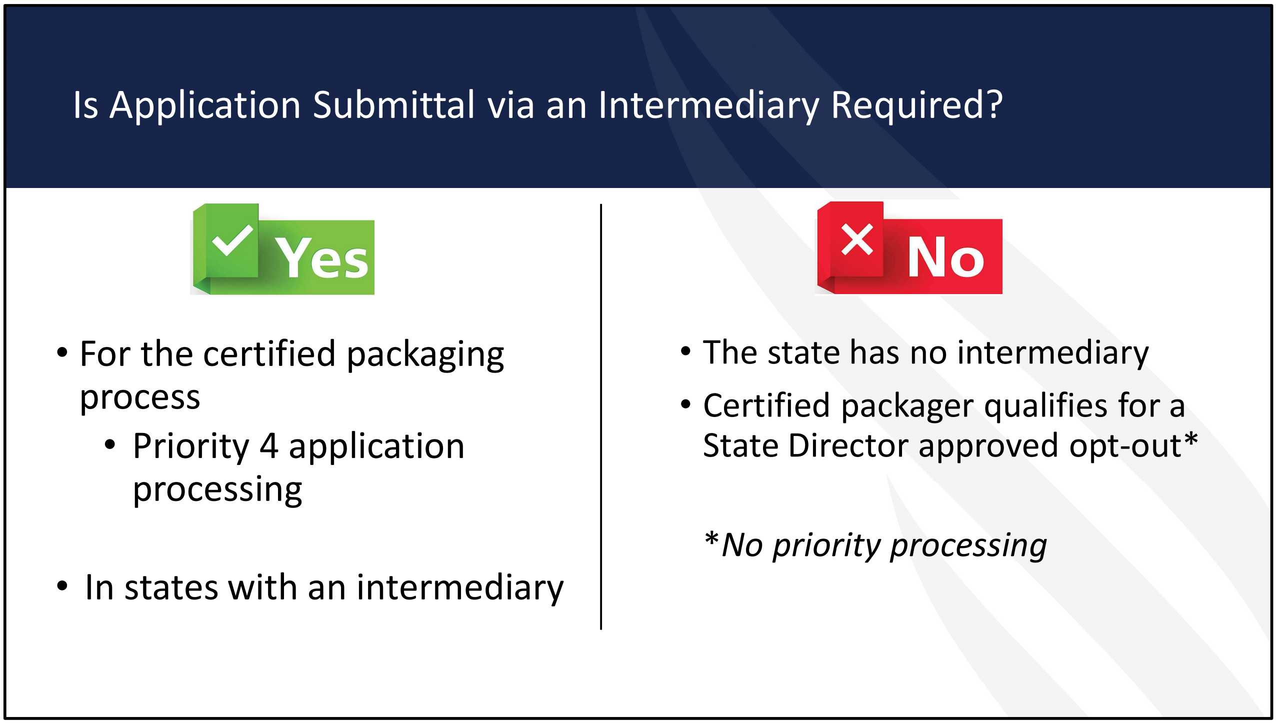
The next step is to sign up with an intermediary in the state(s) that service will be provided. Within 12 months of signing up with an intermediary, an Agency approved certified packager course must be taken and pass the corresponding test. During this time, applications may be packaged. The intermediary is responsible to ensure that you have completed the items necessary to be considered a certified packager.



As mentioned previously, Certified packagers must be employed or independently contracted with a qualified employer who meets the definition of 7 CFR 3550.75(b)(2).

Those requirements include:
- Be a nonprofit organization or public agency in good standing in the State(s) of its operation.
- Be tax exempt under the Internal Revenue Code and be engaged in affordable housing per their regulations, articles of incorporation, or bylaws.
- Notify the Agency and the applicant if they or their Agency-certified packager(s) are the developer, builder, seller of, or have any other such financial interest in the property for which the application package is submitted. The Agency may disallow a particular qualified employer and/or Agency-certified packager from receiving part or all of a packaging fee if the Agency determines that the financial interest is improper, or the qualified employer or Agency-certified packager has a history of improperly using its position when there has been a financial interest in the property.
- Submit applications to the Agency via an intermediary.

The certified packager working for a qualified employer is called a certified packaging body.



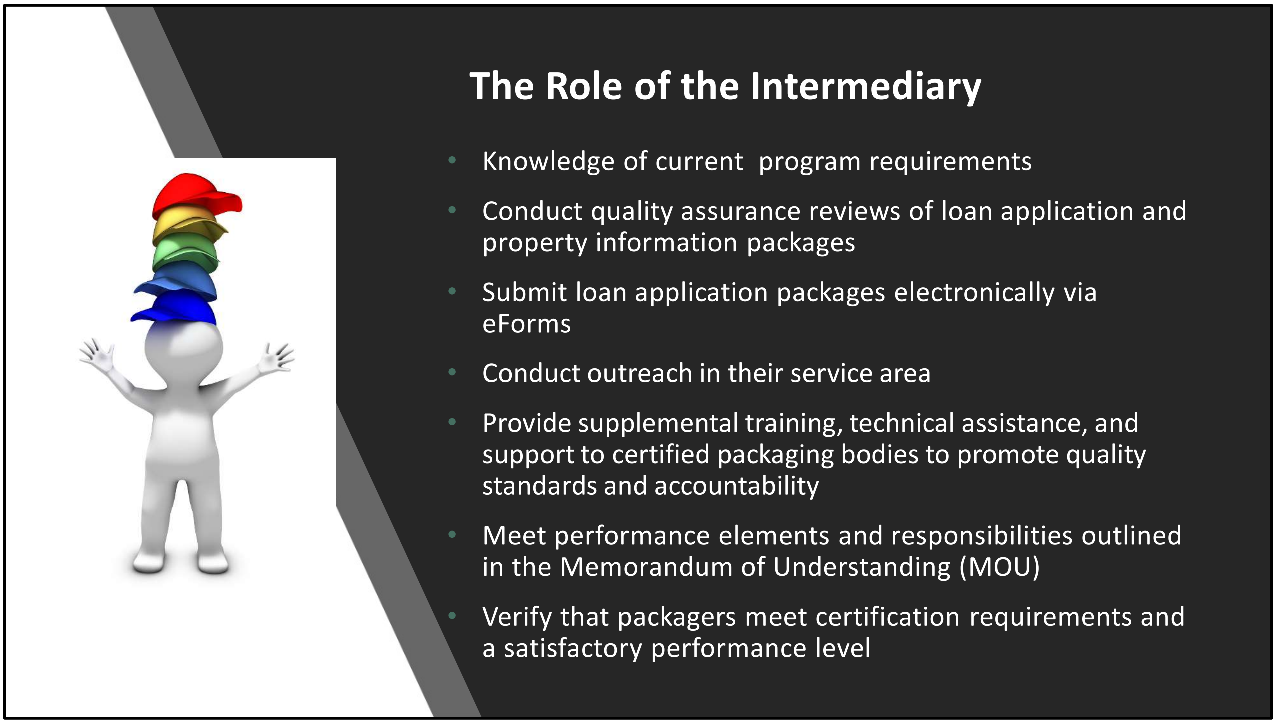
You may be wondering if a certified packager must submit applications via an intermediary in every case. The answer is Yes and No…

Yes, an intermediary must be used when you are submitting applications via the certified packaging process and an intermediary is approved for use in your state. Using this standard certified process, the application receive priority 4 processing with RD.

However, there are three times when you would not submit via an intermediary.

1. If a state has no intermediary, a certified packager would work directly with RD. This would include providing evidence of their certification requirements and submitting applications directly to RD for processing. Since there is no available intermediary, RD will serve in this role to provide the Quality Assurance Review and approve the packager to operate under the certified process.
2. A packager is packaging outside of the certified process. In this case, the packager must have experience – but the Agency gives an exception to certain requirements (such as taking a class and passing a test). This type of packager is approved, but not certified therefore while they must meet the same packaging requirements.
3. Once a certified packager qualifies for a State Director approved opt-out, they need not use an intermediary. This packager is considered certified with an approved opt-out.

   Keep in mind that non-certified processing and opt-outs do not qualify for priority processing, which may result in delays or lack of funding. We will discuss those two options in more detail later but first let's review intermediaries and allowable fees.



Intermediaries have an important role in the certified packaging process. They must have a solid knowledge of current program requirements in order to conduct quality assurance reviews of loan application and property information packages submitted by the certified packaging body within 5 business days of receipt. When a package is found to be incomplete, the intermediary works with the packager to collect the necessary information prior to submittal to Rural Development.

The intermediary also:

- Conducts outreach to recruit additional parties who may serve as certified packaging bodies within the state(s) they cover;
- Provides supplemental training, technical assistance, and support to certified packaging bodies to promote quality standards and accountability; and
- Must meet performance elements as well as the duties and responsibilities outlined in the Memorandum of Understanding (MOU).

  Intermediaries assist with recruiting, training and overseeing certified packaging bodies. When a packager is not submitting complete applications, the intermediary provides the technical assistance and training to assist the packager in reaching their goal of submitting complete applications. Intermediaries verify that a packager meets the certification requirements and has a satisfactory performance level.

Applying to Become an Intermediary

- Be a qualified non-profit or public body
- Submit documentation per HB-1-3550, Chapter 3, Attachment 3-A
- Applications are processed by the Single Family Housing Direct Loan Division, Headquarters Office, are welcomed at any time, and should be sent to: SFHDIRECTPROGRAM@usda.gov

In order to apply to be considered as an approved intermediary, the nonprofit or public body must submit documentation per the criteria outlined in Handbook-1-3550, Chapter 3, Attachment 3-A which documents that they meet the eligibility and experience requirements.

Applications are welcomed at any time, are processed by the Single Family Housing Direct Division and should be emailed to SFHDIRECTPROGRAM@usda.gov.

The Role of the Agency

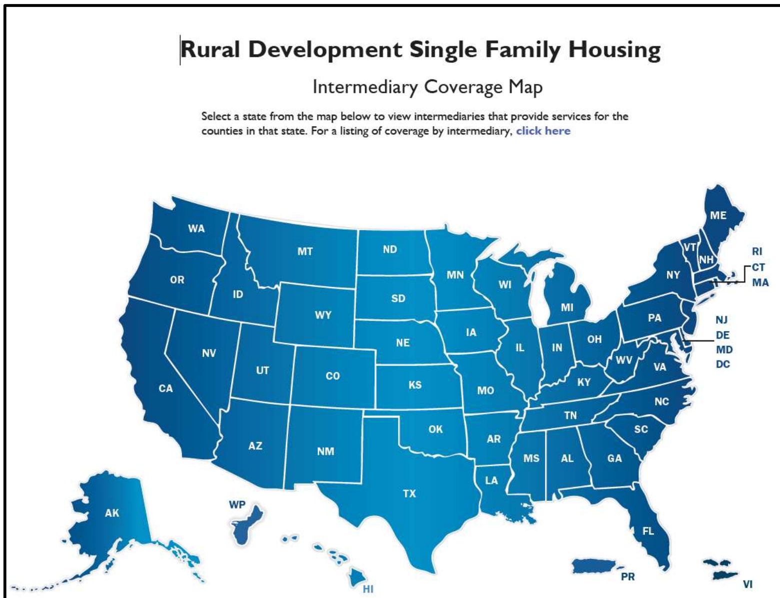
- Process the application in accordance with program guidance
- Order a Tri-Merge Credit Report (TMCR) through UniFi
- Share processing information and updates with the loan application packager and intermediary and when critical processing activities have occurred, if applicable

Upon receipt of a packaged loan application, the Agency will:

- Process the application in accordance with program guidance.
- Order a tri-merge credit report through UniFi
- Share processing information and updates with the loan application packager and intermediary, and when critical processing activities have occurred, if applicable.

Copies of items obtained by the Agency or specific details about the application or the applicant will be shared with the packager and intermediary, because the applicant has signed the disclosure letter. Additionally, RD will inform the packager and intermediary as processing activities occur so that they are aware of the application status.

Continuous and open lines of communication and feedback between the Agency and the loan application packager or intermediary (if present) is extremely important. It not only ensures the timely processing of an individual loan application request, it enhances the overall packaging experience going forward. Not only is information shared regarding processing steps, but if trends are noticed with processing, it’s critical to have open lines of communication between all parties, to discuss and resolve issues.



Who are the Intermediaries?

From the Direct Loan Application Packagers website: https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers

Scroll to “Resources” and select “Intermediary Coverage Map” then select the state.

The Direct Loan Application Packagers page: https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers provides an interactive map with intermediary service area and points of contact. Once on the main site, scroll down to Resources and select “Intermediary Coverage Map”.

You can either click on a state to be taken to the contacts for that state, or for a complete listing of all intermediaries, select the “click here” feature just under the header.

State Director Opt-Out Requests

20

12

90

Supported by the intermediary* based on the quality and quantity of loan application packages submitted by the certified packaging body

- At least 20 loan application packages through the same intermediary
- For a period of at least 12 months
- With a 90% or higher success rate

If a certified packaging body serves multiple states, the request must be made on a per state basis

**State Housing Finance Agencies may request an opt-out without a statement of support*

The Agency will require all certified packaging bodies to funnel packaged loan applications through an intermediary (if present in the state) unless the certified packaging body requests and meets the requirements for an opt-out.   If a certified packaging body serves multiple states, the request must be made on a per state basis. These opt-out requirements ensure that opt-out requests are handled in a consistent manner nationwide.

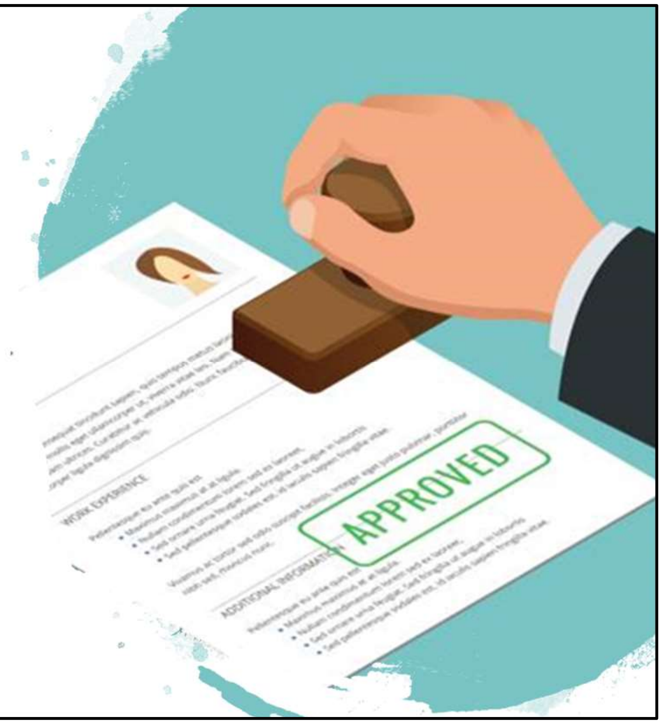
Requests To Work Without An Intermediary:
The Agency may approve an opt-out request from a certified packaging body when the request is supported by the intermediary based on the quality and quantity of loan application packages submitted by the certified packaging body through the intermediary. At a minimum, the certified packaging body must have funneled at least 20 loan application packages through the same intermediary and have funneled packages through the same intermediary for a period of at least 12 months before an opt-out can be considered. With these minimums in mind, the intermediary will support the request if the certified packaging body has a 90% or higher overall success rate.

The overall success rate is based on 1) the number of applications submitted which are complete and 2) the number of loans closed vs. applications submitted. To calculate the overall success rate for an opt-out request, the rate for complete applications received and applications closed will be averaged. Cases where an applicant chose to withdraw their application despite being eligible based on a well documented loan application package will not be counted against the packager (i.e., the application will be counted as a complete application).

State Housing Finance Agencies may request an opt-out with a statement of support.

Non-Certified Approval Process

- Max permissible fee is $750
- Nonprofit, tax exempt packaging partner
- The Agency issues an exception to all of part of the requirements of a certified packager and approves the packager in that specific state
- Packager must submit applications per Attachment 3-A, directly to Rural Development



While the certified process is preferred, an eligible packager may package loans to the Agency without becoming certified, if they have been approved by the State Director to do so.

In accordance with 7 CFR 3550.52 (d) (6), nominal packaging fees not resulting from the certified loan application process is an eligible cost. At this time, the allowable fee is no more than $750; and may be paid when the loan application packager is a nonprofit, tax exempt partner that received an exception to all or part of the requirements outlined in § 3550.75 from the applicable Rural Development State Director.

Non-certified packagers follow the guidance in Attachment 3-A to gather and submit the information needed for the Agency to determine applicant eligibility.

State Office Oversight

Approved Opt-Out/No Intermediary	Approved Non-Certified Packager
• Ensure that a certified packaging body continues to meet eligibility conditions • Update the Agency's state-level website to identify certified packaging bodies with an approved opt-out • Execute a MOU	• Ensure that a non-certified packager continues to meet eligibility conditions • Monitor packager performance

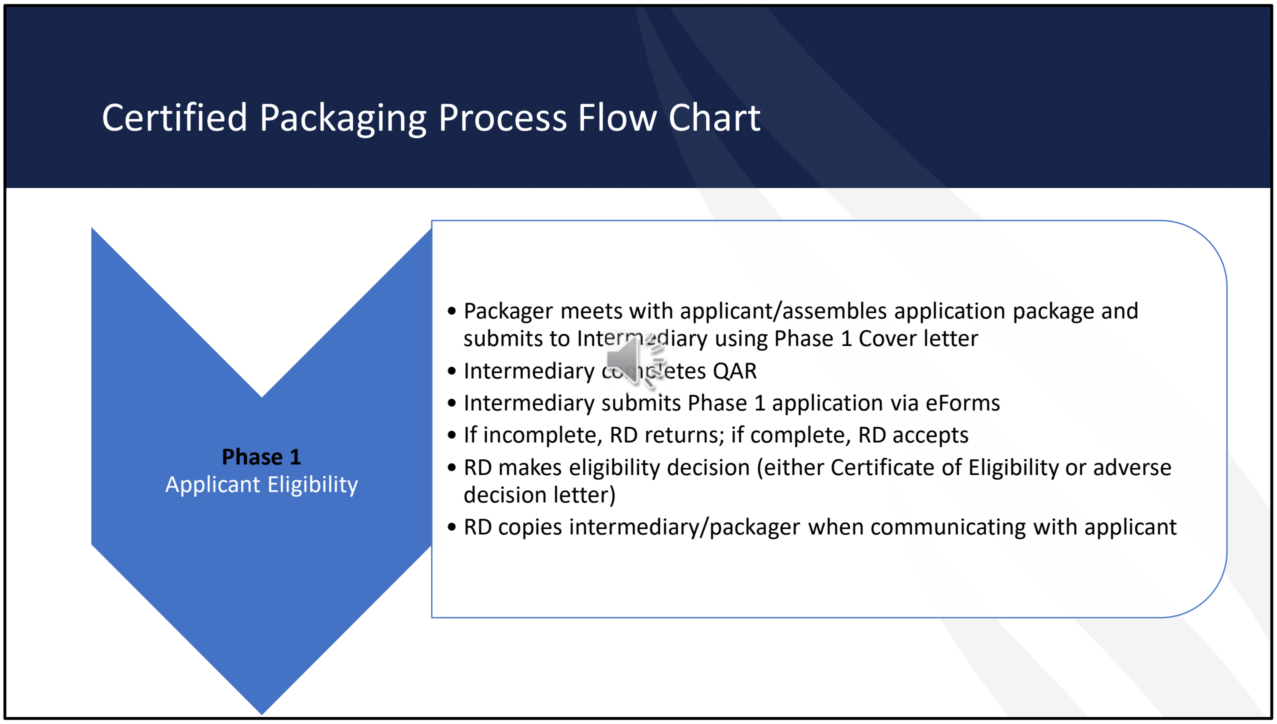
When an intermediary is not involved because an **opt-out request was approved** by the the Agency or because an intermediary doesn't cover a particular state, it will fall upon the State Office to:

- Ensure that a certified packaging body meets and continues to meet the conditions outlined in Section 3550.75 (b)(1), (b)(2), (d), and (e).
- Update the Agency's state-level website to identify certified packaging bodies with an approved opt-out. A standard template for this purpose can be found on SharePoint and
- Enter a Memorandum Of Understanding (MOU) between the state and the certified packaging body. The MOU can be found on SharePoint.

When the State Director has provided an **exception to the certified requirements and approved packager to act outside of the certified process**, the State Office must:

- Ensure that a certified packager continues to meet eligibility conditions outlined in Section 3550.75 (b)(1), (b)(2), (d), and (e) and
- Monitor packager performance

Although packagers may be approved to 'opt-out' from funneling loan packages through an intermediary, states should encourage nonprofits or public agencies to become an approved intermediary. Intermediaries play a significant role in a successful packaging program - they have a solid knowledge of current program requirements, conduct quality assurance reviews of loan application packages and they also assist with recruiting, training and overseeing certified packaging bodies.



Now, let's review the certified packaging process to demonstrate how the 3 roles work together to process the application.

Phase 1 is applicant eligibility. During this phase, the packager meets with the applicant, assembles the application package, and submits to the intermediary using the Phase 1 Cover letter. The intermediary then completes the quality assurance review within 5 business days and submits the Phase 1 application to Rural Development using eForms.

If the application is incomplete, RD returns it to the intermediary. The intermediary should obtain any missing information and resubmit the entire package within 15 days of receiving written notice of an incomplete package.

If the application is complete, RD accepts it and begins application processing. During processing, the intermediary and packager are copied on any correspondence with the applicant, in order to stay up to date on processing activities. RD then decides whether the applicant is eligible for the program. If the applicant is eligible, the Certificate of Eligibility is issued which notifies the applicant of the loan amount and terms for which they qualify. If the applicant is not eligible, an adverse decision letter is issued to the applicant which explains why they do not qualify and what appeal/review rights they may have.

Once the COE is issued, the applicant locates a property and signs a purchase agreement or construction contract. RD then underwrites, approves, and closes the loan.

Summary of 502 Packaging

Item	502D Certified Packaging Body via Intermediary	502D Intermediary Acting as a Certified Packaging Body	502D State Director Approved Opt-Out	502D Approved Non-Certified Packager
Approval Requirements	Class, Test, Qualified Employer (Attachment 3A)	Meet intermediary application requirements (Attachment 3A)	Certified packager with 20 successful apps/12 months/same intermediary	Qualified non-profit with State Director approval 7 CFR 3550.52 (d) (6)
Who processes approval?	Packager submits documents to intermediary	National Office (N/O) processes application	State Director; with support from Intermediary	RD reviews qualifications; State Director approves
Is there an MOU or agreement ?	Yes, between packager and intermediary	Intermediary signs MOU with N/O	Yes; with State Office	No; but State Director must approve packager
Authorized fee	Up to $750 split with packager and intermediary	Up to $750	Up to $750	Up to $750
How are 502 applications submitted?	Via intermediary per their agreement	eForms Required	Via RD; may use eForms	Via RD; may use eForms
Receive Priority 4?	**Yes**	**Yes**	**No**	**No**
Governing Guidance	All packager types must use guidance in Attachment 3A, including use of the disclosure letter, for Phase 1 application submissions. **If packages are not submitted using that guidance, a fee should not be authorized.**			

This slide summarizes the 502 packaging types. Attachment 3-A should be referenced for additional information related to 504 packaging and packages that started as a mutual self-help application, then converted to non-self help. Let's briefly review each 502 packaging type:

First is the 502 Direct Certified Packaging body submitting via an Intermediary. A certified packager must meet experience requirements, take a class, pass a test, and be employed by a Qualified employer. They provide evidence of this to the intermediary who is responsible to ensure that they meet the eligibility requirements. The packager and intermediary sign an agreement (of which the Agency is not a part) which outlines duties/responsibilities and how the fee is split. Packages are submitted to an approved intermediary who conducts a quality assurance review before submitting to Rural Development in eForms. The maximum fee which is split between the packager and intermediary is $750. The intermediary will submit an invoice specifying how and how much is to be paid which is provided to the closing agent and paid at closing. Packages submitted via an intermediary receive priority 4.

Second is the 502D Intermediary acting as a certified packaging body. Once an entity is approved to act as an intermediary, they may package loans directly to RD as a certified packager AND may conduct quality assurance reviews for certified packagers. An intermediary applies using the cover letter in Attachment 3A, is approved by the National Office and must sign the intermediary Memorandum of Understanding (MOU). Once approved to be an intermediary, they may serve as a certified packager, and charge a packaging fee up to $750. They are required to use eForms and may receive priority 4 processing.

The third option is the State Director approved opt-out. A certified packager who has submitted at least 20 successful applications over at least a 12-month period via one intermediary, may request a State Director approved opt-out. The intermediary will provide RD with details related to the packager's performance to document that they meet the minimum requirements. The opt-out allows them to submit applications directly to RD using eForms. The State Office signs an MOU with the packager – using the Nationally approved MOU on SharePoint. Opt-outs do not receive priority 4.

Fourth is the 502D Approved Non-Certified Packager. A non-certified packager must be approved by the State Director. The 7 CFR indicates that the State Director may provide an exception to all or part of the requirements of the certified packaging process. A non-certified packager should have experience and work for a qualified non-profit. If the State Director does not feel that the packager is qualified, then they should not give an exception; but instead require that they go through the certified process to gain additional experience. Application packages must be submitted following the guidance in Attachment 3A and are submitted directly to Rural Development via eForms. There entity will enter an MOU with RD which can be found on Direct Sharepoint under the Certified Packaging tab. PRIORITY 4 does NOT apply.

If you have an entity who is submitting applications that are not in compliance with Attachment 3-A (such as they are sending only what's on the 3-J but not using the Phase 1 cover letter), then they are not packagers and should not be authorized any packaging fee.

All packager types must use guidance in Attachment 3-A, including use of the disclosure letter, for Phase 1 application submissions. **If packages are not submitted using that guidance, a fee should not be authorized.**

Note that Self-Help projects are not identified as a packaged loan. This is because the Self-Help grantees receive grant funds for their services as a Self-Help provider and cannot charge an additional packaging fee to applicants participating in a Self-Help project. However, Self Help grantees may become a certified packager for non-Self Help loan applications. And we do consider the work of Self-Help grantees as a way to extend the Agency's services.

When multiple applications are received, they are processed based on a priority system. Applications received via an intermediary using the certified process receive processing priority 4 (of the 5 processing priorities). This priority applies when the application is received and also in the event that applications are placed on a waiting list due to limited funding.

Paying the Packaging Fee

Most Common Ways

- Paid by applicant as a closing cost
- Seller concession
- Outside sources of funds (i.e., down payment or closing cost assistance)
- Reduce the fee to an amount that can be included in the Section 502 direct loan

Adequate appraised value

- Fee may be included in loan provided:
  - Applicant has adequate repayment ability, and
  - Loan does not exceed the area loan limit or the market value, whichever is lower

In either case, RD instructs the closing agent to pay the fee, which is paid at the time of loan closing.

Pursuant to Agency regulations, Section 502 direct loan funds may be used to pay the packaging fee, provided the applicant has repayment ability and provided that this does not cause the loan to exceed the maximum allowable loan amount. It is understood that the maximum allowable loan amount is normally limited to 100 percent of market value as determined by an appraisal.

While the fee MAY be included in the loan, the most common ways that the fee is paid are:

- Paid by applicant as a closing cost
- Seller concession
- Outside sources of funds (i.e., down payment or closing cost assistance)
- Reduce the fee to an amount that can be included in the Section 502 direct loan

In no event will RD be responsible for paying the packaging fee when the fee cannot be paid at closing using one of these alternatives.

The Agency shall ensure that the packaging fee is paid to the intermediary and/or the certified packaging body at loan closing when the fee can be included in the Section 502 direct loan.

With that said, it is rare that a property will appraise much higher than the sales price to allow for the packaging fee to be included in the loan. Therefore, the packager should factor in the fee as a cost to the applicant when reviewing the application, if the applicant will need to pay it as part of their closing costs. If there is adequate value from the appraisal, then we may allow the fee to be included in the loan amount.

Example: Paying the Fee

Transaction Details:

Purchase Price: $150,000

Seller paying up to $3,000 in closing costs

Appraised Value $150,000

Applicant has $2,000 on hand for closing costs

What would change if:
The appraised value = $151,000?
OR
There were no seller contributions?

Closing Details:

Purchase Price:	$150,000
Title and Legal Fees	$ 2,000
RD Fees*	$ 1,000
Packaging Fee	$ 750
Total closing Costs	$ 3,750
Seller pays	$ (3,000)
Applicant pays	$ (750)

*appraisal, tax service fee, initial escrow, etc.

Since the appraised value is unknown when the offer to purchase is made, it is good to have a plan up front how to pay for the packaging fees without being dependent on inclusion in the closing costs. In this scenario, the seller agreed to pay up to $3,000 in closing costs. Since the appraised value was the same as the purchase price, there is no "room" to include the packaging fee in the loan. The seller and buyer/applicant have adequate funds to cover the total $3,750 in fees.

Now let's change the scenario. If the appraised value equals $151,000….then the $750 packaging fee could be included in the loan. The seller would still contribute $3,000 but the applicant would not have to bring funds to the closing.

And in the final scenario - if there were no seller contributions and the applicant only had $2,000 on hand for closing costs – then the buyer will be short $1,750 and the loan cannot close without securing the necessary funds for closing costs. If the property appraised for $151,000 you could include $1,000 in the loan, but the applicant would still be short on funds needed for closing. Or, the applicant could obtain gift funds, obtain down payment assistance/closing cost funding, or the packager/intermediary could voluntarily reduce/waive their fee.

Again, it is better to have a plan for the closing costs up front than to wait till after the appraisal is received.

Other Packaging Arrangements

- Discouraged when a fee is charged
- No priority 4
- Fee may not be included in loan as an eligible expense
- The Agency will review the impact of the fee and will make the determination if it adversely impacts the applicant's qualification.

There may be other packaging arrangements that we have not yet discussed in this training module. For instance, a for-profit packager (like a Builder) does not meet the non-profit entity requirement. However, they may still package applications or make referrals to the Agency. These type of transactions do not receive priority 4 processing. Other packaging arrangements are not regulated and therefore are discouraged when a fee is charged. If a fee is charged, the fee may not be considered an eligible loan purpose to be paid with loan funds and the Agency must review the impact of the fee to determine that it does not adversely impact the applicant's qualification for the loan.

In Closing

- The certified packaging process partnership extends Rural Development’s reach
- Packagers may charge a fee for their services, depending on type and when conditions are met
- Working together, we can potentially deliver more affordable homeownership options in rural areas

The certified packaging process partnership extends Rural Development’s reach.

Packagers may charge a fee for their services, depending on type and when conditions are met.

Working together, we can potentially deliver more affordable homeownership options in rural areas.

Contact Us

Are you interested in learning more about the Single Family Housing Direct Programs?

Please contact your applicable RD State Office:
https://www.rd.usda.gov/contact-us/state-offices

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

In this webinar, we have examined the 502 Certified Loan Application Packaging Process.

If you are interested in learning more about the Single Family Housing Direct Programs, contact your applicable RD State Office using the link on this slide.

Finally, please note that the content of this training is current as of this presentation's revision date. Refer to Handbook-1-3550 for the most recent guidance on the programs.

Thank you for joining us for this webinar on the certified loan application packaging process for the Single Family Housing Direct programs.

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE