SINGLE CLOSE/REHAB
USER GUIDE
January, 2023
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1 About the System

1.1 Introduction

The Single Close Combination Construction to Permanent Loan Final Rule was published on July 23, 2019, with an effective date of October 1, 2019. To assist lenders and field office staff, the Agency has issued additional instructions for Single Close New Construction and Rehabilitation and Repair Loan data entry in GUS. The following instructions will ensure the Single Close loans are correctly identified and coded in GUS.

2 ORIGINATION IN GUS

2.1 Lender Loan Information Tab

2.1.1 New Construction

Click Construction-Conversion/Construction to Permanent and Single-Closing.

Enter the Construction Costs and Original Cost of Lot

```
Lender Loan Information
  Property and Loan Information
  Lender Loan Number (F)
    12345
  Community Property State
    At least one borrower lives in a community property state
    The property is in a community property state
  Transaction Detail
    Conversion of Contract for Deed or Land Contract
    Renovation
    Construction/Improvement Costs (P)
      $125,000.00
    Original Cost of Lot (P)
      $25,000.00
```

2.1.2 Rehab

Click Renovation, Construction-Conversion/Construction-to-Permanent and Single-Closing.

Enter the Improvement Costs. Lot cost can be 0.00

```
Lender Loan Information
  Property and Loan Information
  Lender Loan Number (F)
    12345
  Community Property State
    At least one borrower lives in a community property state
    The property is in a community property state
  Transaction Detail
    Conversion of Contract for Deed or Land Contract
    Renovation
    Construction/Improvement Costs (P)
      $25,000.00
    Original Cost of Lot (P)
      $0.00
```
2.2 Additional Data Tab

2.2.1 New Construction

Click **New for Purchase is**.

Click **Escrow** under New Construction Dwellings under **Requirement Checks**. This selection will ensure the correct GUS rules fire on the GUS Underwriting Findings Report for property standards.

### Additional Data

<table>
<thead>
<tr>
<th>Purchase is (P)</th>
<th>Will a repair escrow account be established for repairs to be completed post-issuance of Loan Note Guarantee? (P)</th>
<th>System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government. (P)</th>
</tr>
</thead>
<tbody>
<tr>
<td>New</td>
<td></td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date Checked on System for Award Management (SAM) (P)</th>
<th>Lender Name</th>
<th>USDA-Assigned Branch Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>MM/DD/YYYY</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Requirement Checks

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

- **Existing Dwellings**: Current minimum property requirements (MFR) of HUD Handbook 4000.1 are met. (P)
  - **Escrow**

2.2.2 Rehab

Click **Existing for Purchase is**

Click **Escrow** for Existing Dwellings under **Requirement Checks**. This selection will ensure the correct GUS rules fire on the GUS Underwriting Findings Report for property standards.

### Additional Data

<table>
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<tr>
<th>Purchase is (P)</th>
<th>Will a repair escrow account be established for repairs to be completed post-issuance of Loan Note Guarantee? (P)</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Existing</td>
<td></td>
<td>Yes</td>
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</table>

<table>
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<tr>
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<th>Lender Name</th>
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### Requirement Checks

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

- **Existing Dwellings**: Current minimum property requirements (MFR) of HUD Handbook 4000.1 are met. (P)
  - **Escrow**

3 Construction Complete: SFH Lender Administration Page (LLC)

Once the construction has been completed, lenders will report the final construction in the Lender Loan Closing (LLC)/Administration Page.
3.1 Accessing Lender Loan Closing (LLC)

Lenders may access the Lender Loan Closing/Administration Page from the USDA LINC page at [https://usdalinc.sc.egov.usda.gov/RHShome.do](https://usdalinc.sc.egov.usda.gov/RHShome.do)

Click on Lender Loan Closing/Administration

3.2 SFH Lender Administration List Page

If user is assigned to more than one lender for closing choose the appropriate tax id.

3.2.1 Searching for Borrower

Search for borrower by USDA Borrower ID, Borrower SSN, Name/State or Lender Loan Number.

Select Loans as Request Type.

Click Submit
3.2.2 Selecting Borrower
Click Single Close Construction/Rehab as the Action
Click on the Borrower ID/SNN blue hyperlink

3.2.3 Construction/Rehab Completion Information
Select the Completion Type
(Principal Reduction Only, Principal Reduction with Loan Modification, Construction/Rehab Complete (No Principal Reduction or Loan Modification))

3.2.3.1 Principal Reduction Only
Enter the construction complete and principal reduction date fields, the modified unpaid principal amount, and the principal reduction amount. Upload documentation of evidence of the principal reduction and lender certification (ex: Attachment 12-D). Click Submit

3.2.3.2 Principal Reduction with Loan Modification
Enter the construction complete and principal reduction dates, the modified unpaid principal amount, the principal reduction amount, and the loan modification date. When applicable, enter a lower modified interest rate. Upload the modified loan documents, evidence of the principal reduction and lender certification that the construction has been completed. Click Submit
3.2.3.3  **Construction/Rehab Complete (No Principal Reduction or Loan Modification)**

Enter the construction completion date and upload lender certification. Click **Submit**

4  **Contact US**

<table>
<thead>
<tr>
<th>Technical Issues: GUS/GLS</th>
<th><a href="mailto:RD.HD@usda.gov">RD.HD@usda.gov</a> or 800-457-3642 Option 2, Option 2</th>
</tr>
</thead>
<tbody>
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<td><a href="https://www.eauth.usda.gov/eauth/b/usda/faq">https://www.eauth.usda.gov/eauth/b/usda/faq</a></td>
</tr>
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<td>Training &amp; Guides</td>
<td>USDA LINC Training &amp; Resource Library</td>
</tr>
</tbody>
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