

“Conditional Commitment” Form 3555-18

Single Family Housing
Guaranteed Loan Program
(SFHGLP)

May 2025



CONDITIONAL COMMITMENT FOR
SINGLE FAMILY HOUSING LOAN GUARANTEE

TO: Lender's Name and Address		RHS Borrower ID:	
		State:	County:
		State Code:	County Code:
Borrower:		Principal Amount of Loan: \$	
Co-Borrower:	Co-Borrower ID:	Co-Borrower:	Co-Borrower ID:
Co-Borrower:	Co-Borrower ID:	Co-Borrower:	Co-Borrower ID:

From a review of all submitted information, the United States of America, acting through the Rural Development-Rural Housing Service (RHS or Agency), or its successor, will execute Form RD 3555-17/17E "Loan Note Guarantee" in accordance with Agency regulations at 7 CFR part 3555, Agency guidance, and terms set forth in this Conditional Commitment.

- Up-front Loan Note Guarantee fee payable by the Lender to Agency is \$ _____
- Interest rate for the loan is _____ %
- Annual fee for the first year of the loan, based upon the above stated principal amount of loan and stated interest rate of this commitment is \$ _____
- Guarantee Systems Technology Fee payable by the lender is \$ _____

A Loan Note Guarantee will be issued when the Lender executes the attached Lender Certification for SFH Guaranteed Loan. The Lender Certification confirms that the loan was underwritten and closed in accordance with applicable laws and guidance, and meets the terms set forth in this Conditional Commitment. Changes to these terms must have been approved by the Agency in writing before loan closing.

The Lender should submit the request for a Loan Note Guarantee in accordance with 7 CFR 3555.107(i) within 30 days from date of loan closing. Once the Loan Note Guarantee is issued, no change of conditions will be permitted.

"Lender Certification" for SFH Guaranteed Loan must be executed electronically in the LLC Prior to issuance of a Loan Note Guarantee.

☐ Subject to conditions of the final official "GUS Underwriting Findings Report."

For additional conditions and requirements see Attachment to this form.

This Conditional Commitment will expire on _____² unless extended by the Agency upon request of the lender, or the Lender notifies the Agency that it does not desire to obtain a Loan Note Guarantee.

UNITED STATES OF AMERICA

By: _____

Date: _____ (Title)

¹ The annual fee is calculated each year at _____ % of unpaid balance. The annual fee for the first year will be calculated when the loan is closed based upon the loan amount. Thereafter, the annual fee is calculated every 12 months based upon the average scheduled amortized unpaid principal balance. Billing for the annual fee will begin 12 months from the date of loan. The amount on this Conditional Commitment is based upon the stated principal loan amount and interest. Changes to either element will change the annual fee amount.

² The Agency will determine the expiration date of this contract. The initial date will not exceed 90 days from the date of issuance. The Agency may grant a reasonable extension based on the approved Lender's request. If construction is involved, the expiration date may correspond with projected completion date of the dwelling.

Conditional Commitment Form 3555-18

Never close a loan without it!



Lender Notification on Request for Loan Guarantee

HB-1-3555, Chapter 15.6

Loan Guarantee is Approved

- Loan file meets Agency requirements.
- Conditional Commitment establishes conditions for issuing the Loan Note Guarantee.
- Lender must submit and certify all conditions have been met.

Return of Incomplete Application

- Application is missing information and/or final GUS Underwriting Findings Report.
- Lender cannot provide necessary information.
- Agency will suspend application until complete application is received.

Loan Guarantee is Denied

- Loan guarantee request will be denied if proposed loan fails to meet program requirements.
- Agency will notify lender in writing with reason for denial and provide appeal rights per Appendix 3.
- Agency will process in the GLS database to record denial.



Lender Response to Conditional Commitment

HB-1-3555, Chapter 15.7

Accepting the Conditions

- Loan amount equal to or less than the authorized amount.
- Interest rate equal to or less than the authorized amount.
- All stated conditions have been met.

Declining the Conditions

- Stated terms and conditions cannot be met.
- Loan guarantee is not needed.
- Loan will not go to closing.

Requesting Changes

- Lender believes there are erroneous conditions or requirements .
- Modifications that adversely affect the loan; increase in loan amount, interest, monthly liabilities, etc.
- Not authorized to close until a new revised 3555-18 has been issued.



Lender Response to Conditional Commitment

HB-1-3555, Chapter 15.7

ACTION REQUIRED

- Borrowers added or deleted
- Decrease in income
- Decrease in cash assets
- Increase in loan amount
- Increase in interest rate
- Increase in mortgage or personal liabilities of \$51 or more

NO ACTION REQUIRED

- Decrease in interest rate
- Decrease in loan amount
- Decrease in mortgage or personal liabilities
- Increase in assets
- Increase in mortgage or personal liabilities of \$50 or less

Form RD 3555-18, Conditional Commitment

- HB-1-3555, Chapter 15
- 7 CFR 3555.107 (f)

USDA-RD
Form RD 3555-18
(Rev. 08-22)

FORM APPROVED
OMB NO. 0575-0179
Exp. Date: 12/31/2024

CONDITIONAL COMMITMENT FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

TO: Lender's Name and Address		RHS Borrower ID:	
		State:	County:
		State Code:	County Code:
Borrower:		Principal Amount of Loan:	
		\$	
Co-Borrower:	Co-Borrower ID:	Co-Borrower:	Co-Borrower ID:
Co-Borrower:	Co-Borrower ID:	Co-Borrower:	Co-Borrower ID:

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"Lender Certification" for SFH Guaranteed Loan must be executed electronically in the LLC Prior to issuance of a Loan Note Guarantee.

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For additional conditions and requirements see Attachment to this form.

This Conditional Commitment will expire on _____² unless extended by the Agency upon request of the lender, or the Lender notifies the Agency that it does not desire to obtain a Loan Note Guarantee.

UNITED STATES OF AMERICA

By: _____

Date: _____ (Title)

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According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0179. The time required to complete this information collection is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

Closing the Loan

HB-1-3555, Chapter 16.2

Required Closing Timeframe

Purchase Transactions

- Conditional Commitment expires in 90 days.
 - One 90-day extension may be requested.



Closing the Loan

HB-1-3555, Chapter 16.2

Construction Transactions

- Conditional Commitment expiration date should correspond with estimated project completion date.
 - Not to exceed 12 months.
 - Does not apply to “Combination Construction to Permanent Loans”.
- The Agency must grant any approved extensions in writing.



Closing the Loan

HB-1-3555, Chapter 16.2

Closing in Compliance with Conditional Commitment

- Loan must close under same terms as underwritten and approved for on Conditional Commitment.
- Adverse changes may require the release of application submitted in the GUS to the lender for correction and resubmission.
- The Agency must verify in writing prior to loan closing that the changes are acceptable.



Closing the Loan

HB-1-3555, Chapter 16.2

Signatures

- All applicants must sign the loan application and any addendums.
- Follow state laws and ensure a valid first lien.
- Any individual whose signature is required by state law must sign the security instruments and/or note to create a valid first lien, to pass clear title, or to waive inchoate rights. All owners to be vested in title must sign the security instruments.
- Lenders should not encourage borrowers to sign blank or incomplete documents.
- Electronic signatures are allowable as outlined in Handbook Chapter 15.



Closing the Loan

HB-1-3555, Chapter 16.2

Power of Attorney

May be used when the mortgagee verifies and documents the following applicable requirements have been satisfied:

- Specific or general POA must comply with state law and allow legal enforcement of mortgage note.
- Military Personnel
 - POA may only be used for one of the applications (initial or final) but not both.



Closing the Loan

HB-1-3555, Chapter 16.2

Interest Credit Closing

- Loans were scheduled to close at the end of the month but were not able to due to unforeseen reasons.
- Lenders and borrowers agree to credit the per diem interest to the borrower.
- Mortgage payments begin the first of the succeeding month.



Closing the Loan

HB-1-3555, Chapter 16.2

Lender Certification

- Loan has been underwritten and closed in accordance with the Regulation 7CFR 3555.107.
- Meets all conditions set forth in the Conditional Commitment.
- All documentation has been submitted to Rural Development.
- Agency will issue Loan Note Guarantee once conditions and required fees are received.



Application and Issuance of the Loan Guarantee

3555.107(f)

Conditional
Commitment is valid
for **90 days!**

One 90-day
extension may be
granted.

(f) *Issuance of a conditional commitment.* The lender must demonstrate that all the general loan, applicant, and site eligibility requirements of this part are met before Rural Development will issue a conditional commitment. The lender, however, may obtain any required property inspection reports, such as a well test or construction phase inspections, if applicable and not needed for environmental compliance, after the issuance of the conditional commitment, but prior to loan closing.

- (1) The conditional commitment will expire in 90 days from issuance, unless new construction is involved.
- (2) The expiration of a conditional commitment may coincide with projected completion of new construction.
- (3) An extension may be granted if the loan cannot be closed due to circumstances beyond the lender's control.
- (4) Lenders may accept or decline the conditional commitment or submit requests for changes with adequate support and documentation to be reviewed by the Agency.

Conditional Commitment - Form

- Form RD 3555-18/18E
- HB-1-3555, Chapter 16
- 7 CFR 3555.107 (f)

USDA-RD
Form RD 3555-18
(Rev. 08-22)

FORM APPROVED
OMB NO. 0575-0179
Exp. Date: 12/31/2024

CONDITIONAL COMMITMENT FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

TO: Lender's Name and Address		RHS Borrower ID:	
		State:	County:
		State Code:	County Code:
Borrower:		Principal Amount of Loan:	
		\$	
Co-Borrower:	Co-Borrower ID:	Co-Borrower:	Co-Borrower ID:
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"Lender Certification" for SFH Guaranteed Loan must be executed electronically in the LLC Prior to issuance of a Loan Note Guarantee.

☐ Subject to conditions of the final official "GUS Underwriting Findings Report."

For additional conditions and requirements see Attachment to this form.

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UNITED STATES OF AMERICA

By: _____

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Conditional Commitment - Form

- Form RD 3555-18, Page 1
- Verify the terms listed are correct.
- Note the expiration date and plan accordingly.

USDA-RD
Form RD 3555-18
(Rev. 08-22)

FORM APPROVED
OMB NO. 0575-0179
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Conditional Commitment - Form

- Form RD 3555-18, Page 2
- Lender Certification
- Servicing and holding lender information

Form RD 3555-18
Rev. (08-22)
Lender Certification

TO BE COMPLETED WHEN THE ELECTRONIC LENDER LOAN CLOSING IS OFFICIALLY UNAVAILABLE

Primary Borrower: _____ Borrower ID: _____

Co-Borrower: _____ Co-Borrower ID: _____ Co-Borrower: _____ Co-Borrower ID: _____

Co-Borrower: _____ Co-Borrower ID: _____ Co-Borrower: _____ Co-Borrower ID: _____

LENDER CERTIFICATION:

In requesting a Loan Note Guarantee from United States Department of Agriculture, Rural Development-Rural Housing Service (Agency), I certify on behalf of the Lender (identified below), that this loan has been underwritten and closed in accordance with applicable law and guidance, and meets all conditions set forth in the Conditional Commitment except for changes previously approved in writing by the Agency. All documentation and fees have been submitted to the Agency.

At this time, the loan will be:

☐ retained ☐ sold as follows: [Purchasing Lender must be an approved FNMA, FHLMC, FHA, VA or GNMA lender]

Servicing Lender (The lender that will be servicing the loan(s)):

Lender Tax ID: _____ Agency Assigned Branch Number: _____

Lender Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Holding Lender The RHS approved Lender who will be holding/owning the mortgage note -i.e. Fannie Mae, Freddie Mac, etc., not Ginnie Mae):

Lender Tax ID: _____ Agency Assigned Branch Number: _____

Lender Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Borrower Information

Borrower's USDA ID Number: _____

☐ This Loan was securitized into a Ginnie Mae Pool
(Mark an X in the box if loan is securitized into a Ginnie Mae pool)

Borrower's Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

LENDER'S AUTHORIZED
REPRESENTATIVE SIGNATURE

TITLE
LENDER'S REPRESENTATIVE

DATE
SIGNED

Conditional Commitment - Form

- Form RD 3555-18, Page 3
- Lender certification
- Review Conditions

Form RD 3555-18
(Rev. 08-22)

Borrower: _____ Borrower ID: _____

The following are to accompany the Loan Note Guarantee request ³ :

- ☒ Promissory Note
- ☒ Final Closing Disclosure
- ☒ Up Front Loan Note Guarantee Fee
- ☒ Guarantee Systems Technology Fee
- ☒ Guaranteed Loan Closing Report, Form RD 1980-19
- ☒ Any other conditions as recorded on the Conditional Commitment for Single Family Housing Loan Guarantee, Form RD 3555-18/18E or Attachment 3555-18A.

³ Lenders are required to submit fees and documentation electronically as outlined in the LLC system documentation.



What Have You Learned?



Question

A Conditional Commitment is typically valid for _____ days.

A. 60 B. 90 C. 180

Answer

B. 90

A Conditional Commitment is *typically* valid for 90 days. They may be valid for up to 12 months when issued for new construction loans. Approved lenders may request extensions to issued Agency commitments for a one time extension of the expiration date.

3555.107(f)(1), HB 16.2

Question

An approved lender signs the Lender Certification of Form RD 3555-18/18E. Their signature certifies that all Agency conditions listed have been met.

A. TRUE B. FALSE

Answer

A. TRUE

Lender certification is verified through signature. Lenders also certify that all required documentation is retained as applicable. The approved lender will verify all conditions have been met when they sign the Lender Certification portion of Form RD 3555-18/18E (normally completed online through the lender loan closing system). The Lender Certification includes the statement that all documentation has been retained in the lender's permanent loan file.

3555.107(f), HB 16.2

Question

Loan Amount \$162,000

Interest Rate 3.75%

30 Years

Appraised Value \$175,000

The Borrower would like to increase the loan amount to \$170,000 to pay for repairs needed to the HVAC system. The loan may close on the original issued Conditional Commitment..

A. TRUE

B. FALSE

Answer

B. FALSE

Modifications that adversely affect the loan such as an increase in loan amount, interest rate, monthly liabilities, etc., must be re-submitted to the Agency for a new underwriting review. Additionally, any decrease in repayment income, assets, or property value would also require a new underwriting review.

The lender is not authorized to close the loan until a new Conditional Commitment is reissued.

3555.107(f), HB 15.7 C

Question

The lender has three possible responses to the issuance of Form RD 3555-18/18E.

A. TRUE B. FALSE

Answer

A. TRUE

The lender has three responses to the issuance of the RD 3555-18/18E, Conditional Commitment form:

1. Accepting the Conditions
2. Declining the Conditions
3. Requesting Changes in Conditions.

3555.107(f), HB 15.7



Lender Toolkit



Origination FAQs



Bookmark It!




Use Ctrl-F to find
answers quickly!



FAQ Frequently Asked Questions

***Single Family Housing
Guaranteed Loan Program
Origination***







USDA LINC Training & Resource Library

[HOME](#)
[RESOURCES](#)

Resources


- Acronyms
- Directives
- Disaster Assistance
- Environmental Studies
- Forms
- Publications
- Regulations and Guidance
- Rural Data Gateway
- [LINC Training Library](#)
- Guaranteed Underwriting System (GUS)
- Lender Approval
- Single Family Housing GLP Policy Desk
- Lender Training
- Loan Closing
- Loan Origination
- Loan Servicing
- GUS Lender Test Environment (LTE)
- SFHGLP System Access and Security Guide
- Lender Training Schedule
- Loan Processing
- LINC Contact and Resources
- Lender List
- RBCS How-To Apply Video Series for Applicants


English



Loan Status

We are currently reviewing new loan applications and conditions received on or before **5-23-2025**.



New Information

[Job Aid - Eligibility for the Single Family Housing Guaranteed Program](#)

Lender Approval and Recertification

Lender Training

Loan Origination

Loan Processing

Loan Closing

Loan Servicing

Policy Desk

Guaranteed Underwriting System (GUS)

Contact Us

Find contact information and resources to help you with Single Family Housing Guaranteed Loan Program questions.

View Contact Information

GovDelivery Updates

An archive of previously released email bulletins and program updates are outlined below. Stay connected with the latest information by [subscribing to our emails](#).

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!



Topic	Information
	<p>Information to include in email:</p> <ul style="list-style-type: none">• Identify the state the application is located; if applicable;• Provide applicant's name and USDA borrower ID, if applicable;• GUS loan number, if applicable• Include contact information; and• Indicate if you would like a call back (otherwise you will receive an email reply) <p>File-Specific Questions by phone: 833-314-0168, ext. 2 Phone System Availability: 9:00 am to 3:30 pm ET</p> <p>File-Specific Questions</p> <p>Origination and Processing Division 1: SFHGLP.OPD1@usda.gov</p> <p>Supporting: AL, AK, AR, AZ, CA, CO, GU, HI, IA, ID, KS, KY, LA, MO, MN, MS, MT, ND, NE, NM, NJ, NY, NV, OK, OR, SD, TX, UT, WA, WP, WI, WV</p> <p>Origination and Processing Division 2: SFHGLP.OPD2@usda.gov</p> <p>Supporting: CT, DE, FL, GA, IL, IN, MA, MD, ME, MI, NC, NH, OH, PA, PR, RI, SC, TN, VA, VI, VT, WV</p>

Have a question on
POLICY?

Contact the PAC team!



Need **TRAINING?**

Contact the LPA team!

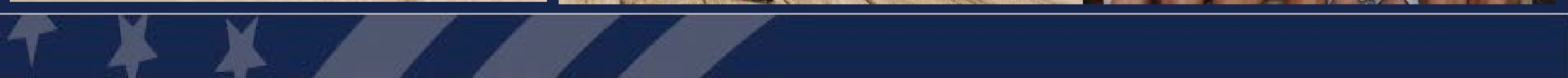
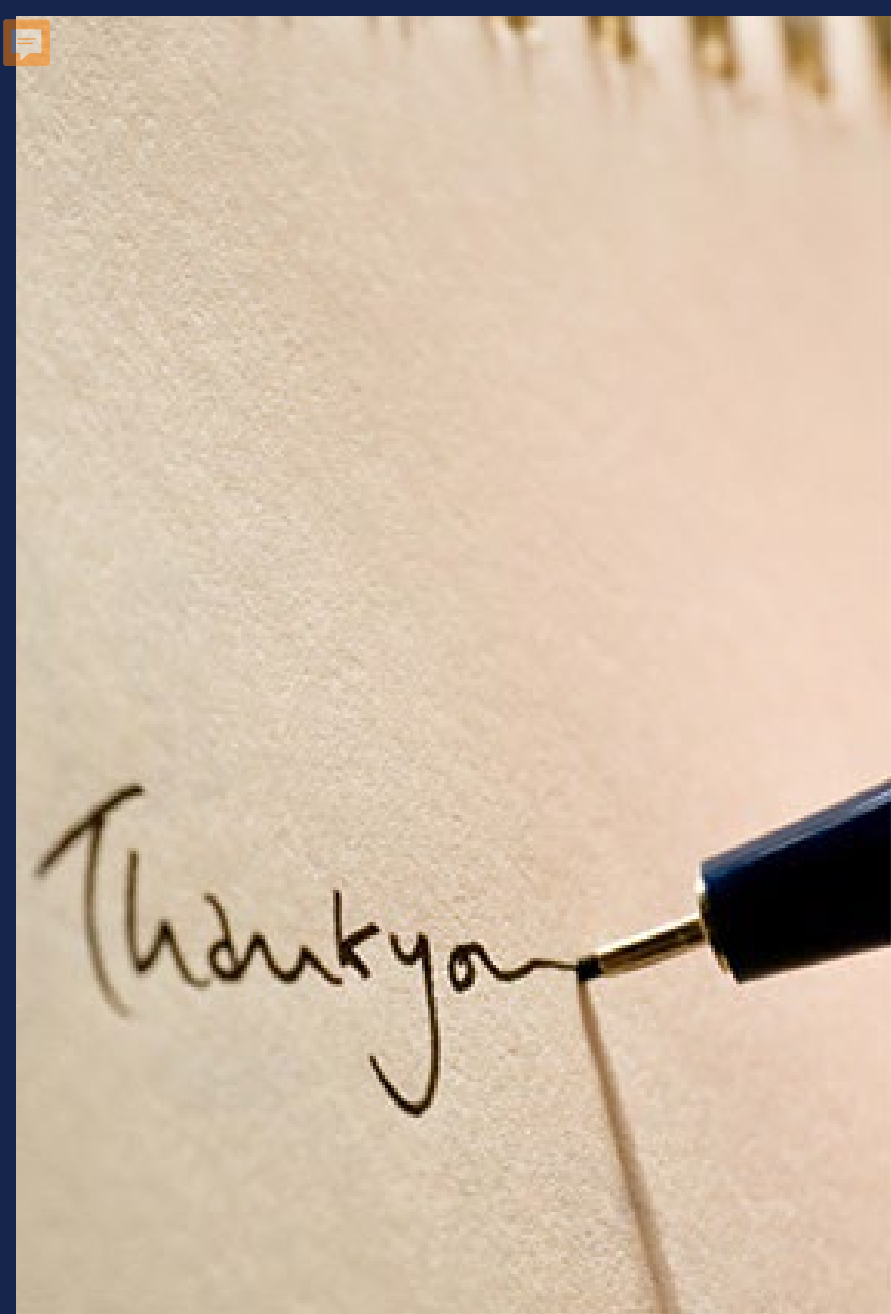


Have a question on a
SPECIFIC FILE?

Contact the OPD!



Topic	Information
Lender Self-Report	SFHGLD.QA@usda.gov
Program Training Program Marketing and Outreach	sfhgld.lenderpartner@usda.gov
General Loan Scenario Questions Loan Policy/Regulation/Handbook	sfhgld.program@usda.gov or *833-314-0168, ext. 4
Turn Times	833-314-0168, ext. 1 Phone System Availability: 9:00 am to 3:30 pm ET
Lender Approval/Recertification Loan Servicing	sfhglpservicing@usda.gov
Technical Issues: GUS	RD.HD@USDA.GOV or (800) 457-3642 option 2, option 2
Technical Issues: eAuth or Login.gov	https://www.eauth.usda.gov/eauth/b/usda/faq Select Public Customer FAQs
Loss Claims	guarantee.svc@usda.gov
Monthly and Quarterly Status Reporting GUS User Agreements	RD.SO.HSB@usda.gov
Adding/Removing Security Administrator (SFH Guaranteed Loan Program Automated Systems)	Form Instructions





www.rd.usda.gov

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

