USDA Single Family Housing Guaranteed Loan Program Overview - 101

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Lender and Partner Activities Branch
Washington, D.C.
Training Agenda
Single Family Housing Guaranteed Loan Program (SFHGLP)

USDA Rural Development and Program Mission

SFHGLP Highlights and Benefits

Program Eligibility

Loan Terms and Conditions

Applicant Eligibility

Income Eligibility

Credit Eligibility

Ratio Analysis

Property Requirements & Special Property Types

GUS
Over 70 USDA Programs!

Single-Family Housing

Multi-Family Housing

Electric

Telecommunications

Community Facilities

Water & Environmental

Business & Cooperative

Most programs are administered by state and local offices. Location map: https://rd.usda.gov/contact-us/state-offices
Single Family Housing Direct Loan and Grant Program

• Serves low to very low-income rural homebuyers — Below 80% of Median Household Income for the area

• Assists homebuyers in obtaining adequate, modest, decent, safe, & sanitary dwellings

• Assists homeowners with repairs for safety and sanitary purposes in rural communities.

* Locate the closest office to your customer at: https://rd.usda.gov/contact-us/state-offices
Partnership

Private lender partnerships are the key to the success of this program.

Approved lenders are responsible for originating, underwriting, servicing and liquidating loans.

Lenders ensure all program requirements are met and underwriting procedures are followed.
SFHGLP Goals

Serve low- and moderate-income rural homebuyers

Assist homebuyers in obtaining adequate, modest, decent, safe, & sanitary dwellings

Guarantee sound loans, which otherwise would not be made
Homebuyer Benefits

- **No down payment** with financing up to 100% of the APPRAISED value plus the one-time upfront guarantee fee.
- **NO credit score requirement. Alternative credit allowable.**
- **30-year fixed rate** that is negotiated between the applicant and lender. (No rate caps).
- **NOT limited to First Time Home Buyers.**

Buy existing, build new, or refinance current Rural Development loan.

- No maximum purchase price limits. Based solely on applicant’s repayment ability.
- **Gift and grant funds allowed. Down payment assistance allowed & No CLTV!**
- Seller/Interested party concessions allowed up to 6%.
- No set acreage limits. Must be typical for the area and not income producing.
Lender Benefits

- **Premium pricing on secondary market due to low delinquency rate**
- **USDA provides lender credits for Community Reinvestment Act**
- **Reduced risk to lender due to 90% loan note guarantee**
- **Streamlined application process through automated underwriting system**
- **Originating lenders may retain or sell servicing rights**
- **Outstanding training resources are available: self-paced online or personalized virtual**
Program Eligibility
Eligibility Requirements

Determination of Applicant Eligibility

- Property located in an eligible rural area?
- Total Household Income Within Program Limits? 115% of Median income
- Loan amount is supported by appraised value?
- Ability to meet monthly obligations and repay the loan?
- Does the applicant qualify for traditional credit?
Applicant Eligibility

HB-1-3555, Chapter 8
Unable to Secure Conventional Credit

1. Assets
   - Has personal non-retirement liquid asset funds of at least 20%

2. Resources
   - Can pay all closing costs (plus the 20% down) associated with the loan

3. Ratios
   - Meets qualifying ratios of no more than 28% PITI and 36% TD when applying the 20% down payment

4. Credit
   - Demonstrates qualifying credit for such a loan

5. Loan Terms
   - Conventional loan is 30-year fixed rate loan without PMI

6. Certification
   - Lender and applicant certify applicant is not eligible for conventional credit by signing the 3555-21
Not Having a Suspension or Debarment

**Suspended or Debarred** = *Not eligible*

7 CFR 3555.151(g) and HB-1-3555, 8.2E

Lender must screen the applicant and parties to the transaction on the “System for Award Management” (SAM) website

Must be within 30 days of loan closing
Additional Data

Purchase Is (P)
- Existing

Will a repair escrow account be established for repairs to be completed post-issuance of Loan Note Guarantee? (P)
- Yes
- No

System for Award Management (SAM) indicates a party to the transaction is debarred from business with the Federal government. (P)
- Yes
- No

Date Checked on System for Award Management (SAM) (P)
- 04/06/2021

Lender Name

USDA Assigned Branch Number
- 001
Having Acceptable Citizenship or Immigration Status

Applicant must be a U.S. citizen, a U.S. non-citizen national, or a qualified alien.

7 CFR 3555.151(b) and HB-1-3555, 8.2F

Retain documentation in permanent case file.

UPDATE

Effective 5/20/2022
Non-US citizens with a valid SSN and valid Employment Authorization Document are eligible.
<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong></td>
<td><strong>Only 1 RD Loan</strong>&lt;br&gt;Not financially responsible for another Agency guaranteed or direct home loan</td>
</tr>
<tr>
<td><strong>2</strong></td>
<td><strong>Financially Qualified</strong>&lt;br&gt;The applicant is financially qualified to own more than one house</td>
</tr>
<tr>
<td><strong>3</strong></td>
<td><strong>Primary Residence</strong>&lt;br&gt;The applicant will occupy the home financed with the guaranteed loan as their primary residence</td>
</tr>
<tr>
<td><strong>4</strong></td>
<td><strong>No Longer Meets Needs</strong>&lt;br&gt;The current home owned, whether adequate or inadequate, no longer meets the applicants’ needs</td>
</tr>
<tr>
<td><strong>5</strong></td>
<td><strong>Examples:</strong>&lt;br&gt;- Relocation due to a new job opportunity&lt;br&gt;- Requires a larger home to provide for a growing family&lt;br&gt;- Obtaining a divorce and the ex-spouse will retain the dwelling&lt;br&gt;- Is a non-occupying co-owner or co-borrower on another mortgage loan and wants to purchase their own dwelling</td>
</tr>
<tr>
<td><strong>6</strong></td>
<td><strong>Documentation</strong>&lt;br&gt;Document permanent loan file. Agency may request to view documentation.</td>
</tr>
</tbody>
</table>
Occupy the Property

Principal residence throughout the term of the loan

Must occupy the home within 60 days of loan closing

- Active-duty military applicants must occupy as their principal residence
- Student applicants must intend to make the home a permanent residence. Reasonable expectation of securing employment in the area

Adequate dwelling  The dwelling must be modest, decent safe and sanitary.

Modest is defined as a new or existing dwelling that a low- or moderate-income borrower can afford based on their repayment ability. The property must not be primarily designed for income producing activity.
Income Eligibility

HB-1-3555, Chapter 9
Applicant Eligibility

Income Eligibility

• At the time of loan approval, the Adjusted Household Income must not exceed the applicable moderate-income limits.

• Lender is responsible for documenting the household income to determine eligibility

• Income limit charts available online on USDA SFH Guaranteed Loan Program webpage: SFH Guaranteed Loan Program
USDA Eligibility Site
https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do
Types of Income

Annual Income

Income of all adult household members, not just parties to the note.

Adjusted Annual Income

Annual income minus certain qualified household deductions.

Repayment Income

Stable and dependable income used to calculate debt ratios.
Include

- Income of all adult household members, including benefits received on behalf of minors.
- The first $480 of earned income from adult full-time students who are not the applicant, co-applicant, or spouse of an applicant.
- IRS transcripts required for all adult household members (except full-time students). Lender must obtain and review prior to closing.
- Assets: Include income from cumulative household non-retirement assets of $50,000 or greater.
# Annual Household Income

Include ALL sources of income for ALL adult household members

Review income documentation

**Types of income earned and its history**

- Salary/Hourly
- Overtime/Bonus/Commission
- Self Employed
- Social Security/Child Support/Unemployment

**History of each earning type**

Consider the time of year the applicant applies
Annual Household Income

- Refer to **HB-1-3555, “Attachment 9-A”**, for guidance on income that is included and excluded from the annual income calculation.

- **Expiration of Credit Documents**
  - No more than **120 days old** on the date the note is signed.
Annual Income: Exclusions

Exclude

- Lump Sum or Sporadic Payments
- Section 8 Housing Vouchers
- Student Loans
- SNAP Benefits
- Unreimbursed Employee Expenses
Adjusted Annual Income

- Refer to HB-1-3555, “Attachment 9-A”, Pages 23 – 24 for information on applicable deductions such as:
  - Dependents
  - Child Care Expenses
  - Elderly Household
  - Care of Household Members with Disabilities
  - Medical Expenses

- Child support payments or private school tuition are NOT eligible deductions

### Adjusted Annual Income Deductions

<table>
<thead>
<tr>
<th>7 CFR 3555.152(c)</th>
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#### Dependent Deduction [7 CFR 3555.152(c)(1)]:
- $480 deduction per eligible dependent at the time of submission to the Agency.
- Applicants with shared custody may include their children.

#### Documentation Source Options:
- Certify the household number on Form RD 3555-21.
- List all household members in GUS and Attachment 9-B, the lender’s Uniform Underwriting Transmittal Summary (FNMA Form 1008/Freddie Mac Form 1077), or equivalent.

#### Child Care Expenses [7 CFR 3555.152(c)(2)]:
- Care for children age 12 and under.
- Care is necessary to enable a family member to work, seek employment, or attend school.
- Calculate anticipated child care expenses for the ensuing 12 months.
- Applicants that have not placed their child into care or have no evidence to support payments, deposits, or registration fees are ineligible for this deduction.

#### Documentation Source Options:
- Utilize income tax returns, receipts, or third-party verifications provided by a licensed childcare facility or provider on letterhead that 1. Identifies the child enrolled; 2. Date of enrollment; 3. Payment due; and 4. Payment history.
- Relatives or non-licensed private individuals who provide care must also provide evidence of payments made (e.g. canceled checks, money order receipts, bank statements, etc.).
- Child support payments and school tuition are not eligible deductions.
- Attachment 9-G is an available option to document childcare expenses, but may not be used alone when additional documentation is required per this section to verify payment (i.e. relatives and private individuals).
- Calculations must be recorded on Attachment 9-B, the lender’s Uniform Underwriting Transmittal Summary (FNMA Form 1008/Freddie Mac Form 1077), or equivalent.
Adjusted Annual Income

If Income Limit is $110,650

Gross Annual Income  $117,000
3 children x $480     - $ 1,440
Subtotal             $115,560

Childcare Expenses  
$500/month x 12      - $ 6,000
Adjusted Income      $109,560
INCOME OF LOAN APPLICANT(S) ONLY

- Applicant
- Co-applicant(s)
- Stable and dependable income to repay the mortgage debt
- Co-signers are not permitted
Repayment Income

**6 Months:** Court Ordered - Child Support, Separate Maintenance/Alimony

**1 Year History:** Base Wages, Expense Allowances, Bonus, Commission, Employee Fringe Benefits, Military, Overtime, Part-time, Tips

**2 Year History:** Capital Gains, Dividends, Interest, Rental Income, Schedule K-1, Seasonal, Self-Employment, Unemployment

**Ineligible:** Boarder Income, Non-Occupant Borrower, Less than 3 years remaining

*(See HB-1-3555, Attachment 9-A for more inclusive list)*
Stable and Dependable

- The income source must be documented
- There must be evidence to support the historical receipt of earnings
- Lenders are responsible for analyzing gaps and will make the final determination of stable and dependable income
- Caution should be used for an applicant with a sharp increase or decrease in earnings (generally defined as 20 percent or greater)
Tax Exempt Income

- Income that has been verified as tax exempt may be grossed up by 25%
- No other adjustments are authorized
- Do not gross up for annual income

Repayment Income
Income Verification Requirements

Streamlined Documentation

1 recent paystub with YTD figure
Written VOE (may be electronically generated)
Verbal VOE (must be obtained within 10 business days of closing)

Full Documentation

Paystubs covering the most recent four weeks of earnings
W-2’s for the most recent two tax years
Verbal VOE (must be obtained within 10 business days of closing)

Verify for all adult household members except full-time students.
Income Verification Requirements

2-years of signed individual and business tax returns with all schedules plus a recent profit and loss statement (not required to be audited)

OR

IRS transcripts with all schedules plus a recent profit and loss statement (not required to be audited)

Trend analysis for the applicant’s business (Recommend use of Fannie Mae Form 1084, “Cash Flow Analysis” and Fannie Mae Form 1088, “Comparative Income Analysis”)

Confirmation the business is operational within 30 days of loan closing
Credit Eligibility Requirements

Underwriting Recommendation
- Credit requirements may vary for loans underwritten with the assistance of the GUS compared to those that are manually underwritten.

Overlays
- Lenders and investors may impose overlays such as minimum credit score requirements.

Lender Responsibility
- It is the lender’s responsibility to determine the creditworthiness of their applicant. USDA does not underwrite loans.

Adverse Credit
- In some cases of adverse credit, the lender’s underwriter can grant credit exceptions.

Refer to HB-1-3555, Attachment 10-A for credit guidance.
**Credit Score Validation**

- **GUS “Accept”**: No credit score validation required

- **GUS “Refer”, “Refer w/Caution”, and Manually Underwritten Files**: At least one applicant whose income or assets are used for qualification must have at least 2 historical trade line references

- **No eligible tradelines on the credit report**: Non-traditional credit must be verified
Non-Traditional Credit History

No present housing expense = 3 tradelines

Present housing expense = 2 tradelines (VOR or housing payment verification plus 1 additional trade line)

Trade lines may be open, recently closed and/or paid in full; must have 12-month history (Recent = 6 months)
Credit history problems do not always reflect an unwillingness to meet financial obligations.

If the lender believes the applicant is creditworthy, they may make an exception.

Exceptions should only be for situations that are temporary in nature, beyond the applicant’s control, and due to the current employment/financial/health of the household are unlikely to recur. (i.e. temporary loss of job, illness, etc.)
Credit Exceptions

GUS “Accept” or “Accept Full Documentation”: NOT required.

GUS “Refer”, “Refer w/Caution”, and Manually Underwritten, required for: Foreclosures, Bankruptcies, Deed-in-Lieus, and Short Sales (past 36 months). One rent or mortgage payment that was 30 or more days late in the past 12 months.
Credit Exceptions Lender Cannot Waive

Delinquent Court Ordered Child Support: Subject to the collection by an administrative offset. Ineligible unless payments are brought current or released of liability.

Delinquent Court Ordered Child Support: Not subject to the collection by an administrative offset. Ineligible unless 3 timely payments of repayment agreement have been made, arrearage is PIF, or released of liability.

Delinquent Federal Non-Tax Debt: Applicants with delinquent Federal non-tax debt are ineligible until the debt is paid in full or a release of liability is documented.

Previous USDA Loss: Only a Rural Development official may grant this exception. The applicant and lender must provide a letter of explanation and supporting documentation as required in Attachment 10-A.
Collection Accounts

If the cumulative total of all non-medical collections exceeds $2000, the lender must:

- Require payment in full of these accounts prior to closing
- Use an existing repayment agreement amount OR
- Include 5% of the outstanding balance

A credit exception is not required for collection account regardless of the GUS underwriting recommendation.

All open collections must be listed on the Asset and Liabilities GUS page and noted and marked accordingly.
Rent History

**GUS “Accept” File:** No verification of rent or mortgage required.

**GUS “Refer”, “Refer with Caution”, or Manually Underwritten:** May require a verification of rent or mortgage. Refer to GUS Underwriting Findings Report.
| HB-1-3555  
Attachment 10-A  
Page 1 of 20 |
|---|

**ATTACHMENT 10-A**  
CREDIT MATRIX  
Credit guidance: 3555.151(i)

**CONSIDERATIONS FOR CREDIT ANALYSIS**

**ALL GUARANTEED LOANS:**
If the lender is aware of any potential derogatory or contradictory information that is not part of the data submitted to GUS, or if there is any erroneous information in the data submitted to GUS, the loan must be manually downgraded.

**CREDIT ALERT VERIFICATION REPORTING SYSTEM (CAIVRS)**
CAIVRS is a Federal government wide repository to file and report delinquent and/or defaulted claims on individuals that were paid on their behalf.

CAIVRS may return the following results:
- A: Approved by CAIVRS (no issues exist)
- B: Multiple cases from one or more Federal agencies
- C: Claim filed
- D: Default on loan
- F: Foreclosure of loan
- J: Judgment filed

An “A” response is the only acceptable result for an applicant to be eligible for a guaranteed loan.

**CAIVRS in GUS:**
- GUS will automatically retrieve the CAIVRS response for each applicant when the Borrower Information application page is saved. If the automatically retrieved CAIVRS response is not an “A” response, the lender must obtain evidence of an “A” CAIVRS response outside of GUS.
Ratio Analysis

HB-1-3555, Chapter 11
Ratio Analysis

PITI

Annual Fee
HOA Dues
Special Assessments
Principal & Interest
Insurance Premiums
Taxes

Total Debt

Balloon/deferred payments due in next 24 months
PITI
Rental loss
Short-term obligations that are 5% or greater of monthly repayment income
Long-term obligations with more than 10 months remaining

29%

41%
Ratio Analysis

Non-Purchasing Spouse Debt

Include all NPS debts (unless excluded by state law)

Lender must determine if debts may be excluded per state statute and cite specific statute in permanent loan file

GUS: Manually enter the obligation on the “Additional Expenses” on the “Assets and Liabilities” page
Ratio Analysis

Student Loans

**Payment above “0”:** Use amount on credit report or the actual documented payment.

**Payment is “0”:** Use 0.50 percent of the outstanding loan balance documented on the credit report or creditor verification.
Exclude only if applicant has a release of liability from the court or creditor and acceptable evidence is obtained.

May exclude if 10 or less payments remain, and the payment does not exceed 5% of the monthly repayment income.

GUS: Manually enter the obligation on the “Additional Expenses” on the “Assets and Liabilities” page.
Ratio Analysis

Co-signed Obligations & Business Debts

Include unless evidence is provided showing that another party has made successful payments in the previous 12 months prior to loan application.

Previous Mortgage: Include in total debt ratio if disposed of through a sale, trade or transfer without a release of liability.

Divorce Situation: May exclude if Lender obtains legal documentation showing the other party was awarded the mortgage debt and it has been paid as agreed for the past 12 months.
Debt Ratio Waiver

- PITI ratio cannot exceed 32%
- Total Debt Ratio cannot exceed 44%
- Credit Score must be 680 or greater
- At least 1 acceptable compensating factor is present

- Savings or cash reserves of at least 3 months of PITI payments
- Employed with their current primary employer for a minimum of 2 years

GUS files that receive an Accept or Accept Full Documentation underwriting recommendation do not require debt ratio waivers.
Property Requirements and
Special Property Types

HB-1-3555, Chapters 12 & 13
Property Eligibility

- Existing Single Family Homes
- New Construction
- Townhomes
- Condominiums (limitations apply)
- New Manufactured
- Existing Manufactured after 2006 in some states under a pilot program
- New or existing Modular (treated same as site-built)
- Duplex – 1 unit
Online Property and Income Eligibility – USDA Website

Property and Income Eligibility

http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do
Online Property and Income Eligibility – USDA Website

May enter specific address, use zoom bar or double click on the state and zoom in for closer view of a general area.
Shaded areas are ineligible. All other areas are eligible.
Site Size

- No acreage limit
- Property must be predominantly residential in design, character, and use
- Must be typical for the area as evidenced by the appraisal and the comps
Income-Producing Buildings

✅ Home based operations such as childcare, product sales, or craft production that do not require specific features are allowed

✅ Buildings no longer in use for a commercial operation and are used for personal storage are permitted.

❌ Buildings designed and used principally for income producing purposes are prohibited
Income-Producing Land

- Land that will be used principally for income producing purposes is prohibited
- Personal gardens and hobby farms are permitted
- Property must be predominantly residential in use, character, and appearance
Property Requirements - Inspections

**Home Inspection.** Applicants are encouraged to obtain a detailed home inspection of the property independent of the HUD certification.

**Property Standards.** Must meet HUD Handbook 4000.1 MPR and MPS.

**Thermal Inspection.** Not required for existing homes.

**Pest Inspection.** Not required unless the lender, appraiser, inspector or State law requires the inspection.

**New Construction.** Must be designed and constructed in accordance with certified plans and specifications.
Condominiums

- Units are eligible if approved or accepted by HUD/FHA, VA, Fannie Mae, or Freddie Mac
  - Lenders must retain documentation that supports the project’s approval or acceptance
  - Lender will document approval on the Uniform Underwriting Transmittal Summary or on RD “Attachment 12-B, Condo Certification”

Applicants remain responsible to obtain individual homeowners insurance and/or flood insurance, as applicable
Manufacutured Homes


- Site development work
- Purchase of eligible unit
  - Unit must be NEW (less than 12 months old and never occupied)
  - Pilot Program: Must have been constructed on or after January 1, 2006
- Transportation and set-up costs
- Purchase of site if not already owned by applicant
Combination Construction to Permanent Loan

**Highlights**

- Lack of affordable housing stock in rural America...new construction gives options!
- USDA’s Loan Note Guarantee issued immediately after loan closing (before house is built)!
- Single-Close Construction loans save Applicants money over older “two-time” closed loans because there is only 1 loan closing (& 1 set of loan closing costs)!
Combination Construction to Permanent Loan
(a/k/a Single-Close-Construction Loan)

Lower Out-of-Pocket Costs
A Contingency Reserve up to 10% of purchase price may be established from loan funds to allow for cost over-runs, and up to 12-months of loan payments during construction.

!! Loan Note Guarantee at Closing !!
Issued prior to construction and sellable on secondary market – attractive to Lenders!

Reduced Risk
To both lenders and builders

One Closing
Only one loan closing required, saving borrower from excess closing costs

Two Products Available
Securitized and Standard Interest Only

Realtor Commission
Paid at time of closing – prior to construction

Sellable on Secondary Market
Ability to sell immediately after closing on secondary market
Guaranteed Underwriting System (GUS)

HB-1-3555, Chapters 5 & 15
Utilizing GUS
(Guaranteed Underwriting System)

All qualifying loans must go through GUS

• Developed to automate process of credit risk evaluation of the SFHGLP.
• GUS compliments but does not replace the judgement of experienced underwriters.
• Incorporates a modified version of the Federal Housing Administration TOTAL score card.
• GUS is not designed to evaluate the dependability of repayment income.
# GUS User Roles

**Security or Branch Administrator**
- Imports applications
- Manually enters application information
- Performs preliminary and final submission
- GUS contact for organization and administers access for staff
- Lenders should have 2 Security Administrators

**Representative with Final Submit Authority**
- Imports Applications
- Manually enters application information
- Certifies the loan has been underwritten by the lender
- Confirms data is accurate and consistent with lender’s loan file
- Performs preliminary and final submission

*Can be at lender or branch level*  

**Representative**
- Imports applications
- Manually enters application information
- Performs preliminary submission

*Can be at lender or branch level*  

**Lender Agent/Broker**
- Manually enters loan application information on behalf of a lender through the Lender Agent affiliation
- Performs preliminary submission
- Must release control of application back to the lender user for final submission

**IF you are a Third Party Originator the Approved Lenders you choose to work with will assign roles in GUS. As a Direct Lender the assigned Security or Branch Administrator on staff, will assign roles in GUS. **
The GUS notifies Rural Development that there is a new application to review for Conditional Commitment.

Lender uploads required documentation based on their GUS Underwriting Findings Report.

NOTIFICATION
The GUS notifies Rural Development that there is a new application to review for Conditional Commitment.

AGENCY REVIEW
Rural Development reviews request to ensure Regulation and Handbook requirements have been met.

Lender’s underwriter requests the “Final” submission in the GUS once all information and documentation has been reviewed and verified.

SUBMIT

UPLOAD
Lender inputs application into the GUS.

INPUT

LOAN DECISION ISSUED
Conditional Commitment or loan denial letter issued to Lender. Lender may close loan once Conditional Commitment is issued.

**Important note, you have 30 days from Loan Closing to submit your request for your LNG.**
# Understanding Submission Types

<table>
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<tr>
<th><strong>ACCEPT</strong></th>
<th><strong>ACCEPT with FULL DOCUMENTATION</strong></th>
<th><strong>REFER and REFER with CAUTION</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Refer to “Loan Origination Checklist” (Attachment 15-A) for Accept Loans.</td>
<td>• Refer to “Loan Origination Checklist” for Manually Underwritten Loans. Not all documents will be applicable.</td>
<td></td>
</tr>
<tr>
<td>• Upload documents via the GUS in stacking order.</td>
<td>• Upload documents via the GUS in stacking order.</td>
<td>• Not a reason to deny the loan, it needs further review.</td>
</tr>
<tr>
<td>• Find the checklist in the LINC Library.</td>
<td></td>
<td>• Refer to “Loan Origination Checklist” for Manually Underwritten Loans.</td>
</tr>
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<tr>
<td></td>
<td></td>
<td>• Upload documents via the GUS in stacking order. No need to email anything!</td>
</tr>
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</table>
Toolkit
Monitor posted turn times daily

Don’t forget to sign up for GovDelivery updates
GovDelivery

Sign Up for Program Updates!

Provides current updates on SFH Guaranteed Loan Program


Email Updates

To sign up for updates or to access your subscriber preferences, please enter your contact information below.

Subscription Type: Email

Email Address: [Enter your email address]

Submit Cancel

OR

Sign in using your preferred social media account

Facebook Google

Your contact information is used to deliver requested updates or to access your subscriber preferences.

Privacy Policy | Cookie Statement | Help
PART 3555—GUARANTEED RURAL HOUSING PROGRAM

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HB-1-3555 SFH GUARANTEED LOAN PROGRAM TECHNICAL HANDBOOK

A consolidated version of the handbook is available. HB-1-3555 is a large document and may take sometime to load.

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Appendix 9 - Penalties
Appendix 10 - Unnumbered Letter and State Supplements

General Program/Scenario Questions: sfhgl.program@usda.gov
By Phone: 833-314-0168, ext. 4

Specific Loan Application Inquiries:
SFHGLPONE@usda.gov
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