Hot Tips for Successful Loan Submission

Single Family Housing Guaranteed Loan Program
Team WORK + Efficiency =
GUS LOANS

Accept
• Review “GUS Findings Report”.
• Refer to “Loan Origination Checklist” for Accept Loans.
• Upload documents via the GUS in stacking order.

Accept with “FULL DOCUMENTATION” Message
• Review “GUS Findings Report”.
• Refer to “Loan Origination Checklist” for Manually Underwritten Loans. Not all documents will be applicable.
• Upload documents via the GUS in stacking order.

Refer and Refer with Caution
• Review “GUS Findings Report”.
• Refer to “Loan Origination Checklist” for Manually Underwritten Loans.
• Upload documents via the GUS in stacking order. No need to email anything!
LENDER’S REQUIRED CONDITIONS

Prior To Final Submission

1. 681 - Standard Flood Insured Coverage Form (SFICF) - Client FORM 681-9320-10 (SFICF) - Submit this in Final Development after requiring a conditional commitment for loan based on: If an existing dwelling is in a 100-year floodplain
2. Acceptance of the lender and reader ensure flood insurance through FEMA’s Flood Insurance Program (FIP) is available for the community and Flood Insurance in Witness of (FPS) your loan, etc. The Flood Insurance, as approved by the lender, is pursuant to (Flood Insurance Replacement) requirements for flood insurance are listed in 15-1.5B Chapter 2, 120. section for loan purposes.
3. Accept - Property Appraisal 
   - Appraisal report for the property and state in Final Development. This appraiser report must meet the requirements set forth by the state's board of real estate appraisers.
   - Appraiser must be an approved appraiser to be accepted. This appraiser must have a valid state license to appraise.
   - Appraiser must submit to the state’s board of real estate appraisers. 
4. 3205 - Income Verification/Lease
   - Lease must verify income. Income verification cannot be greater than 125 days of the date of loan closing.
   - Income verification is the lender's responsibility.
   - All sources of income for each infixed household member must be submitted to the lender.
   - A HUD appraiser report must be submitted to the lender.
   - Final report must include a 100-year flood for completion.
   - A HUD appraiser report must be submitted to the lender for completion.
   - A HUD appraiser report must be submitted to the lender for completion.
   - A HUD appraiser report must be submitted to the lender for completion.
5. 3980 - Income and Liabilities of a Non-Participating Spouse (NPSI).
   - The credit history of a spouse must be reviewed by a non-participating spouse.
   - Credit history must be reviewed by a non-participating spouse.
   - Credit history must be reviewed by a non-participating spouse.
   - Credit history must be reviewed by a non-participating spouse.
6. 3981 - Conversion to Loan Note. Leases on purchased goods, the liability of the non-participating spouse must be reviewed.
   - The non-participating spouse must be reviewed for the liability of the non-participating spouse.
   - The non-participating spouse must be reviewed for the liability of the non-participating spouse.
   - The non-participating spouse must be reviewed for the liability of the non-participating spouse.
   - The non-participating spouse must be reviewed for the liability of the non-participating spouse.
7. 3982 - Uniform Credit Policy.
   - Credit policies of participating and non-participating spouses must be reviewed.
   - Credit policies of participating and non-participating spouses must be reviewed.
   - Credit policies of participating and non-participating spouses must be reviewed.
   - Credit policies of participating and non-participating spouses must be reviewed.
8. 3983 - Lender’s Credit Policy. Leases on purchased goods, the liability of the non-participating spouse must be reviewed.
   - Leases on purchased goods, the liability of the non-participating spouse must be reviewed.
   - Leases on purchased goods, the liability of the non-participating spouse must be reviewed.
   - Leases on purchased goods, the liability of the non-participating spouse must be reviewed.
   - Leases on purchased goods, the liability of the non-participating spouse must be reviewed.

LENDER’S REQUIRED CONDITIONS

Prior To Conditional Commitment

1. Requested Documentation: FCCP recommendations in conjunction with the following:
   - Completed Form FL-3522 - Request for Single Family Housing Loan Guarantee, which includes the Worksheet for Documenting Eligible Household and Repayment.
   - Completed Uniform Residential Application Form or its equivalent (including references to relevant transactions).
   - Completed FEMA Form 68-06-32, Standard Flood Hazard Determination Form, and
   - A copy of the final Flood Insurance Program's flood insurance.
   - Certain transactions may require additional documentation submitted to (e.g., qualified law firms, temporary insurance brokers, non-participating spouse, etc., etc.)
   - Flood Insurance Report for Non-Apartment (FIP's). If the subject property is located in a community that the subject property, submit an eligible report; evidence of flood insurance is required.
• Refer to “Loan Origination Checklist” for Manually Underwritten Loans.

• Assemble documents in stacking order and submit to Rural Development electronically via email, secure server, etc.

• Remember to protect PII.

Applications Not Supported in the GUS

- Manufactured Housing Pilot Loans
- Streamlined-Assist Refinance Loans

Production Teams

<table>
<thead>
<tr>
<th>Production Team One</th>
<th>AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WY</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:SFHGLPONEF@usda.gov">SFHGLPONEF@usda.gov</a></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Production Team Two</th>
<th>AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:SFHGLPTWO@usda.gov">SFHGLPTWO@usda.gov</a></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Production Team Three</th>
<th>CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:SFHGLPTHREEF@usda.gov">SFHGLPTHREEF@usda.gov</a></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Production Team Four</th>
<th>FL, IN, OH, PA, PR, TN, VA, VI</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:SFHGLPFOUR@usda.gov">SFHGLPFOUR@usda.gov</a></td>
<td></td>
</tr>
</tbody>
</table>
TIP #1: Verify the 3555-21

TIP #2: Understand Submission Types

TIP #3: Follow the Checklist

TIP #4: Verify Prior to Closing

TIP #5: Utilize the Resources & Tools
Does the property information match the Appraisal and the GUS? 

Does the “Total Request” match the loan amount in the GUS?

---

### REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

<table>
<thead>
<tr>
<th>Approved Lender</th>
<th>Approved Lender Tax ID No.:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact</td>
<td>Approved Lender E-Mail:</td>
</tr>
<tr>
<td>Phone Number</td>
<td>TPO Tax ID No:</td>
</tr>
<tr>
<td>Third Party Originator (TPO)</td>
<td>TPO Tax ID No:</td>
</tr>
</tbody>
</table>

Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:

<table>
<thead>
<tr>
<th>Applicant Information (Please complete or mark as appropriate)</th>
<th>Co-Applicant Information (Please complete or mark as appropriate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
<td>Name:</td>
</tr>
<tr>
<td>SSN:</td>
<td>SSN:</td>
</tr>
<tr>
<td>Veteran: [ ] Yes [ ] No</td>
<td>Veteran: [ ] Yes [ ] No</td>
</tr>
</tbody>
</table>

The applicant [ ] Yes [ ] No has not had a relationship with any current Rural Development employee. Explan: [ ] No.

GSA/SAM Exclusion: [ ] Yes [ ] No (Check Yes if any party is excluded, otherwise check No). GSA/SAM Excluded: [ ] Yes [ ] No.

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### Any Additional Notes Must be Verified and Documented on Separate Form

<table>
<thead>
<tr>
<th>Property Address:</th>
</tr>
</thead>
<tbody>
<tr>
<td>City, State, Zip Code:</td>
</tr>
</tbody>
</table>

1. Is this a reference loan? [ ] No [ ] Yes. If Yes, reference loan in RD Single Family Housing? [ ] Guaranteed Loan [ ] Direct Loan
   - If Yes, Non-Streamline [ ] Streamline [ ] Streamline-Assist

2a. Number of persons in the household: 
2b. Number of dependents under the age of 18 or full-time students: 

3a. Current annual income in the household is: 
3b. Current adjusted income for the household is (total, non-assisted income may vary from calculated income reflected on income worksheet listed on page 3 and 4).

4. The applicant understands that Rural Development approval of guarantee is required and is subject to the availability of funds.

5. The applicant is unable to secure the necessary conventional credit without a Rural Development guarantee on reasonable terms, interest, and conditions in which the applicant could reasonably be expected to fulfill. (See 7 CFR 3555-161 and 3555 Chapter 5 and 6 for conventional credit definition).

8. Loan funds will be used for the following purpose(s): 

   - Purchase/Refinance Amount: 
   - Financed Loan Closing Costs: 
   - Repairs/Other: 
   - Total Request: 

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According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not 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 0575-0159. The time required to complete this information collection is estimated to average 5 minutes 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.
### WORKSHEET FOR DOCUMENTING ELIGIBLE HOUSEHOLD AND REPAYMENT INCOME

**Lender Instructions:** Determine eligibility for the Single Family Housing Guaranteed Loan Program (SFHGLP) by documenting all sources/types of income for all household members. Qualify the loan by documenting all source/types of income that is stable and dependable utilized to repay the loan.

<table>
<thead>
<tr>
<th>Identify all Household Members</th>
<th>Age</th>
<th>Full-time Student Y/N?</th>
<th>Disabled Y/N?</th>
<th>Receive Income Y/N?</th>
<th>Source of Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent Person</td>
<td>37</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Unemployed</td>
</tr>
<tr>
<td>Aladdin Person</td>
<td>17</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Employed</td>
</tr>
<tr>
<td>John Harris</td>
<td>18</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Employed</td>
</tr>
</tbody>
</table>

### ANNUAL INCOME CALCULATION

**Consider anticipated income for the next 12 months for all adult household members as described in CFP 3555.003.**

1. **Applicant:** Wages, salary, self-employed, commission, overtime, bonus, tips, alimony, child support, pension/annuity, social security, disability, trust income, etc. Calculate and record how the calculation of each income source/type was determined in the space below.
   
   15+30+50+15=90
   
   Income: $500.00

2. **Co-Applicant:** Wages, salary, self-employed, commission, overtime, bonus, tips, alimony, child support, pension/annuity, social security, disability, trust income, etc. Calculate and record how the calculation of each income source/type was determined in the space below.
   
   15+30+50+15=90
   
   Income: $500.00

3. **Additional Income to Primary Income:** (Automobile Allowance, Mortgage Deductible, Military Secondary Employment, Seasonal Employment, Unemployment) Calculate and record how the calculation of each income source/type was determined in the space below.

4. **Additional Adult Household Member:** (spouse and dependent if not a party to the note) Primary Income from Wages, Salary, Self-Employed, Additional Income to Primary Income. Other Income. Calculate and record how the calculation of each income source/type was determined in the space below.

5. **Income from Assets:** Income from household assets as described in 115-1-3555, Chapter 9. Calculate and record how the calculation of each income source/type was determined in the space below.

### GUS “Eligibility” Page

**Eligibility**

- **Number of Residents Under 18 Years Old, Disabled, or 65 Years of Age or Greater:**
- **Annual Child Care Expenses**
- **Are there any Disabled Persons living in the household?**
- **Annual Disability Expenses**

**Monthly Gross Income For All Household Members**

Annual income of household members to determine income eligibility:

**Transaction Details**

- **Credit / Underwriting**
- **View Findings**
- **Display Documents**
- **Upload Documents**
- **Request Forms**
- **USDA Administration**
- **Dividends/Interest**
- **Other**

**GUS Reports**

- **Net Rental**

**Loan List**

**Data Modified**

**Income Category:** Moderate

**Which Income Category should I choose?**

**Check Income Eligibility**

**Results from Checking Income Eligibility**

- **Total Household Income:** $31,318.69
- **Allowable Adjustments:** $960.00
- **Adjusted Household Income:** $31,258.69
### ADJUSTED INCOME CALCULATION

Consider qualifying deductions as described in 7 CFR 3555.152(c) and HB-1-3555 Chapter 9.

7. **Dependent Deduction** ($480 for each child under age 18, or full-time student attending school or disabled family member over the age of 18 or 50%)<br>   
   $960.00

8. **Annual Child Care Expenses** (Reasonable expenses for children 12 and under) Calculate and record the calculation of the deduction in the space below.<br>   

9. **Elderly/Disabled Household** (1 household deduction of $400 if 62 years of age or older, or disabled and a party to the note)<br>   

10. **Disability** (Unreimbursed expenses in excess of 3% of annual income per 7 CFR 3555.152(c) and HB-1-3555 Chapter 9) Calculate and record the calculation of the deduction in the space below.<br>   

11. **Medical Expenses** (Elderly/Disabled households only. Unreimbursed medical expenses in excess of 3% of annual income per 7 CFR 3555.152(c) and HB-1-3555 Chapter 9) Calculate and record the calculation of the deduction in the space below.<br>   

| 12. Total Household Deductions (Total 7 through 11) | $960.00 |

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**GUS “Eligibility” Page**

- **Number of Residents Under 18 Years Old, Disabled, or Years of age or greater**
- **Annual Child Care Expenses**
- **Are there any Disabled Persons living in the household?**
- **Annual Disability Expenses**

**Monthly Gross Income For All Household Members**

- **Base Employment Income**
- **Overtime**
- **Bonuses**
- **Commissions**
- **Dividends/Interest**
- **Other**
- **Net Rental**

**All Other Monthly Income Received by Adult Members of the Household**

- **Income Category**
- **Check Income Eligibility**
- **Results from Checking Income Eligibility**
- **Income Eligibility**
- **Adjusted Household Income**

**Adjusted Annual Income** (Item 6 minus Item 12) Based Moderate Income Limit to be eligible for SFH/LOP

**Adjusted Household Income** $31,428.00
Monthly Repayment Income (\(F\))
(Stable and dependable income of parties to the note)

<table>
<thead>
<tr>
<th>Base Income</th>
<th>Co-Applicant</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,533.20</td>
<td>$0.00</td>
<td>$2,533.20</td>
</tr>
</tbody>
</table>

Calculation of Base Income:
YTD 12666, 19/5 19/29 = $2,533.20

Calculation of Other Income:
$0.00

Subtotal: $2,533.20

Net Rental: $0.00

Total: $2,533.20

Other Income:
1. Other (enter details below)
2. Subtotal: $2,533.20
3. Net Rental: $0.00
4. Total: $2,533.20

Borrower Description:
- Dal: Select One
- Dal: Select One
- Dal: Select One

Insert More Other Income
TIP #1: Understand Submission Types

TIP #2: Verify the 3555-21

TIP #3: Follow the Checklist

TIP #4: Verify Prior to Closing

TIP #5: Utilize the Resources & Tools
GUS “Accept”

- Purchase
- Non-Streamline Refinance
- Streamline Refinance

ATTACHMENT 15-A

Guaranteed Rural Housing
Loan Origination Checklist

Lender Instructions: Submit the identified documents for the applicable loan type. To expedite loan review, please submit only the identified documents. Documents must not exceed the maximum allowable age set forth in the 7 CFR 3555 Handbook. USDA Rural Development will consider all documents submitted as the certified and true copies of the original documents retained in the lender’s permanent file. Electronic delivery to Rural Development is the preferred method. See electronic delivery information in the SFHLP Lending Partner Webpage: https://www.rd.usda.gov/programs/rfh-guaranteed-lender. In the subject line include the following: Loan Origination: Borrower Last Name, First Name

General Information

Applicant(s): 
Lender: 
Date:

Loan Origination Checklist

Guaranteed Underwriting System (GUS) - Purchase and Non-Streamline and Streamline Refinance Transactions: Underwriting Recommendation: ACCEPT

- Form RD 3555-21, “Request for Single Family Housing Loan Guarantee”
  - Include all pages from the current published version
  - Executed by applicant(s) and lender
  - Income Calculation Worksheet must be completed with all income calculations fully documented
- FEMA Form 086-0-32, “Standard Flood Determination Form”
  - New construction properties located in 100-year flood plains require additional documentation, including confirmation the base flood elevation (BFE) is below lowest habitable floor
- Mortgage Payoff Statement: if refinance transaction
- Evidence of qualified alien: if applicant(s) is not a U.S. Citizen
- Credit Report for Non-Purchasing Spouse (as applicable)
  - Applies to applicants or property located in a community property state: AZ, CA, ID, LA, NV, NM, TX, WA, WI
- Uniform Residential Appraisal Report (URAR)
  - FNMA 1004/FHLMC 70 or applicable report as determined by appraiser (not required for a streamline refinance)
GUS “Refer” and “Refer with Caution”

GUS “Accept” with “Full Documentation” Message

Underwritten Without the Assistance of the GUS

Applications Not Supported in the GUS

- Manufactured Housing Pilot Loans
GUS “Refer” and “Refer with Caution”

GUS “Accept” with “Full Documentation” Message

Underwritten Without the Assistance of the GUS

Applications Not Supported in the GUS

- Manufactured Housing Pilot Loans

Loan Origination Checklist
- Manual Underwrite, GUS Refer
- Refer with Caution Underwriting Recommendation, or
- GUS Accept when Full Documentation Message on GUS Underwriting Findings and Analysis Report

Form RD 3555-21, “Exception for Single Family Housing Loan Guarantee
- Include all pages from current published version
- Executed by applicant(s) and lender
- Income Calculation Worksheet must be completed and document the income calculation

Underwriting Analysis: FNMA 1005/FHLMC 1677 or similar form
- NOT APPLICABLE FOR GUS ACCEPT FULL DOCUMENTATION
- Executed by the approved lender’s underwriter
- Credit waiver explanations, debt ratio waiver compensating factors, and overall loan file comments may be documented on this form.

Uniform Residential Loan Application: FNMA 1005/FHLMC 65
- Not required to be signed by applicant(s) and lender
- Loan amount is not required to match the loan request in GUS or on Form RD 3555-21

Income Verification Documentation: Applicable methods
- Streamlined: Non self-employed
  - Written/Electronic VOE + Learning statement with YTD figures
  - Full Documentation: Non self-employed:
    - 2 years W-2 + 4 weeks of earning statements with YTD figures + Verbal VOE
    - Self Employed:
      - 2 years personal and business filed income tax returns or IRS transcripts with all schedules + YTD profit and loss statement
    - Additional Income Types: SSL, VA Benefits, Pension, Retirement, etc.
    - Refer to HB 9 for acceptable verification documents

Asset Documentation:
- Document for all applicable household members per 1555.152(6)
- VOE’s, bank or investment statements, gift letters, etc.

Credit Report: How applicable
- Credit Report: for loans submitted outside of GUS. GUS loans will have the credit report uploaded.
- Non-Traditional Credit Tradelines, as applicable
- Credit supplements if utilized to support data adjusted from credit report, as applicable

Credit Report for Non-Purchasing Spouse (as applicable)
- Apply to applicants or property located in a community property state: AZ, CA, ID, IA, NM, TX, WA, WI

Verification of Rent:
- NOT APPLICABLE FOR GUS ACCEPT FULL DOCUMENTATION
- May be applicable for manually underwritten loans with credit scores less than 680

Mortgage Payoff Statement: if refinance transaction
- FEMA Form 096-3-32, Standard Flood Determination Form:
  - New construction properties located in 100 year flood plains require additional documentation, including confirmation base flood elevation (BFE) is below lowest habitable floor

Evidence of qualified alien: if applicant(s) is not a U.S. Citizen
- Uniform Residential Appraisal Report (URAR)
  - NOT APPLICABLE TO STREAMLINED OR STREAMLINED-ASSIST REFINANCE
  - FNMA 1005/FHLMC 70 or applicable report as determined by appraiser
Streamlined-Assist Refinance

Not Supported in the GUS

Email loan application package to the appropriate Rural Development Production Team

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<table>
<thead>
<tr>
<th>Loan Origination Checklist</th>
<th>Streamline Assist Refinance Manual Underwrite Review</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Form RD 3555-21, “Request for Single Family Housing Loan Guarantee”</td>
<td>□ Include all pages from current published version</td>
</tr>
<tr>
<td>□ Executed by applicant(s) and lender</td>
<td>□ Annual Income Calculation Worksheet must be completed</td>
</tr>
<tr>
<td>□ Underwriting Analysis: FNMA 1008/FHLMC 1077 or similar form</td>
<td>□ Executed by the approved lender’s underwriter</td>
</tr>
<tr>
<td>□ Uniform Residential Loan Application: FNMA 1003/FHLMC 65</td>
<td>□ Not required to be signed by applicant(s) or lender</td>
</tr>
<tr>
<td>□ Loan amount is not required to match the loan amount on Form RD 3555-21</td>
<td>□ Loan amount is not required to match the loan amount on Form RD 3555-21</td>
</tr>
<tr>
<td>□ Income Verification Documentation: Required for Annual Income Calculations</td>
<td>□ Written/Electronic VOE + 1 earning statement with YTD figures</td>
</tr>
<tr>
<td>□ Streamlined Documentation: Non self-employed:</td>
<td>□ Full Documentation: Non self-employed:</td>
</tr>
<tr>
<td>□ [Details]</td>
<td>□ 2 years W-2’s + 4 weeks of earning statements with YTD figures + Verbal VOE</td>
</tr>
<tr>
<td>□ Self-Employed:</td>
<td>□ 2 years personal and business filed income tax returns or IRS transcripts with all schedules + YTD profit and loss statement</td>
</tr>
<tr>
<td>□ [Details]</td>
<td>□ Additional Income Types: 551, VA Benefits, Pension, Retirement, etc.</td>
</tr>
<tr>
<td>□ refer to HB 9 for acceptable verification documents</td>
<td>□ Asset Documentation: Annual Income Calculations</td>
</tr>
<tr>
<td>□ [Details]</td>
<td>□ Document for all applicable household members per 3555.152(d)</td>
</tr>
<tr>
<td>□ [Details]</td>
<td>□ VOD’s, bank or investment statements, gift letters, etc.</td>
</tr>
<tr>
<td>□ Mortgage Payment History for previous 12 month period</td>
<td>□ Credit Report or</td>
</tr>
<tr>
<td>□ Verification of Mortgage</td>
<td>□ [Details]</td>
</tr>
<tr>
<td>□ Mortgage Payoff Statement</td>
<td>□ Uniform Residential Appraisal Report (URAR)</td>
</tr>
<tr>
<td>□ [Details]</td>
<td>□ Only applicable to current Direct Loan borrowers for the purpose of calculating subsidy recapture.</td>
</tr>
</tbody>
</table>
TIP #1: Understand Submission Types

TIP #2: Verify the 3555-21

TIP #3: Follow the Checklist

TIP #4: Verify Prior to Closing

TIP #5: Utilize the Resources & Tools

Verify Prior to Closing

Follow the Checklist
Form RD 3555-18

“Conditional Commitment for Single Family Housing Loan Guarantee”

“Never close a loan without it”
Seller (or other interested party) contributions may never exceed 6%

**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

**NOT 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
TIP #1 Understand Submission Types

TIP #2 Verify the 3555-21

TIP #3 Follow the Checklist

TIP #4 Verify Prior to Closing

TIP #5 Utilize the Resources & Tools

Utilize the Resources & Tools

Verify Prior to Closing

Verify the 3555-21

Follow the Checklist

Understand Submission Types
Monitor posted turn times daily.

Utilize your online resources & tools.

Don’t forget to sign up for GovDelivery updates.

https://www.rd.usda.gov/page/sfh-guaranteed-lender