Submitting a Complete Loan Application for Conditional Commitment

Single Family Housing Guaranteed Loan Program
Team WORK + Efficiency = WELCOME
Training Objectives

LINC Training and Resources

- Contact Us
- 7 CFR 3555
- Electronic Status Reporting (ESR)
- Guaranteed Annual Fee Billing and Payment
- Guaranteed Underwriting System (GUS)
Building a Complete Loan Application Package

- Understanding Submission Types
- Completing Form RD 3555-21
- Assembling Documents
- Uploading Documents Timely
- Utilizing the Resources & Tools
<table>
<thead>
<tr>
<th>GUS LOANS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accept</strong></td>
</tr>
</tbody>
</table>
| • 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. 601 - Standard Flood Risk Determination Form (SFFD) 
2. 603 - Hazard Mitigation Action Plan
3. 603 - Flood Insurance for Lower Risk Properties (FILRP) 
4. 603 - Flood Risk Management Plan (FRMP)
5. 603 - Flood Risk Management Plan (FRMP)
6. 603 - Flood Risk Management Plan (FRMP)
7. 603 - Flood Risk Management Plan (FRMP)

Accept with Quality Control Message

GUS Accept with "FULL DOCUMENTATION" Message

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• 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 | States
---|---
Production Team One SFHGLPONE@usda.gov | AK, AL, AZ, CA, CO, GU, HI, IA, ID, KS, MT, NM, NV, OR, SD, TX, UT, WA, WI, WP, WY
Production Team Two SFHGLPTWO@usda.gov | AR, KY, LA, MN, MO, MS, ND, NE, NJ, NY, OK
Production Team Three SFHGLPTHREE@usda.gov | CT, DE, GA, IL, MA, MD, ME, MI, NC, NH, RI, SC, VT, WV
Production Team Four SFHGLPFOUR@usda.gov | FL, IN, OH, PA, PR, TN, VA, VI
Building a Complete Loan Application Package

1. UNDERSTANDING SUBMISSION TYPES
2. COMPLETING FORM RD 3555-21
3. ASSEMBLING DOCUMENTS
4. UPLOADING DOCUMENTS TIMELY
5. UTILIZING THE RESOURCES & TOOLS
ONLY agency specific required form!

Make sure you are using the most current version.

https://forms.sc.egov.usda.gov/eForms/searchAction.do
Use separate form for additional co-applicants.

GSA/SAM Website
https://www.sam.gov/

Make sure the property information matches the Appraisal and GUS application!
Only include those items being financed and included in the loan amount.

“Total Request” must match the GUS.

Double check the loan amount. Does the applicant have all the funds they need to close?
Must be signed by both lender and applicant(s).

Electronic signatures are acceptable.

Make sure to upload the signed copy.

In order to induce the Agency to issue the requested guarantee, we certify that we have originated the loan in compliance with all Agency loan requirements. This form contains or is supplemented with all information required by 7 CFR § 3055.107(a) and further defined in Chapter 16 of HED-1-3005 of 7 CFR 3055.

Lender’s Authorized Representative Signature / Title / Date

Name of Authorized Representative

Title/Company

Applicant(s) Acknowledgments and Certifications

CERTIFICATION: As the applicant, I certify to the best of my knowledge and belief: (1) I am not presently dissipated, suspended, declared insolvent, or voluntarily excluded from covered transactions by any Federal department or agency, (2) I have not been within a three year period preceding this proposal been convicted or had a civil judgment rendered against me for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, state, or local) transaction or contract under a public transaction; or commission of embezzlement, theft, forgery, bribery, falsification, or destruction of records, making false statements, or receiving stolen property. (3) I do not have an outstanding judgment lien on any property for a debt in favor of the United States which was obtained in any Federal court other than the United States Tax Court and (4) I am not delinquent or in default in any outstanding debt to the Federal Government (excluding any Federal Tax debt).

I (we) acknowledge this loan will be subject to payment of an annual fee by the Lender. The Lender may pass this fee on to me (us). I (we) understand that the annual fee for the first year is calculated when the loan is closed based upon the loan amount. Therefore, 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 closing of the loan.

I AM (WE ARE) unable to provide the housing to me (us) own account, and I am (we are) unable to secure the credit necessary for this purpose from other sources upon terms and conditions which I (we can reasonably fulfill. I (we) certify that the statements made by me (us) in this application are true, complete, and correct to the best of my (our) knowledge and belief and are made in good faith to obtain a loan.

Warning: Section 1603 of Title 16, United States Code provides: "Whoever, in any matter within the jurisdiction of any Federal Department or Agency of the United States knowingly and willfully falsifies, conceals or covers up by any false statement or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both.

Each of the undersigned hereby acknowledges having read all pages of this document as it relates to information regarding the PRIVACY ACT and a NOTIFICATION TO APPLICANT ON USE OF FINANCIAL INFORMATION FROM FINANCIAL INSTITUTION.
Must be signed by both lender and applicant(s).

Electronic signatures are acceptable.

Make sure to upload the signed copy.
### WORKSHEET FOR DOCUMENTING ELIGIBLE HOUSEHOLD AND REPAYMENT INCOME

**Lender Instructions:** Determine eligible household income 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 sources/types of income that is stable and dependable enough to repay the loan.

#### Identify all Household Members

<table>
<thead>
<tr>
<th>Name</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>Husband</td>
<td>37</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Employed</td>
</tr>
<tr>
<td>Wife</td>
<td>32</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Son</td>
<td>18</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

#### ANNUAL INCOME CALCULATION
(Consider anticipated income for the next 12 months for all adult household members as described in 7 CFR 3555, 8.12)

1. **Applicant:**
   - Wages: salary; self-employed; commission; overtime; bonus; tips; alimony; child support; pension/retirement; social security; disability; trust income, etc.
   - Calculate and record how the calculation of each income source was determined in the table below.
   - Total: $12,384.00

2. **Co-Applicant:**
   - Wages: salary; self-employed; commission; overtime; bonus; tips; alimony; child support; pension/retirement; social security; disability; trust income, etc.
   - Calculate and record how the calculation of each income source was determined in the table below.

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

4. **Additional Adult Household Member(s) who are not a Party to the Note:**
   - (Primary Employment: Wages, Salary, Self-Employed; Additional Income to Primary Employment; Other Income)
   - Calculate and record how the calculation of each income source was determined in the space below.

5. **Income from Assets:**
   - (Income from household assets as described in 8.11, Chapter 8)
   - Calculate and record how the calculation of each income source 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

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant</td>
<td>$12,384.00</td>
</tr>
<tr>
<td>Co-Applicant</td>
<td>$0.00</td>
</tr>
<tr>
<td>Other</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

---

### Results from Checking Income Eligibility

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Household Income</td>
<td>$12,384.00</td>
</tr>
<tr>
<td>Allowable Adjustments</td>
<td>$599.00</td>
</tr>
<tr>
<td>Adjusted Household Income</td>
<td>$13,983.00</td>
</tr>
</tbody>
</table>
**ADJUSTED INCOME CALCULATION** (Consider qualifying deductions as described in 7 CFR 3555.152(c) and HB-7-3555 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) $480.00

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

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

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

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-7-3555 Chapter 9) Calculate and record the calculation of the deduction in the space below.

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

13. **Adjusted Annual Income** (Item 6 minus item 12) $31,430.00

**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**

<table>
<thead>
<tr>
<th>Income Category</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>$2,600.00</td>
</tr>
<tr>
<td>2nd</td>
<td>$9.90</td>
</tr>
<tr>
<td>3rd</td>
<td>$359.00</td>
</tr>
<tr>
<td>4th</td>
<td>$0.80</td>
</tr>
<tr>
<td>5th</td>
<td>$0.80</td>
</tr>
<tr>
<td>6th</td>
<td>$0.80</td>
</tr>
<tr>
<td>7th</td>
<td>$0.80</td>
</tr>
<tr>
<td>8th</td>
<td>$0.80</td>
</tr>
<tr>
<td>9th</td>
<td>$0.80</td>
</tr>
<tr>
<td>10th</td>
<td>$0.80</td>
</tr>
</tbody>
</table>

**Check Income Eligibility**

**Results from Checking Income Eligibility**

**Income Eligibility is**

- **Total Household Income**: $32,388.00
- **Allowable Adjustments**: $560.00

**Adjusted Household Income**: $31,430.00
### Monthly Repayment Income

**Income and Expenses**

*(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>$2,531.20</td>
<td></td>
<td>$2,531.20</td>
</tr>
</tbody>
</table>

**Calculation of Base Income:**

- **YTD 12665, 19/5 15/29:**
- **Calculation of Base Income:**

**Other Income**

| Calculation of Other Income: | 3.03 |

**Total Income:**

- **Applicant:** $2,533.21
- **Co-Applicant:** $6.00
- **Total:** $2,539.21

**Calculation of Total:**

**Total**

<table>
<thead>
<tr>
<th>Person, Parker</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,533.20</td>
<td>$2,533.20</td>
</tr>
</tbody>
</table>

**Other Income**

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dal</td>
<td>Select One</td>
</tr>
<tr>
<td>Dal</td>
<td>Select One</td>
</tr>
<tr>
<td>Dal</td>
<td>Select One</td>
</tr>
</tbody>
</table>

**Insert More Other Income**
Building a Complete Loan Application Package

- **01. UNDERSTANDING SUBMISSION TYPES**
- **02. COMPLETING FORM RD 3555-21**
- **03. ASSEMBLING DOCUMENTS**
- **04. UPLOADING DOCUMENTS TIMELY**
- **05. UTILIZING THE RESOURCES & TOOLS**
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. 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/paces/sfhp-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

When submitting documents in GUS, the appraisal report must be uploaded separately.

- 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

---

### 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**

When submitting documents in CTS, the appraisal report must be uploaded separately.

- **Form RD 3555-21**: “Request 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 1003/FHLMC 1077 or similar form
  - **NOT APPLICABLE FOR GUS ACCEPT FULL DOCUMENTATION**
  - Executed by the approved lender’s underwriter
  - Credit waivers, exclusions, debt ratio waiver compensating factors, and overall loan file comments may be documented on this form.

- **Uniform Residential Loan Application**: FNMA 1004/FHLMC 65
  - **NOT APPLICABLE FOR GUS ACCEPT FULL DOCUMENTATION**
  - Not required to be signed by applicant(s) or lender
  - Loan amount is not required to be matched 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 or 6 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 3555.13(4)
- YOE’s, bank or investment statements, gift letters, etc.

### Credit Report:

- **Below as 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)

- Applies to applicants or property located in a community property state: CA, ID, LA, 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 086-9-33**: 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 1004/FHLMC 70 or applicable report as determined by appraiser
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
Streamlined-Assist Refinance

Not Supported in the GUS

Email loan application package to the appropriate Rural Development Production Team
Building a Complete Loan Application Package

1. UNDERSTANDING SUBMISSION TYPES
2. COMPLETING FORM RD 3555-21
3. ASSEMBLING DOCUMENTS
4. UPLOADING DOCUMENTS TIMELY
5. UTILIZING THE RESOURCES & TOOLS
Successful Document Submission

Timeliness
• Upload documents prior to “Final” submission

Communication
• Notify Rural Development anytime you upload documents for incomplete files

Completeness
• Efficiency is the key!
• Follow the checklist
### Borrower Information

<table>
<thead>
<tr>
<th>Borrower ID/Name</th>
<th>140053375 Homeowner, John</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>607 N Otis St</td>
</tr>
<tr>
<td></td>
<td>Marion, IL 62959</td>
</tr>
</tbody>
</table>

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). File size is limited to 30MB.

### Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

<table>
<thead>
<tr>
<th>Type of Document</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select</td>
</tr>
<tr>
<td>10002 Appraisal Report</td>
</tr>
<tr>
<td>10006 Underwriting</td>
</tr>
<tr>
<td>10011 Request for Guarantee</td>
</tr>
</tbody>
</table>

Submit more Documents
### Borrower Information

- **Borrower ID/Name**: 140053376 Homeowner, John
- **Address**: 607 N Ellis St, Marion, IL 62959

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). File size is limited to 30MB.

### Add and Index Individual Document(s) into the Image Repository

Users must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

<table>
<thead>
<tr>
<th>Type of Document</th>
<th>File Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>10006 Underwriting</td>
<td>C:\Users\Kristina.Zehr\Desktop\Browse…</td>
</tr>
<tr>
<td>10002 Appraisal Report</td>
<td>C:\Users\Kristina.Zehr\Desktop\Browse…</td>
</tr>
</tbody>
</table>

Select [Submit Document(s)] or [Reset] to proceed.
Upload Document(s)

Borrower Information
- Borrower ID/Name: 140053375 Homeowner, John
- Address: 607 N Otis St, Manon, IL 62959

Acceptable file formats include Adobe PDF and TIF (no password protected PDF files). File size is limited to 30MB.

Add and Index Individual Document(s) into the Image Repository

User must select the Type of Document and provide the location for each individual document on a separate row by selecting the "Browse" pushbutton. Up to 12 individual documents can be uploaded at a time. Select "Submit Document(s)" to upload individual documents.

<table>
<thead>
<tr>
<th>Type of Document</th>
<th>File Name</th>
<th>Upload Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>10006</td>
<td>Test Submission Packet.pdf</td>
<td>Successful</td>
</tr>
<tr>
<td>10002</td>
<td>Test Appraisal.pdf</td>
<td>Successful</td>
</tr>
</tbody>
</table>

[Select] [Browse] [Submit Document(s)]
### Contact Information

Lender contact information entered in this section will appear on Form RD 3555-21 and serve as your organization's point of contact for any questions regarding the loan request.

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lender Contact Name</td>
<td></td>
</tr>
<tr>
<td>Lender Contact Phone Number</td>
<td></td>
</tr>
<tr>
<td>Lender Contact E-mail Address</td>
<td></td>
</tr>
<tr>
<td>Lender Contact ID</td>
<td></td>
</tr>
<tr>
<td>Lender Contact USDA Assigned Branch No</td>
<td>001</td>
</tr>
</tbody>
</table>

### Conditional Commitment Recipients

Conditional Commitments will be issued electronically by the Agency. Enter up to five e-mail addresses to receive the Conditional Commitment.

<table>
<thead>
<tr>
<th>Recipient 1 E-mail Address</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Recipient 2 E-mail Address</td>
<td></td>
</tr>
<tr>
<td>Recipient 3 E-mail Address</td>
<td></td>
</tr>
<tr>
<td>Recipient 4 E-mail Address</td>
<td></td>
</tr>
<tr>
<td>Recipient 5 E-mail Address</td>
<td></td>
</tr>
</tbody>
</table>
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
Building a Complete Loan Application Package

1. UNDERSTANDING SUBMISSION TYPES
2. COMPLETING FORM RD 3555-21
3. ASSEMBLING DOCUMENTS
4. UPLOADING DOCUMENTS TIMELY
5. UTILIZING THE RESOURCES & TOOLS
Subpart C—Loan Requirements

§3555.101 Loan purposes.
§3555.102 Loan restrictions.
§3555.103 Maximum loan amount.
§3555.104 Loan terms.
§3555.105 Combination construction and permanent loans.
§3555.106 [Reserved]
§3555.107 Application for and issuance of the loan guarantee.
§3555.108 Full faith and credit.
§3555.109 Qualified mortgage.
§§3555.110-3555.149 [Reserved]
§3555.150 OMB control number.

https://www.rd.usda.gov/resources/regulations/program-regulations

Bookmark It

Use CTRL F to find answers quickly!
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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Acronyms

Glossary

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https://rd.usda.gov/resources/directives/handbooks
Contact appropriate Production Team.

Utilize your online resources & tools.

Don’t forget to sign up for GovDelivery updates.

File-specific questions should be emailed to the production team responsible for the state. For example, if you had a question regarding a guaranteed loan application in Nebraska, you would email SFHGLPTWO@usda.gov to contact Team Two.

In most cases, our staff can provide a response within 24 hours during normal business days. We can answer faster if you:

1. Identify the state the application is located; if applicable;
2. Provide applicant’s name, if applicable;
3. Include contact information; and
4. Indicate if you would like a call back (otherwise you will receive an email reply)

For general inquiries, please contact sfhgld_program@usda.gov. This includes questions on policy interpretation, lender training, marketing and outreach and servicing support.

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