Under the Section 502 Direct certified loan application packaging process, eligible loan application packagers either work with or without an approved intermediary. Packagers that work with an approved intermediary receive priority processing.

Loan application packaging fees will vary and can generally be included in the Rural Development loan or can be paid by the seller, builder, or third party.

## List of Approved Intermediaries

Please visit the intermediary's website for a list of certified loan application packagers that submit their packages through them so that the intermediary can perform a quality assurance review on the package prior to submission to Rural Development.

Intermediary's Name	Contact	Phone	Email	Website	
List of Certified Loan Application Packagers Working Without An Intermediary					
Entity's Name	Contact	Phone	Email	Website	Areas Covered
Yellow Springs Home, Inc	Chris Hall	937-767-2790	chris@yshome.org	https://www.yshome.org/	Greene, Clark, and Lorain Counties