



Manufactured Homes with USDA SFHGLP


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May 16, 2024

Lender and Partner Activities Branch

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Today, we will cover:

- 1) Manufactured Homes Eligibility
 - 2) Using the 1xClose Construction Feature
 - 3) Existing Manufactured Home Pilot Program
 - 4) Program Updates
- 
- A stylized graphic of the American flag is located in the bottom right corner of the slide. It features a dark blue field with several light blue stars arranged in a curved pattern, and wavy horizontal lines below representing the stripes of the flag.

Property Eligibility – Single Family Dwellings

Existing

New Construction

Townhomes

Condominiums
(limitations apply)

New Manufactured
(all states)

Existing Manufactured
after 2006 in 23 states
under a pilot program

New or existing Modular
(treated same as site-
built)

Duplex – 1 unit

Expanding Affordable Homeownership

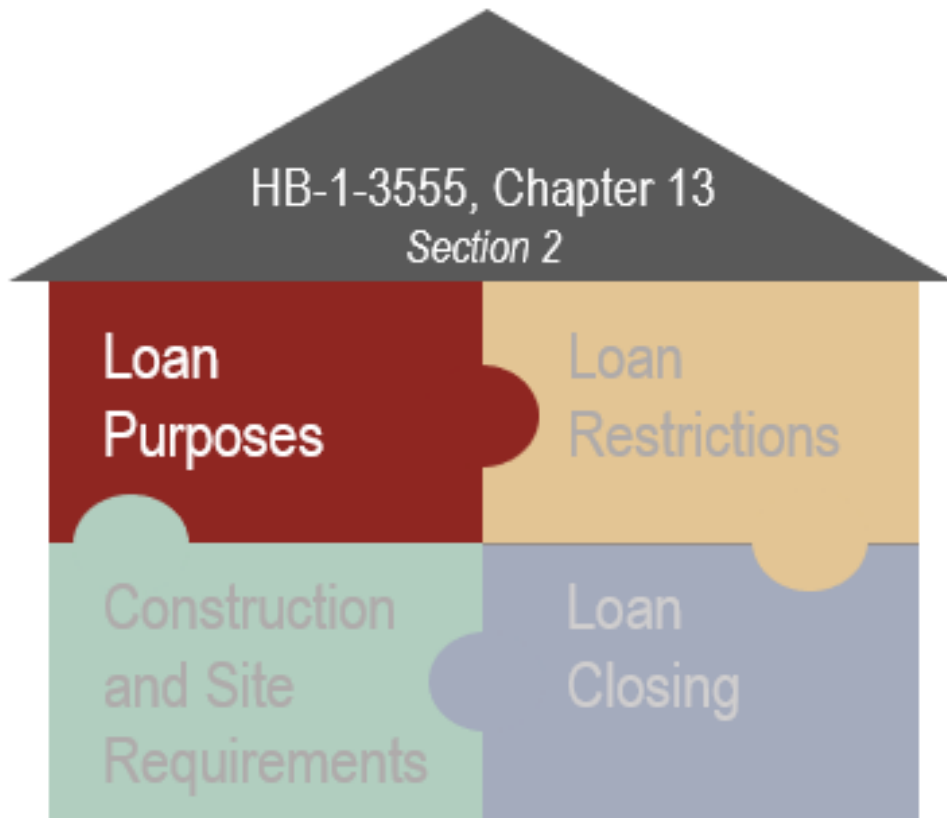
USDA will guarantee loans on Manufactured homes that meet the standards on the following slides (this is available on brand new units in all 50 states).

The MH Pilot allows for existing units (2006 & newer) to be guaranteed only in 23 states (discussed later). Extended until [Nov 4, 2024](#).



Manufactured Homes

Combination Construction to Permanent Loan

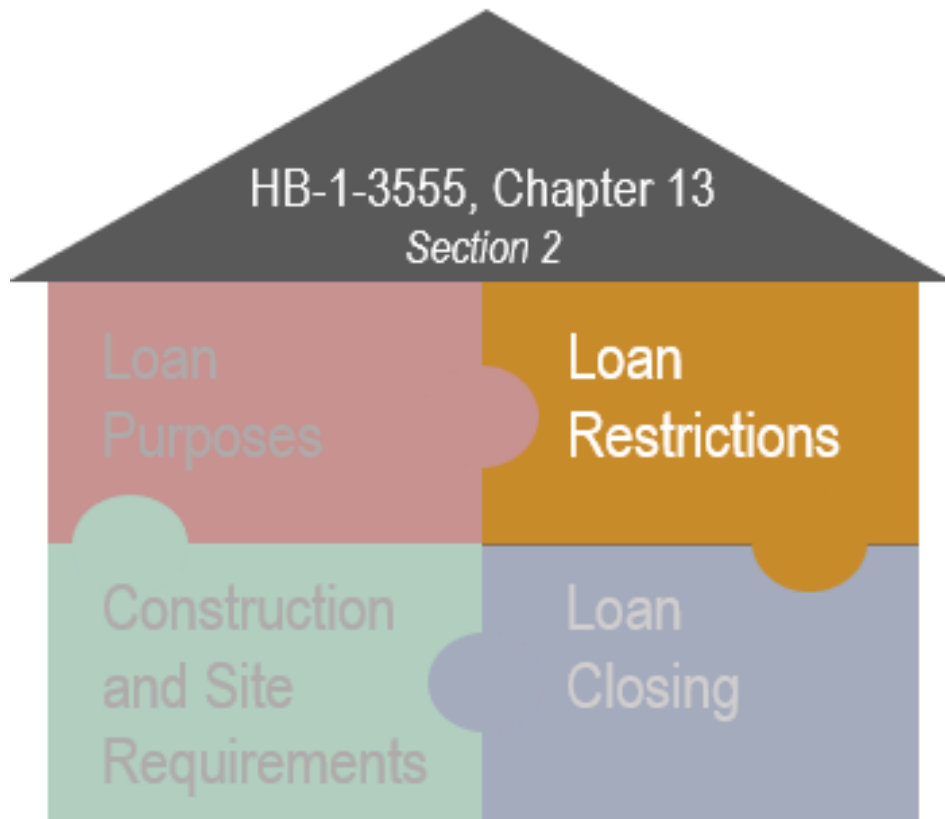


Units Must:

- Have a site that conforms to state and local standards.
- Be a new unit in stock that has never been installed or occupied at any other site or location.
- Have a floor area of not less than 400 square feet.
- Be placed on a [permanent foundation](#).
- Meet or exceed the FMHCSS standards for the geographic area the unit will be placed.

Manufactured Homes: Loan Restrictions

7 CRF Part 3555.208, HB-1-3555 Chapter 13.7

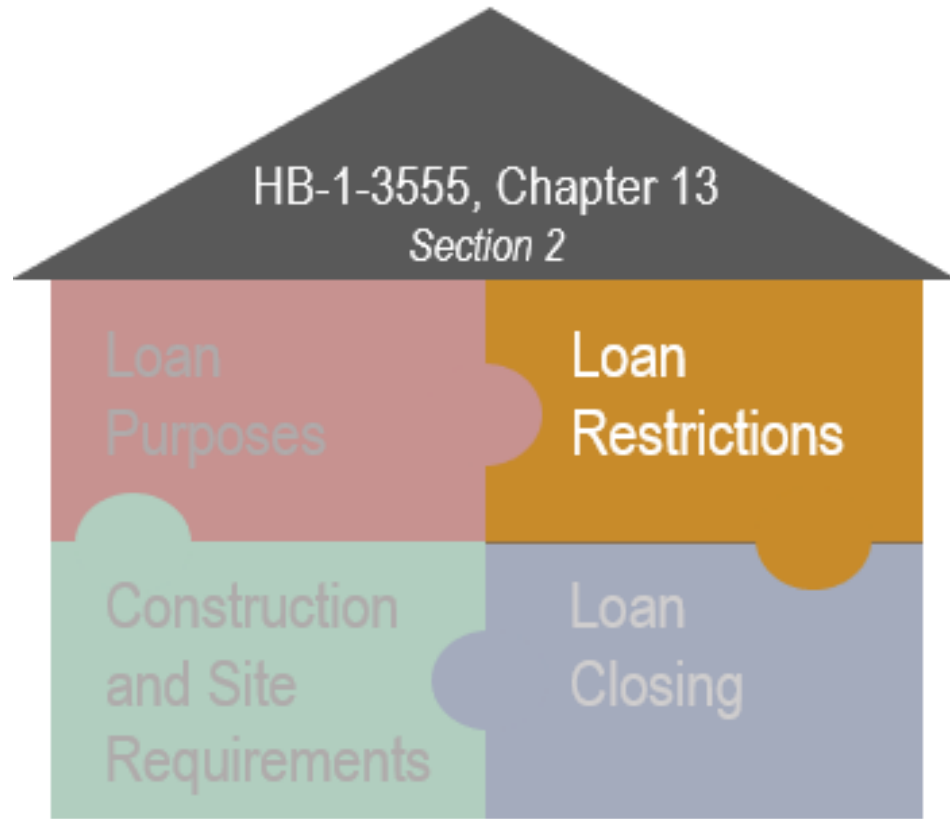


The Agency Will Not Guarantee:

- The purchase of a unit without an eligible site.
- Repairs associated with a unit not already financed by USDA.
- Furniture or any other movable articles of personal property.
 - Wall to wall carpeting, refrigerators, ovens, washing machines, etc. are allowed.
- Additions or modifications other than structures built to engineered designs.

Manufactured Homes: Loan Restrictions

7 CRF Part 3555.208, HB-1-3555 Chapter 13.7

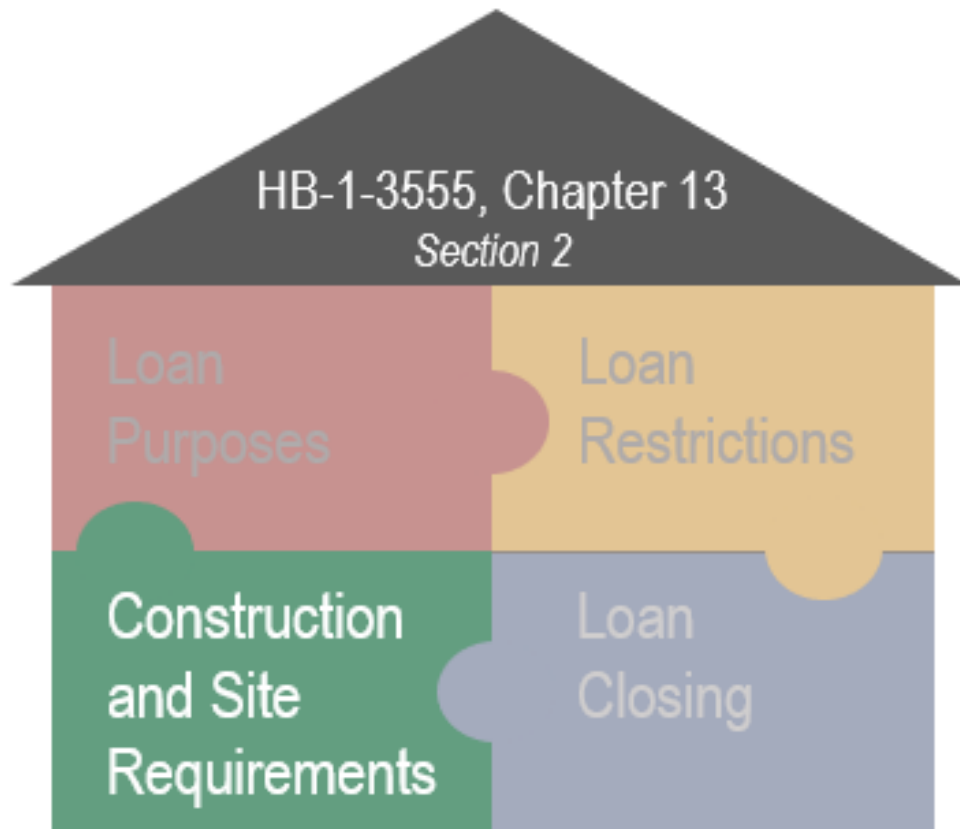


The Agency Will Not Guarantee:

- The purchase of a unit moved from a site other than a dealer's lot.
- Units manufactured more than 12 months from date of purchase agreement.
- A unit with a tow hitch or running gear remaining.
- Rehabilitation on an Existing Manufactured Home or Condominium with the 1xClose Repair/Rehab feature

Manufactured Homes: Construction & Site Requirements

7 CRF Part 3555.208, HB-1-3555 Chapter 13.8

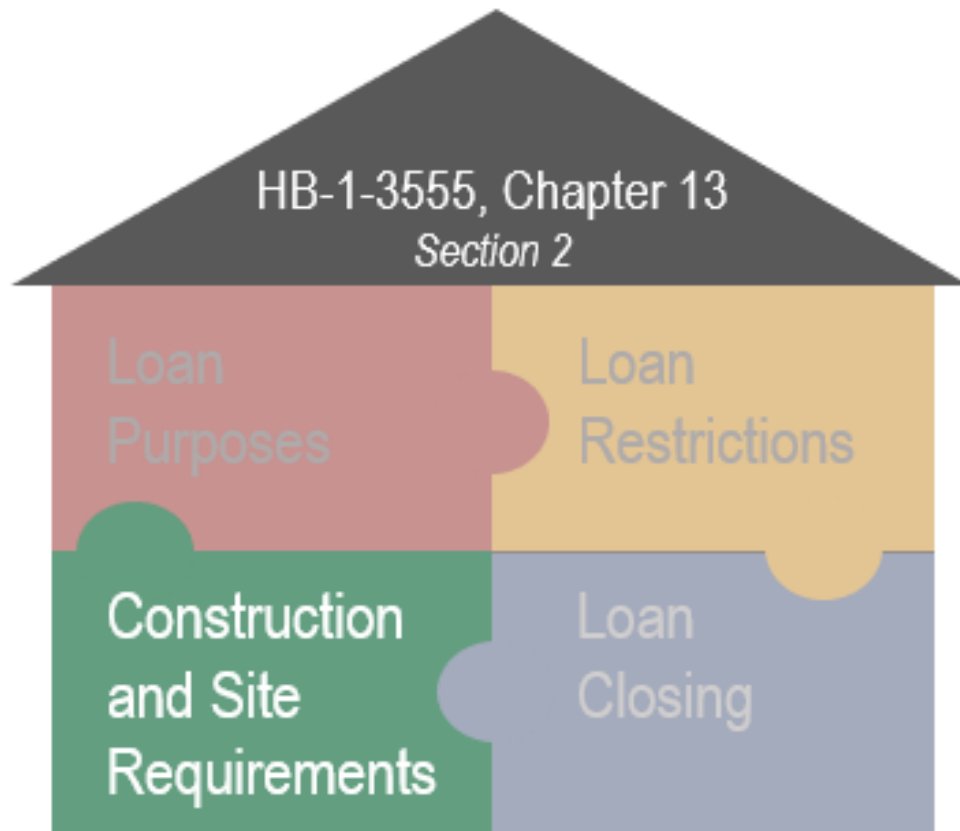


Lender's Permanent File Must Contain:

- An itemized cost breakdown of the total package.
- Dealer certification that no cash back will be paid directly to the applicant.
- Dealer certification that proposed cost is the full price of the unit.

Manufactured Homes: Construction & Site Requirements

7 CRF Part 3555.208, HB-1-3555 Chapter 13.8

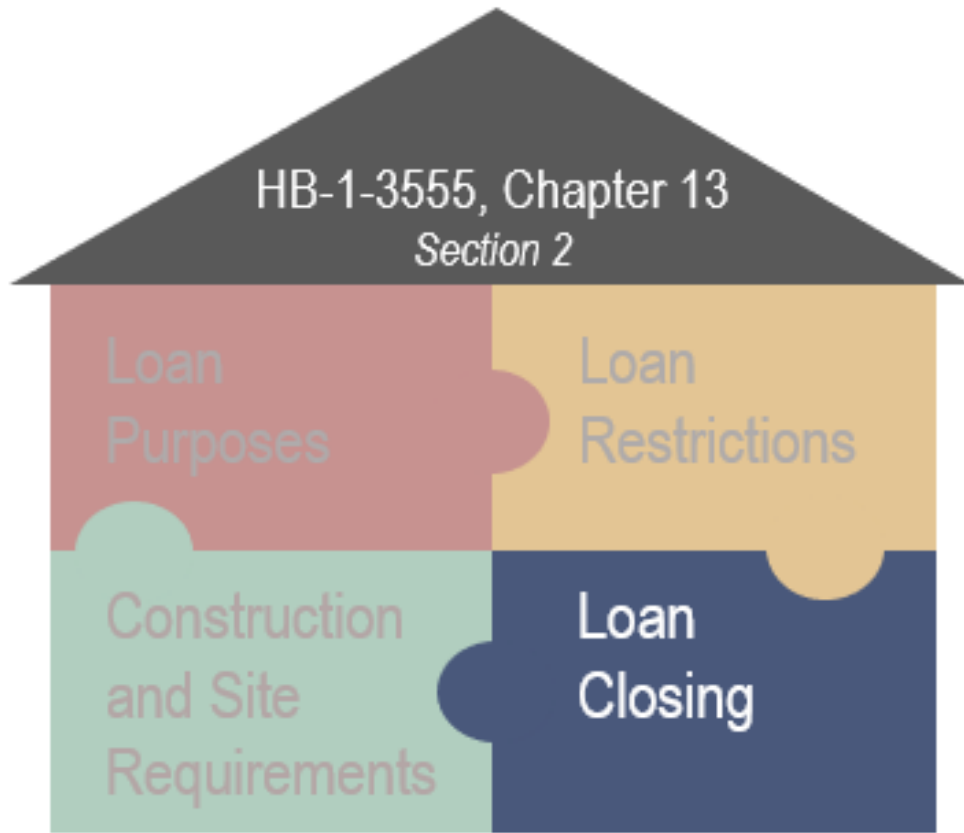


Lender's Permanent File Must Contain:

- Foundation plan that meets HUD Handbook 4960.3G guidelines.
- Plot and site development plans.
- Inspections required per HB-1-3555, Chapter 12 [for Manuf'd Homes, this is the 1) Footing and 2) Final inspections].
- Contractor certification that units were properly joined and sealed and sustained no damage during transportation and set up.

Manufactured Homes: Loan Closing

7 CRF Part 3555.208, HB-1-3555 Chapter 13.9



Additional Closing Requirements:

- **Warranty:** Dealer must provide the borrower with a copy of all manufacturer warranties.
- **Certifications:** HB-1-3555, Attachments 13-A and 13-B may be used to document manufactured dealer/contractor certifications.
- **Real Estate Tax:** Unit and site must be classified, zoned, and taxed as real estate.
- **Title and Lien:** Both the unit and the site must be evidenced by a recorded mortgage or deed of trust.

Single-Close Construction – Save Time & Money

1) Securitized Version vs 2) Interest Only Version

Interest rate, construction contingency, and payment reserves are established at close.

LNG issued at signing and construction begins.

Securitized Version

Principal, interest, taxes, insurance (PITI) payments are made during construction from the reserve.

Construction complete. No loan mod needed. Excess contingency reserve funds applied as principal curtailment.

Interest Only Version

Monthly interest is paid from interest payment reserve on construction loan balance.

Construction completed and excess reserves applied to principal. Loan modification to re-amortize the remaining balance.

Lender Responsibilities

Combination Construction to Permanent Loan

- Oversees Disbursement of Loan Proceeds
- Monitor the construction of subject property
- Obtain documentation confirming construction is complete
- Ensure use of fixed price construction contract (established contingency is ok)



Lender Requirements

Combination Construction to Permanent Loan



- Once Lenders have USDA-approval, by submitting the request for Conditional Commitment, they are Self-certifying staff has two or more years experience making and administering construction loans
- In lieu of the above, a Lender may employ a construction loan management company with two or more years of experience. Lender confirms eligibility of the company employed.
- Confirm the eligibility of contractors/builders (next slide)

Builder/Contractor Requirements

Combination Construction to Permanent Loan

LENDER verifies (& documents in their files) the Builder has:

- 2 or more years of building/construction experience (SFH)**
- State-issued construction or contractor license (as state or local law requires)**
- Commercial general liability insurance (\$500,000 min)**
- (Acceptable credit history/criminal background check NO LONGER required as of Nov '22)**
- Contractors building their own residence are ineligible**

A key to the success of the CTP loan feature is the financial stability and reputation of the builder constructing the home.

Contingency Reserve

Combination Construction to Permanent Loan



- A contingency reserve is not required but may be utilized to cover eligible expenses associated with unplanned problems with construction or change orders.
- Limited to 10% of the cost of construction (including labor, materials and soft costs).
- Funds must be deposited into the construction reserve account

Loan Closing

Combination Construction to Permanent Loan

- **Standard industry closing docs are used**
- **Lender ensures Promissory Note signed & valid 1st lien obtained at closing**
- **Term of loan at closing is 30-years**
- **Interest rate during construction must be fixed rate**
- **Adjustable rates during construction are not allowed**
 - **But, rate during construction may be higher than permanent rate (our Reg reads the perm rate may be reduced at Ream)**
- **Annual Guarantee Fee begins to accrue at loan closing & will be due each year at anniversary date**



Construction Close-Out

Combination Construction to Permanent Loan

Once construction is complete, Lender obtains/retains in file:

- ✓ **Appraiser's final inspection**
- ✓ **Certificate of Occupancy**
- ✓ **Final Title Policy clear of all liens**
- ✓ **Construction phase inspections**
- ✓ **Construction contract**
- ✓ **Cost breakdown**
- ✓ **Construction ledger**
- ✓ **Builder's Warranty**
- ✓ **Complete Lender Loan Closing System**



Manufactured Housing Pilot has been renewed

Expected to permanent in the near future – stay tuned

[Link for Pilot in the Federal Register](#)

Unit must...

- Have been constructed on or after January 1, 2006.
- Not have been previously installed on a different homesite.
- Have a floor area of not less than 400 sq. feet.
- Meet all other criteria set forth in 7 CFR Part 3555 and HB-1-3555.
- Have no alterations or modifications since construction in the factory except for...
- Porches, decks, or other structures which were built to engineered designs or were approved and inspected by local code officials are acceptable.

States included in the pilot are: CO, IA, LA, MI, MS, MT, NV, NH, NY, ND, OH, OR, PA, SD, TN, TX, UT, VT, VA, WA, WV, WI, and WY.

[Manual File Submission Job Aid](#)

Program Updates

NEW!!
“SAVE” Changes

Requirement Checks

New Construction Dwellings: USDA new construction requirements and documentation are met. (P)

Existing Dwellings: Current minimum property requirements (MPR) of HUD Handbook 4000.1 are met. (P)

Choose One

Yes

Additional Borrower Information

Borrower's Name

Do you have a relationship with any Rural Development employee? (P) Yes No ⓘ

Immigration/Naturalization Check

(The automated Immigration/Naturalization verification is no longer available. Approved USDA lenders are required to secure/document a non-U.S. citizen's legal residency, outside of the Guaranteed Underwriting System, and retain this documentation in their permanent casefile. This verification must occur prior to a final submission. Current information pertaining to acceptable citizenship or immigration status is available in Chapter 8 of Handbook-1-3555.)

Login.gov



[What is Login.gov?](#) [Who uses Login.gov?](#) [Create an account](#) [Help center](#)

The public's one account for government.

Use one account and password for secure, private access to participating government agencies.

https://content.govdelivery.com/bulletins/gd/USDARD-38d4479?wgt_ref=USDARD_WIDGET_1

SFH Guaranteed Origination

March 18, 2024

Make the Switch to Login.gov

Switch to Login.gov Today!

Don't wait -- sign up and make the switch to Login.gov today! Login.gov provides added security benefits of multi-factor authentication to protect your personal information.

What you need to know:

The second phase of transitioning USDA customers from eAuth to Login.gov will begin the evening of Monday, March 25, 2024. The target goal for the final phase of transitioning customers with existing eAuth accounts to Login.gov for access to USDA is the end of September 2024. Once implemented, Login.gov will be the mandatory method for accessing all USDA eAuth protected applications.

How it will work:

Login.gov will continue to be optional during this second phase; however, it is highly recommended transitioning to Login.gov for the added security benefits.

- Customers who log in with eAuth accounts will be prompted at every login to link their account with Login.gov.
 - Select the "Link with Login.gov" option to create a Login.gov account and link with eAuth for access to USDA sites.
 - Select the "Not Now" option to go to the application.

Recent Policy Adjustments

- Created “Policy Desk” similar to FHA’s “Drafting Table” to receive stakeholder feedback on potential changes to our policy Handbook.*
- Reduced documentation requirements such as no longer requiring a signed copy of the 1008 Underwriting Transmittal Summary.
- Eliminated need for verifying non-recurring deposits under \$1K
- Eliminated the need to obtain documentation for a previous Agency loss older than 7 years.
- Exemption (issued May 9) says: Real Estate commission fees paid by Sellers are exempt from the 6% cap on seller concessions.



Policy Updates

➤ Handbook Revisions Published – *PN 613 on May 6, 2024*

▪ Chapter 9

- Clarified that tax transcripts not received prior to closing for any reason will not delay closing. As long as the applicant filed their taxes, they may proceed without the transcripts if they are unavailable (even when the taxes are filed late).
- Clarified that written and email verifications are options for the VVOE within 10 days of closing.
- Removed part-time income from the matrix and included under base wages.
- Clarified lenders can use a lesser amount for reserves than the verified amount, at their discretion.
- Simplified the gift sourcing guidance to now only require a gift letter and either evidence of the applicant's deposit, a copy of the donor's funds by check or transfer to the closing agent, or a copy of the closing disclosure showing receipt of the donor's funds.
- Updated the list of Federally Mandated Exclusions from Income in Attachment 9-D.



Policy Updates

➤ Handbook Revisions Published – *PN 613 on May 6, 2024*

- Chapter 10
 - Updated the guidance for non-traditional credit to allow monthly subscription services and gym memberships to be considered as sources of non-traditional credit.
- Chapter 16
 - Updated the maximum insurance deductible requirements to 5% of the total coverage amount for hazard insurance and \$10,000 for flood insurance.



Policy Updates

➤ Handbook Revisions Pending Publication

▪ Chapter 11 - *Posted to The Policy Desk through June 7, 2024*

- Increased the maximum PITI Ratio to 34% (applicable to non-GUS Accept files).
- Clarified that when omitting a debt on an applicant's personal credit report because it is paid by a business, it should also be verifiable within the businesses' cash flow analysis and/or profit and loss statements.
- Clarified that waivers are not permitted to increase the PITI ratio above 34% for purchase transactions (applicable to non-GUS Accept files).
- Clarified that the 680 credit score requirement for a debt ratio waiver must be a validated credit score to be eligible.
- Updated the list of compensating factors to include instances where there is a minimal housing payment increase and the financing of an energy efficient home.
- Removed the requirement for the debt ratio waiver underwriting analysis documentation to be signed when submitted to the Agency for review.



The Policy Desk

- Located on the LINC Training and Resource Website

<https://www.rd.usda.gov/resources/usda-linc-training-resource-library>

- Provides stakeholders an opportunity to provide feedback on proposed policy revisions, prior to implementation
- Chapter 11 is currently available for review and comment (changes in Ratio Analysis)

Single Family Housing GLP Policy Desk

HOME > RESOURCES > USDA LINC TRAINING & RESOURCE LIBRARY

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
- *New* Lender Training Schedule

English

Welcome to The Policy Desk! Rural Development recognizes the importance of obtaining input from our stakeholders on proposed policy revisions, prior to those updates becoming effective. The Policy Desk was created with that goal in mind. Here, you will find proposed policy revisions, as well as a mechanism to provide comments to Rural Development on these proposals. We encourage all stakeholders to review these proposals and provide your comments using the link below, or by emailing the Policy Desk at sfhgld.policydesk@usda.gov. Thank you for your continued support of Rural Development's Single-Family Housing Guaranteed Loan Program!

Announcements

Rural Development's Single-Family Housing Guaranteed Loan Program is currently seeking comments on proposed revisions to Chapter 11 of Handbook 1-3555. Feedback can be provided through June 7, 2024 using the Stakeholder Comment Form, or by emailing the Policy Desk at sfhgld.policydesk@usda.gov. Thank you for providing your important feedback on this proposal!

Proposed Policy Revisions Open for Comment

- [Chapter 11 - Ratio Analysis Draft Advance](#)
- [Chapter 11 - Ratio Analysis Markup](#)

[Stakeholder Comment Form](#)

Policy Adjustments Under Consideration

- Simplifying annual income calculation requirements
- Relaxing debt ratio waiver requirements
- Updating/upgrading the GUS mortgage scorecard for “accept” and “refer” results
- Expanding opportunities for financing manufactured homes
- Reducing the seasoning period for refinance transactions
- Lenders to have online access to the lender scorecard (PRMT)
- Loan Servicing: Payment Supplement Account
 - Partial claim will provide loan payment supplements
 - Distressed borrowers will be able to keep their low-rate mortgage instead of a loan modification at higher interest rates



Some FAQ's

<https://www.rd.usda.gov/media/file/download/rd-sfh-faqloanorigination.pdf>

Manufactured Homes ([HB-1-3555, Chapter 13](#))

➤ **Does USDA allow the financing of existing Manufactured homes?**

Existing manufactured homes are ineligible unless it is a purchase of an existing Rural Development Section 502 Direct or Guaranteed financed home. However, select states have been included in an Existing Manufactured Housing Pilot program where existing manufactured homes built after January 1, 2006, may be eligible for financing. Please see the [Federal Register Notice](#) on this topic for additional information.

Some FAQ's

<https://www.rd.usda.gov/media/file/download/rd-sfh-faqloanorigination.pdf>

- **An applicant is purchasing a manufactured home that was constructed 3 years ago but was never sold by the manufacturer. It is being purchased directly from the manufacturer and will be moved from the manufacturer to the site. Does this constitute a "new" manufactured home?**

New manufactured homes are defined as a new unit in stock that is less than 12 months from manufactured date, which has never been installed or occupied at any other site or location. Since the manufactured date is over 12 months, it does not meet the definition of a "new" manufactured home.

Some FAQ's

<https://www.rd.usda.gov/media/file/download/rd-sfh-faqloanorigination.pdf>

➤ **Is there a list of approved manufactured dealers?**

No, the Single Family Housing Guaranteed Loan Program does not approve manufactured home dealers.

➤ **How do we complete GUS when using the Existing Manufactured Housing Pilot program?**

GUS does not support loan applications submitted under the pilot program. Lenders should submit applications following the guidance provided in the [Manual File Submission Job Aid](#), available in the [Linc Training and Resource Library](#).

Some FAQ's

<https://www.rd.usda.gov/media/file/download/rd-sfh-faqloanorigination.pdf>

➤ **What are the benefits of using the single-close feature?**

Both options in the single-close feature reduce the cost for the applicant, as there is only one closing. An optional interest reserve, contingency reserve, and PITI reserve can be financed as part of the loan, depending on the type of single-close transaction utilized. In addition, lenders are provided the protection of the Loan Note Guarantee throughout the construction period.

Some FAQ's

<https://www.rd.usda.gov/media/file/download/rd-sfh-faqloanorigination.pdf>

- **An applicant already owns land and wants to build a home on the property. Is this considered a purchase or a refinance?**

Even though the land is already owned by the applicant, lenders should select "Purchase" in GUS for this type of transaction.

- **If there is no building inspector for the local jurisdiction, who can complete the final inspection?**

It is the lender's responsibility to find an alternative, qualified inspector when the local jurisdiction does not perform construction inspections.

Lender Toolkit



<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program#other-requirements>



Bookmark It!



An official website of the United States government [Here's how you know](#)

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U.S. DEPARTMENT OF AGRICULTURE

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English

Single Family Housing Guaranteed Loan Program

Application Window: **OPEN** Program Application Period: **This program is open all year.**

[Fact Sheet](#)

[Overview](#) | [To Apply](#) | [Other Requirements](#) | [Contact](#) | [Events](#)

What governs this program?

- [7 CFR, Part 3555](#) - This part sets forth policies for the Single-Family Housing Guaranteed Loan Program (SFHGLP) administered by USDA Rural Development. It addresses the requirements of section 502(h) of the Housing Act of 1949, as amended, and includes policies regarding originating, servicing, holding and liquidating SFHGLP loans.
- [HB-1-3555](#) - SFH Guaranteed Loan Program Technical Handbook. This handbook provides Agency staff and lenders participating in the Single-Family Housing Guaranteed Loan Program with the tools needed to originate, underwrite, and service guaranteed loans efficiently and effectively.

HB-1-3555



Bookmark It!



Use Ctrl-F to find answers quickly!



A screenshot of the USDA RD Handbooks website. The page features a green field background at the top with the word "Handbooks" in a dark box. Below this is a navigation menu with "HOME", "RESOURCES", and "DIRECTIVES". A left sidebar lists various categories like "About RD", "State Offices", "Programs & Services", "Newsroom", "Resources", "Acronyms", "Directives", "Administrative Notices", "Electric Sample Documents", "Form Letters", "Guide Letters", "Handbooks", "Informational Publications", "Instructions", "Procedures Notices", "Unnumbered Letters", "Environmental Studies", "Forms", "Publications", "Publications for Cooperatives", "Regulations and Guidance", "Rural Data Gateway", "USDA LINC Training & Resource Library", and "Contact Us". The main content area shows "Below are handbooks information" and lists two handbooks: "HB-1-3550 Direct Single Family Housing Loans and Grants - Field Office Handbook" and "HB-1-3555 SFH Guaranteed Loan Program Technical Handbook". The second handbook is highlighted in yellow and includes a "Table of Contents" with 15 chapters: Chapter 1 (Overview), Chapter 2 (Record Retention), Chapter 3 (Lender Approval), Chapter 4 (Lender Responsibilities), Chapter 5 (Origination and Underwriting Overview), Chapter 6 (Loan Purposes), Chapter 7 (Loan Terms and Conditions), Chapter 8 (Applicant Characteristics), Chapter 9 (Income Analysis), Chapter 10 (Credit Analysis), Chapter 11 (Ratio Analysis), Chapter 12 (Property and Appraisal Requirements), Chapter 13 (Special Property Types), Chapter 14 (Funding Priorities), and Chapter 15 (Submitting the Application Package).

Origination FAQs



Bookmark It!



Use Ctrl-F to find answers quickly!



FAQ

Frequently Asked Questions

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Training &
Resources



Check back for
updates



Don't forget to sign up
for GovDelivery
updates



<https://www.rd.usda.gov/resources/usda-linc-training-resource-library>

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

New Lender Training Schedule

English

USDA LINC Training & Resource Library

The Single Family Housing Guaranteed Loan Program has prepared a comprehensive library of resources for all lending partners. In the categories below you have access to all of the training, resources, and important forms for program participation.

If you have questions or need additional information, please contact us. **Contact Information:** [SFHGLP Contact List](#)



Lender Approval

[Learn More](#)



Loan Origination

[Learn More](#)



Single Family Housing GLP Policy Desk

[Learn More](#)



Lender Training

[Learn More](#)

NEW Training Schedule



Check back for open registration



Registration announcements sent via GovDelivery



Lender Training Schedule | Rural Development (usda.gov)

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

New Lender Training Schedule

English

Training Schedule

Due to the growing response rate to our training opportunities, we have expanded our offerings to include both virtual and in-person options more often throughout the year. All trainings, both virtual and in-person, are free and open to anyone to attend. Registration will typically open 30 days prior to the event. Most virtual events will take place at 2 p.m. Eastern time, but final determinations will be made clear on registration. Please ensure you are signed up for GovDelivery notices as all trainings are announced by email through that system. Please contact the lender and Partner Activities branch with any questions, at sfhgld.lenderpartner@usda.gov

- December 14, 2023: Hot Topics | [Register Here](#)
- January 10, 2024: Single Close Construction and Rehab Repair loans | [Register Here](#)
- January 18, 2024: Income | [Register Here](#)
- March 6, 2024: Program Overview 101- [Register Here](#)
- March 14, 2024: Credit - [Register Here](#)
- April 24-26, 2024: In-Person Loan Origination & Servicing Training, Glenn Allen, VA – [Register Here](#)
- May 8, 2024: GUS
- May 13-17, 2024: In-Person USDA Lender Default Servicing Training, St. Louis, MO (Note: This is a servicing lender training only.) – [Register Here](#)
- May 16, 2024: Manufactured Housing
- June 11, 2024: Lender Awards
- June 13, 2024: Appraisals & Property
- July 10, 2024: Tribal Lending
- July 18, 2024: Assets
- August 7, 2024: Ratios
- September 12, 2024: Hot Topics

Lender Webpage

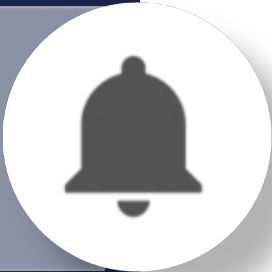


SFH Guaranteed Lender

Monitor posted turn times daily



Don't forget to sign up for GovDelivery updates



The screenshot shows the website's navigation menu on the left with categories: About RD, State Offices, Programs & Services (expanded to show Programs and Services), and RUS Interest Rates. The main content area features a 'HOME' header, a language dropdown set to 'English', and two informational cards. The first card, titled 'COVID-19', contains a notice about loan servicing. The second card, titled 'Loan Status', states that new loan applications are being reviewed and includes a circled date '05-13-24'. Below this is a 'Subscribe to Notifications' section with a circled link 'Sign Up to Receive Critical Updates'. An 'Overview' section at the bottom begins with the text 'USDA Rural Development's Guaranteed Loan Program assists approved lenders in providing up to 100% financing for'.

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!



<https://www.rd.usda.gov/media/file/download/sfhgllpcontactlist.pdf>



Single Family Housing Guaranteed Loan Program (SFHGLP)

Contacts and Resources

TOPIC	CONTACT
File-Specific Questions Information to include in email: <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 applicableInclude contact information; andIndicate if you would like a call back (otherwise you will receive an email reply) File-Specific Questions by phone:	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 *833-314-0168, ext. 2
Lender Self-Report	sfhgld.compliance@usda.gov
Program Training	sfhgld.lenderpartner@usda.gov
Program Marketing and Outreach	sfhgld.program@usda.gov or *833-314-0168, ext. 4
General Loan Scenario Questions	sfhgld.program@usda.gov or *833-314-0168, ext. 4
Loan Policy/Regulation/Handbook	
Turn Times	*833-314-0168, ext. 1
Lender Approval/Recertification	sfhgld.servicing@usda.gov
Loan Servicing	
Technical Issues: GUS	RD.HD@USDA.GOV or (800) 457-3642 option 2, option 2
Technical Issues: e-Authentication	E-Authentication FAQs: https://www.eauth.usda.gov/eauth/b/usda/faq E-Authentication Contact Us: https://www.eauth.usda.gov/eauth/b/usda/contactus
Loss Claims	guarantee.svc@usda.gov
Monthly and Quarterly Status Reporting	RD.SO.HSB@usda.gov
GUS User Agreements	
Adding/Removing Security Administrator (SFH Guaranteed Loan Program Automated Systems)	Form Instructions: https://www.rd.usda.gov/files/RD-SFH-AdditionalLenderSecurity.pdf

*Phone System Availability: 9:00 am to 3:30 pm ET

TOOLS AND RESOURCES

Regulation and Handbook: <https://www.rd.usda.gov/resources/directives>

Lender Webpage: Turn times, contact information, and helpful links: <https://www.rd.usda.gov/page/sfh-guaranteed-lender>

USDA LINC: Training modules, user guides, and more useful resources: <https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library>

GovDelivery: Receive notifications regarding origination, servicing, and GUS updates: <https://public.govdelivery.com/accounts/USDARD/subscribe/new>

Live Calls:

**CALL USDA
(833)
314-0168**

	Option:
Turn Time Updates:	1
Specific File Questions:	2
Lender Recertifications/Approvals:	3
Policy & Scenario Questions:	4
GUS Technical Questions:	5

Thank
you



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