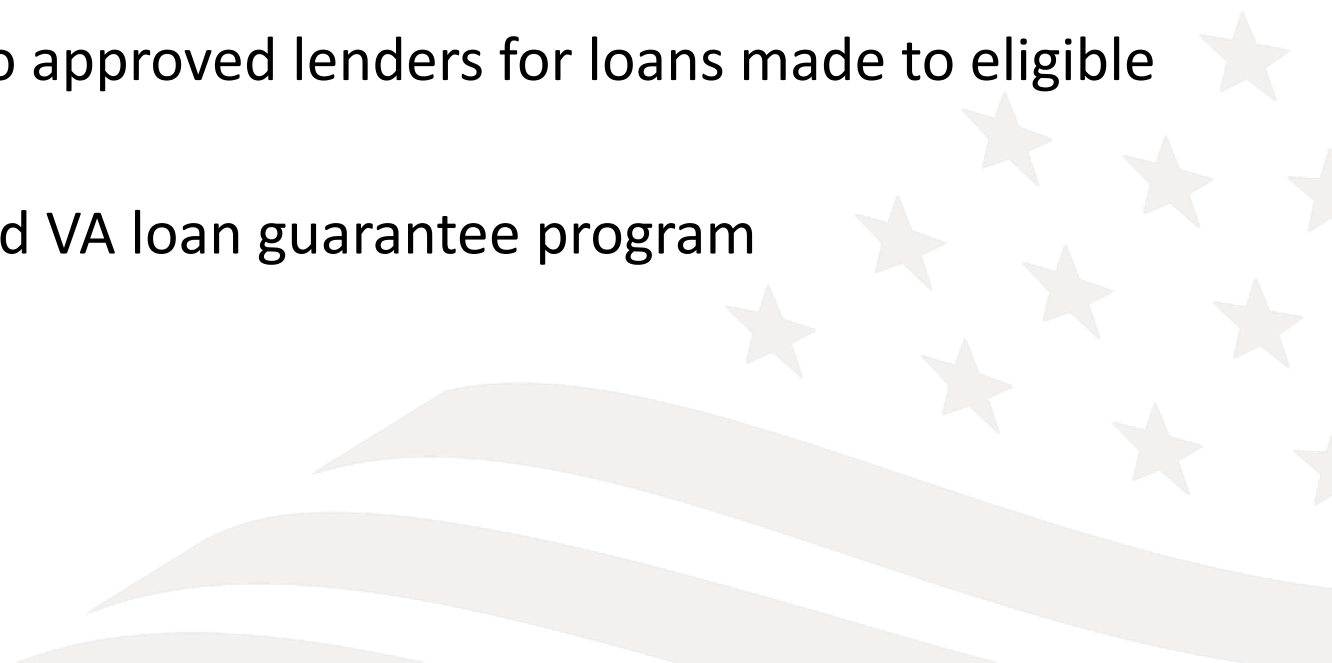




USDA Single Family Housing Guaranteed Loan Program

Lender and Partner Activities Branch

Single Family Housing Guaranteed Loan Program Purpose


- The SFHGLP is designed to provide low- and moderate-income households the opportunity to own adequate, modest, decent, safe, and sanitary dwellings and related facilities for their own residential use in rural areas.
 - The program offers eligible applicants the opportunity to acquire, build, rehabilitate, improve, or relocate a dwelling in rural areas.
 - The program provides loan guarantees to approved lenders for loans made to eligible applicants.
 - Similar to the FHA Insurance program and VA loan guarantee program
- 

Guaranteed Loan Program Applicant Benefits

- 100% financing of appraisal value, no down payment
- Alternative credit allowable
- No Asset/Reserve Requirements
- No cap on purchase price
- Low fees – 1% financing fee, .35 Annual
- No Rate Restrictions
- No CLTV limits
- Purchase, New Construction, and Refinance
- Single Close Construction Program
- Not limited to First Time Home Buyers
- No Set Acreage Limits
- Escrow for Repairs
- Seller concessions to 6%



Guaranteed Loan Program Lender Benefits

- **90% Loan Note Guarantee**
 - **Earn Community Reinvestment Act (CRA) credits**
 - **USDA loans are sought after securities in the secondary market and receive the best investor pricing due to low prepayment rate ~7% (FHA 36%, VA 66%)**
- 

SFHGLP Comparison Chart

	USDA	FHA	VA **	Fannie Mae Home Ready*	Fannie Mae Conventional 97%	Freddie Mac Home Possible*	Freddie Mac Home One
Purchase Price	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Interest Rate	3.75%	3.75%	3.75%	4%	4.25%**	4%	4%
Downpayment	0	3.5% (\$7,000)	0	3% (\$6,000)	3% (\$6,000)	3% (\$6,000)	3% (\$6,000)
Upfront Guarantee Fee/ UFMIP/Guaranty Fee	\$2,020.20 (1%)	\$3,377.50 (1.75% in '20)	\$4,600 (0-3.3% varying by eligibility. Utilized 2.3 as a more common rate)				
Total Base Loan	\$202,020.20	\$196,377.50	\$204,600	\$194,000	\$194,000	\$194,000	\$194,000
Monthly Annual Fee/MI	\$58.92 (.35%)	\$139.10 (.85%)	-0-	\$158.43 (.98%)	\$158.43 (.98%)	\$158.43 (.98%)	\$195.61 (1.21%)
Out of Pocket	\$0	\$7,000	\$0	\$6,000	\$6,000	\$6,000	\$6,000
TOTAL P & I	\$1023.39	\$1076.63	\$976.79	\$1084.62	\$1112.79	\$1084.62	\$1,121.80
FTHB req	no	no	no	no	yes	no*	yes

Notes:

Affordable lending programs may allow eligible gift and/or grant programs for the payment of upfront guarantee fees and down payment requirements.

Monthly mortgage insurance is represented with borrower paid monthly insurance (BPMI). Mortgage insurance rates are based on industry rates in September 2020 for required coverage for credit scores of 680 – 699.

Minimum credit scores may apply for some programs

* Restricted to Low-Income applicants; ** Usually requires approx. ¼% higher rate for this program.

** Generally only available to Veterans

Program Eligibility



Eligibility Requirements

Determination of Applicant Eligibility



- ✓ **Property located in an eligible rural area**
- ✓ **Total Household Income Within Program Limits - 115% of MHI**

Single Family Housing Guaranteed Loan Program Property Eligibility

Online: Property Eligibility

<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

The image shows a screenshot of the USDA Property Eligibility website. The page features a dark blue header with the USDA logo and the text "United States Department of Agriculture Rural Development". Below the header is a navigation menu with links for "Home" and "Tutorials". A secondary menu includes "Single Family Housing Guaranteed", "Single Family Housing Direct", "Multi-Family Housing", "Rural Business", and "Water and Environmental". A third menu highlights "Property Eligibility" and includes "Previous Eligibility Areas", "Income Eligibility", "Income Limits", and "Loan Basics". A green banner reads "Rural Housing Services". Below this is a "Property Eligibility Disclaimer" box with a text area and "Accept" and "Decline" buttons. The page is partially overlaid by a large, faint American flag graphic on the right side.

USDA United States Department of Agriculture
Rural Development

ELIGIBILITY

Home Tutorials

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing Rural Business Water and Environmental

Property Eligibility Previous Eligibility Areas Income Eligibility Income Limits Loan Basics

Rural Housing Services

Property Eligibility Disclaimer

Every effort is made to provide accurate and complete information regarding eligible and ineligible areas on this website, based on Rural Development rural area requirements. Rural Development, however, does not guarantee the accuracy, or completeness of any information, product, process, or determination provided by this system. Final determination of property eligibility must be made by Rural Development upon receipt of a complete application. Viewing eligibility maps on this website does not constitute a final determination by Rural Development. To proceed with viewing the eligibility map, you must accept this disclaimer.

USDA United States Department of Agriculture
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Home Tutorials

Single Family Housing Guaranteed Single Family Housing Direct Multi-Family Housing Rural Business Water and Environmental

Property Eligibility Previous Eligibility Areas Income Eligibility Income Limits Loan Basics

Rural Housing Services

Property Eligibility Disclaimer

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Accept Decline

Single Family Housing Guaranteed Loan Program Property Eligibility

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.d>

The screenshot shows the USDA Property Eligibility web application. At the top, there are navigation tabs for 'Home' and 'Tutorials'. Below that, a menu lists various loan programs: 'Single Family Housing Guaranteed', 'Single Family Housing Direct', 'Multi-Family Housing', 'Rural Business', 'Water and Environmental Guaranteed', and 'Community Facilities Guaranteed'. A secondary menu includes 'Eligibility Assessment', 'Income Limits', 'Loan Basics', 'Property Eligibility' (which is highlighted), and 'Previous Eligibility Areas'. The main interface features a search bar with the text '1300 overland park drive, braselton, ga' and a 'GO!' button. Below the search bar is a map of the Braselton, GA area. A red arrow points from the search bar to the map. Another red arrow points to a red pin on the map with a callout box that reads: '1300 Overland Park Dr, Braselton GA 30517. This address IS located in an eligible area.' A third red arrow points to a darker shaded area on the map with a callout box that reads: 'Note: The darker areas are ineligible or Urban'. At the bottom right, there is a 'Map Legend' with a key for 'Ineligib'. The footer contains copyright information: '© 2020 Microsoft Corporation. © 2020 HERE | USDA Rural Development'.

Single Family Housing Guaranteed Loan Program Maximum Income Limits

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

The screenshot shows the USDA website interface. At the top left is the USDA logo with the text "United States Department of Agriculture Rural Development". Below the logo is a dark blue navigation bar with "Home" and "Tutorials" links. A white horizontal menu contains several options: "Single Family Housing Guaranteed" (circled in orange), "Single Family Housing Direct", "Multi-Family Housing", "Rural Business", and "Water and Environment". Below this is another white menu with "Property Eligibility", "Previous Eligibility Areas", "Income Eligibility" (highlighted in blue), "Income Limits" (circled in orange), and "Loan Basics". A green banner below the menu reads "Single Family Housing Income Eligibility". Underneath is a blue header for "Property Location" and a white form area with a "State:" label and a dropdown menu containing the text "Please pick a state below" and a downward arrow.

Single Family Housing Guaranteed Loan Program MAXIMUM INCOME LIMITS

Both USDA RD programs have Maximum Income Limits for household size:

GRH (Moderate is max):

The more rural counties (GRH):

GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:MISSOURI		----- ADJUSTED INCOME LIMITS -----							
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kansas City, MO-KS MSA									
Bates County, MO HUD	Metro FMR Area								
	VERY LOW INCOME	31600	31600	31600	31600	41750	41750	41750	41750
	LOW INCOME	50550	50550	50550	50550	66750	66750	66750	66750
	MOD. INC-GUAR. LOAN	90300	90300	90300	90300	119200	119200	119200	119200
Kansas City, MO-KS HUD									
	Metro FMR Area								
	VERY LOW INCOME	43000	43000	43000	43000	56800	56800	56800	56800
	LOW INCOME	68800	68800	68800	68800	90800	90800	90800	90800
	MOD. INC-GUAR. LOAN	98900	98900	98900	98900	130550	130550	130550	130550
Springfield, MO MSA									
Dallas County, MO HUD	Metro FMR Area								
	VERY LOW INCOME	28050	28050	28050	28050	37050	37050	37050	37050
	LOW INCOME	44900	44900	44900	44900	59250	59250	59250	59250
	MOD. INC-GUAR. LOAN	90300	90300	90300	90300	119200	119200	119200	119200
Polk County, MO HUD									
	Metro FMR Area								
	VERY LOW INCOME	28050	28050	28050	28050	37050	37050	37050	37050
	LOW INCOME	44900	44900	44900	44900	59250	59250	59250	59250
	MOD. INC-GUAR. LOAN	90300	90300	90300	90300	119200	119200	119200	119200
Springfield, MO HUD									
	Metro FMR Area								
	VERY LOW INCOME	32650	32650	32650	32650	43100	43100	43100	43100
	LOW INCOME	52250	52250	52250	52250	68950	68950	68950	68950
	MOD. INC-GUAR. LOAN	90300	90300	90300	90300	119200	119200	119200	119200
St. Joseph, MO-KS MSA									
	VERY LOW INCOME	32150	32150	32150	32150	42450	42450	42450	42450
	LOW INCOME	51450	51450	51450	51450	67900	67900	67900	67900
	MOD. INC-GUAR. LOAN	90300	90300	90300	90300	119200	119200	119200	119200
St. Louis, MO-IL MSA									
St. Louis, MO-IL HUD	Metro FMR Area								
	VERY LOW INCOME	41450	41450	41450	41450	54750	54750	54750	54750
	LOW INCOME	66300	66300	66300	66300	87500	87500	87500	87500
	MOD. INC-GUAR. LOAN	95300	95300	95300	95300	125800	125800	125800	125800

STATE:MISSOURI		----- ADJUSTED INCOME LIMITS -----							
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Atchison County, MO									
	VERY LOW INCOME	31950	31950	31950	31950	42200	42200	42200	42200
	LOW INCOME	51100	51100	51100	51100	67450	67450	67450	67450
	MOD. INC-GUAR. LOAN	90300	90300	90300	90300	119200	119200	119200	119200
Audrain County, MO									
	VERY LOW INCOME	29300	29300	29300	29300	38700	38700	38700	38700
	LOW INCOME	46900	46900	46900	46900	61900	61900	61900	61900
	MOD. INC-GUAR. LOAN	90300	90300	90300	90300	119200	119200	119200	119200
Barry County, MO									
	VERY LOW INCOME	28050	28050	28050	28050	37050	37050	37050	37050
	LOW INCOME	44900	44900	44900	44900	59250	59250	59250	59250
	MOD. INC-GUAR. LOAN	90300	90300	90300	90300	119200	119200	119200	119200

STATE:MISSOURI		----- ADJUSTED INCOME LIMITS -----							
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Springfield, MO HUD Metro FMR Area									
	GRANT INCOME	13750	15700	17650	19600	21200	22750	24300	25850
	VERY LOW INCOME	32450	32450	32450	32450	43100	43100	43100	43100
	LOW INCOME	52250	52250	52250	52250	68950	68950	68950	68950
	MODERATE INCOME	90300	90300	90300	90300	119200	119200	119200	119200
	30 YEAR TERM	39200	39200	39200	39200	51700	51700	51700	51700
St. Joseph, MO-KS MSA									
	GRANT INCOME	13550	15450	17350	19300	20850	22400	23950	25450
	VERY LOW INCOME	32150	32150	32150	32150	42450	42450	42450	42450
	LOW INCOME	51450	51450	51450	51450	67900	67900	67900	67900
	MODERATE INCOME	90300	90300	90300	90300	119200	119200	119200	119200
	30 YEAR TERM	38600	38600	38600	38600	50950	50950	50950	50950
St. Louis, MO-IL MSA									
St. Louis, MO-IL HUD	Metro FMR Area								
	GRANT INCOME	17450	19900	22400	24850	26900	28850	30850	32850
	VERY LOW INCOME	41450	41450	41450	41450	54750	54750	54750	54750
	LOW INCOME	66300	66300	66300	66300	87500	87500	87500	87500
	MODERATE INCOME	95300	95300	95300	95300	125800	125800	125800	125800
	30 YEAR TERM	49750	49750	49750	49750	65700	65700	65700	65700
Adair County, MO									
	GRANT INCOME	13650	15600	17550	19500	21050	22600	24200	25750
	VERY LOW INCOME	32500	32500	32500	32500	42900	42900	42900	42900
	LOW INCOME	52000	52000	52000	52000	68650	68650	68650	68650
	MODERATE INCOME	90300	90300	90300	90300	119200	119200	119200	119200
	30 YEAR TERM	39000	39000	39000	39000	51500	51500	51500	51500

Single Family Housing Guaranteed Loan Program

Eligible Loan Purposes

Acquiring a Site and Dwelling

- Existing (Stick built and manufactured thru pilot)
- New Construction (End-loan or Single-Close Construction)
- Land Trusts and Leaseholds

Reasonable and Customary Expenses

- Associated with the purchase of a dwelling such as closing costs

Repairs and Rehabilitation

- In combination with a purchase

Refinance

- Current RD Direct or GRH loans only



Single Family Housing Guaranteed Loan Program

Property Types

- Must be typical for the area
 - Evidenced by appraisal and comps
- Predominately residential in use, character, and design
- Must NOT be designed or utilized principally for income producing purposes or contain income producing land



Single Family Housing Guaranteed Loan Program

GUS: Guaranteed Underwriting System

Accept

Accept with Full Documentation

Refer

Refer with Caution

Lender = Underwriter GUS makes recommendations



LENDER APPROVAL CRITERIA [7 CFR 3555.52]

A. Approval from Another Recognized Source

Acceptable documentation includes a copy of the official letter or other verifiable communication from an acceptable secondary market organization or other Federal government agency showing that the lender is approved for participation by that entity.

Acceptable secondary market organizations, Federal government and state agencies include:

- State Housing Finance Agency (SFHA)
- Department of Housing and Urban Development (HUD)- Federal Housing Administration (FHA)
- Government National Mortgage Association (Ginnie Mae)
- Department of Veterans Affairs (VA)
- Fannie Mae
- Freddie Mac

LENDER APPROVAL CRITERIA [7 CFR 3555.52]

B. Approval by Demonstrated Ability

A lender that does not meet the conditions of Paragraph 3.2.A, and who has not previously participated as an approved lender in the SFHGLP, may seek approval by demonstrating its ability to originate and/or service sound loans.

Demonstrated Ability - The lender must have a proven ability to originate, underwrite, and/or service single-family mortgage loans and must have a staff with adequate knowledge and expertise in these areas. Expert knowledge and experience in residential mortgage lending may be demonstrated through the following documentation:

- A summary of residential mortgage lending activity
- Written criteria that outline the policies and procedures the lender typically follows when originating, underwriting, and closing residential mortgage loans
- Evidence that the lender has an experienced loan underwriter on staff

LENDER APPROVAL CRITERIA [7 CFR 3555.52]

Federal Oversight

A lender that is a federally regulated depository institution may be considered for participation in the SFHGLP. The lender must provide an official letter or other verifiable communications from the oversight authority that indicates the lender's ability to process, underwrite and service single-family residential mortgage loans. The documentation must confirm that Federal oversight is being provided by one of the following Federal oversight entities:

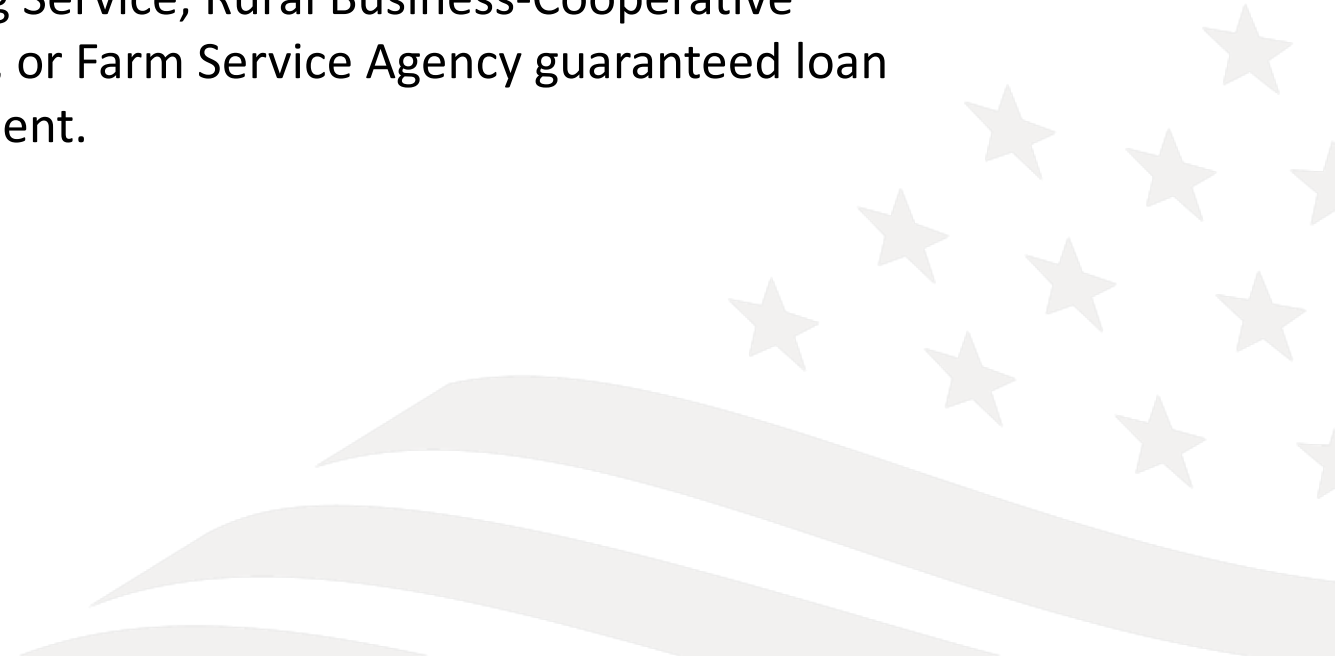
- The Federal Reserve System.
- The Office of the Comptroller of the Currency (OCC).
- The Federal Deposit Insurance Corporation (FDIC).
- The National Credit Union Administration (NCUA).
- The Federal Housing Finance Board regulating lenders within the Federal Home Loan Bank (FHLB) system.

LENDER APPROVAL CRITERIA [7 CFR 3555.52]

Experience with a USDA Program or Farm Credit System

A Farm Credit System (FCS) institution or lender participating in certain other USDA programs is eligible to participate in the SFHGLP if it can also demonstrate experience in underwriting and servicing single-family residential mortgage lending. Lenders meeting these criteria include:

- An FCS lender with direct lending authority; or
- A lender participating in other Rural Housing Service, Rural Business-Cooperative Development Service, Rural Utilities Service, or Farm Service Agency guaranteed loan programs that have an active lender agreement.



LENDER APPROVAL PROCESS – Handbook Chapter 3

Attachment 3-A Lender Approval Checklist

Lender Information			
Name:		TAX ID:	
DBA Name(s), if applicable. Use separate sheet for any additional DBAs:			
Geographic Address:		Mailing Address (if different)	Phone:
			Fax:
			County:
Chartered State/Headquarters:			
Website:		Company E-Mail:	
Contact Person	Name:	Phone:	E-Mail:
	Title:	Fax:	
Minority/Women-Owned Business (Optional)		<input type="checkbox"/> Minority-Owned <input type="checkbox"/> Women-Owned <input type="checkbox"/> Minority-Owned/Women-Owned	
Provide the following information for all principal officers, directors, and senior managers. Additional sheets may be attached, if necessary.			
Legal Full Name, including M.I.		Title/Responsibilities	



LENDER APPROVAL PROCESS – Handbook Chapter 3

Attachment 3-A Lender Approval Checklist

Attachment 3-A

Page 2 of 3

Current eligibility designations [Section 3.2 of HB-3555 Chapter 3]:		
<input checked="" type="checkbox"/> Agency Certifications (<i>Select applicable</i>)	Preferred Method of Evidence/Certification (<i>Submit as supplemental information</i>)	Applicable Agency Assigned Identification
<input type="checkbox"/> Fannie Mae	Fannie Mae Form 582, "Annual Eligibility Certification Report"	
<input type="checkbox"/> Freddie Mac	Freddie Mac Form 16SF, "Annual Eligibility Certification Report"	
<input type="checkbox"/> U.S. Department of Housing and Urban Development – Federal Housing Administration (HUD-FHA)	Letter showing lender approved by HUD as a Title II supervised or non-supervised mortgagee for submission of one to four family housing applications for Federal Housing Mortgage Insurance or as an issuer of Ginnie Mae mortgage backed securities "supervised" or "non-supervised."	
<input type="checkbox"/> U.S. Department of Veterans Affairs (VA)	Letter showing lender approved as a supervised or non-supervised "automatic" mortgagee with direct lending authority for VA	
<input type="checkbox"/> State Housing Finance Agency (SFHA)	N/A	
<input type="checkbox"/> Farm Credit Service(FCS)	Lender must have direct lending authority. Provide Membership letter.	
<input type="checkbox"/> Lenders participating in USDA guaranteed loan programs.	Copy of executed agreement showing approval by Rural Housing Service, Rural Business and Cooperative Service, Rural Utilities Programs and/or the Farm Service Agency.	
<input type="checkbox"/> Evidence of Federal oversight (if applicable)	Evidence and supporting documentation per Section 3.2 of Chapter 3 of Federal oversight by any of the following: <input type="checkbox"/> The Federal Reserve System; <input type="checkbox"/> The Office of the Comptroller of the Currency (OCC); <input type="checkbox"/> The Federal Deposit Insurance Corporation (FDIC); <input type="checkbox"/> The National Credit Union Administration (NCUA); or <input type="checkbox"/> The Federal Housing Finance Board regulating lenders within the Federal Home Loan Bank (FHLB) system.	
<input type="checkbox"/> Evidence of demonstrated ability in underwriting and/or servicing (if applicable).	<input type="checkbox"/> A summary of residential mortgage lending activity. <input type="checkbox"/> Written criteria that outline the policies and procedures the lender typically follows when originating, underwriting, and closing residential mortgage loans. <input type="checkbox"/> Evidence that the lender has an experienced loan underwriter on staff.	

LENDER APPROVAL PROCESS – Handbook Chapter 3

Attachment 3-A Lender Approval Checklist

List of Supplemental Information to be Submitted with Lender Approval Checklist [Check the box to indicate that each required document has been included with the lender approval request package.]			
1.	Form RD 3555-16	“Agreement for Participation in Single-Family Housing Guaranteed/Insured Loan Programs of the United States Government (Lender Agreement)”. http://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home	<input type="checkbox"/>
2.	Resume	Evidence of Underwriter’s qualifications and experience in the industry.	<input type="checkbox"/>
3.	Retail Lender – Spreadsheet	If your firm is a retail lender , provide complete contact information (addresses, telephone numbers, fax numbers and e-mail addresses) for your branch locations, loan processing/underwriting departments, loan servicing, and a contact person for loan production. Information assists in populating Rural Development’s lender record database.	<input type="checkbox"/>
4.	Wholesale Lender or Servicing Lender- Spreadsheet	If your firm is a wholesale lender or a servicing lender , provide a general description of your services (loan processing, underwriting, table funding, loan servicing, real estate owned (REO) disposition, etc.) and provide complete contact information (address, telephone number, fax number, e-mail addresses) for your various departments, including regional account executives.	<input type="checkbox"/>
5.	Underwriting Outline	A brief outline of underwriting criteria from the lender’s internal loan policy manual. Include a statement to use forms approved by the Federal Housing Administration (FHA), Fannie Mae, or Freddie Mac.	<input type="checkbox"/>
6.	Quality Control Plan	<p>General requirements for quality control plans:</p> <ul style="list-style-type: none"> • Must be in writing outlining policies and procedures along with any forms and checklists used in the process. • Employees must operate independently of loan origination and servicing departments or the lender/servicer may contract out this function. If this function is contracted out, the lender must adequately monitor the performance of the contractor. • Have procedures to report non-compliance to the highest levels of management. May be monthly or at the most a quarterly basis. • Have procedures to report non-compliance or suspected misrepresentation to the appropriate regulatory authorities. • Identify training opportunities for lender/servicer staff. • Set timeframes for review and follow-up procedures. • Have procedures in place to monitor any third party originators (TPOs) • Include a consistent process to sample select and review SFHGLP loans. 	<input type="checkbox"/>
7.	Training Certification	Evidence of “New Lender Training” – https://www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library for one option available for mandatory new lender training. Review Section 3.2 of Chapter 3 for additional options available.	<input type="checkbox"/>

Single Family Housing Guaranteed Loan Program

TOOLS & RESOURCES



Single Family Housing Guaranteed Loan Program GovDelivery

www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library

www.rd.usda.gov/resources/usda-linc-training-resource-library

HOME > RESOURCES > USDA LINC TRAINING & RESOURCE LIBRARY


LINC Training Library

- Guaranteed Underwriting System (GUS)
- Lender Approval
- Lender Training
- Loan Closing
- Loan Origination
- Loan Servicing
- GUS Lender Test Environment

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](#)



Lender Training

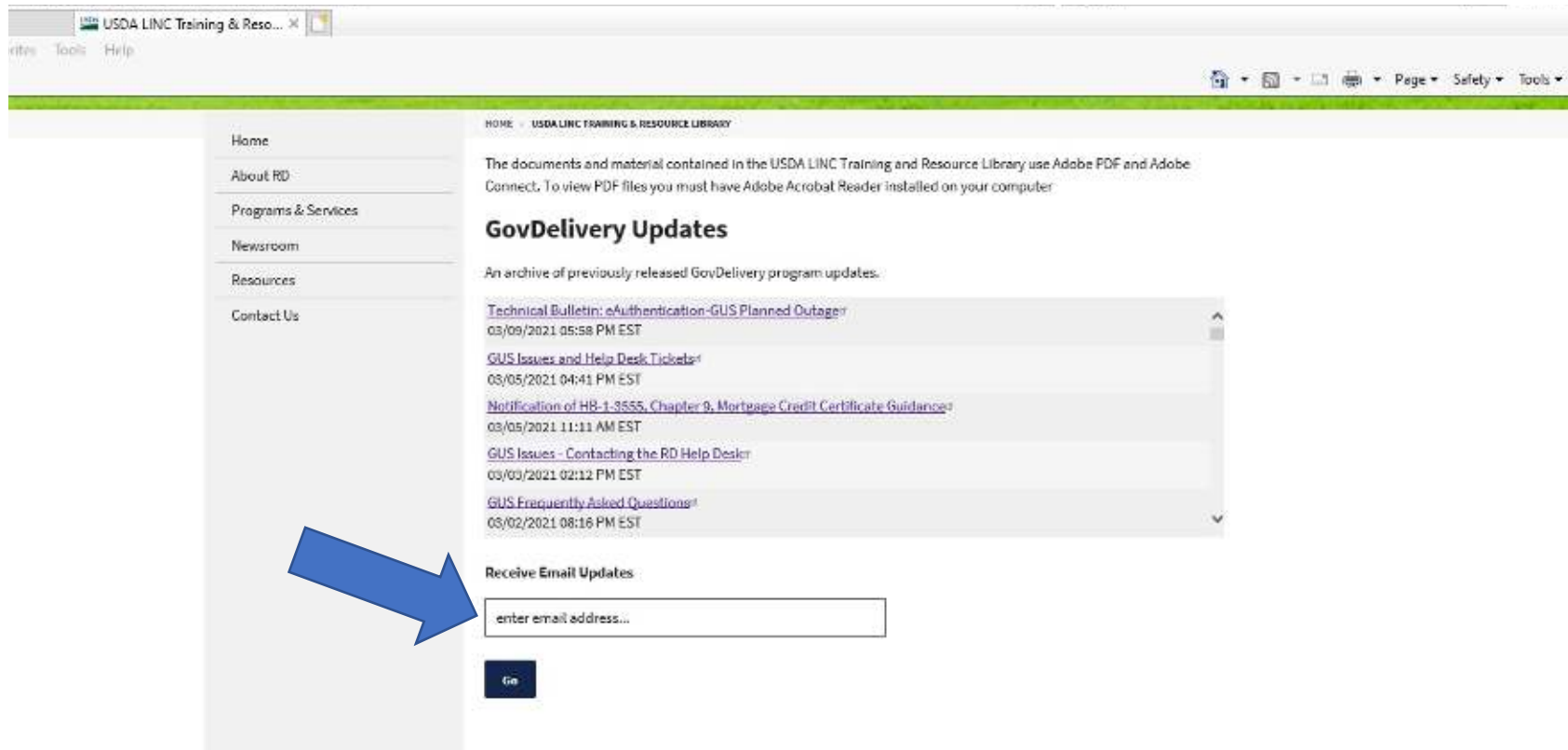


Loan Closing



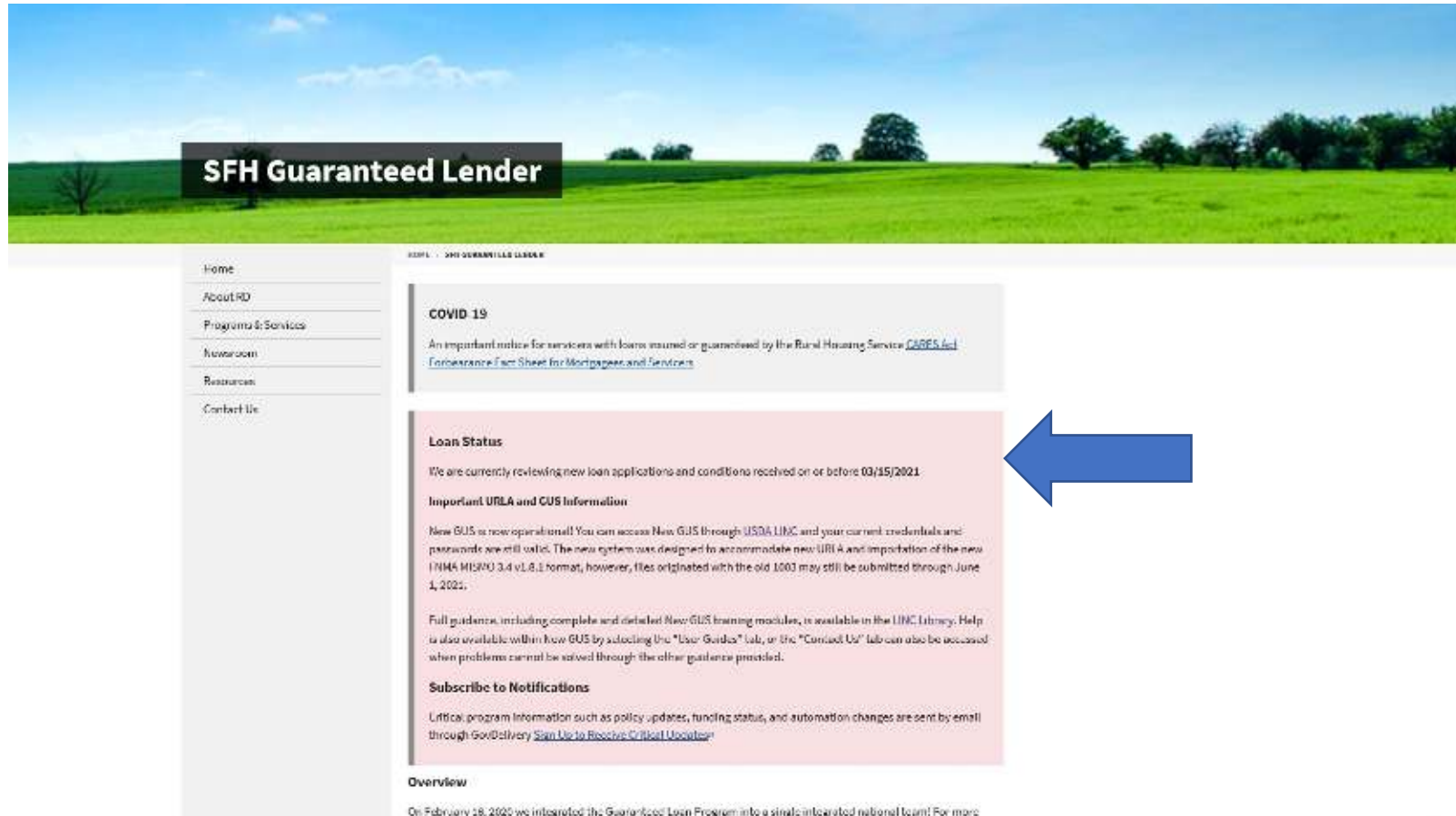
Single Family Housing Guaranteed Loan Program GovDelivery

www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library



The screenshot shows a web browser window with the URL www.rd.usda.gov/programs-services/lenders/usda-linc-training-resource-library. The page title is "USDA LINC TRAINING & RESOURCE LIBRARY". A navigation menu on the left includes links for Home, About RD, Programs & Services, Newsroom, Resources, and Contact Us. The main content area features a disclaimer about Adobe PDF and Adobe Connect, followed by a section titled "GovDelivery Updates" with the subtext "An archive of previously released GovDelivery program updates:". Below this, a list of updates is shown, including "Technical Bulletin: eAuthentication-GUS Planned Outage" (03/09/2021 05:58 PM EST), "GUS Issues and Help Desk Tickets" (03/05/2021 04:41 PM EST), "Notification of HR-1-3555, Chapter 9, Mortgage Credit Certificate Guidance" (03/05/2021 11:11 AM EST), "GUS Issues - Contacting the RD Help Desk" (03/03/2021 02:12 PM EST), and "GUS Frequently Asked Questions" (03/02/2021 08:16 PM EST). At the bottom of the updates list, there is a "Receive Email Updates" section with a text input field labeled "enter email address..." and a "Go" button. A blue arrow points to the "Go" button.

Single Family Housing Guaranteed Loan Program SFH Guaranteed Lender Page



SFH Guaranteed Lender

Home
About RD
Programs & Services
Newsroom
Resources
Contact Us

COVID 19
An important notice for servicers with loans insured or guaranteed by the Rural Housing Service [CARES Act](#)
[Insurance Fact Sheet for Mortgagees and Servicers](#)

Loan Status
We are currently reviewing new loan applications and conditions received on or before 03/15/2021.

Important URLA and CUS Information
New GUS is now operational! You can access New GUS through USDA LINC and your current credentials and passwords are still valid. The new system was designed to accommodate new URLA and importation of the new INMA MISRD 3.4 v1.8.1 format, however, files originated with the old 1003 may still be submitted through June 1, 2021.
Full guidance, including complete and detailed New GUS training modules, is available in the LINC Library. Help is also available within New GUS by selecting the "User Guides" tab, or the "Contact Us" tab can also be accessed when problems cannot be solved through the other guidance provided.

Subscribe to Notifications
Critical program information such as policy updates, funding status, and automation changes are sent by email through GovDelivery. [Sign Up to Receive Critical Updates!](#)

Overview
On February 18, 2020 we integrated the Guaranteed Loan Program into a single integrated national team! For more

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

Single Family Housing Guaranteed Loan Program

SFH Guaranteed Contacts

[Download the Full SFH Contact Sheet](#)

Production Teams	States
Production Team One SFHSLFOUR@usda.gov	AK, AI, AZ, CA, CO, CT, HI, IA, IL, IN, KS, MI, MN, MO, OH, SD, TX, UT, WA, WI, WY
Production Team Two SFHSLTWO@usda.gov	NE, NY, LA, MN, MO, MS, ND, NE, NJ, NY, OK
Production Team Three SFHSLTHREE@usda.gov	CT, DE, GA, IL, IN, MD, ME, MI, NC, NH, RI, SC, VT, WV
Production Team Four SFHSLFOUR@usda.gov	FL, HI, OH, PA, PR, TN, VA, WI

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 SFHSLTWO@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 callback (otherwise you will receive an email reply).

[Single Family Housing Guaranteed...](#)

Lender Approval and Recertification +

Tools and helpful links: -

- [Links to "Decisions Made" showing recent Handbook changes.](#)
- [USDA RD Form: *USDA Service Center Access Form*](#)
- [Lender Interactive Network Connection \(LINC\) GIS and LSP Access](#)
- [LINC Library Training, Documents, and Resources](#)
- [SAS Handbook](#)
- [Frequently Asked Questions about the Handbook](#)
- [Innovative Community Financing \(SFLP\) Considerations for Potential Lenders](#)
- [Sign up to GovDelivery using *this link*.](#)

Help Desk Support: +



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