

Becoming an Approved Lender

Single Family Housing Guaranteed Loan Program
(SFHGLP)



November 2020



Welcome to the Becoming An Approved Lender training module presented by USDA's Single Family Housing Guaranteed Loan Program.



Participation in the SFHGLP provides for lending opportunities that can expand your business to a multitude of borrowers that without a guarantee, you would not be able to assist. This module will highlight the key requirements and steps for approval into this 100% lending program.

- HB-1-3555, Chapter 3 defines a lender as an entity that originates, services, or holds a loan guarantee by the Agency.
- Once the Agency has approved the lender, it may participate in the program as long as it maintains the standards and continues to follow all program requirements.

Lender Participation

7 CFR 3555.51 and HB-1-3555, Chapter 3



- Demonstrate that it has expertise to make and/or service single family housing mortgage loans.
- Comply with all Agency requirements.

- 7 CFR 3555.51 and HB-1-3555, Chapter 3 require lenders to have the expertise to make and/or service single family housing mortgage loans and that they comply with all Agency requirements set forth in the regulation and handbook.

Lender Approval Criteria

HB-1-3555, Chapter 3.2A



Approval from Another Recognized Source

- A State Housing Finance Agency
- U.S. Department of Housing and Urban Development-Federal Housing Administration
- Government National Mortgage Association
- U.S. Department of Veterans Affairs
- Fannie Mae
- Freddie Mac

- Lenders that have been approved through another recognized source as noted in HB-1-3555 Chapter 3.2A are considered to have demonstrated the ability to originate, underwrite and service SFHGLP loans.

Lender Approval Criteria

HB-1-3555, Chapter 3.2B



Approval by Demonstrated Ability: *Demonstrated Ability*

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

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- In all other cases, the Agency determines whether a lender is qualified by reviewing the lender's history along with other documentation that is noted in HB 3.2B such as their residential mortgage lending activity, policies and procedures for origination, underwriting, and closing residential mortgage loans, and evidence that the lender have an experienced underwriter on staff.

Lender Approval Criteria

HB-1-3555, Chapter 3.2B



Approval by Demonstrated Ability: *Additional Requirements for Originating Lenders that do not service loans.*

- Must certify that it will contract with an Agency-approved lender that agrees to follow all Agency servicing requirements.
- Originating lender should be prepared to escrow funds for taxes and insurance when required to repurchase loans.



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- If the lender does not intend to service the SFHGLP loans, then the lender will agree to contract with an Agency approved lender who will follow all Agency servicing requirements.
- Originating lenders should be prepared to escrow funds for taxes and insurance when required to repurchase loans.

Lender Approval Criteria

HB-1-3555, Chapter 3.2B



Approval by Demonstrated Ability: *Additional Requirements for Originating Lenders that do service loans.*

- Provide written criteria concerning the policies and procedures for servicing residential mortgage loans.
- Provide evidence of a written plan if the lender contracts for escrow services.
- Provides evidence that the lender has serviced single-family residential mortgage loans in the year before applying for Agency approval. 8

- If the lender intends to service the SFHGLP loans, the lender will be required to provide additional documentation to show ability to do so. This includes policies and procedures for servicing residential mortgage loans, contracts related to escrow services, and evidence that the lender has serviced single family residential mortgage loans for at least the past year.

Lender Approval Criteria

HB-1-3555, Chapter 3.2B



Approval by Demonstrated Ability: *Federal Oversight*

- Provide documentation that Federal oversight is being provided by one of the following:
 - Federal Reserve System
 - Office of the Comptroller of Currency
 - Federal Deposit Insurance Corporation
 - National Credit Union Administration
 - Federal Housing Finance Board regulating lenders within the Federal Home Loan Bank system

- A lender that is a federally regulated depository institution may be considered for participation in the SFHGLP.
- The lender must provide the 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.

Lender Approval Criteria

HB-1-3555, Chapter 3.2B



Approval by Demonstrated Ability: *Experience with USDA Program or Farm Credit System*

- Lenders meeting these criteria include:
 - An FCS lender with direct lending authority.
 - A lender participating in other Rural Housing Service, Rural Business-Cooperative Development Service, Rural Utilities Service, or Farm Service Agency guaranteed loan programs with an active lender agreement on file.

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- A Farm Credit System 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.

Lender Approval Criteria

HB-1-3555, Chapter 3.2C



Participation as an Agent of an Approved Lender:

- Lenders that do not meet requirements for Agency lender approval may participate as an agent of an approved lender.
- Approved lender must designate the agent in writing.
- Agent is authorized to originate and close the loan in their name if the loan was reviewed and approved by the approved lender.
- Loan must be transferred to approved lender¹¹ immediately after closing.

- If a lender does not meet the requirements for Agency approval as a lender, they may participate in the program as an agent of a lender that has approval by Rural Development.
- The approved lender must designate the agent in writing and state the functions that the agent will perform on their behalf.
- The agent is authorized to originate and close the loan in their name as long as the loan was reviewed and approved by the lender and is transferred to the lender immediately upon closing and prior to issuance of the Loan Note Guarantee.
- The lender approved by Rural Development will be responsible for ensuring that its agent's origination, underwriting and closing activities are in accordance with Agency standards.
- The Conditional Commitment and the Loan Note Guarantee will be issued to the approved lender.

Form RD 3555-16

Close Save Submit
 USDA Form RD 3555-16 (Rev. 12-14) **FORM APPROVED** OMB No. 0575-0179

**AGREEMENT FOR PARTICIPATION
 IN SINGLE FAMILY HOUSING
 GUARANTEED/INSURED LOAN PROGRAMS
 OF THE UNITED STATES GOVERNMENT**

INTRODUCTION
 The purpose of this Agreement is to establish the Lender as an approved originator, servicer, or holder of single family housing loans for the Rural Housing Service (RHS), and to provide general terms and conditions for originating and servicing such loans.

Agency Agreement Rural Housing Service	Participating Lender:
Address:	Tax Identification No.:
	Home Office Address:
	Telephone No.:

At the time of this agreement, the Lender is designated as an RHS Approved Lender, and has the authority assigned to such Lenders under Agency regulations. The Agency may, in its own discretion, change such designation upon written notification to the Lender.

PART I - GENERAL REQUIREMENTS

This part sets forth the requirements for participation in single family housing guaranteed/insured loan programs of the Federal Government. Notwithstanding any other provisions of this Agreement, should there be a conflict between this Agreement and any statute or Agency rule or regulation, the latter shall prevail.

A. Duties and Responsibilities of the Agency

1. **Payment on Claims.** The Agency agrees to make payment on its claims in accordance with the terms of the guarantee/insurance and consistent with Agency regulations.
2. **Information on Regulations and Guidelines.** The Agency shall make all reasonable efforts to provide the Lender with information concerning regulations and guidelines that the Lender is required to follow to be in compliance with the Agency's guaranteed/insured loan program.
3. **Personnel Available for Consultation.** The Agency shall make personnel available for consultation on interpretations of Agency regulations and guidelines. The Lender may consult with Agency personnel regarding unusual underwriting, loan closing, loan servicing, and loan liquidation questions.
4. **Agency Review of Lender Actions.** In conducting reviews of specific actions taken by the Lender, the Agency shall determine the propriety of any decision made by the Lender based on the facts available at the time the specified action was taken. It is understood by the Agency and intended by this Agreement that the Lender has the authority to exercise reasonable judgment in performing any non-supervised act within its authority. However, the Agency reserves the right to question any act performed or conclusion drawn by the Lender which is inconsistent with this Agreement or Agency regulations or guidelines.
5. **Lender Right to Appeal Adverse Actions.** The Agency shall clearly state in its regulations which adverse actions taken by the Agency may be appealed by the Lender. The regulations shall provide procedures and requirements for such appeals.

B. General Requirements for the Lender

1. **Eligibility to Participate.** The Lender, to be an approved participant with the Agency in its guaranteed/insured loan program, must be a corporation or other acceptable legal entity, as defined by Agency regulations, with legal authority to participate in the program.
 - The Agency will determine whether the Lender meets all eligibility requirements for participation in the Agency's guaranteed/insured loan program.
 - The Lender must continue to meet the Agency's lender eligibility requirements at all times, as determined by the Agency, during the term of this Agreement.
2. **Knowledge of Program Requirements.** The Lender is required to obtain and keep itself informed of all program regulations and guidelines, including all amendments and revisions of program requirements and policies.
3. **Verification.** The Lender shall immediately notify the Agency in writing if the Lender:
 - Ceases to possess the minimum net capital and/or an acceptable level of liquidity/working capital, as required under this Agreement.
 - Becomes insolvent.
 - Has filed for any type of bankruptcy protection, has been forced into involuntary bankruptcy, or has requested an assignment for the benefit of creditors;

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. A valid OMB control number for this information collection is 0575-0179. The time required to complete this information collection is estimated to average 4 hours 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.

<https://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home>

Attachment 3-A, "Lender Approval Checklist"

**ATTACHMENT 3-A
 LENDER APPROVAL CHECKLIST**

HB-1-3555
 Attachment 3-A
 Page 1 of 3

7 CFR 3555.51 and Chapter 3 of this handbook describe the qualifications required to become an Agency approved lender. Other entities may participate as an approved lender's agent or correspondent, but only approved lenders are responsible for underwriting and servicing and may hold the Loan Note Guarantee on a Rural Development guaranteed loan. For nationwide or multi-state approval, a lender must submit a request to the Rural Development National Office. For single state approval, a lender must submit a request to the Rural Development State Office. Lenders may utilize the following checklist to assure a complete application is submitted. Requests must contain all of the following information in the order listed:

**Lender Approval Checklist
 USDA Rural Development**


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:	
Contact Person:	Company E-Mail:
Name:	Phone:
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 Functions:	Lender Type (Select Applicable):
<input type="checkbox"/> Originate	<input type="checkbox"/> Commercial Bank <input type="checkbox"/> Credit Union <input type="checkbox"/> Others
<input type="checkbox"/> Underwrite	<input type="checkbox"/> Mortgage Loan Co <input type="checkbox"/> Savings Bank <input type="checkbox"/> Non-traditional
<input type="checkbox"/> Service	<input type="checkbox"/> Insurance Co <input type="checkbox"/> Banks for Co-Ops <input type="checkbox"/> USDA Agency
<input type="checkbox"/> Own	<input type="checkbox"/> Farm Credit System <input type="checkbox"/> State Housing Finance Agency <input type="checkbox"/> Specialty Servicer


(03-09-16) SPECIAL PN
 Revised (05-15-18) PN 512


<https://www.rd.usda.gov/files/3555-1chapter03.pdf>

- Lenders wishing to become an approved lender for the Single Family Housing Guaranteed Loan Program will submit the completed and executed "Agreement for Participation in Single-Family Housing Guaranteed/Insured Loan Programs of the United States Government", Form RD 3555-16 along with the documentation listed on the Lender Approval Checklist found in Chapter 3 of HB-1-3555.

Utilize Attachment 3-A, "Lender Approval Checklist" 

Assemble documents in order listed 

Submit complete application to: sfhgld.compliance@usda.gov 



Supporting Documents

- ✓ Agency Certifications
- ✓ Form RD 3555-16
- ✓ Resume
- ✓ Retail Lender - Spreadsheet
- ✓ Wholesale Lender or Servicing Lender - Spreadsheet
- ✓ Underwriting Outline
- ✓ Quality Control Plan
- ✓ Training Certification

- This slide highlights the key components of a complete application to become an approved lender for the SFHGLP.
- When assembling your application, follow Attachment 3-A, Lender Approval Checklist and assemble the documents in the order listed.
- Make sure your application is complete and that the documentation is accurate.
- Once your application is complete, submit it to the Quality Assurance and Lender Oversight team at sfhgld.compliance@usda.

Lender's Quality Control Plan

HB-1-3555, Chapter 3.3



Written procedures for document reverification, sampling methodology, consistent and timely review process.



Written procedures to report violations of laws or regulations, false statements, and program abuses to appropriate authorities in timely manner.



Quality control team that operates independently from loan origination/underwriting and servicing functions.



Ensure adequate quality control and data integrity checks are included for loans processed through automated underwriting systems on regular and timely basis.



Ensure adequate monitoring of all vendors, contractors, and third-party providers involved in the origination process.



Provides standard operating procedures for all employees who will be involved with or affected by quality control process.



Identify training opportunities for lender staff.

- Reliable and effective quality control programs are essential to a lender's success in the mortgage industry.
- Quality begins prior to the application intake and continues through the mortgage process.
- Quality Control should monitor and evaluate the integrity of the origination and servicing processes and should be customized to the lender's organization and operations.

The Agency's Review of a lender's application will include:

- Confirmation that all required documents have been submitted and completed correctly. Form RD 3555-16 has been properly executed by a person authorized to bind the lender to the terms of the agreement.
- Evidence that the lender demonstrates consistent ability with the requirements of the Agency.
- Confirmation that neither the lender or any of lender's principal officers have been suspended or debarred from participating in Federal programs.
- Evidence that the lender's approval status with Fannie Mae, Freddie Mac, HUD, VA and other government agencies is active at the time of application to the Agency.

- After the Agency completes their review of the lender's application, a pre-approval or a denial with appeal rights will be issued to the lender.
- If the lender meets the criteria for an approved lender and provides the supporting documentation as outlined in Attachment 3-A of HB-1-3555, the Agency will issue an approval notice to the lender.
- Final approval is dependent upon the lender and all origination and underwriting staff involved with the SFHGLP completing mandatory training.
- The purpose of the training is to provide an overview of the guaranteed program objectives, lender responsibilities, required loan documentation, and how to obtain a Loan Note Guarantee.
- Lenders may utilize live training provided by agency staff or utilize the recorded training modules available on the USDA LINC.
- Upon receipt of an executed training certification provided in Attachment 3-C, the Agency will forward the lender a copy of the executed Form RD 3555-16 notifying the lender of their approval to participate in the SFHGLP.
- Lastly, lender approval files will be maintained and retained in accordance with Chapter 2 HB-1-3555.

HB-1-3555, Chapter 3.5, "Lender Sale of Guaranteed Loans"



The selling lender must provide the original LNG to the purchasing lender.



The selling lender must report the sale of the loan within 30 days of the sale.



Form RD 3555-11

USDA-RHS
Form RD 3555-11
(Rev. 02-17)

FORM APPROVED
OMB NO. 0575-0179

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT
SINGLE FAMILY HOUSING
GUARANTEED LOAN PROGRAM

Lender Record Change
(See reverse side for instructions)

PRIORITY MAIL:
Housing Services Branch
4300 Goodfellow Blvd
Bldg 104 South East
FC-1323
St. Louis, MO 63120-0011

FAX:
1-844-594-6202

EMAIL:
rd.nhcc.hsb@usda.gov

Effective Date of Transfer: _____

All Blocks A-D are required to be completed by the transferor.

A. Transferor (The Lender who is transferring the loans) and/or servicing of the loans) (i.e. where the loan is being transferred from):

Leader Tax ID: _____ USDA Assigned Branch Number: _____
Leader Name: _____
Address: _____
City: _____ State: _____ Zip Code: _____ Zip+4: _____

B. Servicing Lender (The lender that will be servicing the loans) after the effective date of transfer:

Leader Tax ID: _____ Agency Assigned Branch Number: _____
Leader Name: _____
Address: _____
City: _____ State: _____ Zip Code: _____ Zip+4: _____

C. Holding Lender (The EEE approved Lender who will be holding/owning the mortgage note after the effective date of transfer; i.e. Farme Note, Freddie Mac, etc. not Ginnie Mae. See Instructions on back):

Leader Tax ID: _____ Agency Assigned Branch Number: _____
Leader Name: _____
Address: _____
City: _____ State: _____ Zip Code: _____ Zip+4: _____

D. Borrower Information (If more than one (1) borrower, you may attach a list with all of the following information):

Borrower's Social Security Number: _____ This Loan was securitized into a Ginnie Mae Pool
Borrower's USDA ID Number: _____ (Mark as 'X' on the top of loan if loan is securitized into a Ginnie Mae pool)
Borrower's Name: _____
Address: _____
City: _____ State: _____ Zip Code: _____

As the lender selling or transferring the servicing of the above loans, We certify that the information in this submission is true and correct, and that all loans sold were sold to an EEE approved lender.

(Signature of Authorized Lender Representative/Official) Date _____

(Please PRINT Authorized Lender Representative/Official's Name) Telephone Number _____

<https://formsadmin.sc.egov.usda.gov/eFormsAdmin/searchAction.do>

- Lenders may sell their guaranteed loans to lenders who meet the Agency requirements as noted in Paragraph 3.2 of HB-1-3555, Chapter 3.
- The purchasing lender must execute or have an approved Form RD 3555-16 on file.
- The selling lender is responsible for providing the original Loan Note Guarantee to the purchasing lender and must report the sale of the guarantee on Form RD 3555-11 within 30 days of the sale.

Lender Responsibility

HB-1-3555, Chapter 3.6



Processing

- Lender must abide by restrictions on loan purposes, loan limitations, interest rates and terms as referenced in 7 CFR 3555.
- Lender will underwrite the loan and submit the necessary items in order to receive a Conditional Commitment.
- The agent may close the loan in its name provided the loan is immediately transferred to the approved lender to whom the guarantee will be issued.



Servicing

- Lenders are fully responsible for regular and default servicing and maintaining interest for all guaranteed loans.
- Regular and default servicing requirements are outlined in Chapters 17 through 20 of SFHGLP Handbook.
- When servicing is performed by a third party, the lender will inform Rural Development of the name and address of the servicer through the completion of Form RD 3555-11.

- The lender is responsible for processing and servicing the loan and may use third party originators such as agents or correspondents in carrying out these responsibilities.
- Lenders are fully responsible for their own actions and the actions of those acting on their behalf.
- Lenders must follow the SFHGLP guidelines as outlined in Chapter 4 of HB-1-3555.

Education and Outreach

HB-1-3555, Chapter 3.7



Lenders

- Lenders may meet education and training requirements via in-person training or on-line.
- Rural Development has developed a series of modules for the SFHGLP and are located at <https://www.rd.usda.gov/page/usda-linc-training-resource-library>.
- Lenders are responsible to ensure all staff have reviewed the modules before participating in the SFHGLP.
- Additional resources are available on the Agency's SFGHLP web page located at: <https://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program>



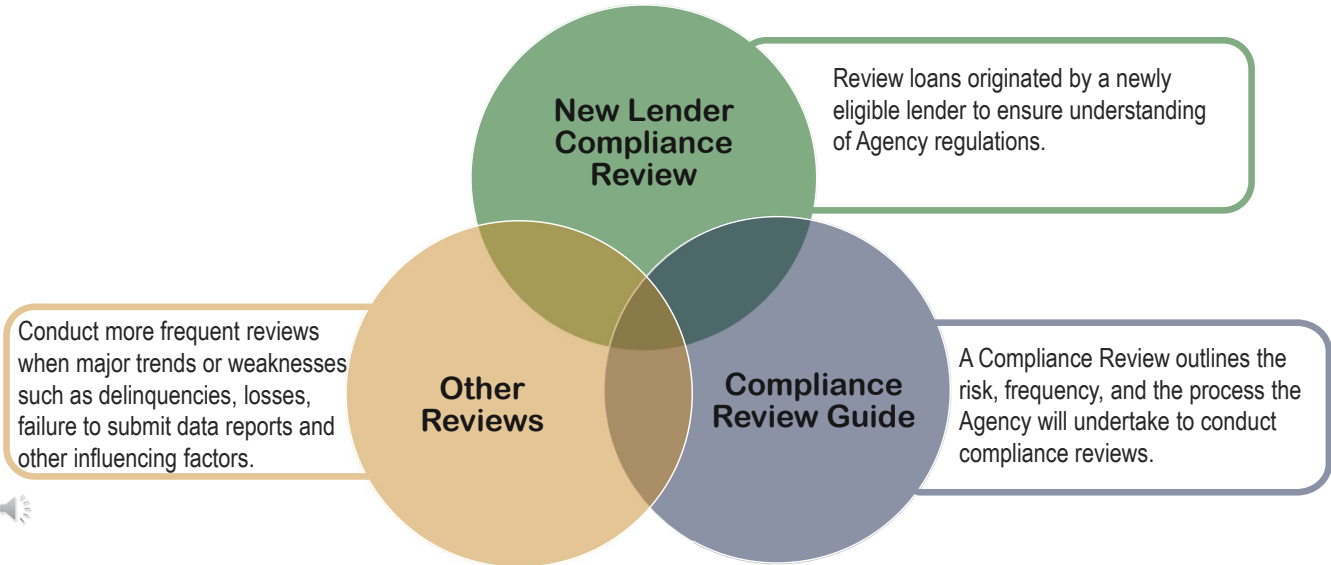
Agency

- National Office staff will conduct outreach and lender education activities to encourage eligible lending institutions to apply for approved lender status.
- The Agency will reach out to local and national educators for information on any organization that can assist in meeting this objective.
- Eligible rural homebuyers benefit when their choice of lending institutions includes mortgage bankers, mortgage brokers, credit unions, Federal Home Loan Banks, etc.
- Lenders are encouraged to reach out to National Office staff for training and outreach opportunities at: sfhgld.lenderpartner@usda.gov

- Lenders are responsible to ensure that all staff who will be involved in the SFHGLP have reviewed all training modules before participating in the program.
- Agency staff will conduct outreach and lender education activities to continue to promote and educate the public on the Single Family Housing Guaranteed Loan Program.

Review Circumstances and Factors

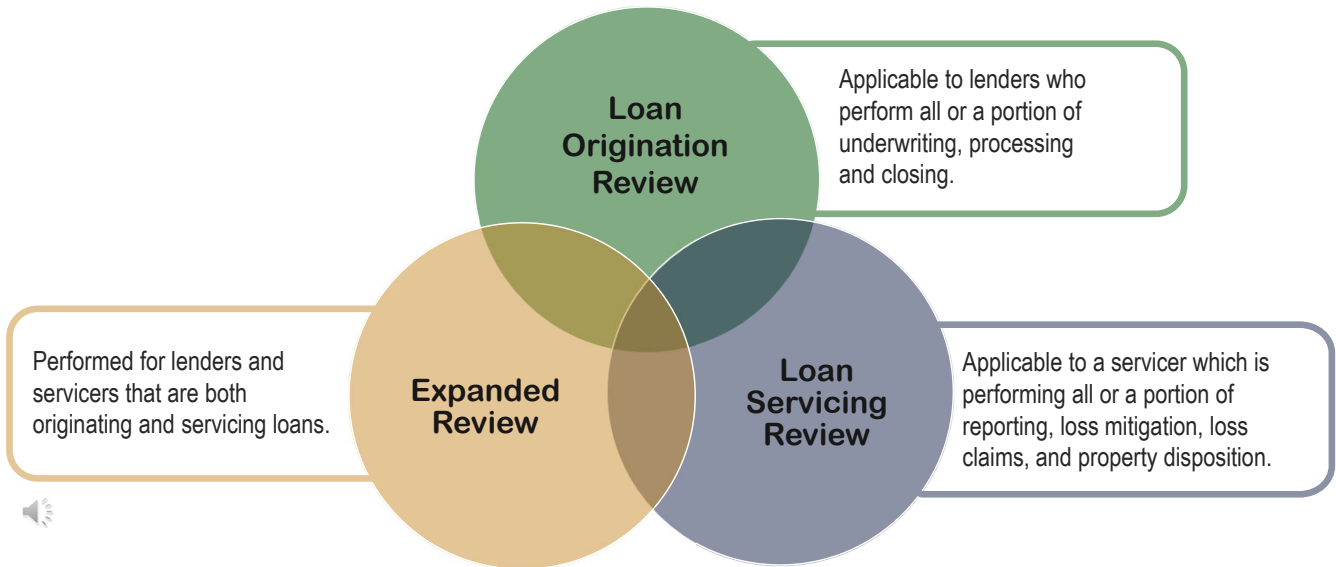
HB-1-3555, Chapter 3.8A



- As part of the monitoring of a lender’s origination and servicing of loans, Rural Development may review new loans originated by a newly eligible lender to ensure understanding of Agency regulations.
- Rural Development may also elect to conduct more frequent compliance reviews when major trends or weaknesses are present.
- Form RD 3555-16 outlines the responsibilities and terms to maintain approval for the SFHGLP.

Conducting Compliance Reviews

HB-1-3555, Chapter 3.8B



- Routine compliance reviews will be conducted on a periodic basis and assist in Agency risk management and validate that lenders are complying with SFHGLP regulations.
- Reviews will include the examination of lender policies and procedures, cash management practices, and individual borrower case files.
- Case files consist of loan origination, servicing records, liquidation and claim files.
- Compliance review findings will be communicated to the lender and/or servicer verbally and in writing.
- The reviewers will work with the lender and/or servicer to correct findings identified.
- Upon closure of the review or expiration of any follow up period, a report will be prepared summarizing the review performed.
- All supporting documentation relating to the review will be maintained in the operational file.

Lender Recertification and Revoking Lender Eligibility

HB-1-3555, Chapter 3.9

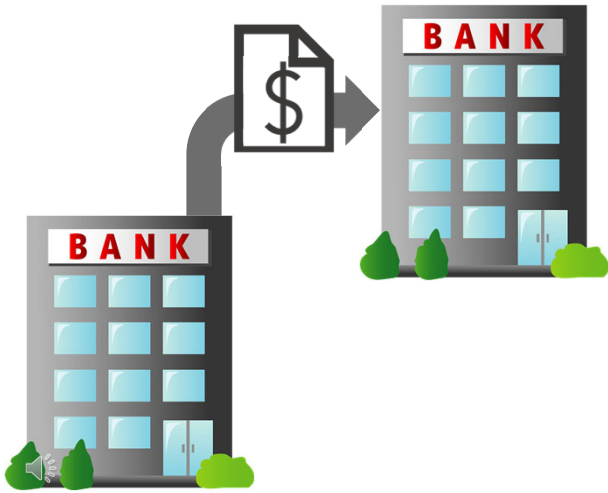
- Lender remains eligible as long as the lender meets the criteria outlined in HB-1-3555, 3.2 unless revoked by the Agency or by another Federal agency.
- The Agency will require the lender to recertify eligibility every 2 years.
- Non-compliance with any eligibility requirements will result in termination of the lender's approval.
- Extreme circumstances may result in debarment and/or indemnification.



- The lender remains eligible as long as they continue to meet the criteria as outlined by the Agency unless the lender's status is revoked by Rural Development or by another Federal Agency.
- Every 2 years, the Agency will require the lender to recertify their status by submitting an updated Lender Approval Checklist with current supporting documentation.
- Rural Development may terminate the lender's approval due to noncompliance with any of the eligibility requirements.
- In some cases, the lender may also be debarred by Rural Development or may be required to indemnify Rural Development for any losses paid.
- If Rural Development terminates a lender's approval, the lender will have 30 days from the date of receipt of the Agency's notification to appeal the decision.

Voluntary Withdraw

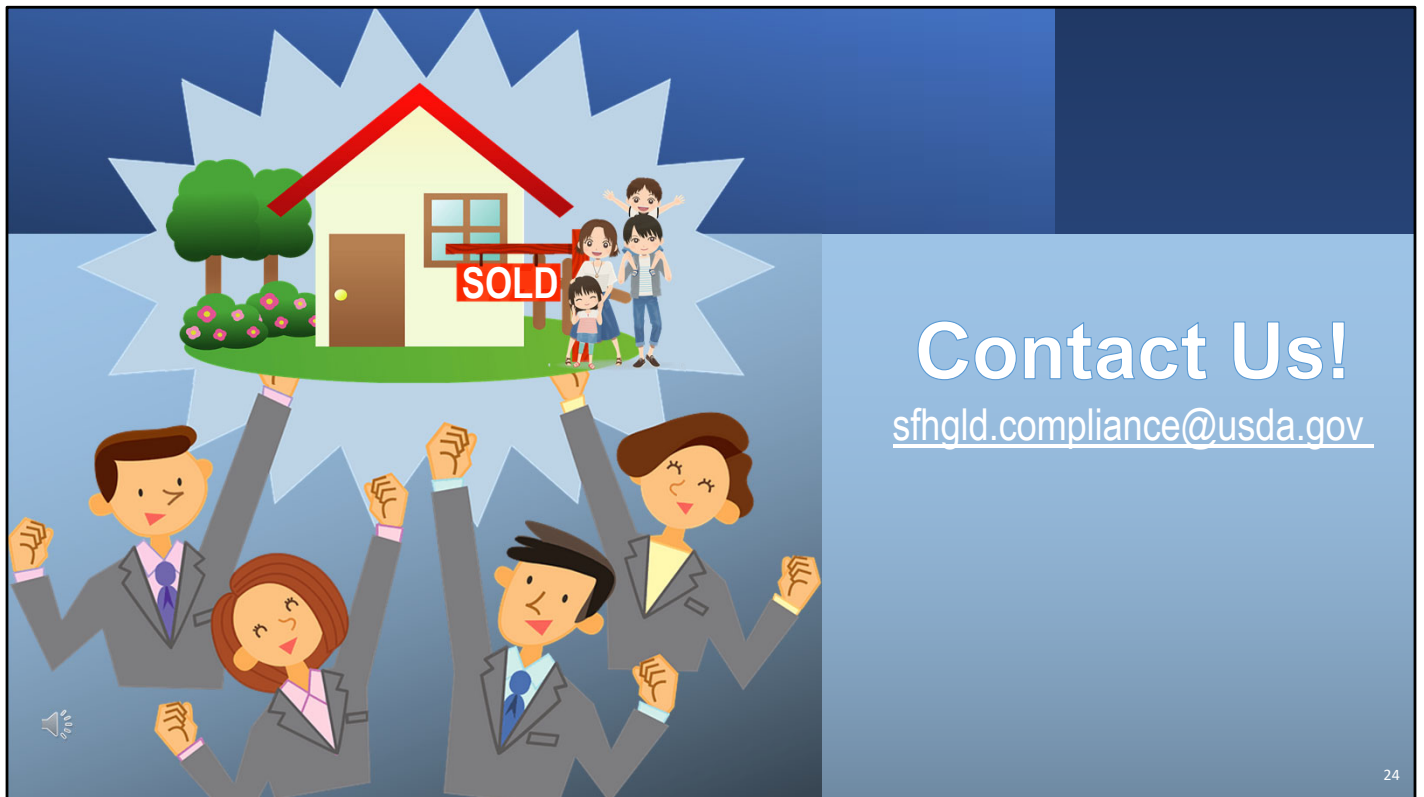
HB-1-3555, Chapter 3.10



Voluntary Withdraw

- The lender may voluntarily withdraw from participation in the SFHGLP.
- Pending, unclosed Conditional Commitments, loans serviced or held must be transferred to another approved lender prior to withdraw.
- Lenders must notify Rural Development of their intent to withdraw from participation.

- If at anytime a lender would like to voluntarily withdraw from participating in the SFHGLP, they may do so by notifying Rural Development of their intent to withdraw.
- Pending, unclosed Conditional Commitments, loans serviced or held must be transferred to another approved lender actively participating in the SFHGLP prior to withdrawal.



Contact Us!
sfhgld.compliance@usda.gov

Take the next step to growing your business and building homeownership in rural America, contact our Quality Assurance and Lender Oversight team about becoming an approved lender!

Lender Toolkit



Rural Development has developed numerous tools and resources to assist lenders with originating, processing, and servicing guaranteed loans.

- This training module has provided you with an overview of the key requirements of Becoming An Approved Lender.
- Complete program requirements and guidance can be found in 7 CFR Part 3555, Subpart B, Sections 3555.51 through 3555.54 and Chapter 3 of HB-1-3555.
- Be sure to bookmark these references, save yourself valuable time by using Cntrl-F to quickly search and find answers, and always ensure you are referencing the most current publications.
- The “Program Overview Training” module will assist you in learning how to navigate through all the resources and tools Rural Development has created to assist you.

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!



USDA Rural Development U.S. DEPARTMENT OF AGRICULTURE Single Family Housing Guaranteed Loan Program (SFHGLP) **Contacts & 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 applicable Include contact information; and Indicate if you would like a call back (otherwise you will receive an email reply) 	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, WY, 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
Lender Approval/Recertification	
Lender Self-Report	sfhgld.compliance@usda.gov
Program Training	
Program Marketing & Outreach	sfhgld.lenderpartner@usda.gov
General Loan Scenario Questions	
Loan Policy/Regulation/Handbook	sfhgld.program@usda.gov
Loan Servicing	sfhgld.servicing@usda.gov
Technical Issues: GUS	RD.HD@USDA.GOV
Technical Issues: e-Authentication	E-Authentication FAQs: (https://www.eauth.usda.gov/eauth/h/usda/faq) E-Authentication Contact Us: (https://www.eauth.usda.gov/eauth/h/usda/contactus)
Loss Claims	guarantee.svc@usda.gov
Monthly & Quarterly Status Reporting	
GUS User Agreements	rd.infaoc.hsb@usda.gov
TOOLS & RESOURCES	
Regulation and Handbook: https://www.rd.usda.gov/resources/sectors 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	

- Users should first look for answers to their questions in the regulation and handbook, but if you still have a question after reviewing your resources, we're here to help.
- All policy and regulation questions regarding the topic we just covered should be sent to our Policy, Analysis, and Communications Branch and
- If you would like to request additional program training, contact our Lender and Partner Activities Branch.

The Single Family Housing Guaranteed Lender webpage was specifically designed for our lending partners and includes information such as:

- Current turn times on new loan applications
- Contact information, and
- Links to program resources such as our 3555 Handbook and the [USDA LINC](#) website.
- Also, don't forget to sign up for our GovDelivery email notifications. Rural Development sends out origination, GUS, and servicing messages to alert lenders of new publications, clarifications, and additional program updates.

Thank you for supporting the USDA Single Family Housing Guaranteed Loan Program and America's rural homebuyers!



www.rd.usda.gov

1 (800) 800-670-6553



USDA is an equal opportunity provider, employer, and lender.



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This will conclude the training module. Thank you and have a great day!