

**What to Submit to USDA/Rural Development  
For Approval of a Guaranteed Rural Housing Loan**

1. Form 1980-86, Request for Reservation for Funds, completed and signed by the Lender. We encourage you to fax this form to Rural Development ahead of the G-RH package, in order to reserve G-RH funds.
2. Form 1980-21, Request for Single Family Housing Loan Guarantee, completed and signed by Lender and Applicants. Rural Development must receive and retain the original signed form.
3. Lender's Loan Underwriting Analysis (1008) and Income calculations.  
-Compensating factors are to be included in comments section if ratios exceeded.
4. Initial Application (Form 1003), completed and signed.
5. If the applicant is not a United States citizen, evidence of being legally admitted for permanent residence.
6. Residential Mortgage Credit Report, and copy of any credit explanations.
7. Verifications of Employment, Social Security, SSI, child support, alimony, etc.
8. Appraisal Report (URAR).
9. CAIVRS check for Federal Debts.
10. Certification Regarding Debarment (AD Form 1048, revised 1-92)
11. Copy of Purchase Agreement. (It must identify who pays for the inspections).
12. FEMA Form 81-93, Standard Flood Hazard Determination.

---

The following items will be asked for in the Conditional Commitment for Guarantee, issued to you after loan approval:

1. Homebuyer Counseling Certification.
2. New Construction/Existing Dwelling Certification. You are to retain all inspection reports that support this certification in your loan file.