



**GUARANTEED RURAL HOUSING (GRH) STACK
Position 2**

X	Required Documents and Order - Ascending (bottom to top)
<input type="checkbox"/>	GLS Confirmation of Reservation of Funds Screen
<input type="checkbox"/>	Good Faith Estimate (GFE)
<input type="checkbox"/>	Conditions to Conditional Commitment
<input type="checkbox"/>	RD Repayment Ratio Waivers to be documented on the condition page and executed by RD
<input type="checkbox"/>	Form RD 1980-18, "Conditional Commitment for Single Family Housing Loan Guarantee" - executed by loan approval official (copy) or conformed copy.
<input type="checkbox"/>	Copy, Promissory Note
<input type="checkbox"/>	Copy - Form RD 1980-18 - Reverse of Form RD 1980-18 to bear lender's authorized signature certifying to items 1-12 and reporting status of loan.
<input type="checkbox"/>	Form RD 1980-19, "Guaranteed Loan Closing Report" - executed by lender and RD Loan Approval Official.
<input type="checkbox"/>	Copy of processed Form RD 1980-11, "Lender Record Change".



**GUARANTEED RURAL HOUSING (GRH) STACK
Position 3**

X	Required Documents and Order - Ascending (bottom to top)
<input type="checkbox"/>	Copy, handwritten URLA/1003 application - executed by applicant(s).
<input type="checkbox"/>	Copy, application URLA/1003 prepared by lender (typed application with verified information)
<input type="checkbox"/>	CAIVRS (Credit Alert Interactive Voice Response System). 1980-D requires lender to document number on 1003 above signature line. Lenders routinely provide a web screen verifying the "A" (Accept) confirmation number for each applicant.
<input type="checkbox"/>	Debarment List - EPLS: http://epls.arnet.gov - Print copy for case file - each applicant
<input type="checkbox"/>	Current/Past Debt Screen and Borrower Cross Reference Screen and Fasteller - Print screen(s)
<input type="checkbox"/>	Form AD-1048, "Certification Regarding Debarment...Lower Tier Transactions" - executed by applicant(s).
<input type="checkbox"/>	Credit Report (RMCR, MMCR, NTMCR). Report to meet standards of FNMA, FMHLC, HUD and VA.
<input type="checkbox"/>	Verification of Rental (VOR) rental history - 36 months – required when credit score <660
<input type="checkbox"/>	Supporting Credit Documentation: <input type="checkbox"/> Underwriters documentation of credit waiver, <i>if applicable</i> .
<input type="checkbox"/>	Verification of Qualifying Income (full file or alternative documentation)
<input type="checkbox"/>	Lenders Documentation of Qualifying Income
<input type="checkbox"/>	FNMA 1008 - Uniform Underwriting and Transmittal Summary - executed by Underwriter
<input type="checkbox"/>	Form RD 1980-21, "Request for SFH Loan Guarantee" - executed by applicant(s) and lender. Must be original (can condition for) and 1/2003 revision.
<input type="checkbox"/>	Copy, Form RD 410-7, "Notification to Applicant..." Letter and form available in GLS.
<input type="checkbox"/>	FEMA Form 81-93, "Standard Flood Hazard Determination" - provided by lender.
<input type="checkbox"/>	Form RD 1940-22, "Environmental Checklist for Categorical Exclusions" – Attachments can include: <input type="checkbox"/> SHPO Review - if house > 50 years (consider PA with SHPO) <input type="checkbox"/> Additional Environmental Compliance - i.e. Class I - flood plain - <i>if applicable</i>
<input type="checkbox"/>	Agency Review/Analysis



**GUARANTEED RURAL HOUSING (GRH) STACK
Position 5**

X	Required Documents and Order - Ascending (bottom to top)
<input type="checkbox"/>	Copy, Purchase Agreement
<input type="checkbox"/>	Copy, Deed of Trust
<input type="checkbox"/>	Copy, HUD-1 Settlement Statement <input type="checkbox"/> Confirm no cash to borrower other than personal contribution.
<input type="checkbox"/>	Copy, Form RD 1980-17, "Loan Note Guarantee" – <i>sign and copy.</i>



**GUARANTEED RURAL HOUSING (GRH) STACK
Position 6**

X	Required Documents and Order - Ascending (bottom to top)
<input type="checkbox"/>	Existing Home
	<input type="checkbox"/> Valuation Condition (VC) Sheet - Form HUD 92564-VC
	<input type="checkbox"/> Termite and Dryrot Report/Clearance – <i>Only if condition of VC</i>
	<input type="checkbox"/> Well - flow test– <i>Only if condition of VC</i>
	<input type="checkbox"/> Septic - inspection/clearance – <i>Only if condition of VC</i>
	<input type="checkbox"/> Local Health Authority Clearance – Purity/Well
<input type="checkbox"/>	New Construction
	<input type="checkbox"/> Building Permit
	<input type="checkbox"/> Footing Inspection
	<input type="checkbox"/> Framing Inspection
	<input type="checkbox"/> Final Inspection
	<input type="checkbox"/> Builders Warranty - 1 year
<input type="checkbox"/>	New Construction - Manufactured Housing
	<input type="checkbox"/> Contract with approved dealer-contractor (unit + development)
	<input type="checkbox"/> Building Permit
	<input type="checkbox"/> Footing Inspection
	<input type="checkbox"/> Framing Inspection - if applicable
	<input type="checkbox"/> Final Inspection
	<input type="checkbox"/> Builders Warranty - 1 year
	<input type="checkbox"/> Dealer-Contractor Certification
	<input type="checkbox"/> Appraiser Certification
	<input type="checkbox"/> 400 Series Forms, <i>as applicable</i> - when land is a separate contract from unit and development and construction > \$10,000:
	<input type="checkbox"/> Form 400-1, "Equal Opportunity Agreement" - executed by applicant(s).
	<input type="checkbox"/> Form RD 400-3, "Notice to Contractors and Applicants" - RD provides to contractor, along with non-discrimination poster.
	<input type="checkbox"/> Form 400-6, "Compliance Statement" - to be executed by contractor.
<input type="checkbox"/>	Lender Certifications - as applicable



GUARANTEED RURAL HOUSING (GRH) STACK
Position 7 or 8

X	Required Documents and Order - Ascending (bottom to top)
<input type="checkbox"/>	Appraisal - URAR with original and/or legible photographs - <i>original preferred</i>
<input type="checkbox"/>	Valuation Sheet (VC) can be attached to appraisal
<input type="checkbox"/>	Form RD 1922-15, "Administrative Review for SFH"