

**USDA**  
**GUARANTEED RURAL HOUSING PROCESSING CHECKLIST**

- \_\_\_\_\_ Request for Single Family Housing Loan Guarantee, Form RD 1980-21  
**Must be made fully completed and signed by the lender's agent and the applicant(s). Original signatures required.**
  
- \_\_\_\_\_ Uniform Residential Loan Application  
**Must be fully completed and signed by the applicant(s). The CAVIRS number for each applicant will be listed above the signature line.**
  
- \_\_\_\_\_ Lender's Loan Underwriting Analysis  
**Uniform Underwriting Analysis and Transmittal Summary or similar form signed by the underwriter.**
  
- \_\_\_\_\_ Form AD 1048, Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion- Lower Tier Covered Transactions.  
**Must be signed by the applicants(s). Original signatures required.**
  
- \_\_\_\_\_ Residential Mortgage Credit Report or Tri-Merged Credit Report  
**Rental information for the past 3 years, if applicable, should be included.**
  
- \_\_\_\_\_ Income Verifications  
**All income received in the household must be verified. Verifications should be less than 120 days old.**
  
- \_\_\_\_\_ Copies of Three Most Recent Pay Stubs
  
- \_\_\_\_\_ Verification of Child Support or Alimony Received
  
- \_\_\_\_\_ Most recent complete tax return and year-to-date profit and loss statement for self-employed applicants and co-applicants
  
- \_\_\_\_\_ Uniform Residential Appraisal Report with Color Photos/Reproductions of Subject and Comparable Sales
  
- \_\_\_\_\_ Purchase Agreement/Sales Contract or Construction Contract  
**For existing dwellings, the contract should specify which party will be responsible for payment of inspections.**
  
- \_\_\_\_\_ Reservation of Funds, Form RD 1980-86  
**Completed and signed by the lender or lender's agent (signed and dated by Rural Development and not expired)**
  
- \_\_\_\_\_ Flood Certification
  
- \_\_\_\_\_ Evidence of completing a Home Buyers Course.
  
- \_\_\_\_\_ A USDA Buydown Agreement (if applicable).  
**Compensating Factors for Buydown fully document**
  
- \_\_\_\_\_ Mortgage Loan Commitment (**Exhibit J**) or Delegated Underwriter Notification (DU 300) from VHDA (if applicable)

**All of the above information must be submitted to have a complete GRH application**