



United States
Department of
Agriculture

Rural Development



Becoming an Approved Lender

Single Family Housing Guaranteed Loan Program



Training Objectives

- Where is the topic located?
 - * 7 CFR Part 3555 and HB-1-3555
- Learning Checks
- Resources



Things change!

- Every effort has been made to ensure training references are accurate at the time of publication.
- Always reference the most recent USDA publications available online.



Guaranteed Loan Program Regulation

7 CFR Part 3555

- The regulation is the rule!
- 8 Subparts: A – H
- Appendix 1



7 CFR Part 3555

<http://www.rd.usda.gov/publications/regulations-guidelines>

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Rural Development

- Administrative Notices
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- Spanish Forms, Form Letters and Guide Letters
- **Handbooks**
- Procedures Notices
- Significant Guidance Documents
- Unnumbered Letters
- Federal Register Publications



7 CFR Part 3555

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

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 - Chapter 4** - Lender Responsibilities
 - Chapter 5** - Origination and Underwriting Overview
 - Chapter 6** - Loan Purposes
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 - Chapter 8** - Applicant Characteristics
 - Chapter 9** - Income Analysis
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 - Chapter 11** - Ratio Analysis
 - Chapter 12** - Property and Appraisal Requirements
 - Chapter 13** - Special Property Types
 - Chapter 14** - Funding Priorities
 - Chapter 15** - Submitting the Application Package
 - Chapter 16** - Closing the Loan and Requesting the Guarantee
 - Chapter 17** - Regular Servicing-Performing Loans
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 - Chapter 19** - Custodial and Real Estate Owned Property
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The screenshot shows the USDA Rural Development website navigation. The main menu includes Home, About RD, Programs & Services, Browse by State, Newsroom, Publications, and Contact Us. The 'Publications' menu is active, displaying a list of handbooks. The 'Regulations & Guidelines' sub-menu is highlighted, and the 'Handbooks' section is expanded to show a list of publications. The publication 'HB-1-3555 SFH Guaranteed Loan Program Technical Handbook' is highlighted in yellow.

Publications	Handbooks
Overview	HB-1-3550 Direct Single Family Housing Loans and Grants - Field Office Handbook
Fact Sheets	HB-2-3550 Direct Single Family Housing Loans and Grants - Centralized Servicing Center Handbook
Regulations & Guidelines	HB-1-3555 SFH Guaranteed Loan Program Technical Handbook
Reports	HB-1-3560 MFH Loan Origination Handbook
Dispute Appeals	HB-2-3560 MFH Asset Management Handbook
Publications for Cooperatives	HB-3-3560 MFH Project Servicing Handbook
Rural Cooperatives Magazine	HB-1-3565 Guaranteed Rural Rental Housing Program Origination and Servicing Handbook
	Application Information Systems Support Handbook
	HB-1-3550 Direct Single Family Housing Loans and Grants - Field Office Handbook



7 CFR Part 3555

Subpart B: Lender Participation

- **.51: Lender eligibility**
- **.52: Lender approval**
- **.53: Contracting for loan origination**
- **.54: Sale of loans to approved lenders**



Guaranteed Loan Program Technical Handbook

HB-1-3555

- Provides guidance to support the regulation
- HB is not the rule
- 20 Chapters



HB-1-3555

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

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Acronyms

Glossary

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- [Appendix 2](#) - Forms and Instructions
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HB-1-3555

CHAPTER 3: LENDER APPROVAL

3.1 INTRODUCTION

3.2 LENDER APPROVAL CRITERIA

- A. Approval form Another Recognized Source
- B. Approval by Demonstrated Ability
- C. Participation as an Agent of an Approved Lender

3.3 APPLICATION

3.4 AGENCY REVIEW

- A. Approval of Application
- B. Denial of Application
- C. Record Retention

3.5 LENDER SALE OF GUARANTEED LOANS

3.6 LENDER RESPONSIBILITY

3.7 OUTREACH AND EDUCATION

- A. Lenders
- B. Agency



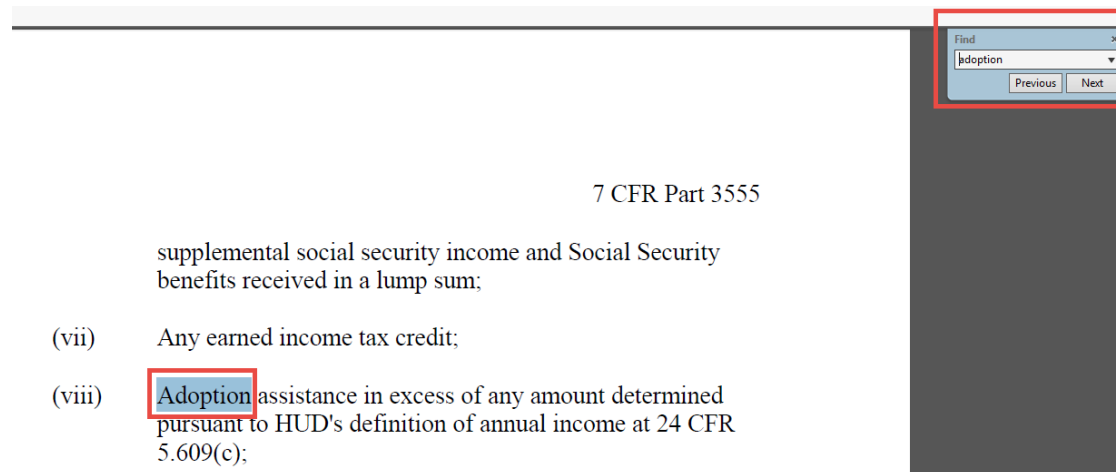
HB-1-3555

- 3.8 MONITORING A LENDER'S ORIGINATION AND SERVICING OF LOANS
 - A. Compliance Reviews
 - B. Review Circumstances and Factors
 - C. Conducting Compliance Reviews
- 3.9 REVOKING LENDER ELIGIBILITY
- 3.10 VOLUNTARY WITHDRAWAL

- ATTACHMENT 3-A: LENDER APPROVAL CHECKLIST
- ATTACHMENT 3-B: LENDER ELIGIBILITY GUIDE – New Lender/Renewing Lender
- ATTACHMENT 3-C: QUALITY CONTROL OVERVIEW – A Reference for Reviewing Quality Control Plans
- ATTACHMENT 3-D: NEW LENDER TRAINING
- ATTACHMENT 3-E: SFHGLP LENDER APPROVAL – Rural Development Review

TIPS

- Underwriter = USDA Approved Lender
- USDA = not an underwriter
- Research Rule & HB questions: Table of Contents
- Research Rule & HB questions: Control + F



7 CFR Part 3555

supplemental social security income and Social Security benefits received in a lump sum;

(vii) Any earned income tax credit;

(viii) **Adoption** assistance in excess of any amount determined pursuant to HUD's definition of annual income at 24 CFR 5.609(c);

The screenshot shows a document page with a search bar at the top right containing the word "Adoption" and "Previous" and "Next" buttons. The word "Adoption" in the list item (viii) is also highlighted with a red box.



Attachment 3-A

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

ATTACHMENT 3-A LENDER APPROVAL CHECKLIST

Regulation 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 Application 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:																			
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.																			
Name of Person		Title (if applicable)		Responsibilities															
Lender Functions		Lender Type (Select Applicable):																	
<input type="checkbox"/> Originate	<input type="checkbox"/> Underwrite	<input type="checkbox"/> Service	<input type="checkbox"/> Own	<input type="checkbox"/> Commercial Bank	<input type="checkbox"/> Mortgage Loan Co	<input type="checkbox"/> Insurance Co	<input type="checkbox"/> Production Credit Association	<input type="checkbox"/> Federal Land Bank	<input type="checkbox"/> Credit Union	<input type="checkbox"/> Savings Bank	<input type="checkbox"/> Bank for Co-Ops	<input type="checkbox"/> Broker	<input type="checkbox"/> Other	<input type="checkbox"/> Non-Traditional	<input type="checkbox"/> Small Business Investment Co	<input type="checkbox"/> Service Bureau	<input type="checkbox"/> SFH Agency	<input type="checkbox"/> Specialty Servicer	<input type="checkbox"/> State Housing Finance Agency



Current eligibility designations [Section 3.2 of HB-3555 Chapter 3]: (Certification must be within the past 12 months)		
<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)	Lender must be 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." Lender cannot be a correspondent only.	
<input type="checkbox"/> U.S. Department of Veterans Affairs (VA)	Any Lender approved as a supervised or non-supervised "automatic" mortgagee with direct lending authority for VA	
<input type="checkbox"/> State Housing Finance Agencies (SFHA)	Evidence that a private sector lender is approved by a SHFA to participate in SHFA programs does not represent an automatic approval to participate in the guaranteed program.	
<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.	Loan programs can be 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: <ul style="list-style-type: none"> <input type="checkbox"/> The Federal Reserve System; <input type="checkbox"/> The Comptroller of the Currency; <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).	<ul style="list-style-type: none"> <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. 	



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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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.	Outline	<ul style="list-style-type: none"> A brief outline of underwriting criteria from the lender's internal loan policy manual. 	<input type="checkbox"/>
6.	Statement	<ul style="list-style-type: none"> A statement agreeing to use forms approved by the Federal Housing Administration (FHA), Fannie Mae, or Freddie Mac, with a list of the forms to be used. (Do not submit the forms.) This statement can be included in the loan underwriting criteria. 	<input type="checkbox"/>
7.	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"/>
8.	Training Certification	Evidence of "New Lender Training" – see https://usdalinc.sc.egov.usda.gov/RHShome.do for one option available for mandatory new lender training. Review Section 3.2 of Chapter 3 for additional options available.	<input type="checkbox"/>



Certifications/Acknowledgments

I certify I am a corporate officer and/or principal/owner of the above-named entity with the authority to legally bind the organization and to execute certifications and acknowledgements on behalf of the entity/organization named. I certify information provided and any accompanying documentation is true and accurate to the best of my knowledge and belief.

Name:	Title:
Signature:	Date:

Send the executed Lender Agreement, Checklist and Supplemental Information to one of the following addresses:

<i>Single State Approval</i>	<i>Multi-State or National Approval (by US Mail or Overnight Delivery)</i>	
Send to the Rural Development State Office Headquarters in the State lender approval is sought. To find the address and contacts, go to: http://www.rurdev.usda.gov/recd_map.html	USDA – Rural Development SFH/Guaranteed Loan Division STOP 0784, Room 2250-S 1400 Independence Avenue, SW Washington, D.C. 20250-0784	Questions: 202.720.1452 Fax Number: 202.205.2476 202.720.8795



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7 CFR PART 3555 / HB-1-3555

LEARNING CHECKS



Question Slide

“Topic”

- Question will be bulleted with scenario, or
- Include a statement/question

TRUE/FALSE or other answer options will be displayed



ANSWER SLIDE

“Topic”

ANSWER: 7 CFR Part 3555 and HB-1-3555 references provided

X. Correct Response

- Additional guidance for clarification may be provided



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LET'S

GET STARTED.



Becoming an approved lender

- Bixby Bank
- NCUA member
- This membership is recognized for lender approval

A. TRUE B. FALSE



Becoming an approved lender

ANSWER: 3555.51(a)(7)(iii) and HB 3.2 B 4

A. TRUE

- NCUA is a federally regulated depository institution
- Additional approval criteria in Attachment 3-A applies



Becoming an approved lender

- Doodle Bank
- Submitted lender approval package to USDA March 3rd
- Doodle Bank can begin originating loans on March 4th, but cannot close loans until they are officially approved by USDA

A. TRUE B. FALSE



Becoming an approved lender

ANSWER: 3555.52(a), HB 3.1, 3.2 C, and 3.4 A

B. FALSE

- USDA must issue lender approval prior to origination activities
- Lender may participate in USDA program as a third party originator with an approved lender



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Becoming an approved lender

- Bixby Bank (approved lender) is purchased by Lincoln Lending (a non-approved lender)
- Bixby Bank may continue to originate USDA loans

A. TRUE B. FALSE



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Becoming an approved lender

ANSWER: 3555.52(a), 3555.52(b)(14), and HB 3.9

B. FALSE

- Lincoln Lending purchased Bixby, therefore Lincoln Lending must become an approved lender
- Bixby must ensure all loans in their current pipeline are closed properly
- Bixby must sell all USDA loans they hold to an approved USDA lender



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Becoming an approved lender

USDA may terminate an approved lender if they fail to meet any eligibility requirement at any time.

A. TRUE

B. FALSE



Becoming an approved lender

ANSWER: 3555.52(c)(1) and HB 3.9

A. TRUE

- Lenders that have a change in circumstance, lose approval with necessary entities, etc. may not meet eligibility requirements
- Lenders may also voluntarily withdraw their approval



Becoming an approved lender

A complete lender application includes evidence of underwriter experience.

- A. TRUE B. FALSE



Becoming an approved lender

ANSWER: 3555.51(a)(9)(iii), HB 3.3, and Attachment 3-A

A. TRUE

- The lender must notify Rural Development if they fail to meet any requirements.
- Rural Development may terminate lender's approval upon written request.



Becoming an approved lender

Quality control plans are not required to be submitted if the lender is already approved through HUD or VA.

- A. TRUE B. FALSE



Becoming an approved lender

ANSWER: 3555.51(b)(20), HB 3.3, and Attachment 3-A

B. FALSE

- Quality control (QC) plans are required for all lenders
- QC plan must be in writing
- Outline procedures, forms, and checklists



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Becoming an approved lender

Quality Control Plan guidance is available in:

A. Attachment 3-B

B. Attachment 3-C



Becoming an approved lender

ANSWER: 3555.52, HB 3.4, and Attachment 3-A and 3-C

B. Attachment 3-C

- Attachment 3-A includes information to address in the QC plan
- Attachment 3-C assists USDA and is helpful for lenders for plan review
- Separate origination from servicing procedures
- Underwriter plan should include basic skills/knowledge
- Escrow requirements for taxes and insurance must be addressed



Becoming an approved lender

- Jackson Lending is located in Utah
- They are licensed in UT, MT, WY, CA, and CO
- Jackson must request USDA approval from UT due to their headquarters
- This approval will also be effective for MT, WY, CA, and CO

A. TRUE B. FALSE



Becoming an approved lender

ANSWER: 3555.52, HB 3.3, and Attachment 3-A

B. FALSE

- Jackson may apply for National Approval
- This will enable them to participate in all licensed states
- Only one lender approval application package will be submitted



Becoming an approved lender

- Orion Bank submits approval package
- FHA approval provided is dated March 2013
- This approval document is acceptable

A. TRUE B. FALSE



Becoming an approved lender

ANSWER: 3555.51(a), HB 3.2 A, and Attachment 3-A

B. FALSE

- Approval documentation must be dated with 12 months of application



Becoming an approved lender

- Orange Loans is eligible to originate and underwrite USDA loans
- They must contract servicing or sell loans to an approved USDA lender for servicing

A. TRUE B. FALSE



Becoming an approved lender

ANSWER: 3555.51(a)(9)(iii), HB 3.2 B 2

A. TRUE

- Guaranteed loans must be serviced by USDA approved lenders
- Servicing eligibility must be approved



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**WAY
TO GO!**



Regulations

<http://www.rd.usda.gov/publications/regulations-guidelines>

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***Email Address**

Submit

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