



Non-Electronic Loan Closing and Paper Check Guide

ADVANCED COPY

Submitting the Closing Package

This guide provides delivery instructions for the closing documents and paper checks for the upfront Guarantee Fee and Technology fee for lenders not using the electronic Lender Loan Closing (LLC) System. The lender must follow the steps precisely to receive their Loan Note Guarantee (LNG) without additional delays. All documents in the closing package must be legible. The lender will submit the closing documents and paper checks for the upfront Guarantee fee and Technology Fee within 30 days of loan closing. After Agency review of the closing documents, the Loan Note Guarantee will be delivered electronically.

Using the Non-Electronic Loan Closing Checklist (page three of this guide) as a cover sheet, the lender will submit the following documents via **encrypted email** to the Rural Development Production Team that issued the Conditional Commitment. Production Team Contact information is located at <https://www.rd.usda.gov/page/sfh-guaranteed-lender>.

- A photocopy of the Upfront Guarantee Fee and Technology Fee checks (failure to include a photocopy of the checks will result in delay of receipt of the Loan Note Guarantee);
- Completed and signed Form RD 1980-19 *Guaranteed Loan Closing Report*, (The Borrower(s) name/State Code/County Code and RHS Borrower ID must match the State, County code and RHS Borrower ID reflected on page one of the Conditional Commitment);
- Signed certification portion of Form RD 3555-18, *Conditional Commitment for Single Family Housing Loan Guarantee*;
- Final Closing Disclosure, which is not required to be signed;
- Promissory note, copy with appropriate riders, if any;
- Any other necessary documentation as specified in the Conditional Commitment.

Submitting the Paper Check(s)

The lender will remit the up-front guarantee fee and technology fee paper checks along with a photocopy of the completed/signed 1980-19 *Guaranteed Loan Closing Report*. This form must accompany the checks. Failure to include a copy of this form **will** delay the receipt of the Loan Note Guarantee. Do **not** mail the closing package with the checks. Closing packages are to be emailed to the Rural Development Production Team that issued the Conditional Commitment as noted above.

The paper checks for the upfront guarantee and Technology fee must be submitted to the addresses below:

Regular Mail

USDA, Rural Development
 P.O. Box 790391
 St. Louis, MO 63179-0391

FedEx, UPS, or Certified Mail should be sent to:

(do not remove PO Box 790391 from the address)

USDA, Rural Development
 Wholesale Lockbox
 P.O. Box 790391
 1005 Convention Plaza
 St. Louis, MO 63101

Non-Electronic Loan Closing Checklist

Lender Instructions: The below closing documents will be emailed to the Rural Development Production Team that issued the Conditional Commitment. Production Team Contact information is located at

<https://www.rd.usda.gov/page/sfh-guaranteed-lender>. In the subject line of the email, identify the case by:

Loan Closing; Borrower Last Name, First Name, RHS Borrower ID

Complete the General Information section so Agency personnel have contact information for the lender representative in the event there are any questions relating to the closing package documentation and/or corrections are required. Also provide the email address for delivery of the LNG.

All documents must be legible. The fees and closing documents must be received by Rural Development within 30 days of loan closing.

General Information

Borrower(s):		Date:	
RHS Borrower ID:			
Lender Name:	Lender Point of Contact:		
	[Identify who to contact for questions relating to the closing package, documentation, and/or corrections required]		
Phone #:	Fax #:	Email:	
Email address for LNG:			

Closing Documents Checklist

Post Loan Closing – Issuance of Loan Note Guarantee

	A photocopy of the Upfront Guarantee Fee and Technology Fee checks (failure to include a copy of the checks will result in delay of receipt of the Loan Note Guarantee);
	Form RD 1980-19, Loan Closing Report (Block 1, Case Number: The lender must include the Borrower’s Name/State Code/County Code/RHS Borrower ID exactly as it appears on page 1 of the Conditional Commitment)
	Form RD 3555-18/18E, Lender Certification *Lender is certifying all conditions listed or appearing on the commitment and/or GUS Underwriting and Findings Report for this applicant have been fulfilled, the security instrument has been recorded and is a good and valid first lien on the property described.
	Promissory Note , copy with appropriate riders, if any
	Final Closing Disclosure , copy of final (The submitted form does not require signature)
	Additional Conditions , as noted on Form RD 3555-18/18E, or supplemented by Attachment Submit documentation of required conditions, as applicable. Those conditions indicating the lender should “Retain in Lender’s Permanent File” should not be included in post-closing documents.