

RD-MO 1980-1  
(Rev. 10-05)

RURAL DEVELOPMENT, USDA  
(Local Office Name)

GUARANTEED RURAL HOUSING LOAN CHECKLIST

Name of Borrower \_\_\_\_\_ Phone # \_\_\_\_\_  
Address \_\_\_\_\_ TIN/SSN \_\_\_\_\_  
City \_\_\_\_\_ County \_\_\_\_\_

=====  
A - Applicant RDM - Rural Dev. Manager  
L - Lender Cont - Contractor  
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Item Document/Action # Copies Form /Exh. Proc. Ref. Resp. Filing Pos. Action Date  
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LOAN APPLICATION Guaranteed Lender Homepage: <http://www.rurdev.usda.gov/mo/grhpage.htm>

|    |  |     |                                 |                           |     |   |
|----|--|-----|---------------------------------|---------------------------|-----|---|
| 1  | Reservation Form faxed to applicable Local Office (see office list for FAX #)                              | 1   | 1980-86                         | .353(d)                   | L   | 1 |
| 2  | Confirmation of GRH Reservation of Funds   | 1   | screen print                    | gls website               | RDM | 2 |
| 3  | Request for SFH Loan Note Guarantee  | 0&2 | 1980-21                         | .353(c)                   | L   | 3 |
| 4  | Application with CAIVRS ID# & B & CoB access code near signature line                                      | 1   | Fan.Mae 1003 or Lenders         | .345(f)<br>.353(c)        | L   | 3 |
| 5  | Verification of Employment and/or Award benefit Letter and/or Divorce Decree                               | 1   | 1910-5                          | .353(e)(1)                | L   | 3 |
| 6  | Credit Report & Landlord Reference   | 1   |                                 | .353(e)(4)                | L   | 3 |
| 7  | Cert. of Disability or Handicap (If \$400 deduction is given)  | 1   | 1944-4                          | .353(e)(2)                | L   | 3 |
| 8  | Purchase Agreement   | 1   | Sales Contract                  | .353(c)(16)               | L   | 5 |
| 9  | Verify Property Address  | 1   | Screen Print                    | 8/24/05 Unnum Ltr         | RDM | 2 |
| 10 | Cert. for Elect., Plumbing, Thermal, Heat, Termite, Water, & Sewer (If not public)[for existing dwellings] | 0   | MO RH Guide 11 & MO RH Guide 10 | 312(c),(f),(g), & .319    | L   | 6 |
| 11 | Cert. Regarding Debarment (Appl.sign)  | 0   | AD1048                          | .353(c)(13)               | L   | 3 |
| 12 | *Survey, Mortgage Inspection Report, or Title Coverage   | 1   |                                 | .353(d)(3)<br>.334(a)&(b) | L   | 8 |
| 13 | Appraisal Report   | 1   | URAR                            | & .353(c)(8)              | A,L | 8 |
| 14 | Standard Flood Hazard Determination  | 1   | FEMA Form 81-93                 | .318                      | L   | 3 |
| 15 | Underwriting Certification   | 1   | FanMae 1008/Cert                | .353 (c)                  | L   | 3 |

IF LOAN REQUEST IS FOR NEW CONSTRUCTION, THE FOLLOWING ITEMS ARE REQUIRED TO BE IN LENDERS FILE

|    |   |        |                       |            |          |   |
|----|---|--------|-----------------------|------------|----------|---|
| 16 | Plans & Specs. (Certified)                            | 1      |                       | .340(b)    | L        |   |
| 17 | **Construction Contract (if Appl.)                    | 1      |                       | .317(c)    | L,A,Cont | 6 |
| 18 | **Compliance, EO, and Notice to Cont. (if applicable) | 1 each | 400-6, 400-1, & 400-3 | .340(c)(4) | L,A,Cont | 6 |

\* If a Title Insurance policy provides coverage (remove exception) to assure the property boundaries are correct then the survey will not be needed.  
\*\* Only used when Applicants contract directly with contractor to construct home on own lot.

| Item   | Document/Action   | # Copies                    | Form /Exh.                        | Proc. Ref.           | Resp. | Filing Pos. | Action Date |
|--|---|-----------------------------|-----------------------------------|----------------------|-------|-------------|-------------|
| RURAL DEVELOPMENT LOAN PROCESSING AND APPROVAL |   |                             |                                   |                      |       |             |             |
| 19   | Notification to Applicant<br>on use of Financial Info.                    | 0&1                         | 410-7                             | .353(d)(1)           | RDM   | 3           |             |
| 20   | Review for Previous USDA Loans  | RR                          | Hist.Screen                       | .345(e)              | RDM   | 1           |             |
| 21   | Review Debarment List for Cont. (if appl.)                                | Document in R/R of C/O File |                                   |                      | RDM   | 3           |             |
| 22   | Environmental Requirements  | 0                           | 1940-22                           | .316, .318<br>& .354 | RDM   | 3           |             |
| 23   | Appraisal Review  | 0&1                         | 1922-15                           | .334(c)              | RDM   | 8           |             |
| 24   | State Historical Preservation Review<br>(for dwellings over 50 years old) | 0                           | Hist. Project<br>Info - MoDNR 106 | .316                 | RDM   | 2           |             |
| 25   | View Application  | 1                           | screen print                      | gls website          | RDM   | 3           |             |
| 26   | Obligation Request  | 1                           | screen print                      | gls website          | RDM   | 2           |             |
| 27   | Conditional Commitment for<br>SFH Guar. Loan                              | 0&2                         | 1980-18                           | .354(c)(2)(a)        | RDM   | 2           |             |
| 28   | Denial Letter   | 0&1                         | 449-13                            | .361(c)              | RDM   | 4           |             |
| 29   | Appeal Rights   | 0&1                         | Letter                            | .399                 | RDM   | 4           |             |

LENDER COMPLETES LOAN CLOSING & SENDS TO RURAL DEVELOPMENT

|    |                                  |     |                   |            |        |   |  |
|----|----------------------------------|-----|-------------------|------------|--------|---|--|
| 30 | Lender Certification             | 0   | Reverse 1980-18   | .360(a)(b) | L      | 4 |  |
| 31 | Inspection Rept. (if new Const.) | 1   |                   | .341(b)    | L      | 6 |  |
| 32 | Guaranteed Loan Closing Rept.    | 0&1 | 1980-19           | .361(a)    | L, RDM | 2 |  |
| 33 | Settlement Statement             | 1   | (HUD1)<br>Lenders | .323 &     | L      | 5 |  |
| 34 | Guarantee Fee                    | 0   | Check             | .361(a)    | L      |   |  |
| 35 | Promissory Note                  | 1   | Note              |            |        | 2 |  |

RURAL DEVELOPMENT LOAN CLOSING REVIEW

|    |                                |     |         |         |        |   |  |
|----|--------------------------------|-----|---------|---------|--------|---|--|
| 36 | Issues Loan Note Guarantee     | 0&1 | 1980-17 | .361(a) | RDM    | 5 |  |
| 37 | Guarantee Fee Sent to F/O      |     | 451-2   | .361(a) | RDM    |   |  |
| 38 | Guaranteed Loan Closing Report | 0&1 | 1980-19 | .361(a) | L, RDM | 2 |  |

IF LOAN IS SOLD TO ANOTHER APPROVED LENDER

|    |                                    |     |         |         |   |    |  |
|----|------------------------------------|-----|---------|---------|---|----|--|
| 39 | Guaranteed RH Lender Record Change | 0&2 | 1980-11 | .309(e) | L | 82 |  |
|----|------------------------------------|-----|---------|---------|---|----|--|

Comments: