



United States
Department of
Agriculture

Rural Development



Refinances

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>

The screenshot shows the USDA Rural Development website. The header includes the USDA logo, navigation links (About USDA, Ask The Expert, Help, En Español), a search bar, and a site map. The main navigation menu is highlighted on 'Publications'. The breadcrumb trail reads 'Home / Publications / Regulations & Guidelines'. A left sidebar contains a menu with 'Regulations & Guidelines' selected. The main content area features the title 'Regulations & Guidelines', a paragraph about finding federal regulations, a paragraph about document formats and accessibility, and a list of document types under the heading 'Rural Development'.

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Rural Development

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7 CFR Part 3555

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

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- Chapter 1** - Overview
 - Chapter 2** - Record Retention
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Regulations & Guidelines	HB-1-3555 SFH Guaranteed Loan Program Technical Handbook
Reports	HB-1-3560 MFH Loan Origination Handbook
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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 C: Loan Requirements

- **.101: Loan Purposes**
- .102: Loan restrictions
- .103: Maximum loan amount
- .104: Loan terms
- .105: Combination construction and permanent loans
- .107: Application for and issuance of loan guarantee
- .108: Full faith and credit



7 CFR Part 3555

- 3555.101 Loan purposes.
- (a) Eligible purposes.
 - (b) Eligible costs.
 - (c) Combination construction and permanent loan.
 - (d) Refinancing.



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7 CFR Part 3555: 3555.101(d)

Eligible Refinance Loan Purposes

- Permanent financing for an interim new construction loan
- The full amount or pay off of a lot or site with a new construction dwelling
- Section 502 Direct and Guaranteed loans



7 CFR Part 3555: 3555.101(d)

Refinance Types

- Streamlined: Guaranteed loans and Direct loans that have never received subsidy
- Non-Streamlined: Direct and Guaranteed loans
- Streamlined-assist: Direct and Guaranteed loans



7 CFR Part 3555: 3555.101(d)

Streamlined

- Direct loans (no subsidy received) and Guaranteed loans
- No new appraisal is required
- Loan amount is limited to balance of current loan (including interest) and upfront guarantee fee



7 CFR Part 3555: 3555.101(d)

Non-Streamlined

- Direct and Guaranteed loans
- New appraisal is required
- Loan amount is limited to new appraised value
- Loan may include current balance, eligible closing costs, upfront guarantee fee, etc.
- Subsidy recapture (direct loans) may be financed or subordinated



7 CFR Part 3555: 3555.101(d)

Streamlined and Non-Streamlined

- New interest rate must be at or below the current rate
- Mortgage must have closed 12 months prior to loan application
- Mortgage must be paid as agreed for 180 days prior to loan application
- Borrowers may be added or deleted from the loan
- Full income and credit documentation required
- Debt to income ratios are calculated, waivers may be requested



7 CFR Part 3555: 3555.101(d)

Streamlined-Assist

- Direct and Guaranteed loans
- No appraisal is required (unless for subsidy calculation)
- Loan amount may include current balance (including interest), closing costs, upfront guarantee fee, etc.
- Subsidy recapture due for direct borrowers may not be included in new loan



7 CFR Part 3555: 3555.101(d)

Streamlined-Assist

- Mortgage must have closed 12 months prior to loan application
- Mortgage must be paid as agreed for 12 months prior to loan application
- Interest rate must be at or below current rate
- \$50 net tangible benefit must be achieved
- Borrowers may be added, but not deleted



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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	HB-1-3550 Direct Single Family Housing Loans and Grants - Field Office Hand



HB-1-3555

CHAPTER 6: LOAN PURPOSES

6.1 INTRODUCTION

6.2 ELIGIBLE LOAN PURPOSES

A. Acquiring a Site and Dwelling

B. Repairs and Rehabilitation

C. Reasonable and Customary Expenses Associated with Purchasing a Dwelling

D. Refinance

E. Supplemental Loans

6.3 PROHIBITED LOAN PURPOSES

6.4 AGENCY REVIEW OF LOAN PURPOSES



HB-1-3555: 6.2 D

1. Construction Financing
2. Site without a Dwelling
3. Existing Section 502 Direct & Guaranteed Loans
 - Non-streamlined
 - Streamlined refinance
 - Streamlined assist



HB-1-3555: 6.2 D 3

Existing Section 502 Direct & Guaranteed Loans

- a. Loan terms and conditions
- b. Loan application documents
- c. Submission process
- d. Closing costs and lender fees
- e. Upfront guarantee fee
- f. Annual fee
- g. Loan note guarantee issuance requirements
- h. GLS reporting
- i. Funding limitations



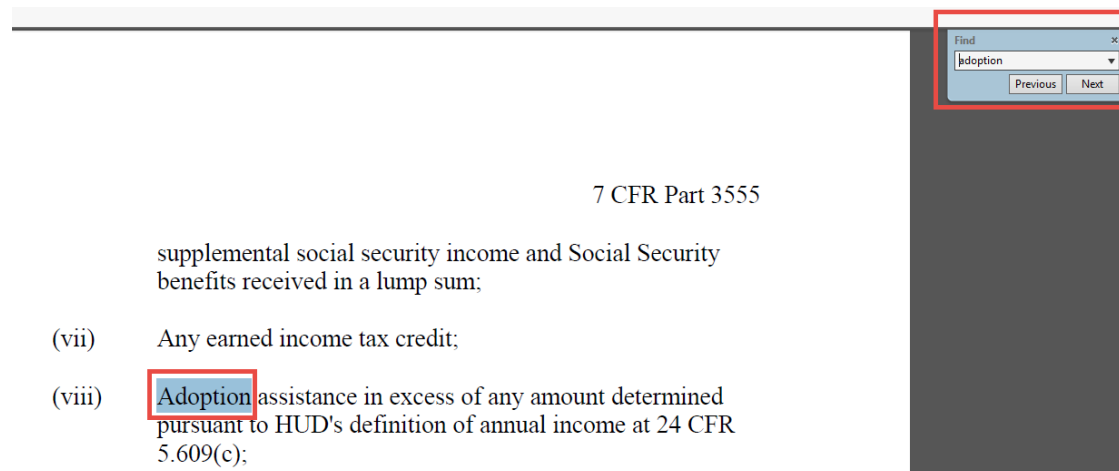
HB-1-3555: 6.2 D

4. Existing Section 502 Direct Loans
 - a. Section 502 Leveraged Loans
 - b. Recapture



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 box in the top right corner. The search box contains the word "Adoption" and has "Previous" and "Next" buttons. The word "Adoption" in the list item (viii) is also highlighted with a red box.



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7 CFR PART 3555 / HB-1-3555

LEARNING CHECKS



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Question Slide

“Topic”

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

TRUE/FALSE or other answer options will be displayed



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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



Refinance opportunities

- Rich has an interim construction loan with ABC Bank
- Rich owes \$12,500 on his lot loan
- Rich can include his lot loan balance into the final permanent loan

A. TRUE B. FALSE



Refinance opportunities

ANSWER: 3555.101(d)(1) and (2), HB 6.2 D 1 and D 2

A. TRUE

- The loan must include the site and home for collateral
- Remaining site debt is an eligible loan purpose under 3555.101(b)



Refinance opportunities

Which refinance(s) requires an appraisal for an existing guaranteed loan borrower?

- A. Streamlined
- B. Non-Streamlined
- C. Streamlined-assist



Refinance opportunities

ANSWER: 3555.101(d)(i)(A), HB 6.2 D 3

B. Non-Streamlined

- Guaranteed borrowers require a new appraisal to determine the maximum loan amount



Refinance opportunities

Which refinance(s) does not allow a current borrower(s) to be removed?

- A. Streamlined
- B. Non-Streamlined
- C. Streamlined-assist



Refinance opportunities

ANSWER: 3555.101(d)(i)(A), HB 6.2 D 3

C. Streamlined-assist

- New borrowers may be added, but original borrowers may not be deleted



Refinance opportunities

Which refinance option allows the upfront guarantee fee to be financed regardless of LTV?

- A. Streamlined
- B. Non-Streamlined
- C. Streamlined-assist
- D. All of the above



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Refinance opportunities

ANSWER: 3555.101(d)(i), HB 6.2 D 3

D. All of the above

- The upfront guarantee fee may always be included in the new loan amount



Refinance opportunities

Which refinance option allows subsidy recapture to be financed into the new loan amount when eligible?

- A. Streamlined
- B. Non-Streamlined
- C. Streamlined-assist
- D. None of the above



Refinance opportunities

ANSWER: 3555.101(d)(i)(B), HB 6.2 D 3

B. Non-streamlined

- The new appraised value will determine if subsidy is due and if it may be included
- Payoff of subsidy qualifies for a discount on amount due
- Additional refinance options allow subsidy to be subordinated



Refinance opportunities

- Non-streamlined refinance
- Appraised value: \$100,000
- Principal, interest, and subsidy payoff: \$100,000
- What is the maximum loan amount for this refinance?
 - A. \$100,000 plus upfront guarantee fee
 - B. \$100,000 plus eligible closing costs and upfront guarantee fee



Refinance opportunities

ANSWER: 3555.101(d)(i), HB 6.2 D 3

A. \$100,000 plus upfront guarantee fee

- Non-streamlined refinance option
- Maximum loan cannot exceed appraised value plus upfront guarantee fee
- Subsidy recapture due is eligible to be financed when there is sufficient equity in the property



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Refinance opportunities

Which refinance option(s) cannot be processed in GUS?

- A. Streamlined
- B. Non-Streamlined
- C. Streamlined-assist



Refinance opportunities

ANSWER: 3555.101(d)(i), HB 6.2 D 3

C. Streamlined-assist

- Loans must be manually underwritten
- Submit loan documentation electronically to USDA for review



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Refinance opportunities

- Ed's current guaranteed loan interest rate is 5.5%
- To qualify for a USDA refinance, his new interest rate must be at 4.5% or below

A. TRUE B. FALSE



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Refinance opportunities

ANSWER: 3555.101(d)(ii), HB 6.2 D 3

B. FALSE

- The new interest rate must be at or below 5.5%
- The 100 basis point reduction has been removed from the regulation and HB



Refinance opportunities

- Cindy has a direct loan in California
- She now lives in Tennessee and wishes to refinance the California home
- Which refinance option(s) is Cindy eligible?
 - A. Streamlined
 - B. Non-streamlined
 - C. Streamlined-assist
 - D. None of the above



Refinance opportunities

ANSWER: 3555.101(d)(i), HB 6.2 D 3

D. None of the above

- Applicants must be the owner occupant/primary resident to qualify for any refinance option



Refinance opportunities

- Marty wishes to apply for a refinance
- His current loan closed 8 months ago
- Marty is eligible to apply for a guarantee refinance loan

A. TRUE B. FALSE



Refinance opportunities

ANSWER: 3555.101(d)(i), HB 6.2 D 3

B. FALSE

- All loans must have closed a minimum of 12 months prior to the date of loan application



Refinance opportunities

- Kim applies for a streamlined-assist refinance
- Her debt ratio will exceed 41%
- A debt ratio waiver request must be submitted to USDA

A. TRUE B. FALSE



Refinance opportunities

ANSWER: 3555.101(d)(i), HB 6.2 D 3

B. FALSE

- Streamlined-assist loans do not require ratio calculations
- No debt ratio waivers are required



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Refinance opportunities

- Streamlined-assist refinance loan
- Current PITI: \$755
- New PITI: \$659
- This refinance achieves the required net tangible benefit

A. TRUE B. FALSE



Refinance opportunities

ANSWER: 3555.101(d)(i), HB 6.2 D 3

A. TRUE

- Current PITI: \$755 – New PITI \$659 = \$96
- New PITI must be a minimum of \$50 less than the current PITI
- The applicable annual fee must be included in the PITI calculation



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Refinance Option Overview



Requirement	Non-streamlined	Streamlined	Streamlined-assist
Maximum Loan Amount	Cannot exceed new appraised value plus upfront guarantee fee. <ul style="list-style-type: none"> • Principal & Interest • Closing costs • Funds to establish tax and insurance escrow • Subsidy recapture due 	Cannot exceed original loan amount. <ul style="list-style-type: none"> • Principal & Interest • Re-conveyance fee • Upfront guarantee fee 	<ul style="list-style-type: none"> • Principal & Interest • Closing costs • Funds to establish tax and insurance escrow • Upfront guarantee fee
Appraisal	Yes	Only direct borrowers that received subsidy	Only direct borrowers that received subsidy
30 year loan term	Yes	Yes	Yes
Fixed interest rate at or below interest rate of current loan	Yes	Yes	Yes
Add/Remove Borrowers (one original borrower must remain)	Yes	Yes	Add borrowers only
Seasoning: Loan must have closed 12 months prior to loan request to USDA	Yes	Yes	Yes
Credit	<ul style="list-style-type: none"> • Loan paid as agreed 180 days prior to loan request to USDA • Requirements of Chapter 10 	<ul style="list-style-type: none"> • Loan paid as agreed 180 days prior to loan request to USDA • Requirements of Chapter 10 	<ul style="list-style-type: none"> • Loan paid as agreed 12 months prior to loan request to USDA
Ratios	<ul style="list-style-type: none"> • GUS Accept • GUS Refer with debt ratio waiver to meet HB Chapter 11 	<ul style="list-style-type: none"> • GUS Accept • GUS Refer with debt ratio waiver to meet HB Chapter 11 	<ul style="list-style-type: none"> • No ratio calculation required



Requirement	Non-streamlined	Streamlined	Streamlined-assist
Can GUS be utilized?	Yes	Yes	No
Include subsidy recapture?	Yes, if appraised value supports	No	No
Net tangible benefit required?	No	No	Yes \$50 or greater reduction in new PITI (including annual fee) as compared to current PITI payment
Owner occupied status required	Yes	Yes	Yes
Meet adjusted annual income limitation	Yes	Yes	Yes
Subordinate "silent" seconds or subsidy recapture due?	Yes	Yes	Yes
Late mortgage fees eligible to be refinanced	No	No	No
Properties now in ineligible rural areas continue to be eligible?	Yes	Yes	Yes
Eligible to refinance a Direct Leveraged loan?	No	No	No



Section 502 Direct and Guaranteed Loan Refinance Complete Loan Application Submission

**Attachment 15-A must be utilized to submit complete loan applications to USDA for review.
The following is provided as a guide to assist lenders in assembling refinance applications.**

GUS ACCEPT UW RECOMMENDATION

Loan Documentation	Non-streamlined	Streamlined	Streamlined-assist
Form RD 3555-21	X	X	Ineligible to be processed in GUS.
Final GUS UW Findings Report	X	X	
Evidence of qualified alien, if applicable	X	X	
Appraisal	X	Only for direct loans that have received subsidy	
Credit report	X	X	
Credit report for Non-purchasing spouse, if applicable	X	X	



GUS REFER, REFER WITH CAUTION UW RECOMMENDATION AND MANUALLY UW LOAN			
Loan Documentation	Non-streamlined	Streamlined	Streamlined-assist
Form RD 3555-21	X	X	X
Final GUS UW Findings Report	X	X	N/A
Underwriting analysis	X	X	\$50 net tangible benefit may documented on this form (optional).
Evidence of qualified alien, if applicable	X	X	X
Appraisal	X	Only for a direct loan that have received subsidy.	Only for a direct loan that have received subsidy.
Credit report	X Review credit and verify mortgage payment history.	X Review credit and verify mortgage payment history.	Not required, but credit report may be used to document previous 12 month payment history of mortgage. No additional credit review is required.
Credit report for Non-purchasing spouse, if applicable	X	X	N/A

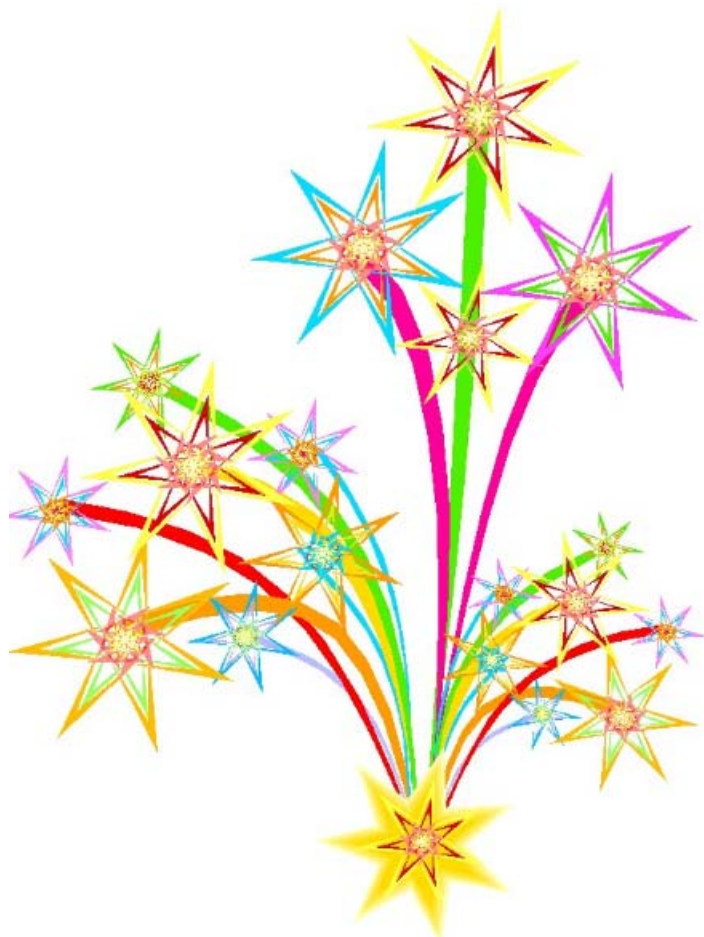


Credit waiver	X If applicable	X If applicable	N/A
Debt ratio waiver	X	X	N/A No debt ratio calculations
Uniform Residential Loan Application	X	X	X
Full Income Documentation for all adult household members (includes 4506-T)	X	X	X
Asset documentation	X If applicable	X If applicable	X If applicable



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TO GO!**



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