

Time-Saving Tips for Lenders: Helping USDA Help You Faster

Simple steps lenders can take to streamline submissions and support faster USDA processing of Conditional Commitments and Loan Note Guarantees.

We are happy to announce that the USDA Single Family Housing Guaranteed Loan Program has fully resumed operations after the end of the federal government shutdown. As we are processing a backlog of application requests for Conditional Commitments and Loan Note Guarantees, please review the following important reminders:

- Expedited application requests cannot be processed. We are reviewing applications based on the order in which they were received. For the latest turn times, please check the [USDA LINC Training & Resource Library](#)
- Before submitting a release of GUS request, after a Conditional Commitment has been issued, lenders should carefully review the Resubmission Policy outlined in HB-1-3555, paragraph 5.3M. In many cases, releasing GUS is not required for certain data changes. Unnecessary resubmissions create processing delays and slow down the review process of other applications.
- Loans should not be finalized before obtaining "Form RD 3555-18, "Conditional Commitment". Closing a loan prematurely will disqualify it from a Loan Note Guarantee and could affect the Lender's participation status.
- Lenders should not send documents via email and should use the GUS system as a secure portal to upload documents. Please see the [Manual Submission Job Aid](#)
- Always utilize the 15-A stacking checklist. When uploading docs, upload a color appraisal named appraisal. Remaining docs can be uploaded according to the stacking order checklist as one combined document named underwriting.
 - If you upload every document separately, it takes our specialists more time in reviewing those files to open each attachment.
 - If you just scan your whole origination file, it takes us additional time in sifting through to find the documentation we actually need.
- Please remember to always submit asset statements for all adult household members.