



Assets

**Single Family Housing Guaranteed
Loan Program**

Revised December 2018

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Welcome to Assets, presented by USDA's Single Family Housing Guaranteed Loan Program!



Training Objectives

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

Always refer to the current version of published guidance!

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The objectives of the training include:

1. Demonstrating where the training topic is located in the program regulation, 7 CFR Part 3555 and the technical handbook, HB-1-3555.
2. Providing learning checks to help you gain a working knowledge of the topic, and
3. Links to online resources to assist in locating program information.

Guidelines can change or be altered. Every effort is made to ensure training resources are accurate. However, always refer to the most recent published version of USDA guidelines. Refer to the 7 CFR 3555 and HB-1-3555 overview to access these materials online.

USDA United States Department of Agriculture
Rural Development

7 CFR Part 3555

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

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Rural Development

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The Regulations and Guidelines website is located from the link shown on the slide. Under “Rural Development” there are many items available from this home page. To access the regulation and technical handbook, select “Handbooks.”

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Rural Development

7 CFR Part 3555

HB-1-3555 SFH Guaranteed Loan Program Technical Handbook

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Acronyms

Glossary

- Appendix 1** - 7 CFR part 3555
- Appendix 2** - Forms and Instructions
- Appendix 3** - Review and Appeals
- Appendix 4** - Agency and Employee Addresses
- Appendix 5** - Income Limits
- Appendix 6** - Interest Assistance
- Appendix 7** - Calvrs Access Instructions
- Appendix 8** - EDI Documentation
- Appendix 9** - Penalties
- Appendix 10** - Unnumbered Letter and State Supplements

A list of all USDA Rural Development handbooks will display.
 Select HB-1-3555.
 7 CFR 3555 is Appendix 1.



7 CFR Part 3555

- 3555.152 Calculation of income and assets.
- (a) Repayment income.
 - (b) Annual income.
 - (c) Adjusted annual income.
 - (d) Net family assets.

Assets are located in Section 3555.152.

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7 CFR Part 3555: 3555.152(d)

(d) **Net family assets.** For the purpose of computing annual income, the net family assets of all household members must be included in the calculation of annual income. Lenders must document and verify assets of all household members.

(1) Net family assets include, but are not limited to, the actual or imputed income from:

- (i) Equity in real property or other capital investments, other than the dwelling or site;
- (ii) Cash on hand and funds in savings or checking accounts;
- (iii) Amounts in trust accounts that are available to the household;
- (iv) Stocks, bonds, and other forms of capital investments that is accessible to the applicant without retiring or terminating employment;
- (v) Lump sum receipts such as lottery winnings, capital gains, and inheritances;
- (vi) Personal property held as an investment; and
- (vii) Any value, in excess of the consideration received, for any business or household assets disposed of for less than fair market value during the 2 years preceding the income determination. The value of assets disposed of for less than fair market value shall not be considered if they were disposed of as a result of foreclosure, bankruptcy, or a divorce or separation settlement.

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3555.152(d) states that net family assets of all household members (adults age 18 and up) must be included in the calculation of annual income.

It is specifically the income derived from the net family assets that must be included in the annual income calculation.



**7 CFR Part 3555:
3555.152(d)**

(2) Net family assets for the purpose of calculating annual income do not include:

- (i) Interest in American Indian restricted land;
- (ii) Cash on hand which will be used to reduce the amount of the loan;
- (iii) The value of necessary items of personal property;
- (iv) Assets that are part of the business, trade, or farming operation of any member of the household who is actively engaged in such operation;
- (v) Amounts in voluntary retirement plans such as individual retirement accounts (IRAs), 401(k) plans, and Keogh accounts (except at the time interest assistance is initially granted);
- (vi) The value of an irrevocable trust fund or any other trust over which no member of the household has control;
- (vii) Cash value of life insurance policies; and
- (viii) Other amounts deemed by the Agency not to constitute net family assets.

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3555.152(d)(2) lists net family assets that do not have to be considered in the annual income calculation. These are listed here in the regulation and include assets such as cash on hand that will reduce the loan amount, personal property, business assets, retirement accounts, the cash value of life insurance policies, etc.



Asset Reminders:

- Income from eligible assets may be required to be included in annual income
- Assets = compensating factors
- Compensating factors affect underwriting recommendations
- Lenders may determine if they wish to include assets in the uw analysis
- Lenders must include asset income in annual income if applicable

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When reviewing the assets of the applicant and other adult household members please keep the following in mind:

- Income from eligible assets may be required to be included in the annual income calculation. The technical handbook provides flexibility in asset amounts held by the household to help determine when a calculation is required. This will be addressed in the next slide.
- Assets are important because they may be a compensating factor.
- Compensating factors strengthen the loan file and may affect underwriting recommendations rendered by the Guaranteed Underwriting System (GUS).
- Assets documented by the lender are not required to be included in the loan application. If a lender wishes to obtain a conservative underwriting recommendation or perform a conservative underwriting analysis, the assets do not have to be included on the loan application.
- However, the lender must include the required actual or imputed income from an asset to include it in the annual income calculation if applicable.



HB 9: 9.4 Assets

When is a calculation required?

9.4 CALCULATING INCOME FROM ASSETS [7 CFR 3555.152(d)]

Household members with cumulative **net family assets of \$50,000** or greater, must have those assets reviewed for annual income purposes as indicated in 3555.152(d). Lenders must review asset information provided by applicant(s) and household members at the time of loan application. Net family assets with actual earnings will use the stated rate of interest to calculate annual income. Net family assets that do not earn interest will use a current passbook savings rate (verified through the lender's personal banking rates, online website, etc.) to calculate annual income.

Refer to the Asset section in Attachment 9-A for individual asset types and options for documentation/verification.

An asset calculation must be performed when the household has cumulative net family assets of \$50,000 or more.



Calculate Income from Assets

1. Total value of less than \$50,000 = no calculation required
2. Total value is \$50,000 or more, use the greater of:
 - A. Actual income earned **OR**
 - B. Calculated income of assets: multiply cash value by current passbook savings rate

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So therefore if the total value of eligible assets is less than \$50,000, then no calculation is required to add to the annual income calculation.

If the total value is \$50,000 or more, then the lender must use the greater of actual income earned on the asset, or perform an imputed calculation utilizing a passbook savings rate. An asset earning zero interest will always require the imputed income using a local passbook savings rate.

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Example: Calculate Income from Assets

- Checking account (non-interest bearing): \$12,500
- Savings account (2% interest): \$7,500
- \$5,000 from savings used to purchase home

Total assets: \$20,000
Minus \$5,000 used to purchase home
Remaining assets = \$15,000



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In this example there is a non-interest bearing checking account with a balance of \$12,500. A savings account that earns 2% interest annually with a balance of \$7,500. The applicant will use \$5,000 from their funds towards the purchase of the dwelling.

The total of all assets presented is \$20,000, minus the \$5,000 they will use to purchase the home. This brings the remaining balance of assets to consider at \$15,000. This is less than \$50,000, therefore no income calculation is required!



Example: Calculate Income from Assets

- Checking account (non-interest bearing): \$17,000
- Savings account (.25% interest): \$25,000
- Certificate of Deposit (3% interest): \$15,000

Total assets: \$57,000
Minus \$5,000 used to purchase home from checking
Remaining assets = \$52,000

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In this example there is a non-interest bearing checking account with a balance of \$17,000. A savings account that earns .25% interest annually with a balance of \$25,000. A Certificate of Deposit that earns 3% annual interest with a current balance of \$15,000. The applicant will use \$5,000 from their funds towards the purchase of the dwelling.

The total of all eligible non-retirement assets is \$57,000, minus the \$5,000 they will use to purchase the home, brings the remaining balance of assets to \$52,000. This is more than the \$50,000 threshold, therefore an income calculation is required!



Example: Calculate Income from Assets

- Checking: $\$17,000 - \$5,000 = \$12,000 \times .25\% = \30
- Savings: $\$25,000 \times .25\% = \62.50
- CD: $\$15,000 \times 3\% = \450

$\$30 + \$62.50 + \$450 = \542.50

Include \$542.50 in annual income calculation
**ENSURE APPLICANT(S) ARE NOT ELIGIBLE FOR
CONVENTIONAL CREDIT!**

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The checking account is non-interest bearing and will have \$12,000 remaining after closing costs are deducted. We will assume the passbook savings rate for this example is .25%, This results in \$30 of interest.

The savings account is earning .25% interest, for \$62.50 of interest.

The CD will earn \$450.

Add these all together and you get \$542.50 of interest income to include in the annual income calculation.

Since the asset threshold has been raised to \$50,000, please ensure that any applicant that will retain \$50,000 or more in non-retirement assets continues to be eligible for the guaranteed loan program. An applicant that has 20% for a downpayment plus closing costs, may not be eligible for a guaranteed loan.



Example: Finding a Passbook Savings Rate

- Check your institutions rates
- Research rates online where the applicant banks
- Do not select rates that apply to high balance accounts

Savings Accounts and CD (Time Account) Rates Print | Share

IL 61761 [Change Location](#)

Savings Rates

Savings

Savings account

\$25 minimum opening deposit

Balance	Interest Rate	APY
\$0 or more	0.01%	0.01%

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There is not one required way to research the passbook savings interest rate. The methods that generally work well include:

- If you work for a lending institution that offers savings accounts, verify the current rate offered.
- Go to the website of the bank where the applicant has their checking account to verify the rates they offer.
- If you visit a site such as bankrate.com do not select the highest interest rate offered by internet banks. They may offer 1%, while most local institutions are well below this threshold. It would be better to view all rates and select the interest rate that appears to be the most common.

In this screen shot the current savings account interest rate for a nationwide bank is shown. Notice there is no minimum required balance for this account and it earns .01%. So the examples shown in this training with .25% are quite generous at this time.



Assets vs. Asset Income

- Assets are not required to be entered on the Uniform Residential Loan Application (URLA) or in GUS
- Required asset income must be entered on:
 - Income worksheet
 - GUS Eligibility application page

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Lenders are not required to enter assets on the Uniform Residential Loan Application or on the “Asset and Liabilities” application page in the Guaranteed Underwriting System (GUS). If the lender wishes to underwrite the loan or receive an automated underwriting recommendation that does not consider the assets as a compensating factor, they may certainly do so.

But when the assets exceed the acceptable threshold as indicated in the regulation and technical handbook then the income earned from the asset must be included on the income worksheet submitted to USDA, including the calculation and on the GUS “Eligibility” application page.



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HB-1-3555: Attachment 9-A

ATTACHMENT 9-A

Income and Documentation Matrix		
Income guidance: 7 CFR 3555, Section 3555.152(a) and (b)		
Income Type	Annual	Repayment
Adoption Assistance or Subsidy	If the income will be received in the ensuing 12 months, include the first \$480 of adoption income or subsidy assistance for each grantee.	History: 2 years Continuance: 3 years Benefits that do not include expiration dates on the documentation will be presumed to continue.
Documentation Source Options: <ul style="list-style-type: none"> Benefit/Award letter to document the amount and duration of payments 2 years of Federal income tax returns or IRS tax transcripts with all schedules 		
Automobile Allowance	Include amounts documented on the pay statements as taxable gross earnings that will be received in the ensuing 12 months.	History: 2 years Continuance: Income will be presumed to continue unless there is documented evidence the income will cease The amount of allowance that exceeds the expenditure may be included for repayment. If there is a monthly debt associated with the income (such as a car or equipment payment), this debt must continue to be included in the debt ratio calculation.

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To better assist with income review and documentation, the newly revised Chapter 9 includes Attachment 9-A: Income and Documentation Matrix!

The matrix was designed to assist lenders and USDA to more efficiently locate many income sources, annual income adjustments, and asset guidance.



HB 9: Attachment 9-A

Assets
3555.152(d)
Business Accounts
Documentation Options and Guidance: <ul style="list-style-type: none"> 2 months of bank statements, Verification of Deposit (VOD), or acceptable evidence to support average 2 month balance carried and current balance Lenders may use the lesser of the average 2 month balance or the current balance Lenders must use caution and not overstate assets USDA does not require evidence for access to joint accounts from all parties to the account
Cash on Hand
Documentation Options and Guidance: <ul style="list-style-type: none"> Applicant must supply a letter of explanation to state how the funds were retained (how much weekly/monthly/etc.) Lender may accept applicant explanation to verify funds for closing Cash on hand cannot be considered for reserves
Certificate of Deposit (CD)
Documentation Options and Guidance: <ul style="list-style-type: none"> 2 statements (monthly, quarterly, etc.) to evidence the account balance and early withdraw penalty if applicable Lenders may use the lesser of the average 2 month balance or current balance, minus applicable fees Lenders must use caution and not overstate assets USDA does not require evidence for access to joint accounts from all parties to the account
Depository Accounts: Checking and Savings
Documentation Options and Guidance: <ul style="list-style-type: none"> 2 months of bank statements, Verification of Deposit (VOD), or acceptable evidence to support average 2 month balance carried and current balance Lenders may use the lesser of the average 2 month balance or the current balance Lenders must use caution and not overstate assets USDA does not require evidence for access to joint accounts from all parties to the account Investigate additional deposits on the statements that are not attributed to wages or earnings. Ensure these additional deposits are not from undisclosed income sources. There is no tolerance or percentage

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The matrix includes this Asset section. Under each asset type there are documentation options to assist the lender to retain a complete loan file and support their calculations. Not every item listed is required. USDA is providing flexibility to the lender to determine the best documentation option.



EVERY ASSET TYPE CANNOT BE LISTED

KEEP CALM AND KEEP IT SIMPLE

- Can the source be documented?
- Determine the average amount of the asset that has been readily available to the applicant for the previous 2 months
- Lessor of 2 month average or current balance

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USDA cannot possibly list every single potential asset type that occurs in nature. Just because an asset type isn't listed does not render it ineligible.

GO BACK TO THE BASICS OF THE 3555 REGULATION (and basic underwriting protocol)!

1. Can you document the asset?
2. Determine the average amount of the asset that has been readily available to the applicant for the previous 2 months.
3. To ensure the asset amount is not inflated, lenders must use the lessor of the 2 month average of the asset or the current balance.



Average Asset vs. Current Balance

- January Average Balance: \$4,534.52
- February Average Balance: \$354.23
- Current Balance: \$1,456

- Two month balance: \$2,444.38
- **Current Balance: \$1,456**

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This is an example of the correct asset balance determination.

The applicant had over \$4,000 in January, fell below \$400 in February, and then climbed back up to \$1,456 for the current reported balance. The fluctuation of assets should be readily apparent.

The two month average balance for January and February is \$2,444.38, which is less than their current balance of \$1,456. Therefore the lessor of these two figures is the current balance.



Asset Inflation

- Invalid GUS underwriting recommendation
- Invalid compensating factors
- Inaccurate annual income calculation
- Potential fraud

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It is VERY important that the assets utilized in GUS or manual underwriting are not inflated. Inflated assets will result in:

- Invalid GUS underwriting recommendations,
- Invalid compensating factors,
- Inaccurate annual income calculation, and
- Potential fraud. When assets are inflated or incorrectly calculated to achieve a GUS Accept underwriting recommendation or loan approval, it will impact the validity of the Loan Note Guarantee, loss claim payment, etc.



**7 CFR PART 3555 / HB-1-3555
LEARNING CHECKS**

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The best way to learn information is to test your knowledge



Assets

Which of the following assets may be required in the annual income calculation? Select all that apply.

- A. Checking account
- B. Net proceeds from sale of current home
- C. Vested balance in 401K account
- D. 2004 Chevy Truck

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Read the question on the slide and select a response. So let's get started!



Assets
ANSWER: 3555.152(d)(1), HB 9

- A. Checking account
- B. Net proceeds from sale of current home

- Retirement assets and personal property that is not held as an investment are not required to be considered

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Response: A. Checking account and B. Net proceeds from the sale of the current home

Retirement assets are excluded from the asset calculation. The personal vehicle is not being held as an investment, unlike a vintage car, therefore it is not required to be included in the asset calculation.



Assets

Which of the following assets can be excluded when calculating annual household income: Select all that apply.

- A. IRA Account
- B. Money Market Savings Account
- C. Trust Fund Controlled by Borrower's Grandfather
- D. \$2,500 lotto winnings
- E. 50 shares of stock interest

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Read the question on the slide and select a response.



Assets
ANSWER: 3555.152(d)(2), HB 9

- A. IRA Account
- C. Trust fund controlled by Borrower's Grandfather
- D. \$2,500 lotto winnings

Excluded assets include:

- Retirement accounts
- Trust funds that are not controlled by a household member
- Lump sum/one time payments that are nonrecurring

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Response: A. IRA Account, C. Trust fund controlled by borrower's grandfather, and D. \$2,500 lotto winnings

The IRA account is a retirement fund and therefore excluded from the income calculation. Trust funds that are not controlled by the household are also excluded because the borrower cannot actively access the funds at any time.

Lump sum additions to the household assets that are nonrecurring, and lotto winnings would typically fit that definition, are also not considered in the annual income calculation. The lender should review the bank statements to ensure that winnings from gambling, the lottery, or other such ventures are not regularly recurring.



Assets

Applicant assets:

- \$950 checking account, 0% interest
- \$1,050 savings account, 1.5% interest
- \$4,700 IRA account, recent rate of return 4.8%
- These assets require an annual income calculation

A. TRUE B. FALSE

Read the question on the slide and select a response.



Assets
ANSWER: 3555.152(d), HB 9

B. FALSE

- IRA account is excluded
- Remaining accounts do not total \$50,000 or more

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False

The IRA account is excluded because it is a retirement asset.

The total of the two remaining eligible accounts do not total \$5,000 or more. Therefore under the flexibility provided in the technical handbook, a calculation is not required.



Assets

John and his fiancé hold these assets:

- \$4,500 checking account balance, 0% interest
- \$2,100 savings account balance, 2% interest
- \$3,000 will be used to pay for closing costs and appraisal
- An annual income asset calculation is required.

A. TRUE B. FALSE

Read the question on the slide and select a response.



Assets
ANSWER: 3555.152(d), HB 9
B. FALSE

- Total assets: $\$6,600 - \$3,000 = \$3,600$
- Assets remaining are below $\$50,000$

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False

The total eligible assets do total \$6,600 but they will use \$3,000 towards the purchase of the home. Therefore the remaining assets are below \$5,000 and no calculation is required.

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WAY TO GO!

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Way to go! You have completed the learning checks!

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Don't forget the Regulations and Guidelines website is a wonderful source of USDA guideline knowledge.

The screenshot shows a web page for signing up for GovDelivery. At the top left, there is a header with the USDA logo (United States Department of Agriculture) and the text 'Rural Development'. Below this is a banner image of a rural farm scene with a yellow field, a white barn, and a windmill. The main heading is 'GovDelivery Sign up' in blue, followed by a URL: https://public.govdelivery.com/accounts/USDARD/subscriber/new?qsp=USDARD_25. Below the URL is a smaller version of the USDA Rural Development banner. To the right of this banner is the 'GovDelivery' logo. Underneath, there is a section titled 'Email Updates' with the instruction: 'To sign up for updates or to access your subscriber preferences, please enter your contact information below.' This is followed by a label '*Email Address' and an empty text input field. At the bottom of this section are two buttons: 'Submit' and 'Cancel'. In the bottom right corner of the page, the number '32' is displayed.

Please sign up for GovDelivery messages. USDA sends out origination (including GUS) and servicing messages to alert lenders of new publications, clarifications, and additional program updates.

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the USDA Single Family
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Rural Development



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EQUAL HOUSING OPPORTUNITY

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This will conclude the training module. Thank you and have a great day!