



**Guaranteed Rural Housing
Loan Closing Stacking Order Checklist**

Lender Instructions: *Submit the identified documents in the order noted with the first document in the bundle being this Attachment. Submit only the identified documents. Include complete documentation to ensure an effective file flow. Documents must not exceed the maximum allowable age set forth in [7 CFR 1980, part D](#). Rural Development will consider all documents submitted as the certified and true copies of the original documents retained in the lender's permanent file. All copies must be legible. The lender will submit the closing documents and fee so it is received by Rural Development within 60 days of loan closing. Electronic delivery to Rural Development is the preferred method. See Attachment E for electronic delivery information by state.*
In the subject line identify the case by: Loan Closing: Borrower Last Name, First Name

General Information

Applicant(s):		Date:
RD Borrower ID:		
Lender Name:	Lender Point of Contact: <i>[Identify who to contact with questions on the closing package, documentation, and/or corrections required]</i>	
Phone #:	Fax #:	Email:

**Identify Delivery Location of Loan Note Guarantee
*[Preferred method: Electronic Delivery]***

Electronic Delivery/Email:	
Regular Mail Delivery:	Attn:

**File Stacking Order Checklist
Post Loan Closing – Issuance of Loan Note Guarantee**

Please stack the loan closing package in the following document order:

<input type="checkbox"/>	Form RD 1980-19, "Loan Closing Report" Note: This form is not required if Lender is participating in Automated Loan Closing (ALC) Pilot. The date of closing is defined as the settlement date as it appears on the HUD-1 Settlement Statement, Block I.
<input type="checkbox"/>	Guarantee Fee – Payable to USDA or Rural Development – <i>Include a copy of Page 1 - Form RD 1980-18</i> Note: Lenders participating in ALC will utilize pay.gov to submit the guarantee fee. If not an ALC lender, when submitting electronically, submit the paper check to the physical location noted on Attachment E with a copy of Form RD 1980-19, "Loan Closing Report".
<input type="checkbox"/>	Form RD 1980-18, Lender Certification <i>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.</i> Note: Complete form and execute. Identify servicer and investor, if known. Include all Attachments to Form RD 1980-18. Inspections, plans, warranties are retained in the lender's permanent file.
<input type="checkbox"/>	Promissory Note , <i>copy with appropriate riders, if any</i> Note: The loan amount of the Promissory Note must be equal to or less than the amount identified on Form RD 1980-18. The interest rate must be equal to or less than the rate identified on Form RD 1980-18. If the rate was floating, submit the rate chart and lock date.
<input type="checkbox"/>	Final HUD-1 Settlement Statement , <i>copy of final</i>
<input type="checkbox"/>	Additional Conditions , <i>as noted on Form RD 1980-18, or supplemented by Attachment</i> 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.