

TO: Rural Development State Directors,
Rural Development Managers, and
Area Directors

ATTENTION: Rural Development Program Directors

FROM: Tammye Treviño (Signed by Tammye Treviño)
Administrator
Housing and Community Facilities Programs

SUBJECT: Procedure for Ordering Dun and Bradstreet Comprehensive Credit
Reports for Single Family Housing and Multi-Family Housing and
Ordering Individual Consumer Credit Reports from CBCInnovis

PURPOSE/INTENDED OUTCOME:

This Administrative Notice (AN) provides guidance on ordering Comprehensive Credit Reports (formerly known as the Commercial Credit Reports) from Dun and Bradstreet, for Single Family Housing (SFH) and Multi-Family Housing (MFH) programs. Additionally, this AN includes guidance on ordering individual consumer credit reports on the owner/principal(s) from CBCInnovis (replacing Trans Union). Comprehensive credit reports are required for SFH general or dealer/contractor approvals and MFH loan making, including Farm Labor Housing (FLH).

COMPARISON WITH PREVIOUS AN:

This AN replaces RD AN No. 4623 (1910-C), dated March 1, 2012, which will expire on February 28, 2013.

IMPLEMENTATION RESPONSIBILITIES:

The effective allowable fee to be charged for each Individual Consumer Credit Reports is \$15 (from CBCInnovis) and the Comprehensive Report (from Dun and Bradstreet) is \$40.

EXPIRATION DATE:
May 31, 2013

FILING INSTRUCTIONS:
Preceding RD Instruction 1910-C

There are five Regional Coordinators nationwide who have been selected to provide comprehensive and individual consumer credit reports within their regions. The National Office awards contract funds to Dun and Bradstreet and CBCInnovis for these reports.

The “host” States and the States within the region are as follows:

Coordinators	Coord.'s Region	Email Address	Phone #	Fax #	Responsible for
Melodie Taylor-Ward	No. East	Melodie.taylor-ward@oh.usda.gov	614.255.2418	614.255.2561	CT, DE, NH, MA, ME, MD, NJ, NY, OH, PA, RI and VT
Lynne Hardin	So. Central	Lynne.hardin@la.usda.gov	318.473.7962	318.473.7829	AR, IL, KS, KY, LA, MN, MO, MS, NE and TN
Molly Ghekier	Western	Molly.ghekier@mt.usda.gov	406.585.2558	406.585.2565	AK, CA, ID, MT, ND, OR, SD, WA, WI and WY
Kathy Smith	So. West	Kathy.smith@tx.usda.gov	254.742.9748	254.742.9754	AZ, CO, HI, NV, NM, OK, PR, TX, UT and West Pacific Territories
Nancy A. Lewis	So. East	Nancy.Lewis@va.usda.gov	804.287.1564	804.287.1784	AL, FL, GA, IA, IN, MI, NC, SC, VA and WV

For MFH programs, comprehensive credit reports are ordered for each newly formed general partner or principal organization. Credit reports are also required for established for-profit partnerships, corporations and general partners. An individual consumer report is required for each individual applicant, including co-applicants; on each general partner or principal who is an individual of a newly formed for-profit partnership or corporation and for each general partner or principal of an established for-profit partnership or corporation as necessary to make a credit determination. This includes individual applicants under FLH. Typically, comprehensive credit reports will not be requested for newly formed non-profit organizations and may be ordered for an established non-profit organization at the discretion of the State Director. The fee may be waived for non-profit organizations. See 7 CFR part 3560, §3560.56(d)(5), and the MFH Loan Origination Handbook, HB-1-3560, Chapter 4, Exhibit 4-7.

For SFH programs, comprehensive reports will be obtained when required to determine the financial and managerial capacity of a general contractor or dealer/contractor. Typically, when a dealer/contractor or general contractor is a firm, a comprehensive credit report will be ordered on the firm and an individual consumer credit report on each of the principals. If the dealer/contractor or general contractor is a sole proprietorship, a comprehensive report as well as

an individual (consumer) report will be obtained pursuant to RD Instructions 1910-C, §1910.105 and §1910.106 (f).

UniFi is only to be used to obtain individual reports for Single-Family Housing applicants.

CBCInnovis will be the only source for obtaining individual consumer credit reports on the principal(s)/ owner(s) of manufactured housing dealers, building contractors, and applicants for FLH and/or MFH.

Ordering of Credit Reports

Business Comprehensive Report:

Complete Attachment 1 of this AN for each business consumer report. Only the Business Information section is required.

NOTE: The DUNS number is required for submission.

Individual Credit Report:

Complete Attachment 1, page 1- complete both the Business Information and Principal Information Sections.

The request(s) may be e-mailed or faxed to the applicable Regional Credit Report Coordinator for your state (see page 2 of this AN for the list).

Submission of Payments

To remit payments for the credit reports, you should use the following:

MFH Program - MFH Payment Transmittal Cover Sheet for Multi-Family Housing
SFH Program - Form RD 3550-17 "*Funds Transmittal Report for Single Family Housing.*"

If you have any questions regarding the ordering of comprehensive credit reports, please contact your Regional Credit Report Coordinator as listed on page 2 of the AN.

Attachment

REQUEST FOR COMPREHENSIVE/INDIVIDUAL CREDIT REPORT

To: State Director
Attn: State Coordinator for Commercial Credit Reports

BUSINESS INFORMATION:

Business Name

Business Street Address, City, State, Zip Code

Business Telephone
(including Area Code)

Point of Contact

Business Tax ID#

DUNS # (Required)

PRINCIPAL INFORMATION:

Name

Name

Street Address

Street Address

Birthday

Birthday

Home Telephone Number (inc. Area Code)

Home Telephone Number (inc. Area Code)

Social Security Number

Social Security Number

NOTE: If requesting individual reports on more than two principals, duplicate and complete a second page omitting the business information.

REPORT TYPE REQUESTED FOR: (mark ONLY the ones you want ordered)

Comprehensive Report (\$40.00) # ordered _____ Individual (Business Owner Report) (\$15.00) # ordered _____

\$ _____
Comprehensive Report
Fee(s) Collected

\$ _____
Individual (Business Owner Report)
Fee(s) Collected

Date Collected

Collecting Official

Person Requesting/Title

Date Requested

Office Address: _____

TEL# _____ FAX # _____

Report is to be provided to: _____

Report provided: Date _____ Mailed _____ Faxed: _____ E-mailed _____