

# Proposed Rules

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This section of the FEDERAL REGISTER contains notices to the public of the proposed issuance of rules and regulations. The purpose of these notices is to give interested persons an opportunity to participate in the rule making prior to the adoption of the final rules.

## DEPARTMENT OF AGRICULTURE

### Rural Housing Service

#### 7 CFR Part 3550

RIN 0575-AC88

#### Single Family Housing Direct Loan Program

**AGENCY:** Rural Housing Service, USDA.

**ACTION:** Proposed rule and information collection; extension of public comment period.

**SUMMARY:** Through this action, the Rural Housing Service (RHS) is extending the comment period for the proposed rule, "Single Family Housing Direct Loan Program" from October 22, 2013 to November 22, 2013.

**DATES:** Comments on the proposed rule and the information collection under the Paperwork Reduction Act of 1995 must be received on or before November 22, 2013.

**ADDRESSES:** You may submit comments to this rule by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Mail:* Submit written comments via the U.S. Postal Service to the Branch Chief, Regulations and Paperwork Management Branch, U.S. Department of Agriculture, STOP 0742, 1400 Independence Avenue SW., Washington, DC 20250-0742.

- *Hand Delivery/Courier:* Submit written comments via Federal Express Mail or another mail courier service requiring a street address to the Branch Chief, Regulations and Paperwork Management Branch, U.S. Department of Agriculture, 300 7th Street SW., 7th Floor, Suite 701, Washington, DC 20024.

All written comments will be available for public inspection during regular work hours at the 300 7th Street SW., address listed above.

#### FOR FURTHER INFORMATION CONTACT:

Brooke Baumann, Finance and Loan Analyst, Single Family Housing Direct

Loan Division, USDA Rural Development, Stop 0783, 1400 Independence Avenue SW., Washington, DC 20250-0783, Telephone: 202-690-4250. Email: [brooke.baumann@wdc.usda.gov](mailto:brooke.baumann@wdc.usda.gov).

**SUPPLEMENTARY INFORMATION:** On August 23, 2013, Rural Development published a proposed rule in the **Federal Register** (78 FR 52460), "Single Family Housing Direct Loan Program."

In the proposed rule, RHS is proposing to amend its regulations for the section 502 direct single family housing loan program to create a certified loan application packaging process for eligible loan application packagers. Loan application packagers, who are separate and independent from the Agency, provide an optional service to parties seeking mortgage loans by helping them navigate the loan application process. Currently, packagers assisting parties applying for section 502 direct loans do so under an informal arrangement, which is free from Agency oversight or minimum competency standards. This proposed rule will impose experience, training, proficiency, and structure requirements on eligible service providers. This proposed rule also regulates the packaging fee that will be allowed under this process.

By establishing a vast network of competent, experienced, and committed Agency-certified packagers, this action is intended to benefit low- and very low-income people who wish to achieve homeownership in rural areas by increasing their awareness of the Agency's housing program, increasing specialized support available to them to complete the application for assistance, and improving the quality of loan application packages submitted on their behalf.

Due to the lapse in federal funding that caused a partial closing of federal government operations from October 1 through October 16, 2013, RHS is extending the public comment period for its proposed rule to create a certified loan application packaging process, originally published on August 23, 2013, in 78 FR 52460, to November 22, 2013.

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Persons with disabilities, who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotope, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

Dated: October 25, 2013.

**Richard A. Davis,**

*Acting Administrator, Rural Housing Service.*

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