

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

ATTENTION: Rural Housing Program Directors

FROM: Russell T. Davis (*Signed by Russell T. Davis*)  
Administrator  
Housing and Community Facilities Programs

SUBJECT: Procedure for Ordering Dun and Bradstreet Commercial Credit  
Reports for Single Family Housing  
and Multi-Family Housing

**PURPOSE/INTENDED OUTCOME:**

This Administrative Notice (AN) provides guidance on ordering Commercial Credit Reports for Single Family Housing (SFH) and Multi-Family Housing (MFH) programs, including guidance in ordering individual consumer credit reports on the owner/principal(s). Commercial credit reports are required for SFH general or dealer/contractor approvals and MFH loan making, including Farm Labor Housing. This AN will also clarify the effective allowable fee to be charged for commercial credit reports.

**COMPARISON WITH PREVIOUS AN:**

This AN replaces RD AN No. 4373 (1910-C), dated May 30, 2008.

**IMPLEMENTATION RESPONSIBILITIES:**

The effective allowable fee to be charged for each commercial credit report is \$40 and the fee for a consumer (individual) report is \$28 for each individual owner, principal or applicant.

EXPIRATION DATE:  
November 30, 2009

FILING INSTRUCTIONS:  
Preceding RD Instruction 1910-C

There are Six Regional Coordinators nationwide who have been selected to provide commercial credit reports within their regions. The National Office continues to award contract funds for the Dun and Bradstreet (D and B) Reports.

The "host" States and the States within the Region are as follows:

**TEXAS**

Kathy Smith  
Com: 254-742-9748  
Fax: 254-742-9754

**Southwest Region: NV, UT, AZ, CO, NM, OK, TX, HI,  
and West Pacific Territories**

**MICHIGAN**

Lenore Dryer  
Com: 517-324-5199  
Fax: 517-324-5225

**North-central Region: ND, SD, NE, MN, IA, WI, MI,  
and IN**

**VIRGINIA**

Nancy Lewis  
Com: 804-287-1564  
Fax: 804-287-1784

**Southeast Region: AL, FL, GA, NC, SC, VA,  
and WV**

**KENTUCKY**

Elizabeth Moore  
Com: 859-224-7322  
Fax: 859-224-7450

**South-central Region: KS, MO, IL, KY, AR, TN, LA,  
and MS**

**MONTANA**

Molly Moore  
Com: 406-585-2515  
Fax: 406-585-2565

**Western Region: AK, WA, OR, CA, MT, ID, and WY**

**DELAWARE/MARYLAND**

Joanne Micek  
Com: 302-857-3600  
Fax: 302-857-3611

**Northeast Region: OH, PA, NY, MD, DE, NJ, MA, CT,  
RI, VT, NH, and ME**

**For MFH programs**, commercial credit reports are ordered for each newly formed general partner or principal organization. Credit reports are also required for established profit partnerships, corporations and general partner. 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 would include individual applicants under Farm Labor Housing (FLH). Typically, commercial credit reports will not be requested for newly formed nonprofit organizations and may be ordered for an established nonprofit organization at the discretion of the State Director. The fee may be waived for nonprofit organizations. See 7 CFR part-3560, §3560.56(d)(5), and the MFH Loan Origination Handbook HB-1-3560, Exhibit 4-7.

**For SFH Programs**, commercial 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 commercial credit report will be ordered on the firm and an individual (consumer) credit reports on each of the principals. If the dealer/contractor or general contractor is a sole proprietorship, a commercial 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.** D and B will be the only source for obtaining individual credit reports on the principal(s)/owner(s) of manufactured housing dealers, building contractors, applicants for FLH and/or MFH. Attachment 1, to this AN must be completed for each commercial credit report requested and will be faxed to the State Office, Attention: D and B Regional Coordinator. To remit payments for the credit reports, you should use the MFH Payment Transmittal Cover Sheet for Multi-Family Housing and Form RD 3550-17 Funds Transmittal Report for Single Family Housing.

If you have any questions regarding the ordering of commercial credit reports, please contact Tammy S. Daniels at (202) 720-0021.

Attachments

**REQUEST FOR COMMERCIAL 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)

\_\_\_\_\_  
Business Tax ID#

\_\_\_\_\_  
DUNS # (if Known)

**PRINCIPAL INFORMATION:**

_____ Name			_____ Name		
_____ Street Address			_____ Street Address		
_____ City	_____ State	_____ Zip Code	_____ City	_____ State	_____ Zip Code
_____ Home Telephone Number (including Area Code)			_____ Home Telephone Number (including Area Code)		
_____ Social Security Number		_____ Social Security Number			
_____ Percentage of Ownership		_____ Percentage of Ownership			

**NOTE:** If requesting individual reports on more than two principals, duplicate and complete a second page omitting the business information. Percentage of individual ownership should equal 100%

**REPORT TYPE REQUESTED FOR:** (mark one)

General Contractor \_\_\_\_\_

Dealer/Contractor \_\_\_\_\_

MFH Applicant/Borrower \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_  
Credit Report

\_\_\_\_\_  
Date Collected

\_\_\_\_\_  
Collecting Official

\_\_\_\_\_  
Fee(s) Collected

\_\_\_\_\_  
CDM/RDM

\_\_\_\_\_  
Date Requested

\_\_\_\_\_  
Office Address

\_\_\_\_\_  
Telephone (Commercial) (FAX)

**TO BE COMPLETED BY STATE COORDINATOR ONLY:** The above information has been reviewed for completeness and forwarded to the HOST State:

\_\_\_\_\_  
Signature of State Coordinator

**TO BE COMPLETED BY ORDERING OFFICIAL IN HOST STATE:**

\_\_\_\_\_