

## Pre-Requisite Decision Tree

### 1. How long have you been working with the USDA Rural Development 502 Direct Program?

- a. **0-12 months:** Strongly recommended that prior to the course, you review the following USDA Rural Development trainings found at:  
<https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers>:  
Program Overview  
Determining Income: Annual, Adjusted and Repayment
- b. **1-3 years:** Recommended that prior to the course, you review the following USDA Rural Development trainings found at: <https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers>:  
Program Overview  
Determining Income: Annual, Adjusted and Repayment
- c. **3+ years:** No prerequisites required. Refresher trainings available on USDA Rural Development's website at: <https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers>

### 2. Identify why are interested in taking this course.

- a. I am interested in the certified packaging process. Yes or No
- b. I am interested in becoming a certified packager. Yes or No  
If yes, strongly recommend that prior to the course, you review the following USDA Rural Development training found at: <https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers>  
Becoming a Certified Packager
- c. I am interested in becoming an intermediary. Yes or No  
If yes, strongly recommend that prior to the course, you review the following USDA Rural Development training found at: <https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers>  
Role of the Intermediary  
How to Become an Intermediary
- d. I am taking the course as a refresher for my position as a:  
USDA Loan Originator  
USDA Loan Approval Official  
USDA Employee (indicate what position)  
523 Self Help Grantee  
502 Direct Certified Packager  
Other (indicate reason)

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### 3. How many 502 Direct loan applications have you packaged in the past 2 years?

- (a) **0-4 applications.** Strongly recommend that prior to the course, you review the following USDA Rural Development trainings found at:  
<https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers>:

Worksheet for Computing Income and Max Loan Calculator (Training)

- (b) **5-10 applications.** Strongly recommend that prior to the course, you review the following USDA Rural Development training found at  
<https://www.rd.usda.gov/programs-services/services/direct-loan-application-packagers>:

Worksheet for Computing Income and Max Loan Calculator (Training)

- (c) **10 or more applications.**

### 4. Are you familiar with credit reports and how many have you reviewed in the past 12 months?

- (a) **Yes. I have reviewed 0-4 credit reports.** Required: Identify the credit report your organization will be using, and read the guide provided by the credit bureau.

- (b) **Yes. I have reviewed 5-10 credit reports.** Recommended: Identify the credit report your organization will be using, and read guide provide by the credit bureau.

- (c) **Yes. I have reviewed more than 10 credit reports.** No action needed

- (d) **No. I am not familiar with credit reports OR Yes, but I have not reviewed any in the past 12 months.** Required: Visit freecreditreport.com and view the “Credit Report 101” informational videos/documents to gain a basic understanding of how to read a credit report. Then, identify the credit report your organization will be using in your credit review and read guide provided by the credit bureau.