



# 502 Direct Packaging Program

*Rural Community Assistance Corporation (RCAC) provides training, technical and financial resources and advocacy so rural communities can achieve their goals and visions*

Low- and very low-income rural residents need opportunities for home ownership, but traditional mortgage financing is too often out of reach. The U.S. Department of Agriculture Rural Development (USDA RD) Single Family Direct Loan Program (502 direct loans) is an affordable alternative that provides subsidized mortgage loans for modest homes in rural areas. The applicants are generally first-time homebuyers.

RCAC is an intermediary and quality assurance reviewer of packaged loan applications for USDA RD's Section 502 Single Family Direct Loan Program.

RCAC provides training to qualified employers and certified packagers to ensure they are qualified to process loan applications. RCAC also reviews completed loan applications for accuracy and completeness before sending them to USDA RD for approval.

**For more information on RCAC's 502 Direct Packaging Program, contact:**

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