

MFM Bulletin: 025-2025

**Date:** October 30, 2025

Subject: Impact of Government Shutdown on USDA Loans

We are aware that most of the USDA's staff have been furloughed during the ongoing Government shutdown, therefore the USDA is not reviewing any loans or issuing commitments and will not until the shutdown is over.

Although MFM can still originate USDA loans, we do not know when the shutdown will be over or what kind of delays we will see once the Government opens. We strongly suggest that you do not originate any USDA loans until the Government shutdown has ended. If you do need to originate a USDA loan, please notify all parties that MFM cannot advise or guarantee when the mortgage loan can close.

Please contact the MFM Underwriting Dept. (<u>underwriting@memberfirstmortgage.com</u>) if you have any concerns pertaining to guidelines and/or eligibility.

Thank you!