



3FS RURAL HOME

USDA.3FS.APP · A UNYKORN LLC SYSTEM

PARTNER GUIDE · 2026

FOR HOUSING COUNSELORS, LOAN OFFICERS, AGENTS
AND BUILDERS

USDA eligibility in ten seconds, **and a way to get paid** for sharing it

usda.3fs.app answers the first question every rural buyer asks: do I qualify, and where? This guide shows how to use it in a first conversation, what Pro adds for \$49 a month, how to register as a partner, and how the partner program pays you for the people you bring.

THE TOOL

usda.3fs.app

free check · Pro \$49/mo

REGISTER

usda.3fs.app/partners

two minutes

CALL THE GUIDE

AI line: coming this week

number sent on registration

QUESTIONS

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3FS Rural Home is a technology provider, not a lender, broker or counseling agency. USDA or an approved lender makes every eligibility and loan decision; the tool reports USDA's published FY2026 income limits and area status and links to USDA's own address check. Partner program terms are proposed as of 15 October 2026 and confirmed in writing on registration.

WHAT IT IS

1 The first answer a rural buyer needs, in one screen

Type a ZIP, city or county and a household size. The page returns the FY2026 USDA Direct and Guaranteed income limits for that place, whether the county is metro or rural, which USDA table page the number comes from, and a link to USDA's official address check. No sign-up for the free check.

10 s from question to an answer with its source

3,100+ counties on a map you can spin and tap

\$0 for the check, every time

\$49 a month for Pro: unlimited, saved files, API key

◆ Where the numbers come from

USDA Rural Development's published FY2026 income limits (Handbook HB-1-3550, Appendix 9) and current OMB metro delineations. Every answer shows the page number so you can check it against USDA's own document. If a source is unavailable the page says so; it never shows a zero as if it were an answer.

HOW TO USE IT

2 In the first conversation, before you pull anything

#	Moment	What you do
1	First call or walk-in	Ask where they want to live and how many people are in the household. Type the ZIP or county, pick the household size. Read them the Direct and Guaranteed limits and whether the county is rural, metro, or mixed.
2	"What about thirty minutes out?"	Spin the map. Tap the next county over. The limits and status change on screen. This is the conversation that moves a buyer from "I can't" to "I can, there."
3	Hand-off	Print or send the one-page worksheet. It lists the limits, the county status, the USDA page, and the link to USDA's exact-address check. The buyer walks into the lender or USDA office with the right numbers.
4	Pro, when you do this every day	Unlimited checks, saved buyer files, bulk lists, and an API key so your CRM or intake form can call the same check. \$49 a month, cancel any time.
5	Ask the guide	The on-page guide answers questions in plain words from USDA's published rules and never invents a number. A phone line with the same guide is being switched on this week; registered partners get the number first.

What it will not do. It will not say a buyer is approved, and it will not replace USDA's address check. It gets the buyer to the right office with the right numbers, faster.

THE PARTNER PROGRAM

3 Everybody who brings a buyer or a colleague should benefit

Register at usda.3fs.app/partners. You get a partner code and a link. When someone you send becomes a Pro subscriber, you are paid for it.

Term	Proposed
Referral payment	30% of each Pro subscription you refer, for the first 12 months of that subscription. At \$49 a month that is \$14.70 a month per subscriber you bring.
Counseling agencies and nonprofits	Pro is free for HUD-approved housing counseling agencies that register. Your referrals still earn the 30%.
How you're paid	Monthly, by ACH or USDC, your choice, once your balance passes \$25. A statement every month shows every referral and every payment.
What counts as a referral	A Pro subscription started through your link or with your code within 90 days of the click. No payment for free checks, and nothing tied to any loan or purchase closing. This is a software referral, not a mortgage referral.
Builders and brokerages	A team account with one bill and a shared partner code. Ask on registration.
Your data	The buyers you check are never shared with anyone. Partner payments reference subscriptions, not buyers.

Terms are proposed as of 15 October 2026 and confirmed in writing on registration. Referral payments are for software subscriptions only and are not tied to any loan, property, or closing; RESPA Section 8 is the reason that line is written the way it is.

TWO MINUTES

4 Register, then call or write

#	Step
1	Open usda.3fs.app/partners . Name, organization, email, your role, your state. That's the form.
2	You get your partner code and link by email, and the phone number for the guide the day it goes live.
3	Try the free check on your next three buyers. Reply to the email with what's wrong or missing. We fix what partners report first.
4	Questions, team accounts, or a 15-minute walkthrough: kevan@unykorn.org .

Plain-language note. 3FS Rural Home is a product of UnyKorn LLC (Wyoming), a technology provider. It is not a lender, mortgage broker, real-estate broker, or HUD-approved counseling agency, and it does not make or influence loan decisions. USDA or an approved lender makes every decision. Nothing here is a guarantee of eligibility or a loan.