



USDA, RURAL DEVELOPMENT, HOME REPAIR LOAN / GRANT APPLICATION

This is your complete set of forms to apply for a home repair loan or grant through USDA, Rural Development. Some forms may not be needed in every case, but to get started you will need to fill out:

- Uniform Residential Loan Application -- Sections II, III, IV, V, VI, VIII, IX, and X. Sign Section IX on Page 5, (Item 11 on Page 6, if applying for a grant), and Page 7.
- Form RHS 3550-1, Authorization to Release Information Form, must be signed by each adult household member.
- Provide Rural Development with the name and address of employer(s) or income source(s) (i.e., Social Security, Dept. of PATH (previously, Social Welfare) Office of Child Support).
- Budget and/or Financial Statement - Complete the monthly column on the front for Sections A and B, and please sign.
- Include applicant(s) Social Security number and Photocopy of Photo ID for each applicant.

Other items required to process your application are:

- Written cost estimates of the work to be performed, if available at the time of application.
- A legible, signed copy of your most recently filed Federal Tax Return.
- Evidence of ownership (i.e. copy of deed or tax bill).
- Map or Directions to the Property
- Divorce Decree, Child Support Order and residency status, if applicable.

We will do our best to respond to your request at the earliest possible time.

**MAIL YOUR COMPLETED APPLICATION TO YOUR LOCAL OFFICE
(OFFICE LOCATION LISTED ON THE OTHER SIDE).**

**CALL THE LOCAL OFFICE IF YOU NEED ASSISTANCE IN COMPLETING
THE APPLICATION.**

Last Updated October 3, 2006

"USDA is an Equal Opportunity Lender, Provider, and Employer."

To File a Complaint of Discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, DC

20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD.)

RURAL DEVELOPMENT SPECIALISTS

VERMONT

<i>Chittenden, Franklin and Grand Isle Counties</i>	<i>Caledonia, Essex and Orleans Counties</i>	<i>Addison, Bennington and Rutland Counties</i>
<p>Rita Weisburgh USDA, Rural Development 27 Fisher Pond Road, Suite 8 St. Albans, Vermont 05478 (802) 524-6503, Ext 102 FAX (802) 524-4575 rita.weisburgh@vt.usda.gov</p>	<p>Steve Campbell steven.campbell@vt.usda.gov Cheryl Ducharme cheryl.ducharme@vt.usda.gov USDA, Rural Development 481 Summer Street, Suite 203 St. Johnsbury, Vermont 05819 (802) 748-8746 FAX (802) 748-1621</p>	<p>Susan Poland USDA, Rural Development 170 South Main Street at Trolley Square Rutland, Vermont 05701 (802) 775-8957, Ext 19 FAX (802) 773-4177 susan.poland@vt.usda.gov</p>
<i>Bennington, Windham, and Windsor Counties</i>		<i>Washington, Orange and Lamoille Counties</i>
<p>Deborah Boyd USDA, Rural Development 28 Vernon Street, Suite 330 Brattleboro, Vermont 05301 (802) 257-7878, Ext 102 FAX (802) 254-3307 deborah.boyd@vt.usda.gov</p>		<p>Deb Maguire USDA, Rural Development City Center, 3rd Floor 89 Main Street Montpelier, Vermont 05602 (802) 828-6016 FAX (802) 828-6076 deborah.maguire@vt.usda.gov</p>

NEW HAMPSHIRE

<i>Belknap, Hillsborough and Merrimack Counties</i>	<i>Carroll County</i>	<i>Coos County</i>
<p>Daphne Feeney USDA, Rural Development Box 317, Suite 218 10 Ferry Street, Concord, NH 03301 (603) 223-6035 FAX (603) 223-6061 daphne.feeney@nh.usda.gov</p>	<p>Anne Getchell USDA, Rural Development The Grindle Center, 73 Main Street PO Box 1020 Conway, NH 03818 (603) 447-3318 FAX: (603) 447-3304 anne.getchell@nh.usda.gov</p>	<p>Janice Gingras USDA, Rural Development 15 Mount Forist PO Box 330 Berlin, NH 03570 (603) 752-1328 FAX (603) 752-1354 janice.gingras@nh.usda.gov</p>
<i>Cheshire and Sullivan Counties</i>	<i>Grafton County</i>	<i>Rockingham and Strafford Counties</i>
<p>Laura Gibson USDA, Rural Development 28 Vernon Street, Suite 330 Brattleboro, Vermont 05301 (802) 257-7878, Ext 112 FAX (802) 254-3307 laura.gibson@nh.usda.gov</p>	<p>Richard M. Roderick USDA, Rural Development 250 Swiftwater Road, Suite 3 Woodsville, NH 03785 603-747-2777 Ext 102 FAX (603) 747-3477 richard.roderick@nh.usda.gov</p>	<p>Carolyn Chute-Festervan USDA, Rural Development Telly's Plaza, 241 Calef HWY Epping, NH 03042 (603) 679-4650, Ext 102 FAX (603) 679-4658 carolyn.chute-festervan@nh.usda.gov</p>



Committed to the future
of rural communities.

Section 504 RD Repair Loan - Monthly Payments

- Loans are **typically 20-year terms** at a **1% fixed interest rate payable monthly**.
- Terms **may be for shorter periods** when grant funds are not being used.
- Monthly payments for a 20-year term are \$4.60 for each \$1,000 borrowed.
- Examples of monthly payments:

<u>Amount Borrowed</u>	<u>Monthly Payment</u>
\$1,000	\$4.60 / month
\$5,000	\$23 / month
\$10,000	\$46 / month
\$15,000	\$69 / month
\$20,000	\$92 / month

For elderly households who are considering applying solely for grant funds: your budget must indicate that you cannot afford these loan terms for your repair needs, or any portion thereof.

- Loans up to \$7,500 are secured by a Promissory Note.
- Loans greater than \$7,500 are secured by a Promissory Note and Real Estate Mortgage Deed.

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Form RD 1944-3
(Rev. 6-97)

BUDGET AND/OR FINANCIAL STATEMENT

1. NAME OF APPLICANT/BORROWER:	2. HOME PHONE NUMBER:	3. AGES OF PERSONS IN HOUSEHOLD:
4. NAME OF CO-APPLICANT/CO-BORROWER:	5. WORK PHONE NUMBER:	Applicant/Borrower: _____ Children: _____ Co-Applicant/Co-Borrower: _____ Others _____
6. ADDRESS:		7. PERIOD COVERED BY PLAN: _____, 19__ thru _____, 19__

BUDGET

PART 1 – PLANNED EXPENSES AND PAYMENTS

A – CASH EXPENSES	MONTHLY	NEXT 12 MONTHS	B – DEBT PAYMENTS	MONTHLY	NEXT 12 MONTHS
FOOD:	\$	\$	HOUSE PAYMENT:	\$	\$
CLOTHING:			CAR/TRUCK:		
MEDICAL: <i>(Doctor, dentist, eyeglasses, medication, etc.)</i>			CAR/TRUCK:		
PERSONAL: <i>(Beauty shop, barber, liquor, cigarettes, newspapers, magazines, etc.)</i>			OTHER VEHICLES AND EQUIPMENT:		
HOUSEHOLD:			OTHER: <i>(Credit cards, (LIST) medical, installment loans, personal debts, other real estate etc.)</i>		
FUEL:					
ELECTRICITY:			FEDERAL DEBTS:		
TELEPHONE:					
CABLE TV:					
WATER AND/OR SEWER:			PLANNED CREDIT PURCHASES: <i>(Furniture appliances, etc.)</i>		
OTHER:					
HOME REPAIR AND MAINTENANCE: <i>(Appliances, paint, yard, etc.)</i>			TOTAL DEBT PAYMENTS:	\$	\$
EDUCATION: <i>(Tuition, books, supplies, fees, school lunches, etc.)</i>					
GIFTS: <i>(Holidays, birthdays, charity, church, etc.)</i>					
RECREATION: <i>(Dining, movies, sports, entertainment, vacation, hobbies, etc.)</i>					
MISC. POCKET EXPENSES: <i>(Sodas, lunches, allowances, etc.)</i>					
CAR: <i>(Gas, tires, repairs, license, etc.)</i>					
TRANSPORTATION: <i>(Bus, taxi, trains, etc.)</i>					
INSURANCE:			OTHER: <i>(Social Security, retirement, alimony, child support, VA, public assistance, other income, etc.)</i>		
REAL ESTATE:			TOTAL HOUSEHOLD INCOME:	\$	\$
AUTO(S):					
HEALTH & LIFE:					

PART 2 – HOUSEHOLD INCOME

APPLICANT/BORROWER: <i>(Wages, tips, overtime, etc.)</i>		
CO-APPLICANT/CO-BORROWER: <i>(Wages, tips, overtime, etc.)</i>		
NET BUSINESS INCOME:		
OTHER: <i>(Social Security, retirement, alimony, child support, VA, public assistance, other income, etc.)</i>		
TOTAL HOUSEHOLD INCOME:	\$	\$

PART 3 – SUMMARY

TAXES:	A. TOTAL INCOME (PART 2)	\$	\$
REAL ESTATE:	B. CASH <i>(Checking, savings, etc.)</i>		
INCOME:	C. TOTAL EXPENSES AND DEBT PAYMENTS (PART 1A + 1B)		
SOCIAL SECURITY:	D. BALANCE (A + B – C)	\$	\$
PERSONAL PROPERTY:	SIGNATURE OF APPLICANT/BORROWER		DATE
UNION OR PROFESSIONAL DUES:	SIGNATURE OF CO-APPLICANT/CO-BORROWER		DATE
CHILD CARE: <i>(Daycare, babysitting, etc.)</i>	SIGNATURE OF AGENCY OFFICIAL <i>(I have reviewed this budget and it appears to be a reasonable projection of income and expenses)</i>		DATE
CHILD SUPPORT/ALIMONY: <i>(Paid out)</i>			
PLANNED CASH PURCHASES: <i>(Furniture, appliances, etc.)</i>			
LOAN CLOSING COSTS: <i>(Not included in loan)</i>			
MOVING EXPENSES:			
OTHER:			
TOTAL CASH EXPENSES	\$	\$	

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.



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Please use this form to calculate your adjusted family income.

DIRECT 504 REPAIR GRANTS AND LOANS INCOME LIMITS WORKSHEET TO FIGURE YOUR ADJUSTED HOUSEHOLD INCOME NEW HAMPSHIRE

Applicant's gross income per year (Current gross weekly income x 52) include annual overtime _____

Co-applicant's gross income per year (Current gross weekly income x 52) include annual overtime _____

Other Applicant Household income (Annual Amounts) (i.e. Social security, pension income, VA benefits, Child support, annual bonuses, etc.) _____

Other Household members: Include gross annual income from all sources _____

Subtract Child Care Expenses (Expenses for child care while at work) _____

Subtract \$480.00 for each child _____

Adjusted Household Income _____

If you are elderly or disabled ask the Rural Development staff for additional deductions to which you may be entitled.

All applicants must have Adjusted Household Income at or below the "very low" RD published income limits according to your household size as noted below. If your household exceeds the 6 person limit, please contact any Rural Development office to obtain the income threshold.

NEW HAMPSHIRE - MAXIMUM INCOME LIMITS (revised 04/27/2006)						
COUNTY	1 PERSON	2 PEOPLE	3 PEOPLE	4 PEOPLE	5 PEOPLE	6 PEOPLE
Belknap, Carroll, Cheshire, Coos, Grafton and Sullivan Counties	\$22,000	\$25,150	\$28,300	\$31,450	\$33,950	\$36,500
Boston, Cambridge, Quincy Metro: includes Seabrook and South Hampton	\$29,450	\$33,650	\$37,850	\$42,050	\$45,400	\$48,800
Lawrence Metro: includes Atkinson, Chester, Danville, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Sandown and Windham	\$27,350	\$31,300	\$35,200	\$39,100	\$42,250	\$45,350
Manchester Metro: includes Bedford, Weare and Goffstown (part)	\$26,900	\$30,750	\$34,600	\$38,450	\$41,550	\$44,600
Hillsborough County (part) includes: Antrim, Bennington, Deering, Francestown, Greenfield, Hancock, Hillsborough, Lyndeborough, New Boston, Peterborough, Sharon, Temple and Windsor.	\$24,700	\$28,200	\$31,750	\$35,250	\$38,050	\$40,900
Merrimack County	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600
Nashua Metro includes: Amherst, Brookline, Greenville, Hollis, Hudson, Litchfield, Mason, Milford, Mont Vernon, New Ipswich, Pelham and Wilton.	\$29,300	\$33,500	\$37,650	\$41,850	\$45,200	\$48,550
Portsmouth, Rochester Metro includes: Rockingham County: Brentwood, East Kingston, Epping, Exeter, Greenland, Hampton, Hampton Falls, Kensington, New Castle, Newfields, Newington, Newmarket, North Hampton, Rye and Stratham. Strafford County: Barrington, Durham, Farmington, Lee, Madbury, Middleton, Milton, New Durham, Rollinsford, Somersworth and Strafford.	\$25,150	\$28,750	\$32,350	\$35,950	\$38,850	\$41,700
Western Rockingham County Metro: includes Auburn, Candia, Deerfield, Northwood and Nottingham.	\$30,000	\$34,300	\$38,550	\$42,850	\$46,300	\$49,700

- Loans cannot be made in Concord, Derry, Dover, Hudson, Keene, Londonderry, Manchester, Merrimack, Nashua, Portsmouth, Rochester, Salem and parts of Goffstown and Hooksett, due to population.

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Please use this form to calculate your adjusted family income.

DIRECT 504 REPAIR GRANTS AND LOANS INCOME LIMITS WORKSHEET TO FIGURE YOUR ADJUSTED FAMILY INCOME VERMONT

Applicant's gross income per year (Current gross weekly income x 52) include annual overtime _____
 Co-applicant's gross income per year (Current gross weekly income x 52) include annual overtime _____
 Other Applicant Household income (Annual Amounts) (i.e. Social security, pension income, VA benefits, Child support, annual bonuses, etc.) _____
 Other Household members: Include gross annual income from all sources _____
 Subtract Child Care Expenses (Expenses for child care while at work) _____
 Subtract \$480.00 for each child _____
 Adjusted Household Income _____

If you are elderly or disabled ask the Rural Development staff for additional deductions to which you may be entitled.

All applicants must have Adjusted Household Income at or below the "very low" RD published income limits according to your household size as noted below. If your household exceeds the 6 person limit, please contact any Rural Development office to obtain the income threshold.

VERMONT - MAXIMUM INCOME LIMITS (revised 04/27/2006)

COUNTY	1 PERSON	2 PEOPLE	3 PEOPLE	4 PEOPLE	5 PEOPLE	6 PEOPLE
Addison County	\$22,100	\$25,250	\$28,400	\$31,550	\$34,050	\$36,600
Bennington County	\$20,850	\$23,800	\$26,800	\$29,750	\$32,150	\$34,500
Chittenden, Grand Isle, Franklin Counties	\$24,700	\$28,200	\$31,750	\$35,250	\$38,050	\$40,900
Caledonia, Essex, Lamoille, Orange, Orleans, Rutland Counties	\$20,600	\$23,550	\$26,500	\$29,450	\$31,800	\$34,150
Chittenden County (Part) includes Bolton, Buels Gore, Huntington, Underhill and Westford	\$26,150	\$29,900	\$33,650	\$37,400	\$40,350	\$43,350
Washington County	\$22,950	\$26,200	\$29,500	\$32,750	\$35,350	\$38,000
Windham County	\$21,050	\$24,100	\$27,100	\$30,100	\$32,500	\$34,900
Windsor County	\$21,900	\$25,050	\$28,150	\$31,300	\$33,800	\$36,300

Loans cannot be made in Burlington, South Burlington Essex Junction and Winooski, and the Southeastern part of Colchester due to population density.

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APPLICATION FOR RURAL ASSISTANCE (NONFARM TRACT) Uniform Residential Loan Application

This application is designed to be completed by the applicant with the lender's assistance. Applicants should complete this form as "Applicant #1" or "Applicant #2", as applicable. All Applicants must provide information (and the appropriate box checked) when the income or assets of a person other than the "Applicant" (including the Applicant's spouse) will be used as a basis for loan qualification or the income or assets of the Applicant's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Applicant resides in a community property state, the security property is located in a community property state, or the Applicant is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> V.A.	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Account Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (Explain):
			<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (Type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (Street, City, State, ZIP)					No. of Units
Legal Description of Subject Property (Attach description if necessary)					Year Built
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (Explain):		Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent			<input type="checkbox"/> Primary Residence
					<input type="checkbox"/> Secondary Residence
					<input type="checkbox"/> Investment
<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$
<i>Complete this line if this is a refinance loan.</i>					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> Made <input type="checkbox"/> To be made	
	\$	\$		Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
					<input type="checkbox"/> Fee Simple
					<input type="checkbox"/> Leasehold (Show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (Explain)					

III. APPLICANT INFORMATION

Applicant #1				Applicant #2			
Name (Include Jr. or Sr. if applicable)				Name (Include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (Incl. Area Code)	DOB mm/dd/yy	Yrs. School	Social Security Number	Home Phone (Incl. Area Code)	DOB mm/dd/yy	Yrs. School
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (Include single, divorced, widowed)	Dependents (Not listed by Applicant #2) No. Ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (Include single, divorced, widowed)	Dependents (Not listed by Applicant #1) No. Ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address if different from Present Address				Mailing Address if different from Present Address			
<i>If residing at present address for less than two years, complete the following:</i>							
Former Address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

IV. EMPLOYMENT INFORMATION

Applicant #1			Applicant #2		
Name & Address of Employer	<input type="checkbox"/> Self-Employed	Yrs./Mos. on this job	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Yrs./Mos. on this job
		Yrs./Mos. employed in this line of work/profession			Yrs./Mos. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (Incl. Area Code)		Position/Title/Type of Business	Business Phone (Incl. Area Code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (From › To)	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (From › To)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (Incl. Area Code)		Position/Title/Type of Business	Business Phone (Incl. Area Code)	
Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (From › To)	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (From › To)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (Incl. Area Code)		Position/Title/Type of Business	Business Phone (Incl. Area Code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Applicant #1	Applicant #2	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (Before completing see the notice in "describe other income," below				Homeowner Assn. Dues		
				Other		
Total	\$	\$	\$	Total	\$	\$

*Self Employed Applicant may be required to provide additional documentation such as tax returns and financial statements.

A1/A2	Describe Other Income <i>Notice: Alimony, child Support, or separate maintenance income need not be revealed if the Applicant #1, (A 1) or Applicant #2 (A2) does not choose to have it considered for repaying this loan.</i>	Monthly Amount

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Applicants if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Applicant #2 section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value		Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description				LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$			Name and Address of Company	\$ Payment/Months	\$	
<i>List checking and saving accounts below</i>				Acct. No.			
Name and Address of Bank, S&L, or Credit Union				Name and Address of Company	\$ Payment/Months	\$	
Acct. No.	\$			Acct. No.			
Name and Address of Bank, S&L, or Credit Union				Name and Address of Company	\$ Payment/Months	\$	
Acct. No.	\$			Acct. No.			
Name and Address of Bank, S&L, or Credit Union				Name and Address of Company	\$ Payment/Months	\$	
Acct. No.	\$			Acct. No.			
Name and Address of Bank, S&L, or Credit Union				Name and Address of Company	\$ Payment/Months	\$	
Acct. No.	\$			Acct. No.			
Name and Address of Bank, S&L, or Credit Union				Name and Address of Company	\$ Payment/Months	\$	
Acct. No.	\$			Acct. No.			
Stocks & Bonds (Company name/number & description)	\$			Name and Address of Company	\$ Payment/Months	\$	
Life insurance net cash value	\$			Acct. No.			
Face amount: \$				Name and Address of Company	\$ Payment/Months	\$	
Subtotal Liquid Assets	\$			Acct. No.			
Real estate owned (Enter market value from schedule of real estate owned)	\$			Name and Address of Company	\$ Payment/Months	\$	
Vested interest in retirement fund	\$			Acct. No.			
Net worth of business(es) owned (Attach financial statement)	\$			Name and Address of Company	\$ Payment/Months	\$	
Automobiles owned (Make and year)	\$			Acct. No.			
Other Assets (Itemize)	\$			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
				Job Related Expense (Child care, union dues, etc.)	\$		
				Total Monthly Payments	\$		
Total Assets a.	\$			Net Worth (a minus b)	\$	Total Liabilities b.	\$

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (Enter S if sold, PS if pending sale or R if rental being held for income) ↓	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance Maintenance Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternative Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Applicant #1 Applicant #2	
b. Alterations, improvements, repairs				Yes No	Yes No
c. Land (If acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
d. Refinance (Incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or V.A. case number, if any, and reasons for the action.)	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
h. Discount (If Borrower will pay)		f. Are you presently delinquent or in default on any Federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in question e. above.	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
i. Total Costs (Add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
l. Other Credits (Explain)		j. Are you a U.S. citizen?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
m. Loan amount (Exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m. below.	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
o. Loan amount (Add m & n)		m. Have you had ownership interest in a property in the last 3 years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
p. Cash from/to Borrower (Subtract j, k, l, & o from i)		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender’s actual or potential agents, brokers, processors, attorneys, insurers, services, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the “loan”) will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an “electronic record” containing my “electronic signature,” as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Applicant's Signature	Date	Applicant's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender’s compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone <input type="checkbox"/> Internet	Interviewer’s Name (<i>Print or type</i>)	
	Interviewer’s Signature	Date
	Interviewer’s Phone Number (<i>Incl. Area Code</i>)	
Name and Address of Interviewer’s Employer		

Continuation For/Residential Loan Application

Use if you need more space to complete the Residential Loan Application Mark A1 for Applicant #1 or A2 for Applicant #2	Applicant#1 (A1)	Agency Account Number:
	Applicant#2 (A2)	Lender Account Number:

Additional Information Required for RHS Assistance

1. Loan Type: Section 502 Section 504 Loan Grant

APPLICANT #1

2. Have you ever obtained a loan/grant from RHS?
Yes No

4. Are you a relative to an RHS Employee or Closing agent/attorney?
Yes No
If yes, who? _____
Relationship _____

6. Are you a Veteran? Yes No

APPLICANT #2

3. Have you ever obtained a loan/grant from RHS?
Yes No

5. Are you a relative to an RHS Employee or Closing agent/attorney?
Yes No
If yes, who? _____
Relationship _____

7. Are you a Veteran? Yes No

8. Complete for all household members.

To be considered eligible for RHS assistance, all household income, including any income not shown in Section V of this application, must be disclosed below:

Name	Age	Are you a full time student? y/n	Do you want to be considered for an adjustment from household income because of a disabling condition? y/n	Annual Wage Income	Source of Wage Income (employer)	Annual Non-Wage Income	Source of Non-Wage Income (social security, alimony, child support, separate maintenance, etc.)

9. Child Care (Minors who are 12 years of age or under for whom you have to hire a babysitter or leave at a child care center)

Cost per week \$ _____ Cost per month \$ _____

10. Name, Address and Telephone No. of Child care Provider(s).

11. Characteristics of Present Housing

Does the Dwelling:

Lack complete plumbing	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Physically deteriorated or structurally unsound	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Lack adequate heating	<input type="checkbox"/>	<input type="checkbox"/>	Overcrowded (More than 2 persons per room)	<input type="checkbox"/>	<input type="checkbox"/>

12. Name, Address and Telephone Number of Present Landlord.

If residing at present address for less than two years, complete the following:

Name, Address and Telephone Number of Previous Landlord(s).

13. (For Section 504 Grants Only) I certify that as the condition of the grant, I/we will not engage in unlawful manufacture, distribution, dispensing, possession or use of a controlled substance in conducting any activity with the grant.

14. I am aware RHS does not warrant the condition or value of the property.

15. Notices to Applicant

Privacy Act. See attached sheet.

Social Security Number. The Debt Collection Act of 1982, Pub. L. 97-365, and 31 U.S.C. 7701(c) require persons applying for a federally insured or guaranteed loan to furnish his or her social security number (SSN). Failure to provide your SSN will result in the rejection of your application.

Right to Request Copy of Appraisal. You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write us at the address of the Rural Development Field Office where you made application. In your written request, you must provide us with the complete name and address used when making application as well as a current mailing address. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. The creditor, Rural Housing Service, may require you to reimburse the Agency for the cost of the appraisal.

Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq. You authorize RHS to have access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your loan and loan application will be available to RHS without further notice or authorization but will not be disclosed or released by RHS to another Government agency or department without your consent except as required or permitted by law.

Federal collection policies for consumer debts: Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The Federal Government, as mortgage lender in this transaction, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan covered by this application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, the United States Department of Justice, a collection agency, or mortgage servicing agency to collect the amount due, and foreclose the mortgage, sell the property, and seek judgment against you for any deficiency; (6) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (7) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (8) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or Federal Government to do so.

Unlawful Discrimination. "The U. S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer."

The Fair Housing Act prohibits discrimination in real estate-related transactions, or in the terms or conditions of such a transaction, because of race, color, religion, sex, disability, familial status, or national origin. If you believe you have been discriminated against for any of these reasons, you can write the U. S. Department of Housing and Urban Development, Washington, D.C. 20410 or call (800) 669-9777.

Certification. As the applicant, I certify to the best of my knowledge and belief: (1) I am not presently debarred, suspended, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) I have not within a three year period preceding this proposal been convicted or had a civil judgment rendered against me for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, state, or local) transaction or contract under a public transaction; or commission of embezzlement, theft, forgery, bribery, falsification, or destruction of records, making false statement, or receiving stolen property; (3) I am not a judgment debtor on an outstanding judgment in favor of the United States which was obtained in any Federal court other than the United States Tax Court; and (4) I am not delinquent of any outstanding debt to the Federal Government (including any Federal agency or department).

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, sex, disability, familial status, national origin, marital status, age (provided the borrower has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. If you believe you were denied a loan for this reason, you should contact the Federal Trade Commission, Washington, DC. 20580.

16. I AM unable to provide the housing I need on my own account, and I am unable to secure the credit necessary for this purpose from other sources upon terms and conditions which I can reasonably fulfill. I certify that the statements made by me in this application are true, complete to the best of my knowledge and belief and are made in good faith to obtain a loan.

SECTION 1001 OF TITLE 18, UNITED STATES CODE PROVIDES: "WHOEVER, IN ANY MATTER WITHIN THE JURISDICTION OF ANY DEPARTMENT OR AGENCY OF THE UNITED STATES KNOWINGLY AND WILLFULLY FALSIFIES, CONCEALS OR COVERS UP BY ANY TRICK, SCHEME, OR DEVICE A MATERIAL FACT, OR MAKES ANY FALSE, FICTITIOUS OR FRAUDULENT STATEMENTS OR REPRESENTATIONS, OR MAKES OR USES ANY FALSE WRITING OR DOCUMENT KNOWING THE SAME TO CONTAIN ANY FALSE, FICTITIOUS OR FRAUDULENT STATEMENT OR ENTRY, SHALL BE FINED UNDER THIS TITLE OR IMPRISONED NOT MORE THAN FIVE YEARS, OR BOTH."

NOTE TO APPLICANT: IF ANY INFORMATION ON THIS APPLICATION IS FOUND TO BE FALSE OR INCOMPLETE, SUCH FINDING, IN ADDITION TO POSSIBLE LIABILITY UNDER CIVIL AND CRIMINAL STATUS, MAY BE GROUNDS FOR DENIAL FOR THE REQUESTED CREDIT AND MAY BE A BASIS FOR DEBARMENT FROM PARTICIPATION IN ALL FEDERAL PROGRAMS UNDER 7 C.F.R. PART 3017.

Date _____ Signature of Applicant _____

 Date _____ Signature of Applicant _____

17. Date	Signature of Loan Approval Official	Determination of Eligibility <input type="checkbox"/> Eligible <input type="checkbox"/> Not Eligible	Racial Data Provided by <input type="checkbox"/> Applicant <input type="checkbox"/> RHS
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18. Application received on _____ .
 Application complete on _____ .

19. Credit Report Fee
 Date Received: _____ Amount Received: \$ _____
 Initial: _____

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business-Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A Record from this system of records may be disclosed to a Member of Congress or to a congressional staff member in response to an inquiry of the congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee; or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION - CONTINUED

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.
15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.
16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.
17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.
18. Referral of names, home and work addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.
19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 1681a(f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).

United States Department of Agriculture
Rural Development
Rural Housing Service

AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____
Account or Other Identifying Number

Name of Customer

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of the process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records
- Bank account, stock holdings, and any other asset balances
- Past and present landlord references
- Other consumer credit references

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

SIGNATURE (APPLICANT OR ADULT HOUSEHOLD MEMBER)

DATE

SIGNATURE (APPLICANT OR ADULT HOUSEHOLD MEMBER)

DATE

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

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Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A Record from this system of records may be disclosed to a Member of Congress or to a congressional staff member in response to an inquiry of the congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee; or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION - CONTINUED

- 14 Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system
- 15 Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits
- 16 Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets
- 17 Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current
- 18 Referral of names, home and work addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan
- 19 Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 1681a(f)) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3))