

**USDA RURAL DEVELOPMENT
APPLICANT INFORMATION FACT SHEET
504 DIRECT SINGLE FAMILY HOUSING
REPAIR LOAN/GRANT PROGRAM**

USDA Rural Development provides loans to eligible very low-income homeowners to repair, improve, or modernize their homes or provides grants to elderly very-low-income homeowners to remove health and safety hazards.

The following are examples of improvements which Rural Development can provide financial assistance for under the 504 program:

1. Installation or repair of sanitary water and waste disposal systems.
2. Insulation, storm windows, and storm doors.
3. Furnace replacement.
4. Electrical wiring.
5. Roof replacement.
6. Replacement of severely deteriorated siding.
7. Repair of structural supports.
8. Repair or remodel houses to make them accessible and usable for handicapped and disabled persons.
9. Additions to dwellings, when necessary, to remove health hazards.
10. Storm Shelters
11. Lead Base Paint Inspection and Clearance Exams.

The maximum assistance available to any individual is \$20,000 for loans and \$7,500 for grants.

The interest rate is one percent (1%). Applicant's ages 62 or older who are unable to pay one percent interest may qualify for a grant or a loan/grant combination.

ELIGIBILITY

To be eligible, an applicant must meet the following criteria:

1. Must be a natural person (individual) who resides as a US citizen or a non-citizen who has been legally admitted for permanent residence in the United States.
2. Must be considered an adult under State law, and must have the legal capacity to incur the loan obligation. An applicant with a court-appointed guardian or conservator who is empowered to obligate the applicant in real estate matters is eligible for a loan.
3. Loans Only - Must have a credit history, which indicates a reasonable ability and willingness to meet obligations as they become due.

4. Must own and occupy a single family dwelling located in a rural area that is in need of repair. Evidence of ownership of the dwelling is required. A copy of a deed, tax bill and tax valuation statement from the county Register of Deeds Office showing the applicant as the recorded owner is sufficient evidence of ownership.
5. Must be unable to obtain financial assistance from other non-government credit or grant sources, and lack personal resources that can be utilized to meet their needs.
6. Must have an adjusted annual income at the time of loan/grant approval, which does not exceed the applicable very low-income limits established by Rural Development regulations for the county (see attached).
7. Have sufficient and dependable income to repay the Section 504 loan. An applicant whose income is not sufficient to fully meet the loan payments may obtain a co-signer(s) with dependable income, which will be sufficient to repay the loan. Co-signers cannot be used to compensate for an applicant's unacceptable credit history.
8. Grants Only - Applicant/Co-Applicant's must be 62 years of age or older and meet grant limits.
9. If the cash value of non-retirement assets is greater than \$15,000 for non-elderly households or \$20,000 for elderly households, the cash value in excess of these amounts must be used toward the repair of the property only assets that can be converted to cash in 90 days or less are included in the calculation of non-retirement assets.

OTHER INFORMATION

- Loans of \$7,500 or greater require a mortgage be filed on the dwelling.
- Appraisals - An appraisal of the property to be repaired is required if the total indebtedness (including the new loan) against the property exceeds \$15,000.
- All 504 loans must have adequate value. Whether an appraisal is done, or not. This means that the total amount of debt against the home (including the new loan) cannot exceed the property's market value. Provide a copy of your property valuation statement that you received from the local appraiser's office.
- Title insurance is required on loans only when the total outstanding balance is \$7,500 or greater.
- Credit reports are required for all loan applications; however, the cost of the report is not charged to the applicant.
- New loans \$15,000 or greater require homeowner's insurance be obtained on the property. The applicant must pay one year's premium, and insurance must be maintained throughout the life of the loan. Loans \$15,000 or greater will have taxes and insurance escrowed.

- Cost Estimates or Bid Prices
 - In Accordance with the Kansas Department of Health & Environment (KDHE), Environmental Protection Agency (EPA), and Housing and Urban Development (HUD) guidelines, Kansas USDA, Rural Development is required to address Lead Based Paint (LBP) compliance relating to repair and rehabilitation of single family homes, built prior to 1978.

Single family homes renovated and repaired with funds financed by USDA Rural Development relating to LBP compliance must be completed in accordance with above agencies established guidelines.

Any development that disturbs paint in a home built prior to 1978 must be repaired by a certified renovator employed by a licensed renovation firm.

You may check the website for certification at www.kshealthyhomes.org or call (785) 296-1500.

- Your cost estimates or bid prices from the Contractors must clearly identify the work to be completed and must include a cost breakdown of the materials that will used and include quantity, quality, sizes, grades, styles, model number, etc.
- If you are requesting repairs to your roof, the contractor must be licensed with the Kansas Attorney General in order to legally provide residential roofing services for a fee in Kansas. For a list of registered roofers please visit their website at <http://ag.ks.gov/in-your-corner-kansas/home> or contact them at (785) 296-2215. Please provide us with a copy of their Certificate.
- Flood insurance is required in Special Flood Hazard Areas (SFHA) throughout the term of a loan, except for loans with an original principal balance of \$5,000 or less. Flood insurance is required for grants of more than \$5,000.
- Grant recipients must sign the Form 3550-24 Grant Agreement by which they agree to repay the full amount of the grant if the property repaired is sold or transferred within three years of the date the grant is approved.

USDA RURAL DEVELOPMENT - 504 Direct Program Income Limits

By Number of Persons in the Household*

County		1 - 4	5 - 8*
Allen	Very Low	\$30,750	\$40,600
Anderson	Very Low	\$31,200	\$41,200
Atchison	Very Low	\$30,750	\$40,600
Barber	Very Low	\$33,000	\$43,600
Barton	Very Low	\$31,550	\$41,650
Bourbon	Very Low	\$30,750	\$40,600
Brown	Very Low	\$30,750	\$40,600
Butler	Very Low	\$36,450	\$48,150
Chase	Very Low	\$32,850	\$43,400
Chautauqua	Very Low	\$30,750	\$40,600
Cherokee	Very Low	\$30,750	\$40,600
Cheyenne	Very Low	\$32,300	\$42,650
Clark	Very Low	\$32,000	\$42,250
Clay	Very Low	\$33,650	\$44,450
Cloud	Very Low	\$30,750	\$40,600
Coffey	Very Low	\$37,250	\$49,200
Comanche	Very Low	\$31,150	\$41,150
Cowley	Very Low	\$30,750	\$40,600
Crawford	Very Low	\$30,750	\$40,600
Decatur	Very Low	\$30,750	\$40,600
Dickinson	Very Low	\$32,550	\$43,000
Doniphan	Very Low	\$32,150	\$42,450
Douglas	Very Low	\$40,950	\$54,100
Edwards	Very Low	\$30,950	\$40,900
Elk	Very Low	\$30,750	\$40,600
Ellis	Very Low	\$36,500	\$48,200
Ellsworth	Very Low	\$34,200	\$45,150
Finney	Very Low	\$31,300	\$41,350
Ford	Very Low	\$30,750	\$40,600
Franklin	Very Low	\$34,700	\$45,850
Geary	Very Low	\$31,050	\$41,000
Gove	Very Low	\$30,750	\$40,600
Graham	Very Low	\$30,750	\$40,600
Grant	Very Low	\$34,000	\$44,900
Gray	Very Low	\$35,000	\$46,200
Greeley	Very Low	\$33,350	\$44,050
Greenwood	Very Low	\$30,750	\$40,600
Hamilton	Very Low	\$30,750	\$40,600
Harper	Very Low	\$31,650	\$41,800
Harvey	Very Low	\$36,450	\$48,150
Haskell	Very Low	\$33,800	\$44,650
Hodgeman	Very Low	\$38,000	\$50,200
Jackson	Very Low	\$37,700	\$49,800
Jefferson	Very Low	\$37,700	\$49,800
Jewell	Very Low	\$30,750	\$40,600
Johnson	Very Low	\$41,350	\$54,600
Kearny	Very Low	\$32,350	\$42,750
Kingman	Very Low	\$37,650	\$49,700
Kiowa	Very Low	\$32,850	\$43,400
Labette	Very Low	\$30,750	\$40,600
Lane	Very Low	\$35,150	\$46,400
Leavenworth	Very Low	\$41,350	\$54,600
Lincoln	Very Low	\$33,900	\$44,750

County		1 - 4	5 - 8*
Linn	Very Low	\$41,350	\$54,600
Logan	Very Low	\$34,000	\$44,900
Lyon	Very Low	\$30,750	\$40,600
McPherson	Very Low	\$36,750	\$48,550
Marion	Very Low	\$33,050	\$43,650
Marshall	Very Low	\$33,250	\$43,900
Meade	Very Low	\$32,550	\$43,000
Miami	Very Low	\$41,350	\$54,600
Mitchell	Very Low	\$33,900	\$44,750
Montgomery	Very Low	\$30,750	\$40,600
Morris	Very Low	\$31,200	\$41,200
Morton	Very Low	\$30,750	\$40,600
Nemaha	Very Low	\$37,300	\$49,250
Neosho	Very Low	\$30,750	\$40,600
Ness	Very Low	\$32,450	\$42,850
Norton	Very Low	\$32,750	\$43,250
Osage	Very Low	\$37,700	\$49,800
Osborne	Very Low	\$30,750	\$40,600
Ottawa	Very Low	\$35,100	\$46,350
Pawnee	Very Low	\$32,450	\$42,850
Phillips	Very Low	\$31,400	\$41,450
Pottawatomie	Very Low	\$39,700	\$52,450
Pratt	Very Low	\$33,000	\$43,600
Rawlins	Very Low	\$32,400	\$42,800
Reno	Very Low	\$30,750	\$40,600
Republic	Very Low	\$30,750	\$40,600
Rice	Very Low	\$33,150	\$43,800
Riley	Very Low	\$39,700	\$52,450
Rooks	Very Low	\$31,900	\$42,150
Rush	Very Low	\$32,150	\$42,450
Russell	Very Low	\$30,750	\$40,600
Saline	Very Low	\$32,550	\$43,000
Scott	Very Low	\$34,550	\$45,650
Sedgwick	Very Low	\$36,450	\$48,150
Seward	Very Low	\$30,750	\$40,600
Shawnee	Very Low	\$37,700	\$49,800
Sheridan	Very Low	\$33,950	\$44,850
Sherman	Very Low	\$30,750	\$40,600
Smith	Very Low	\$30,750	\$40,600
Stafford	Very Low	\$33,150	\$43,800
Stanton	Very Low	\$30,750	\$40,600
Stevens	Very Low	\$33,350	\$44,050
Sumner	Very Low	\$35,000	\$46,200
Thomas	Very Low	\$37,250	\$49,200
Trego	Very Low	\$35,150	\$46,400
Wabaunsee	Very Low	\$37,700	\$49,800
Wallace	Very Low	\$39,700	\$52,450
Washington	Very Low	\$30,750	\$40,600
Wichita	Very Low	\$32,350	\$42,750
Wilson	Very Low	\$30,750	\$40,600
Woodson	Very Low	\$30,750	\$40,600
Wyandotte	Very Low	\$41,350	\$54,600

*Add 8% of 4-person limit for each person in excess of 8 persons

Requirement for Homes built prior to 1978

If a painted surface is disturbed follow the requirements listed below: Exterior

Surfaces over 20 square feet

Interior Surfaces over 6 square feet

Component (e.g., door jam, window sill) over 10 percent of the total surface of an exterior or interior type of component

BIDS under \$5,000

Contractor must be a Certified Renovator and use Safe Work Practices

www.kshealthyhomes.org

A Lead Base Paint Clearance Exam is conducted after repairs are complete.
Estimate \$500.

BIDS over \$5,000-\$20,000

A Paint Inspection/Risk Assessment which tells you if the area to be disturbed currently has any lead hazards. Estimate \$1,200.

Contractor must be a Certified Renovator and use Safe Work Practices

www.kshealthyhomes.org

A Lead Base Paint Clearance Exam is conducted after repairs are complete.
Estimate \$500.

CHECKLIST OF ITEMS TO ACCOMPANY APPLICATION FOR HOME REPAIR LOAN OR GRANT FUNDS

Applicant Name: _____ Phone: _____ Cell: _____

Co-Applicant Name: _____ Phone: _____ Cell: _____

Applicant Email: _____ Co-Applicant Email: _____

Preferred contact? Mail: _____ Phone: _____ Cell: _____ Email: _____

Check the boxes below when completed

REQUIRED FORMS: Please submit the following documentation:

- ☐ Form 410-4, "Uniform Residential Loan Application" complete, sign and date pages 5 & 8.
- ☐ Form 3550-1 "Authorization to Release Information" for each adult household member.
- ☐ Form 3550-4, "Employment & Asset Certification" for each adult household member.

INCOME:

- ☐ Verification of **all household income**. To qualify for the program, a household's adjusted income must be within the established income limit based on size and location. Below are some examples of income that may be applicable to all household members and what should be provided to the Agency.
 - ☐ Copies of the last four week's consecutive pay stubs.
 - ☐ Copies of recent benefit statements for regular unearned income (such as social security, public assistance, retirement income, etc.).
 - ☐ Last 12 month payment history of alimony and/or child support received as provided by the court appointed entity responsible for handling payments. If this is not available, a copy of the separation agreement or divorce decree.
- ☐ For each applicant, a complete copy of their last two signed and filed Federal Income Tax Returns. IRS Form W-2, "Wage and Tax Statement," and/or IRS Form 1099-MISC, "Miscellaneous Income", must be attached. For returns mailed to the IRS, provide a copy of the signed document. For returns filed electronically, include a copy of the signature page with the Self-Select PIN, confirmation that the return was accepted, or evidence that it was filed by an authorized E-File provider.
- ☐ For each applicant, a signed IRS Form 4506-T, Request for Transcript of Tax Return
<https://www.irs.gov/pub/irs-pdf/f4506t.pdf>

- ☐ For each non-retired applicant, a written explanation of employment history of less than two years or employment gaps in excess of 30 days within the last two years.

ASSETS, CREDIT, OTHER DOCUMENTATION:

- ☐ For each applicant, a copy of their two most recent asset/bank statements. (Note that if you are obtaining this information through online banking, you should print your bank statement, as opposed to printing the online transaction history.)
- ☐ For each applicant, a written explanation for late payments, collections, judgments, or other derogatory items in their credit history of which they may be aware. If applicants are unsure what their credit history looks like, they can obtain a free credit report by calling 1-877-322-8228 or logging into <http://www.annualcreditreport.com>. By law, individuals are entitled to receive one free credit file disclosure every 12 months from each of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion. This free report cannot replace the credit report that the Agency will obtain to determine eligibility.
- ☐ For each applicant, verification of their identity. A copy of a Government-issued photo identification, evidence of date of birth (only required if not listed on the photo identification), and a copy of their Social Security card.
- ☐ For a household member who is a full-time student and 18 years of age or older, a copy of their school transcript.
- ☐ If applicable, provide written evidence of child care expenses for dependents 12 years of age or younger.
- ☐ If applicable, evidence of out of pocket annual medical expenses (for applicants 62 years of age and older, or individuals with a disability) who wish to be considered for a deduction to household income.

PROPERTY INFORMATION:

- ☐ Evidence of Ownership: Copy of Deed, or other documentation.
- ☐ Tax Statement: Most recent property tax assessment and annual statement, if applicable.
- ☐ Insurance: Evidence of homeowner's hazard or flood coverage, if applicable.
- ☐ Repair Bid(s) including an itemized description of repairs, material, labor, and a copy of Contractor's license, if applicable.
- ☐ Mortgage Statement: Most recent copy of mortgage statement, if applicable.



**ADDITIONAL ITEMS REQUIRED FOR 504 APPLICATION PROCESSING
BY SUBMITTING ALL APPLICABLE DOCUMENTATION WITH YOUR APPLICATION,
YOU SIGNIFICANTLY REDUCE PROCESSING TIME.**

- ☐ Self-employment income, if applicable – Copies of complete tax returns for the previous 2 tax years and a current year-to-date income/expense record.
- ☐ Copies of current statements for all other asset accounts for ALL household members; i.e., life insurance policies, stocks, bonds, 401Ks, etc. Year-end statements may also be provided. Statements for term life insurance policies having no cash value are not needed.
- ☐ Copy of the front and back sides of the I-551, Permanent Resident Card, if applicable. Please contact the office for other acceptable forms to document immigration status.
- ☐ Photos – printed or emailed – Submit photos of each item needing repaired or replaced and each exterior side of the property. Photos can be emailed to: KSDirect@ks.usda.gov.
- ☐ Non-traditional credit may be required from additional credit sources. Non-traditional credit is credit history from creditors that do not traditionally report to a credit bureau. Non-traditional credit may be utilized for applicants with limited credit history regardless of the score.

If all relevant information is not provided along with a fully completed and signed Uniform Residential Loan Application, the application will be considered incomplete.

**PLEASE MAIL COMPLETED APPLICATION TO THE OFFICE NEAREST YOUR
LOCATION.**

Rural Development • Kansas

Hays Office
2715 Canterbury Drive
Hays, KS 67601
Phone: (785) 628-3081, Ext. 4
Fax: (877) 470-3801

Iola Office
202 W. Miller Road
Iola, KS 66749
Phone: (620) 365-2901, Ext. 4
Fax: (877) 470-3801

Newton Office
1405 South Spencer Road
Newton, KS 67114
Phone: (316) 283-0370, Ext. 4
Fax: (877) 470-3801

Topeka Office
1303 SW First American Pl, Ste 100
Topeka, KS 66604
Phone: (785) 271-2700
Fax: (877) 470-3801

USDA is an equal opportunity provider, employer, and lender.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.



INSTRUCTIONS FOR COMPLETING RD FORM 410-4, UNIFORM RESIDENTIAL LOAN APPLICATION

Complete all applicable items in each section listed below. Please be sure to provide complete addresses and phone numbers where needed.

Page 1, Section I—Type of Mortgage and Terms of Loan

Optional: Leave blank unless you have a contract to purchase a property.

Page 1, Section II—Property Information and Purpose of Loan

Optional: Leave blank unless you have a purchase contract or you already own the property.

Page 1, Section III—Applicant Information

Complete as necessary for each applicant.

Page 2, Section IV—Employment Information

Complete employment information for each applicant, if applicable. Provide two years of employment history—additional pages may be added if necessary.

Page 2, Section V—Monthly Income and Combined Housing Expenses Information

List all income for each applicant. List any non-wage income (Social Security, pensions, child support, etc) in the “Other Income” section at the bottom of this page.

Page 3, Section VI—Assets and Liabilities

- List all household assets (checking/savings accounts, CDs, retirement accounts, automobiles, motorcycles, boats, four-wheelers, campers, and any other assets with substantial monetary value).
- List all debts/liabilities for each applicant (loans, credit cards, medical bills on a payment plan, child support or alimony paid, etc. Do not include your regular, monthly utility bills).

Page 4, Section VI—Assets and Liabilities (continued)

List all real estate property currently owned.

Page 4, Section VIII—Declarations

Each applicant must answer questions “a” through “m”.

Page 5, Section IX—Acknowledgement and Agreement

Each applicant must sign and date.

Page 5, Section X—Information for Government Monitoring Purposes

Ethnicity, race and sex information is requested for each applicant. If application is taken by a third party, the interviewer must complete and sign that portion of this section.

Page 6, Additional Information Required for RHS Assistance

Complete Items 1-12 as applicable. To be considered eligible for assistance, all household members must be listed in Item 8.

Page 8, Additional Information Required for RHS Assistance (continued)

Each applicant must sign and date.

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"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		
Complete this line if construction or construction-permanent loan.		
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$
	(a) Present Value of Lot \$	(b) Cost of Improvements \$
	Total (a + b) \$	
Complete this line if this is a refinance loan.		
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
Source of Down Payment, Settlement Charges and/or Subordinate Financing (Explain)		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (Show expiration date)

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			
If residing at present address for less than two years, complete the following:							
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 the job		Name & Address of Employer <input type="checkbox"/> Self-Employed	Yrs./Mos. on the 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 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.	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
Cash deposit toward purchase held by:	\$	Name and Address of Company	\$ Payment/Months
List checking and saving accounts below			
Name and Address of Bank, S&L, or Credit Union		Acct. No.	Unpaid Balance
		Name and Address of Company	\$
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
	\$		\$
	\$	Acct. No.	
	\$	Name and Address of Company	\$ Payment/Months
Life insurance net cash value	\$		\$
Face amount: \$		Acct. No.	
Subtotal Liquid Assets	\$	Name and Address of Company	\$ Payment/Months
Real estate owned (Enter market value from schedule of real estate owned)	\$		\$
		Acct. No.	
Vested interest in retirement fund	\$	Name and Address of Company	\$ Payment/Months
Net worth of business(es) owned (Attach financial statement)	\$		\$
Automobiles owned (Make and year)	\$	Acct. No.	
	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
	\$	Job Related Expense (Child care, union dues, etc.)	\$
Other Assets (Itemize)	\$		
	\$		
	\$		
	\$	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 <small>(Enter S if sold, PS if pending sale or R if rental being held for income)</small>	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 <i>(If acquired separately)</i>				<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
d. Refinance <i>(incl. debts to be paid off)</i>				<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
e. Estimated prepaid items				a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	
f. Estimated closing costs					
g. PMI, MIP, Funding Fee				d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <i>(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.)</i>	
h. Discount <i>(If Borrower will pay)</i>					
i. Total Costs <i>(Add items a through h)</i>				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. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note?	
j. Subordinate financing					
k. Borrower's closing costs paid by Seller					
l. Other Credits <i>(Explain)</i>					
m. Loan amount <i>(Exclude PMI, MIP Funding Fee financed)</i>		j. Are you a U.S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m. below. m. Have you had ownership interest in a property in the last 3 years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			
n. PMI, MIP, Funding Fee financed					
o. Loan amount <i>(Add m & n)</i>					
p. Cash from/to Borrower <i>(Subtract j, k, l, & o from i)</i>					

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 (Print or type)		Name and Address of Interviewer's Employer
	Interviewer's Signature	Date	
	Interviewer's Phone Number (Incl. Area Code)		

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 ☐

No ☐

Physically deteriorated or structurally unsound

Yes ☐

No ☐

Lack adequate heating

☐

☐

Overcrowded (More than 2 persons per room)

☐

☐

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, audiotape, 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
	X
Date	Signature of Applicant
	X

17. Date	Signature of Loan Approval Official	Determination of Eligibility _____ Eligible _____ Not Eligible	Racial Data Provided by _____ Applicant _____ RHS
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18. Application received on _____ .
Application completed 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 address, 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 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. 168a(f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).



ATTACHMENT TO FORM RD 410-4, UNIFORM RESIDENTIAL LOAN APPLICATION

List all persons (including yourself) who will be residing in the household:

<u>Full Name</u>	<u>Date of Birth</u>	<u>Relationship</u>

List phone numbers where each applicant can be reached or where a message can be left:

List an email address for each applicant, if available:

Preferred Contact Method (check all that apply): ☐Email ☐Mail ☐Cell ☐Home ☐Work

If interpretation services are needed, what type? _____

List the name, address, phone number and relationship of each applicant's closest relative not living with you:

**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 this 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 (Co-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

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.
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 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. 168a(f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).

United States Department of Agriculture
Rural Housing Service

EMPLOYMENT AND ASSET CERTIFICATION

EMPLOYMENT CERTIFICATION

Check the appropriate blocks and account for all adult household members by listing their or your name under the applicable statement:

- ☐ I hereby certify that the following adult household members are not presently employed and do not intend to resume employment in the foreseeable future:

- ☐ I hereby certify that the following adult household members are not presently employed but are actively seeking employment. I agree to notify RHS immediately when they become reemployed:

- ☐ I hereby certify that the following adult household members are currently employed. I agree to notify RHS should their employment status change:

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.

ASSET CERTIFICATION

I hereby certify that all nonretirement assets of all household members (adults and children) are listed below. Nonretirement assets include, but are not limited to, savings accounts, stocks, bonds, Treasury bills, savings certifications, money market funds, investment accounts, equity in real property, revocable trust funds that are available to the household, lump-sum receipts, personal property held as an investment, and cash value of life insurance policies.

The nonretirement asset levels are as follows:

Household Member	Nonretirement Asset(s) Total (in \$)

I also hereby certify that within the past two years, I ☐ have or ☐ have not disposed of assets for less than the fair market value through a sale or a gift . If “have” is marked, provide the following pertinent information.

Asset	Disposition Date	Value of Asset	Amount Received

APPLICANT

DATE

APPLICANT

DATE

APPLICANT

DATE

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."

CERTIFICATION OF NON-FILING STATUS

I/we have not filed federal income tax returns for the following due to my/our income being non-taxable or insufficient to file a return:

Last year

Previous year

Last 2 years

Signature

Date

Signature

Date



REQUEST FOR CREDIT REFERENCES

Non-traditional credit is a credit history from creditors that do not traditionally report to a credit bureau. Non-traditional credit may be utilized for applicants with no score or one FICO score. Non-traditional credit may not be utilized to offset derogatory credit for any applicant with or without a FICO score.

Sources of Non-Traditional Credit:

1. Rent/Housing history
2. Utility payment records not included as a housing allowance: gas, electricity, water, land-line telephone service, cable television, or storage unit facilities
3. Insurance payments not paid through payroll deductions: medical, automobile, life, household, or renter's insurance
4. School tuition paid by the applicant and not reimbursed by loans or grants
5. Payments to retail stores: department stores, furniture stores, appliance stores, specialty stores

Requirements for Credit References:

Three lines of credit with recent activity will be required for each applicant, in addition to the rental history. Written verification must report an active 12-month history for the applicant. Accounts that do not have activity within the last 12 months will not be accepted. References from relatives will not be accepted.

ALL REQUESTED INFORMATION MUST BE PROVIDED IN ORDER FOR US TO PROCESS YOUR REQUEST!

Name: _____
Address: _____
Phone: _____ Fax: _____
Type of Company/Relationship: _____
Account Number (if applicable): _____
E-mail address: _____

Name: _____
Address: _____
Phone: _____ Fax: _____
Type of Company/Relationship: _____
Account Number (if applicable): _____
E-mail address: _____

Name: _____
Address: _____
Phone: _____ Fax: _____
Type of Company/Relationship: _____
Account Number (if applicable): _____
E-mail address: _____

ATTACHMENT 3-H

CREDIT SCORE DISCLOSURE

In accordance with the Fair and Accurate Credit Transactions Act of 2003 (FACT Act) and in connection with your application for a Rural Development Single Family Housing (hereafter referred to as “the Agency”) home loan, the Agency, upon request, must disclose to you the score that a credit bureau distributes to users and will be used by the Agency in connection with your home loan as well as the key factors affecting your credit scores.

While the Agency does not consider credit scores in determining adverse credit decisions, we may use them to presume acceptable credit in lieu of other credit underwriting practices. Credit scores assist lenders in evaluating your credit history in a more expedient and objective manner. Your credit scores are found on your tri-merge credit report, a copy of which will be provided to you upon request. The range of possible scores is from 300 to 850. The Agency may also obtain and consider other credit scores in making its decision on your application.

In addition to the credit scores, your credit report lists the key factors related to why your scores were less than the maximum possible score. Please keep in mind that the factors are only indicators of why you received less than the maximum score possible. The listing of these factors does not by itself indicate that you would not be approved for the loan you have requested. Rural Development considers many factors in addition to your credit scores in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reason(s) for that action which may or may not relate to your credit scores.

The Agency did not calculate your credit scores or develop the scoring models. If you have any questions about your credit scores or the information in the tri-merge credit report from which the scores were computed, you can contact the credit bureau at the address listed below.

**Equifax Mortgage Solutions
815 East Gate, Suite 102
Mount Laurel, NJ 08054
(800) 333-0037**

NOTICE TO HOME LOAN APPLICANT

Pursuant to FACT Act, Section 212.

In connection with your application for a home loan, Rural Development must disclose to you the score that a credit bureau distributed to the Agency and was used in connection with your home loan, as well as key factors affecting your tri-merge credit score.

The credit score is a computer-generated summary calculated at the time of the request and based on the information a credit bureau has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the Agency in determining whether you will obtain a loan. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your tri-merge credit history, it is very important that you review the credit-related information to make sure it is accurate. Credit records may vary from one company to another.

If you have any questions, about your score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice. The credit bureaus play no part in the decision to take any action on the loan application and are unable to provide you with specific reasons for the decision on the loan application.

If you have any questions concerning the terms of the loan, contact Rural Development.

THIS DISCLOSURE HAS BEEN PROVIDED TO THE APPLICANT(S) PURSUANT TO SECTION 212 OF THE FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003. I UNDERSTAND THAT I MAY RECEIVE A COPY OF MY TRI-MERGE CREDIT REPORT BY MAKING A WRITTEN REQUEST TO THE RURAL DEVELOPMENT OFFICE HANDLING MY LOAN APPLICATION.



NOTES TO CONTRACTOR

Bids must be broken out materials and labor for each item to be repaired. Sales tax may only be charged for materials only. Bids should be good for a minimum of 60 days.

Each repair item must clearly identify the work to be completed and must include a cost breakdown of the materials to be used and include quantity, quality, sizes, grades, styles, etc.

All items will be completed in a workmanship manner in accordance with applicable building codes and local code. Site to be left clean of all debris.

Houses built before 1978 are subject to lead based paint requirements. Applicable repairs will require lead based paint work certifications and clearance exams. Additional information is available upon request.

Please provide a copy of the roofing registration certificated issued by the State of Kansas if repairs involve a roof.

RETURN COMPLETED BID TO:

USDA, Rural Development
Fax: 877-470-3801
E-Mail: KSDirect@ks.usda.gov

Rural Development • Kansas
Single Family Housing Programs

Hays Office
2715 Canterbury Drive
Hays, KS 67601
Phone: (785) 628-3081, Ext. 4
Fax: (877) 470-3801

Iola Office
202 W. Miller Road
Iola, KS 66749
Phone: (620) 365-2901, Ext. 4
Fax: (877) 470-3801

Newton Office
1405 South Spencer Road
Newton, KS 67114
Phone: (316) 283-0370, Ext. 4
Fax: (877) 470-3801

Topeka Office
1303 SW First American Pl, Ste 100
Topeka, KS 66604-4040
Phone: (785) 271-2700, Ext 2
Fax: (877) 470-3801

USDA is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

