

RURAL DEVELOPMENT

RURAL HOUSING SERVICE

“Applicant Information Sheet” - Single Family Housing

The Rural Housing Service (RHS) provides loans in rural areas to eligible low- and very low-income applicants. The loan may be to purchase existing housing, purchase and repair existing housing, purchase a building site and construct a dwelling, or purchase new housing. Rural areas include open country and places with population of 10,000 or less and, under certain conditions, towns and cities between 10,000 and 35,000 population.

For detailed information on income limits and eligible areas, visit:
<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

The property must be in good repair or placed in good repair with loan funds. For an existing property, a whole house inspection performed by a qualified inspector is needed. The buyer and seller should discuss who will cover the cost of the whole house inspection and address this item in the purchase agreement.

All who apply get equal consideration without regard to race, color, religion, sex, marital status, age, disability, or national origin.

The following documents are attached and may be completed and returned to your local Rural Development office located at the following address:

See additional information section for office locations. -

- Form RD 410-4, “Uniform Residential Loan Application”
- Checklist of items to accompany the Uniform Residential Loan Application

Please contact the above Rural Development office if you have questions regarding what needs to be in your application package or if you would like assistance in completing a form.

To determine if you qualify, review these frequently asked questions:

“DOES IT MATTER HOW MANY OTHER BILLS I HAVE TO PAY?”

RHS will look at your monthly obligations and how much you currently owe to others. We’ll want to know if paying back the proposed loan on top of your other payments will be difficult for you.

“WHAT IF I THINK MY INCOME IS TOO LOW?”

Having enough income to repay your loan is an important part of getting a loan; however, the RHS loan may be subsidized. A subsidized loan is based on the applicant repaying a percentage of their income toward the housing payment, taxes, and insurance. The percentage is generally 24 percent of the applicant’s household income.

“WHAT CAN I DO IF MY INCOME IS TOO LOW?”

Consider applying with a co-applicant if there is another member of your household willing and able to be a note signer. RHS will then look at your combined income and credit when determining repayment ability. You may also consider a cosigner. A cosigner is an individual who will not reside in the dwelling, but who is willing to be responsible for the debt. You may also consider applying for down payment assistance programs in your area which provide affordable housing products. Many areas have Housing Finance Agencies, Housing Authorities, or Non-Profit Agencies which administer these programs. Funding from these sources can be combined with Rural Development loan funds.

“HOW CAN I DETERMINE IF MY INCOME IS ADEQUATE TO REPAY A LOAN?”

The amount of your proposed monthly house payment, real estate taxes, insurance, and other credit debts cannot exceed 41 percent of your gross monthly income. If you have questions regarding how this determination is made, you may contact the local Rural Development Office shown on the front cover.

“CAN I GET A LOAN IF I’M UNEMPLOYED?”

A steady source of income is very important to getting a loan. An applicant must show sufficient resources to repay the housing loan. Not having a job or a stable source of income may have an impact on the Agency’s decision. Experience has shown that applicants with stable jobs and income sources are more likely to repay the loan.

“WILL YOU FIND OUT ABOUT OTHER CREDIT I’VE HAD?”

Yes. Your credit report provides information on your payment history including any difficulty you have had repaying other loans or credit cards. That information will be used to determine if you can repay the loan.

“HOW CAN I FIND OUT IF I’M ELIGIBLE FOR A LOAN?”

A Rural Development employee is available to discuss eligibility requirements with you on an individual basis by phone or in person during regular office hours. Any interested person may make written application via the local Rural Development office by hard copy or electronic submission.

“WILL I KNOW RIGHT AWAY IF I QUALIFY FOR A LOAN?”

Rural Development staff can pre-qualify the applicant with unverified information provided by the applicant. However, a final eligibility determination will not be made until a written application is filed, household income is verified, and a mortgage credit report is obtained.

“HOW LONG WILL IT BE BEFORE I CAN MOVE INTO MY NEW HOME?”

Typically, applicant eligibility, loan approval, and loan closing may be accomplished within approximately 120 days of filing of the written application. However, depending on the availability of Government funding, this time-frame may be extended. The applicant is periodically advised regarding the status of his or her application when there is lack of funding.

“HOW MUCH MONEY WILL I NEED FOR A DOWNPAYMENT?”

A down payment is generally not required. Loans may be made for up to 100 percent of the market (appraised) value. Simply put, this means if the sales price of the property is equal to or less than the appraised value, no down payment is needed.

“DOES THIS MEAN I WON’T NEED ANY CASH TO GET A LOAN?”

Generally, the applicant will need some cash available. There are costs associated with the credit report, appraisal report, escrow, and other related closing costs. The credit report fee is always paid by the applicant upfront. The first year’s hazard insurance premium is paid immediately prior to closing. Costs pertaining to the appraisal, escrow, and loan closing may be included in the loan amount. You may also negotiate with the seller to contribute a percentage toward closing costs. Any agreement with the seller should be entered into prior to signing, and documented in the purchase agreement or sales contract.

“DOES THE APPLICANT HAVE OTHER RESPONSIBILITIES?”

Yes. Rural Development staff are available to assist the applicant from the application to loan closing. The applicant is responsible for providing requested information timely. The information may be requested by Rural Development staff, a loan application packager, a real estate agent, or a closing agent. Failure to provide information timely results in delayed decisions and other actions.

“ARE THERE OTHER ELIGIBILITY REQUIREMENTS?”

Yes. The applicant must:

1. Be without decent, safe, and sanitary housing.
2. Be unable to obtain a loan from other resources on terms and conditions that they can reasonably be expected to meet.
3. Possess the legal capacity to incur the loan obligation.
4. Be a U.S. citizen, a U.S. noncitizen national, or a qualified alien and provide acceptable evidence of qualified alien status.

“WHAT ARE THE TERMS OF THE LOAN?”

The maximum repayment period is 33 years and, under certain conditions, 38 years. The maximum repayment period for manufactured homes is 30 years.

“WHERE MAY HOUSES BE LOCATED?”

Houses must be located on desirable sites with an adequate supply of safe drinking water and suitable arrangements for sewage disposal. Streets must have an all-weather surface and be maintained by a public body.

“WHAT ABOUT THE SIZE AND DESIGN OF THE HOME?”

While cost and design vary in different areas of the country, a modest home does not generally exceed 2,000 square feet living area, above grade. Exceptions may be granted on a case by case basis for large households or for those applicants with special needs. The value of a dwelling may not exceed the Area Loan Limit for the area in which the applicant is requesting financing.

WHO IS RESPONSIBLE FOR INSPECTING THE HOME?

The applicant/borrower is responsible for hiring a qualified inspector to conduct a whole house inspection on an existing property and for making inspections necessary to protect their interests. While a Rural Development staff member or designee may inspect a property during and/or following construction or repair, these inspections do not create or imply a warranty or guarantee on the condition of the property.

“WHERE MAY I APPLY?”

Applications are made at the local Rural Development office serving the area in which the house will be located. To locate your nearest Rural Development office, please visit:
<http://offices.sc.egov.usda.gov/locator/app?state=us&agency=rd>

CHECKLIST OF ITEMS TO ACCOMPANY THE UNIFORM RESIDENTIAL LOAN APPLICATION

When submitting a Uniform Residential Loan Application, Form RD 410-4, an applicant should simultaneously submit the following items in order for the application to be considered complete. The first two items are standard and apply to all applicants. For all other items, submit the requested items as applicable.

1. Nonrefundable credit report fee of \$25 for individual or joint applicants.
Notice to Customers Making Payment by Check: If applicants send the Agency a check, it will be converted into an electronic funds transfer (EFT). This means the Agency will copy the check and use the account information on it to electronically debit the applicant's account for the amount of the check. The debit from the applicant's account will usually occur within 24 hours, and will be shown on the applicant's regular account statement. Applicants will not receive their original check back. The Agency will destroy the original check, but will keep an image of it. If the EFT cannot be processed for technical reasons, applicants authorize the Agency to process a paper copy of the image in place of the original check. If the EFT cannot be completed because of insufficient funds, the Agency may try to make the transfer up to two additional times [and the Agency will charge a one-time fee of \$15, which will also be collected by EFT].
2. A signed Form RD 3550-1, Authorization to Release Information, for each adult member of the household. <http://forms.sc.egov.usda.gov/efcommon/eFileServices/eForms/RD3550-1.PDF>
3. Verification of **all household income**. To qualify for the program, a household's adjusted annual 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.
 - a. Copies of the last four week's consecutive pay stubs.
 - b. Copies of recent benefit statements for regular unearned income (such as social security, public assistance, retirement income, etc.).
 - c. 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.
4. For each applicant, a complete copy of their last two Federal Income Tax Returns. IRS Form W-2, Wage and Tax Statement, and/or IRS Form 1099-MISC, Miscellaneous Income, must be attached.

5. For each applicant, a signed IRS Form 4506-T, Request for Transcript of Tax Return.
<https://www.irs.gov/pub/irs-pdf/f4506t.pdf>
6. For each 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.
7. 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.)
8. For each applicant, a written explanation for late payments, collections, judgments, or other derogatory items in their credit history. 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.
9. For each applicant, verification of their identity. A copy of a Government-issued photo identification, evidence of date of birth (if not listed on the photo identification), and a copy of their Social Security card.
10. For a household member who is a full-time student and 18 years of age or older, a copy of their school transcript.
11. If applicable, provide written evidence of child care expenses for dependents 12 years of age or younger.
12. 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.

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

Applicants are strongly discouraged from identifying a property or entering into a purchase agreement until they receive a Certificate of Eligibility from Rural Development.

ADDITIONAL ITEMS REQUIRED FOR 502 APPLICATION PROCESSING -

- 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.
- Copy of current child support order, if applicable, for any adult household member receiving or paying support. If no support is received, the applicant must certify that payments are not received and provide documentation that he or she has taken all reasonable legal actions to collect amounts due. Please contact the office if you have additional questions.
- Copy of divorce decree and property settlement for all previous marriages for any adult household member previously married and divorced, if applicable.
- Form RD 3550-4, Employment and Asset Certification – completed, signed, and dated, for all household members.
- Reasonable childcare expenses may be deducted from annual income for qualifying day care expenses. Please be sure to provide the full name, mailing address, phone number, e-mail address for the day care provider as provided in the application.
- Attachment 3-H, Credit Score Disclosure (enclosed for your informational purposes only)
- Copy of photo identification such as your driver's license for **ALL** adult household members.
- Copy of Social Security card for **ALL** adult household members.
- 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.
- 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.
- Homebuyer Education: All first time homebuyers are required to complete homebuyer education prior to loan closing. **A copy of your completion certificate and receipt of payment will need to be provided**, if applicable.
- Specific information regarding a property if you already have a property that you are interested in purchasing.

PLEASE RETURN COMPLETED APPLICATION TO THE OFFICE NEAREST YOUR LOCATION

Packets may also be e-mailed to KSDirect@ks.usda.gov or faxed to 877-470-3801.

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, 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.

USDA RURAL DEVELOPMENT - 502 Direct Program Income Limits

By Number of Persons in the Household*

County		1	2	3	4	5	6	7	8
Allen	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Anderson	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Atchison	LOW	\$33,650	\$38,500	\$43,300	\$48,100	\$51,950	\$55,800	\$59,650	\$63,500
Barber	LOW	\$32,200	\$36,800	\$41,400	\$46,000	\$49,700	\$53,350	\$57,050	\$60,700
Barton	LOW	\$33,900	\$38,700	\$43,550	\$48,400	\$52,250	\$56,150	\$60,000	\$63,900
Bourbon	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Brown	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Butler	LOW	\$36,900	\$42,150	\$47,450	\$52,700	\$56,900	\$61,150	\$65,350	\$69,550
Chase	LOW	\$32,550	\$37,200	\$41,850	\$46,500	\$50,200	\$53,950	\$57,650	\$61,400
Chautauqua	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Cherokee	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Cheyenne	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Clark	LOW	\$35,850	\$40,950	\$46,100	\$51,200	\$55,300	\$59,400	\$63,500	\$67,600
Clay	LOW	\$33,450	\$38,200	\$43,000	\$47,750	\$51,550	\$55,400	\$59,200	\$63,050
Cloud	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Coffey	LOW	\$38,000	\$42,400	\$48,850	\$54,250	\$58,600	\$62,950	\$67,250	\$71,600
Comanche	LOW	\$33,600	\$38,400	\$43,200	\$48,000	\$51,850	\$55,700	\$59,500	\$63,350
Cowley	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Crawford	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Decatur	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Dickinson	LOW	\$35,050	\$40,100	\$45,100	\$50,100	\$54,100	\$58,100	\$62,100	\$66,150
Doniphan	LOW	\$33,800	\$38,600	\$43,450	\$48,250	\$52,100	\$55,950	\$59,850	\$63,700
Douglas	LOW	\$41,850	\$47,800	\$53,800	\$59,750	\$64,550	\$69,300	\$74,100	\$78,850
Edwards	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Elk	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Ellis	LOW	\$36,950	\$42,250	\$47,500	\$52,800	\$57,000	\$61,250	\$65,450	\$69,700
Ellsworth	LOW	\$33,700	\$38,500	\$43,350	\$48,150	\$52,000	\$55,850	\$59,700	\$63,550
Finney	LOW	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,300	\$60,200	\$64,100
Ford	LOW	\$32,950	\$37,700	\$42,400	\$47,100	\$50,850	\$54,650	\$58,400	\$62,150
Franklin	LOW	\$35,300	\$40,300	\$45,350	\$50,400	\$54,450	\$58,450	\$62,500	\$66,550
Geary	LOW	\$34,800	\$39,750	\$44,750	\$49,700	\$53,700	\$57,650	\$61,650	\$65,600
Gove	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Graham	LOW	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400
Grant	LOW	\$37,900	\$43,300	\$48,750	\$54,150	\$58,500	\$62,800	\$67,150	\$71,500
Gray	LOW	\$36,900	\$42,150	\$47,450	\$52,700	\$56,900	\$61,150	\$65,350	\$69,550
Greeley	LOW	\$37,350	\$42,700	\$48,000	\$53,350	\$57,600	\$61,900	\$66,150	\$70,400
Greenwood	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Hamilton	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Harper	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Harvey	LOW	\$36,900	\$42,150	\$47,450	\$52,700	\$56,900	\$61,150	\$65,350	\$69,550
Haskell	LOW	\$36,100	\$41,300	\$46,450	\$51,600	\$55,750	\$59,850	\$64,000	\$68,100
Hodgeman	LOW	\$37,250	\$42,550	\$47,900	\$53,200	\$57,450	\$61,700	\$65,950	\$70,200
Jackson	LOW	\$36,750	\$42,000	\$47,250	\$52,500	\$56,700	\$60,900	\$65,100	\$69,300
Jefferson	LOW	\$36,750	\$42,000	\$47,250	\$52,500	\$56,700	\$60,900	\$65,100	\$69,300
Jewell	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Johnson	LOW	\$41,050	\$46,900	\$52,800	\$58,650	\$63,350	\$68,050	\$72,750	\$77,400
Kearny	LOW	\$33,700	\$38,500	\$43,350	\$48,150	\$52,000	\$55,850	\$59,700	\$63,550
Kingman	LOW	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400
Kiowa	LOW	\$33,150	\$37,900	\$42,600	\$47,350	\$51,150	\$54,950	\$58,700	\$62,500
Labette	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Lane	LOW	\$37,250	\$42,550	\$47,900	\$53,200	\$57,450	\$61,700	\$65,950	\$70,200
Leavenworth	LOW	\$41,050	\$46,900	\$52,800	\$58,650	\$63,350	\$68,050	\$72,750	\$77,400
Lincoln	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600

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

USDA RURAL DEVELOPMENT - 502 Direct Program Income Limits

By Number of Persons in the Household*

County		1	2	3	4	5	6	7	8
Linn	LOW	\$41,050	\$46,900	\$52,800	\$58,650	\$63,350	\$68,050	\$72,750	\$77,400
Logan	LOW	\$35,500	\$40,550	\$45,650	\$50,700	\$54,750	\$58,800	\$62,850	\$66,900
Lyon	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Marion	LOW	\$34,100	\$38,950	\$43,850	\$48,700	\$52,600	\$56,500	\$60,400	\$64,300
Marshall	LOW	\$34,850	\$39,800	\$44,800	\$49,750	\$53,750	\$57,700	\$61,700	\$65,650
McPherson	LOW	\$40,700	\$46,500	\$52,350	\$58,150	\$62,800	\$67,450	\$72,100	\$76,750
Meade	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Miami	LOW	\$41,050	\$46,900	\$52,800	\$58,650	\$63,350	\$68,050	\$72,750	\$77,400
Mitchell	LOW	\$35,000	\$40,000	\$45,000	\$50,000	\$54,000	\$58,000	\$62,000	\$66,000
Montgomery	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Morris	LOW	\$33,700	\$38,500	\$43,350	\$48,150	\$52,000	\$55,850	\$59,700	\$63,550
Morton	LOW	\$33,550	\$38,300	\$43,100	\$47,900	\$51,750	\$55,550	\$59,400	\$63,250
Nemaha	LOW	\$35,450	\$40,500	\$45,600	\$50,650	\$54,700	\$58,750	\$62,800	\$66,850
Neosho	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Ness	LOW	\$35,650	\$40,700	\$45,800	\$50,900	\$54,950	\$59,050	\$63,100	\$67,200
Norton	LOW	\$36,300	\$41,500	\$46,650	\$51,850	\$56,000	\$60,150	\$64,300	\$68,450
Osage	LOW	\$36,750	\$42,000	\$47,250	\$52,500	\$56,700	\$60,900	\$65,100	\$69,300
Osborne	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Ottawa	LOW	\$38,000	\$43,400	\$48,850	\$54,250	\$58,600	\$62,950	\$67,300	\$71,600
Pawnee	LOW	\$34,350	\$39,250	\$44,150	\$49,050	\$52,950	\$56,900	\$60,800	\$64,750
Phillips	LOW	\$33,250	\$38,000	\$42,750	\$47,500	\$51,300	\$55,100	\$58,900	\$62,700
Pottawatomie	LOW	\$36,500	\$41,700	\$46,950	\$52,150	\$56,300	\$60,500	\$64,650	\$68,850
Pratt	LOW	\$34,500	\$39,450	\$44,350	\$49,300	\$53,250	\$57,200	\$61,150	\$65,100
Rawlins	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Reno	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Republic	LOW	\$32,200	\$36,800	\$41,400	\$46,000	\$49,700	\$53,350	\$57,050	\$60,700
Rice	LOW	\$32,850	\$37,500	\$42,200	\$46,900	\$50,650	\$54,400	\$58,150	\$61,900
Riley	LOW	\$36,500	\$41,700	\$46,950	\$52,150	\$56,300	\$60,500	\$64,650	\$68,850
Rooks	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Rush	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Russell	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Saline	LOW	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400
Scott	LOW	\$38,700	\$44,250	\$49,750	\$55,300	\$59,700	\$64,150	\$68,550	\$73,000
Sedgwick	LOW	\$36,900	\$42,150	\$47,450	\$52,700	\$56,900	\$61,150	\$65,350	\$69,550
Seward	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Shawnee	LOW	\$36,750	\$42,000	\$47,250	\$52,500	\$56,700	\$60,900	\$65,100	\$69,300
Sheridan	LOW	\$32,950	\$37,650	\$42,350	\$47,050	\$50,800	\$54,600	\$58,350	\$62,100
Sherman	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Smith	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Stafford	LOW	\$33,650	\$38,500	\$43,300	\$48,100	\$51,950	\$55,800	\$59,650	\$63,500
Stanton	LOW	\$32,950	\$37,700	\$42,400	\$47,100	\$50,850	\$54,650	\$58,400	\$62,150
Stevens	LOW	\$36,450	\$41,700	\$46,900	\$52,100	\$56,250	\$60,450	\$64,600	\$68,750
Sumner	LOW	\$37,400	\$42,750	\$48,100	\$53,450	\$57,750	\$62,000	\$66,300	\$70,550
Thomas	LOW	\$41,700	\$47,700	\$53,650	\$59,600	\$64,350	\$69,150	\$73,900	\$78,650
Trego	LOW	\$32,250	\$36,900	\$41,500	\$46,100	\$49,800	\$53,500	\$57,150	\$60,850
Wabaunsee	LOW	\$36,750	\$42,000	\$47,250	\$52,500	\$56,700	\$60,900	\$65,100	\$69,300
Wallace	LOW	\$34,050	\$38,900	\$43,800	\$48,650	\$52,550	\$56,450	\$60,350	\$64,200
Washington	LOW	\$32,500	\$37,100	\$41,750	\$46,400	\$50,100	\$53,800	\$57,550	\$61,250
Wichita	LOW	\$32,300	\$36,900	\$41,550	\$46,150	\$49,850	\$53,550	\$57,250	\$60,900
Wilson	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Woodson	LOW	\$32,150	\$36,700	\$41,300	\$45,900	\$49,550	\$53,250	\$56,900	\$60,600
Wyandotte	LOW	\$41,050	\$46,900	\$52,800	\$58,650	\$63,350	\$68,050	\$72,750	\$77,400

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



KANSAS

Area Loan Limits

May 4, 2016 to April 30, 2017

Cheyenne 169600	Rawlins 169600	Decatur 171000	Norton 171000	Phillips 171000	Smith 171000	Jewell 171000	Republic 171000	Washington 171000	Marshall 173600	Nemaha 173600	Brown 173600	Doniphan 188000
Sherman 169600	Thomas 169600	Sheridan 169600	Graham 171000	Rooks 171000	Osborne 171000	Mitchell 171000	Cloud 171000	Clay 171000	Pottawatomie 173600	Jackson 173600	Atchison 188000	Jefferson 188000
Wallace 169600	Logan 169600	Gove 169600	Trego 171000	Ellis 171000	Russell 171000	Lincoln 171000	Ottawa 171000	Dickinson 171000	Riley 173600	Shawnee 173600	Douglas 188000	Leavenworth 188000
Greeley 169600	Wichita 169600	Lane 169600	Ness 171000	Rush 171000	Barton 171000	Ellsworth 171000	Saline 171000	Marion 173600	Geary 173600	Waubesaunsee 173600	Franklin 188000	Johnson 188000
Hamilton 169600	Kearny 169600	Finney 169600	Hodgeman 169600	Pawnee 171000	Stafford 171000	Reno 171000	McPherson 163100	Chase 173600	Morris 173600	Lyon 173600	Anderson 188000	Linn 188000
Stanton 169600	Grant 169600	Haskell 169600	Ford 169600	Edwards 171000	Pratt 163100	Kingman 163100	Sedgwick 163100	Butler 173600	Greenwood 173600	Woodson 163100	Allen 163100	Bourbon 163100
Morton 169600	Stevens 169600	Seward 169600	Clark 169600	Kiowa 163100	Barber 163100	Harper 163100	Summer 163100	Cowley 163100	Elk 163100	Wilson 163100	Neosho 163100	Crawford 163100
		Meade 169600	Meade 169600	Comanche 163100	Harper 163100	Chautauqua 163100	Chautauqua 163100	Montgomery 163100	Cherokee 163100	Labette 163100	Cherokee 163100	Cherokee 163100

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"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (Explain):	Property will be: <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		
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>				<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 the job	Yrs./Mos. employed in this line of work/profession	Name & Address of Employer <input type="checkbox"/> Self-Employed	Yrs./Mos. on the job	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)	Monthly Income \$	Name & Address of Employer <input type="checkbox"/> Self-Employed	Dates (From > To)	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)	Monthly Income \$	Name & Address of Employer <input type="checkbox"/> Self-Employed	Dates (From > To)	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.**

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.

A1/A2	Describe Other Income	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		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	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$	Name and Address of Company	\$ Payment/Months	\$
List checking and saving accounts below		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	\$
	\$	Acct. No.		
	\$	Name and Address of Company	\$ Payment/Months	\$
	\$	Acct. No.		
Life insurance net cash value	\$	Name and Address of Company	\$ Payment/Months	\$
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)	\$	Acct. No.		
Automobiles owned (Make and year)	\$	Name and Address of Company	\$ Payment/Months	\$
	\$	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.)

Properly 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.		<table border="1"> <thead> <tr> <th colspan="2">Applicant #1</th> <th colspan="2">Applicant #2</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </tbody> </table>		Applicant #1		Applicant #2		Yes	No	Yes	No	<input type="checkbox"/>																																											
Applicant #1						Applicant #2																																																			
Yes	No					Yes	No																																																		
<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>																																																		
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																						
b. Alterations, improvements, repairs																																																									
c. Land (If acquired separately)																																																									
d. Refinance (incl. debts to be paid off)																																																									
e. Estimated prepaid items																																																									
f. Estimated closing costs																																																									
g. PMI, MIP, Funding Fee																																																									
h. Discount (If Borrower will pay)																																																									
i. Total Costs (Add items a through h)																																																									
j. Subordinate financing																																																									
k. Borrower's closing costs paid by Seller																																																									
l. Other Credits (Explain)																																																									
m. Loan amount (Exclude PMI, MIP Funding Fee financed)		j. Are you a U.S. citizen?		<input type="checkbox"/>	<input type="checkbox"/>																																																				
n. PMI, MIP, Funding Fee financed		k. Are you a permanent resident alien?		<input type="checkbox"/>	<input type="checkbox"/>																																																				
o. Loan amount (Add m & n)		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m. below.		<input type="checkbox"/>	<input type="checkbox"/>																																																				
p. Cash from/to Borrower (Subtract j, k, l, & o from i)		m. Have you had ownership interest in a property in the last 3 years?		<input type="checkbox"/>	<input type="checkbox"/>																																																				
		(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)?		_____	_____																																																				

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>)		Name and Address of Interviewer's Employer
	Interviewer's Signature	Date	
	Interviewer's Phone Number (<i>Incl. Area Code</i>)		

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:		Yes	No		Yes	No
Lack complete plumbing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Physically deteriorated or structurally unsound	<input type="checkbox"/>	<input type="checkbox"/>
Lack adequate heating	<input type="checkbox"/>	<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, 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 on 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 (31U.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 WILL-FULLY 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."

Request for Transcript of Tax Return

▶ **Request may be rejected if the form is incomplete or illegible.**
 ▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

USDA Rural Development

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

			Phone number of taxpayer on line 1a or 2a
Sign Here	▶ _____ Signature (see instructions)	_____	
	▶ _____ Title (if line 1a above is a corporation, partnership, estate, or trust)		
	▶ _____ Spouse's signature	_____	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 559-456-7227
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.



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: _____

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 0 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.
