



502 Direct Loan Pre-Qualification Form

USDA Rural Development has 100% low-interest financing available for those who qualify, to purchase and/or repair a home. Payments are based on income, with no down payment required. Since Rural Development may be able to help those who do not qualify for conventional loans, our program enables many people to buy homes who otherwise could not afford to do so.

Primary qualifications include, but are not limited to:

- **Adjusted gross income must be below 80% of the county median income.** Calculate the total gross annual income for your entire household (including all adult members of the household who are not full-time students). This total must be under the Low income limit for the county you want to purchase in and the number of people in your household (see the following pages). If your income is above the low limit, you may qualify for a Guaranteed Rural Housing (GRH) loan.
- **Acceptable credit history and unable to obtain credit elsewhere.** Applicants with a middle credit score of 640 or above and no delinquent federal debt may qualify for streamlined credit processing. If you are uncertain how your credit history appears get your free annual credit report prior to submitting your information. Review page two of this packet for more information on how and why it's a good idea to monitor your credit.
- **Acceptable repayment ability.** Applicants should have stable and dependable income. Repayment ability may be increased if applicants qualify for payment assistance. Payment assistance is subsidy provided by the US Government, based on a formula tied to income and declines as income levels increase.
- **Must be a US Citizen or a legal Resident Alien**

You may return the following items to pre-qualify for a 502 Direct Loan:

* Required Forms to Apply

1. *Pre-Qualification Form. Complete all applicable information.
2. *Authorization to Release Information. Sign & date this form (no need to complete the top section).
3. Paystubs. Copies of the last 4 weeks worth of paystubs for all wage income earned. *If Applicable*
4. Benefit Letters. Copies of non-wage income you are receiving (Ex: Social Security, pensions, etc). *If Applicable*
5. Federal Tax Return. Copies of the most recent filed Federal Income Tax Return, including all W-2s and applicable Schedules. If self-employed, provide two years of tax returns.
6. Verification of Identity. Copy of picture ID and social security card

Return Completed Form to:

Please email questions and/or pre-qualification forms to the email address listed here. If you do not have internet access, you can contact a local Rural Development office near you.

**Email: KSDirect@ks.usda.gov
Fax: 1-877-470-3801**

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

Manhattan Office
3705 Miller Parkway, Ste A
Manhattan, KS 66503
Phone: (785) 776-7582, 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) 271-2711
Fax: (877) 470-3801

Credit Report Information

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. Nationwide credit reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

Your credit report has information that affects whether you can get a loan and how much you will have to pay to borrow money. You want a copy of your credit report to:

- Make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
- Help guard against identity theft. Identity thieves may use your information to open a new credit card account in your name. Then, when they don't pay the bills, the delinquent account is reported on your credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job.

Federal law allows you to obtain a free copy of your credit report every twelve months from each of three nationwide credit reporting companies (Equifax, TransUnion and Experian). You may order one, two, or all three reports at the same time, or you may stagger your requests. It's your choice. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports.

The three nationwide credit reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report.

www.AnnualCreditReport.com

1-877-322-8228

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	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Anderson	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Atchinson	LOW	\$ 32,550	\$ 37,200	\$ 41,850	\$ 46,500	\$ 50,200	\$ 53,950	\$ 57,650	\$ 61,400
Barber	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Barton	LOW	\$ 32,250	\$ 36,900	\$ 41,500	\$ 46,100	\$ 49,800	\$ 53,500	\$ 57,150	\$ 60,850
Bourbon	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Brown	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
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	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Cherokee	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Cheyenne	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
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	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Coffey	LOW	\$ 35,750	\$ 40,900	\$ 46,000	\$ 51,100	\$ 55,200	\$ 59,300	\$ 63,350	\$ 67,450
Comanche	LOW	\$ 32,400	\$ 37,050	\$ 41,650	\$ 46,300	\$ 50,000	\$ 53,700	\$ 57,400	\$ 61,100
Cowley	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Crawford	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Decatur	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Dickinson	LOW	\$ 34,000	\$ 38,850	\$ 43,700	\$ 48,550	\$ 52,450	\$ 56,300	\$ 60,200	\$ 64,100
Doniphan	LOW	\$ 33,150	\$ 37,900	\$ 42,600	\$ 47,350	\$ 51,150	\$ 54,950	\$ 58,700	\$ 62,500
Douglas	LOW	\$ 40,050	\$ 45,750	\$ 51,500	\$ 57,200	\$ 61,800	\$ 66,350	\$ 70,950	\$ 75,500
Edwards	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Elk	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Ellis	LOW	\$ 36,950	\$ 42,250	\$ 47,500	\$ 52,800	\$ 57,000	\$ 61,250	\$ 65,450	\$ 69,700
Ellsworth	LOW	\$ 32,950	\$ 37,650	\$ 42,350	\$ 47,050	\$ 50,800	\$ 54,600	\$ 58,350	\$ 62,100
Finney	LOW	\$ 33,800	\$ 38,600	\$ 43,450	\$ 48,250	\$ 52,100	\$ 55,950	\$ 59,850	\$ 63,700
Ford	LOW	\$ 32,050	\$ 36,600	\$ 41,200	\$ 45,750	\$ 49,400	\$ 53,050	\$ 56,750	\$ 60,400
Franklin	LOW	\$ 35,300	\$ 40,300	\$ 45,350	\$ 50,400	\$ 54,450	\$ 58,450	\$ 62,500	\$ 66,550
Geary	LOW	\$ 34,250	\$ 39,100	\$ 44,000	\$ 48,900	\$ 52,800	\$ 56,700	\$ 60,650	\$ 64,550
Gove	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
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	\$ 36,200	\$ 41,350	\$ 46,550	\$ 51,700	\$ 55,850	\$ 59,950	\$ 64,100	\$ 68,250
Greeley	LOW	\$ 37,350	\$ 42,700	\$ 48,000	\$ 53,350	\$ 57,600	\$ 61,900	\$ 66,150	\$ 70,400
Greenwood	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Hamilton	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Harper	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Harvey	LOW	\$ 36,900	\$ 42,150	\$ 47,450	\$ 52,700	\$ 56,900	\$ 61,150	\$ 65,350	\$ 69,550
Haskell	LOW	\$ 35,650	\$ 40,750	\$ 45,850	\$ 50,950	\$ 55,050	\$ 59,100	\$ 63,200	\$ 67,250
Hodgeman	LOW	\$ 33,550	\$ 38,300	\$ 43,100	\$ 47,900	\$ 51,750	\$ 55,550	\$ 59,400	\$ 63,250
Jackson	LOW	\$ 36,500	\$ 41,700	\$ 46,950	\$ 52,150	\$ 56,300	\$ 60,500	\$ 64,650	\$ 68,850
Jefferson	LOW	\$ 36,500	\$ 41,700	\$ 46,950	\$ 52,150	\$ 56,300	\$ 60,500	\$ 64,650	\$ 68,850
Jewell	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Johnson	LOW	\$ 41,050	\$ 46,900	\$ 52,800	\$ 58,650	\$ 63,350	\$ 68,050	\$ 72,750	\$ 77,400
Kearny	LOW	\$ 32,400	\$ 37,050	\$ 41,650	\$ 46,300	\$ 50,000	\$ 53,700	\$ 57,400	\$ 61,100
Kingman	LOW	\$ 33,200	\$ 37,950	\$ 42,700	\$ 47,450	\$ 51,250	\$ 55,050	\$ 58,850	\$ 62,650
Kiowa	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Labette	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Lane	LOW	\$ 33,550	\$ 38,300	\$ 43,100	\$ 47,900	\$ 51,750	\$ 55,550	\$ 59,400	\$ 63,250
Leavenworth	LOW	\$ 41,050	\$ 46,900	\$ 52,800	\$ 58,650	\$ 63,350	\$ 68,050	\$ 72,750	\$ 77,400
Lincoln	LOW	\$ 31,750	\$ 36,300	\$ 40,800	\$ 45,350	\$ 49,000	\$ 52,600	\$ 56,250	\$ 59,850

* 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	\$ 33,550	\$ 38,300	\$ 43,100	\$ 47,900	\$ 51,750	\$ 55,550	\$ 59,400	\$ 63,250
Lyon	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Marion	LOW	\$ 33,250	\$ 38,000	\$ 42,750	\$ 47,500	\$ 51,300	\$ 55,100	\$ 58,900	\$ 62,700
Marshall	LOW	\$ 33,500	\$ 38,300	\$ 43,050	\$ 47,850	\$ 51,700	\$ 55,500	\$ 59,350	\$ 63,150
McPherson	LOW	\$ 40,250	\$ 46,000	\$ 51,750	\$ 57,500	\$ 62,100	\$ 66,700	\$ 71,300	\$ 75,900
Meade	LOW	\$ 31,550	\$ 36,050	\$ 40,550	\$ 45,050	\$ 48,650	\$ 52,250	\$ 55,850	\$ 59,450
Miami	LOW	\$ 41,050	\$ 46,900	\$ 52,800	\$ 58,650	\$ 63,350	\$ 68,050	\$ 72,750	\$ 77,400
Mitchell	LOW	\$ 32,500	\$ 37,100	\$ 41,750	\$ 46,400	\$ 50,100	\$ 53,800	\$ 57,550	\$ 61,250
Montgomery	LOW	\$ 31,000	\$ 35,450	\$ 39,850	\$ 44,300	\$ 47,850	\$ 51,400	\$ 54,950	\$ 58,500
Morris	LOW	\$ 32,550	\$ 37,200	\$ 41,850	\$ 46,500	\$ 50,200	\$ 53,950	\$ 57,650	\$ 61,400
Morton	LOW	\$ 33,550	\$ 38,300	\$ 43,100	\$ 47,900	\$ 51,750	\$ 55,550	\$ 59,400	\$ 63,250
Nemaha	LOW	\$ 34,250	\$ 39,100	\$ 44,000	\$ 48,900	\$ 52,800	\$ 56,700	\$ 60,650	\$ 64,550
Neosho	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Ness	LOW	\$ 33,100	\$ 37,850	\$ 42,550	\$ 47,300	\$ 51,100	\$ 54,850	\$ 58,650	\$ 62,450
Norton	LOW	\$ 33,600	\$ 38,400	\$ 43,200	\$ 48,000	\$ 51,850	\$ 55,700	\$ 59,500	\$ 63,350
Osage	LOW	\$ 36,500	\$ 41,700	\$ 46,950	\$ 52,150	\$ 56,300	\$ 60,500	\$ 64,650	\$ 68,850
Osborne	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Ottawa	LOW	\$ 35,750	\$ 40,850	\$ 45,950	\$ 51,050	\$ 55,150	\$ 59,200	\$ 63,300	\$ 67,400
Pawnee	LOW	\$ 32,500	\$ 37,100	\$ 41,750	\$ 46,400	\$ 50,100	\$ 53,800	\$ 57,550	\$ 61,250
Phillips	LOW	\$ 32,250	\$ 36,900	\$ 41,500	\$ 46,100	\$ 49,800	\$ 53,500	\$ 57,150	\$ 60,850
Pottawatomie	LOW	\$ 34,250	\$ 39,100	\$ 44,000	\$ 48,900	\$ 52,800	\$ 56,700	\$ 60,650	\$ 64,550
Pratt	LOW	\$ 33,500	\$ 38,300	\$ 43,050	\$ 47,850	\$ 51,700	\$ 55,500	\$ 59,350	\$ 63,150
Rawlins	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Reno	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Republic	LOW	\$ 31,850	\$ 36,400	\$ 40,950	\$ 45,500	\$ 49,150	\$ 52,800	\$ 56,400	\$ 60,050
Rice	LOW	\$ 32,400	\$ 37,050	\$ 41,650	\$ 46,300	\$ 50,000	\$ 53,700	\$ 57,400	\$ 61,100
Riley	LOW	\$ 34,250	\$ 39,100	\$ 44,000	\$ 48,900	\$ 52,800	\$ 56,700	\$ 60,650	\$ 64,550
Rooks	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Rush	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Russell	LOW	\$ 31,650	\$ 36,150	\$ 40,700	\$ 45,200	\$ 48,800	\$ 52,450	\$ 56,050	\$ 59,650
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	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Shawnee	LOW	\$ 36,500	\$ 41,700	\$ 46,950	\$ 52,150	\$ 56,300	\$ 60,500	\$ 64,650	\$ 68,850
Sheridan	LOW	\$ 32,550	\$ 37,200	\$ 41,850	\$ 46,500	\$ 50,200	\$ 53,950	\$ 57,650	\$ 61,400
Sherman	LOW	\$ 31,450	\$ 35,950	\$ 40,450	\$ 44,950	\$ 48,550	\$ 52,150	\$ 55,750	\$ 59,350
Smith	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Stafford	LOW	\$ 31,850	\$ 36,400	\$ 40,950	\$ 45,500	\$ 49,150	\$ 52,800	\$ 56,400	\$ 60,050
Stanton	LOW	\$ 32,950	\$ 37,700	\$ 42,400	\$ 47,100	\$ 50,850	\$ 54,650	\$ 58,400	\$ 62,150
Stevens	LOW	\$ 34,950	\$ 39,900	\$ 44,900	\$ 49,900	\$ 53,900	\$ 57,900	\$ 61,900	\$ 65,850
Sumner	LOW	\$ 37,150	\$ 42,500	\$ 47,800	\$ 53,100	\$ 57,350	\$ 61,600	\$ 65,850	\$ 70,100
Thomas	LOW	\$ 39,400	\$ 45,050	\$ 50,650	\$ 56,300	\$ 60,800	\$ 65,300	\$ 69,800	\$ 74,300
Trego	LOW	\$ 31,150	\$ 35,600	\$ 40,050	\$ 44,500	\$ 48,050	\$ 51,600	\$ 55,200	\$ 58,750
Wabaunsee	LOW	\$ 36,500	\$ 41,700	\$ 46,950	\$ 52,150	\$ 56,300	\$ 60,500	\$ 64,650	\$ 68,850
Wallace	LOW	\$ 32,150	\$ 36,700	\$ 41,300	\$ 45,900	\$ 49,550	\$ 53,250	\$ 56,900	\$ 60,600
Washington	LOW	\$ 31,300	\$ 35,750	\$ 40,250	\$ 44,700	\$ 48,300	\$ 51,850	\$ 55,450	\$ 59,000
Wichita	LOW	\$ 31,850	\$ 36,400	\$ 40,950	\$ 45,500	\$ 49,150	\$ 52,800	\$ 56,400	\$ 60,050
Wilson	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
Woodson	LOW	\$ 30,900	\$ 35,300	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,200	\$ 54,750	\$ 58,300
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

PRE-QUALIFICATION FORM

USDA USDA Rural Development
 1303 SW First American Pl, Ste 100
 Topeka KS 66604-4040

RETURN COMPLETED FORM TO:
RA.RD.KSto4.SFHShare@ks.usda.gov
FAX: 1-877-470-3801

<input type="checkbox"/> Purchase _____
<input type="checkbox"/> Repair _____
County: _____

APPLICANT INFORMATION

Name (First MI Last): _____
 Social Security Number: _____
 Physical Address: _____
 Mailing Address: _____
 City, State, Zip: _____
 DOB: _____ Sex: _____ Marital Status: _____
 Home ☎: _____ Cell ☎: _____
 Work ☎: _____ Fax ☎: _____
 Email Address: _____
 Preferred Contact Method(s): Email Mail Cell Work Home
 Race: Indian/Alaskan Asian Black Hawaiian White
 Ethnicity: Hispanic Not Hispanic Citizen? Y N Veteran? Y N
 If interpretation services are needed, what type? _____

Applicant's Monthly Income

Employer: _____
 Position Held: _____ Start Date: _____
 Avg Hours Worked/Week: _____ Hourly Rate of Pay \$ _____
 Avg Over-Time / Week: _____ Annual Bonus \$ _____
Other Employment: Current Previous Dates: _____
 Employer: _____
 Avg Monthly Income for this job: \$ _____
Monthly Non-Wage Income: \$ _____ per month
 Source: Child Support Social Security Pension Other

CO-APPLICANT INFORMATION

Name (First MI Last): _____
 Social Security Number: _____
 Physical Address: _____
 Mailing Address: _____
 City, State, Zip: _____
 DOB: _____ Sex: _____ Marital Status: _____
 Home ☎: _____ Cell ☎: _____
 Work ☎: _____ Fax ☎: _____
 Email Address: _____
 Preferred Contact Method(s): Email Mail Cell Work Home
 Race: Indian/Alaskan Asian Black Hawaiian White
 Ethnicity: Hispanic Not Hispanic Citizen? Y N Veteran? Y N
 If interpretation services are needed, what type? _____

Co-Applicant's Monthly Income

Employer: _____
 Position Held: _____ Start Date: _____
 Avg Hours Worked/Week: _____ Hourly Rate of Pay \$ _____
 Avg Over-Time/Week: _____ Annual Bonus \$ _____
Other Employment: Current Previous Dates: _____
 Employer: _____
 Avg Monthly Income for this job: \$ _____
Monthly Non-Wage Income: \$ _____ per month
 Source: Child Support Social Security Pension Other

OTHER HOUSEHOLD MEMBERS NOT LISTED ABOVE WHO WILL LIVE IN HOUSE

Name (First Middle Last)	Relationship	Age	Student?	Monthly Income	Income Source

Type of Payment	Creditor Name	Monthly Payments	Balance	Type of Asset	Cash Value
Car Payment				Cash	
Car Payment				Checking Acct.	
Credit Card				Checking Acct.	
Credit Card				Savings Acct.	
Credit Card				Savings Acct.	
Medical/Dr. Bills				Stocks/Bonds/CDs	
Medical/Dr. Bills				IRAs/Retirement	
Student Loans				Real Estate Owned	
Child Support Owed				Auto/Vehicle	
Other Debt				Auto/Vehicle	
Rent or House Pmt				Other:	

Annual Medical Expenses (complete only if disabled or over 62): _____ Comments: _____
 Annual Childcare Expenses: _____ DCF pay any? Y N _____
 Have you owned a home in the last 3 years? Y N _____
 Any payments past due, more than 30 days, in the past 12 months? Y N _____
 Any judgments, bankruptcy, or foreclosures in the past 3 yrs? Y N _____
 Where did you learn about this loan program? Newspaper Bank Flyer Realtor Other: _____

PLEASE BE SURE TO SIGN THE ATTACHED "AUTHORIZATION TO RELEASE INFORMATION" FORM

**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)).