Dear Applicant:

Thank you for your interest in our Single Family Housing (SFH) Direct Home Loan program through Rural Development (RD).

Prior to submitting your application, you can complete an online eligibility assessment to determine if you are a good candidate for our SFH Direct Home Loan program. The link for the self-assessment is: https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=assessmentType

Enclosed is the application package to apply for the SFH Direct Home Loan program through Rural Development.

The application package includes the following:

Section 1 – Supplemental guidance for filing an application if you choose Option 1 or Option 2 below:

- Working with a Loan Application Packager *(Information for applying using Option 1)*
- Transmitting Single Family Housing Direct Applications via eForms and eForms Quick Reference Guide *(Information for applying using Option 2)*

Section 2 – The following forms must be completed, signed and returned to Rural Development:

- Attachment 3-J, Checklist of Items to Accompany the Uniform Residential Loan Application *(fully complete and return all applicable items on this checklist)*
- Form RD 410-4, Uniform Residential Loan Application *(fully complete highlighted sections and return) (**NOTE:** If submitting via eForms (Option 2), the 410-4 is completed on the eForms site.)*
- Form RD 3550-1, Authorization to Release Information *(each applicant to sign/date separate forms and return)*
- Form RD 3550-4, Employment and Asset Certification *(fully complete highlighted sections and return)*

Section 3 – Additional information regarding the SFH Direct Home Loan program:

- Homeownership education information and Agency-approved homeownership providers *(Important – homeownership education is required for first-time homebuyers)*
- SFH Direct Home Loan Fact Sheet *(for your records)*
- Attachment 3-D, Applicant Information Sheet *(for your records)*
- Attachment 3-H, Credit Score Disclosure and Notice to Home Loan Applicant *(for your records)*
- Exhibit 4-4, Indicators of Unacceptable Credit Guidelines *(for your records)*
- SFH Subsidy Recapture Fact Sheet *(for your records)*

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.

To apply, complete all the applicable items in the attached 3-J Checklist of Items to Accompany the Uniform Residential Loan Application and submit the package using **one** of the options below (which are listed in no particular order – you choose the option that works best for you):

Option 1: Work with a loan application packager. See "Working with a Loan Application Packager" located in Section 1 of this application package for more information.

Option 2: Apply online via eForms. For instructions, see "Transmitting Single Family Housing Direct Applications via eForms" and "eForms Quick Reference Guide" located in Section 1 of this application package for more information.

Option 3: Return to a local Rural Development office:

Email to: WA-SFH@usda.gov

Mail to: USDA Rural Development
1835 Black Lake Blvd Ste C
Olympia WA 98512

To locate a Rural Development Service Center, go to:
https://offices.sc.egov.usda.gov/locator/app?state=us&agency=rd

IMPORTANT: If any item, information and/or signature is missing, your application is considered incomplete and you will be contacted and asked to provide the missing pieces.

To qualify for the SFH Direct Home Loan program, your household's adjusted annual income must be within our established income limit based on household size and location. The income limits can be found online at: https://www.rd.usda.gov/sites/default/files/RD-DirectLimitMap.pdf.

During your loan approval process, you will be instructed to watch the Agency's online applicant orientation video: https://www.youtube.com/watch?v=XxobzC24FfU&feature=youtu.be.

For more information, go to HB-1-3550, Direct Single Family Housing Loans and Grants – Field Office Handbook: https://www.rd.usda.gov/resources/directives/handbooks.

All properties financed must be in an eligible rural area. Visit the property eligibility website to view eligible rural areas: https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do.

Final determination of eligibility is made by Rural Development upon receipt of a complete application.

Thank you for choosing Rural Development, if you have questions or concerns please feel free to contact your local Rural Development office.

Section 1

Supplemental guidance for filing an application if you choose Option 1 or Option 2 listed on the cover page.

(Information for submitting your application via a loan application packager - Option 1.)

Working with a Loan Application Packager

What is a loan application packager?

A loan application packager provides an optional service to an applicant seeking a housing loan by helping to navigate the loan application process. A packager can help determine if the Section 502 Direct Loan Program is a good fit and, if so, help to assemble a complete loan application package.

Loan application packaging fees can generally be included in the Rural Development loan or can be paid by the seller, builder, or third party. Packagers do not work for or represent Rural Development.

An intermediary is an affordable housing nonprofit, public agency, or State Housing Finance Agency approved by Rural Development to perform quality assurance reviews on loan application packages prepared by certified packagers through their qualified employers. Eligible loan application packagers can either work with or without an approved intermediary. Loan packagers that work with an approved intermediary receive priority processing.

How do I file an application with the guidance of a loan application packager?

For assistance in locating a loan application packager in your area, you can:

1. Select a packager from the attached list of local packagers in your area (if applicable), or

2. Contact an intermediary using the information found on the following website: https://www.rd.usda.gov/sites/default/files/RD-SFH-IntermediaryMap.pdf

(Information for submitting your application via a loan application packager - Option 1.)

List of Loan Application Packagers for Washington State

☐ **If box is checked, *our state does not maintain a list of local packagers. Applicants can locate a loan application packager by contacting an intermediary using the information on the following website:*** https://www.rd.usda.gov/sites/default/files/RD-SFH-IntermediaryMap.pdf.

Entity Name	Contact	Phone	Email	Website	Counties Served
American Financial Solutions (AFS)	Angela Anderson Lead Housing Counselor	888-864-8699 X :2119 888-282-5492	aanderson@ myfinancialgoals.org	www.myfinancialgoals.org 600 University St Ste 2409 Seattle WA 98101	All
American Financial Solutions (AFS)	Margarita Mueses, Hsg Counselor	888-864-8699 X:4151 888-282-5493	mmueses@ myfinancialgoals.org	www.myfinancialgoals.org 600 University St Ste 2409 Seattle WA 98101	All
American Financial Solutions (AFS)	Sergey Lobodzinssky	206-229-5027 888-282-5492	serg.assistance@gmail.com	www.myfinancialgoals.org 2933 South 381st Way Auburn WA 98001	All
Catholic Charities Housing Services (CCHS)	Edenia Urenda Prepurchase Counselor	509-853-1317 509-853-2800	eurenda@cchsyakima.org.	www.catholiccharitiescw.org 5302 Tieton Drive, Suite G Yakima WA 98908	Central Washington
Catholic Charities Housing Services (CCHS)	Emily Freeborn SFH Program Mgr	509-853-2800	efreeborn@catholiccharitiescw.org.	www.catholiccharitiescw.org 5302 Tieton Drive, Suite G Yakima WA 98908	Central Washington
Makah Indian Tribe of Makah Indian Reservation	Shena Perez Client Services Coordinator	360-645-2435 360-645-2864	shena.perez@makah.com	makah.com PO Box 88 Neah Bay WA 98357	Makah Reservation

(Information for submitting your application via a loan application packager - Option 1.)

List of Loan Application Packagers for

☐ **If box is checked, *our state does not maintain a list of local packagers. Applicants can locate a loan application packager by contacting an intermediary using the information on the following website:*** https://www.rd.usda.gov/sites/default/files/RD-SFH-IntermediaryMap.pdf.

Entity Name	Contact	Phone	Email	Website	Counties Served
Methow Housing Trust (MHT)	Danica Ready Executive Director	509-776-5943	danica@methowhousing trust.org	www.methowhousingtrust.org PO Box 930 Twisp WA 98856	Methow Valley Okanogan
Methow Housing Trust (MHT)	Erika Krumpelman Stewardship Director	509-776-5943	erika@methowhousingtrust.org	www.methowhousingtrust.org PO Box 931 Twisp WA 98856	Methow Valley Okanogan

TRANSMITTING SINGLE FAMILY HOUSING DIRECT APPLICATIONS VIA EFORMS

Rural Development in _ Washington State _ accepts Single Family Housing Direct (SFHD) Section 502 and 504 applications thru electronic submission using the eForms site. The eForms site allows applicants and individuals working on behalf of the applicant to search for and complete forms to apply for the SFHD programs. With the eForms site, users can electronically submit all the items listed on Attachment 3-J for the Section 502 program (with the exception of the credit report fee) or on Attachment 12-E for the Section 504 program.

The eForms user guide, training, and handout can be found on the Single Family Housing Direct Home Loans website (under To Apply), Single Family Housing Repair Loans & Grants website (under To Apply), and on the Direct Loan Application Packagers website. As outlined in the materials, eForms is beneficial to both the submitter and to the Agency.

- For the submitter, eForms provides a convenient and secured way to submit a loan application package.
- For the Agency, eForms streamlines the application process and reduces paper consumption (which is good for the environment). In addition, applications that are "accepted" in eForms automatically upload into the Agency's origination system so they can be "parsed" for further processing.

To start the process, please follow the steps on the attached eForms Quick Reference Guide.

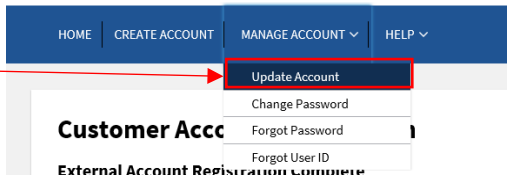
If you have questions, our state eForms point of contact, Lorraine Eckard, can be reached at 360-406-5448 lorraine.eckard@usda.gov or Jean Jhanson 362-704-7769 jean.jhanson@usda.gov.

(Information for submitting your application via eForms - Option 2.)

EFORMS QUICK REFERENCE GUIDE

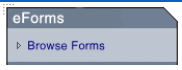
Step 1: Obtain a USDA eAuthentication account with a verified identity.

- Click on https://www.eauth.usda.gov/eauth/b/usda/registration.
- Select "Customer" and click continue. Enter your email address and click submit.
- You will receive a notice that an email has been sent to complete the registration process.
- Log into your email account and locate the email with a subject line of "eAuth – Confirm Email". The email will be from donotreply.icam@ocia.usda.gov. Check your junk/spam folder if you do not see the email in your inbox.
- In the email, click "Continue Registration", enter the requested information (be sure to enter the information exactly how it shows on your government issued ID), and select a password for your eAuthentication account. Once the password is accepted, click submit.
- At the top of the page, click "Manage Account".
- From the dropdown menu click "Update Account".



- If you are not logged in to your eAuthentication account, you will be directed to the log in screen. Enter your User ID (email) and password.
- Scroll to and click "Verify My Identity" (as seen here).
- On the Verify Identity screen, select "Verify my identity online (recommended)" and click continue.
- Read the disclaimer and terms of service and click "I Agree".
- Finish completing the additional information based on your government issued photo ID and click continue.
- Answer five identity verification questions. If all five questions are answered correctly, the next screen will state you have successfully completed the online identity verification process. If online verification is unsuccessful, you can retry the identity verification process or you can submit your application through another acceptable means.
- For technical assistance with eAuthentication accounts contact eAuthHelpDesk@usda.gov or 1-800-457-3642 (Option #1).

Step 2: Using Internet Explorer, login to the eForms site with your User ID (email) and password.
https://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home

Step 3: Click "Browse Forms" 

from the menu options on the left.

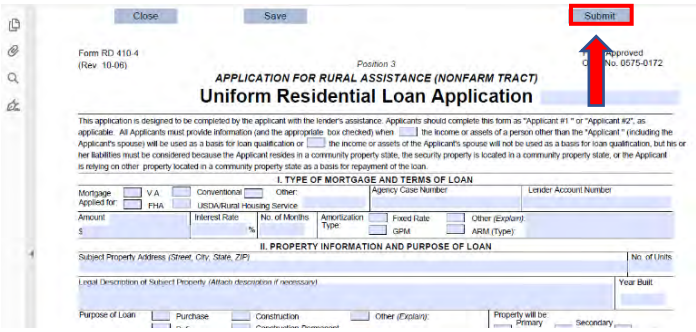
Step 4: At the Form Number search option, enter "410-4".

Click search.

Step 5: Click the "RD 410-4"

to open the form.

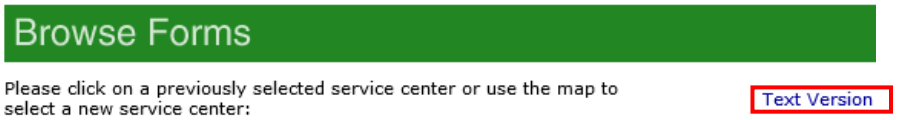
Step 6: Complete the "RD 410-4" and click submit.
Do not use punctuation in the "RD 410-4" form (e.g. enter "Road" instead of "Rd.").



Note: Rural Development staff will not accept an application unless it is complete (including all applicable items listed on the Attachment 3-J or Attachment 12-E). If any documents are determined missing or incomplete during the review, the package will be returned to the user with explanation. A signature is not needed on the application (Form 410-4) when completed/submitted via eForms (as described in this guide). However, the other RD forms attached to the package will need a signature.

Rev. June 2020

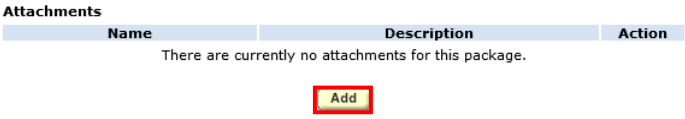
Step 7: For easier selection of the office location, click Text Version



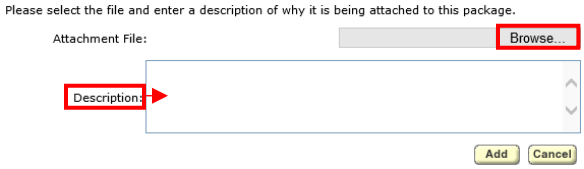
Select the following state/county/RD Office combination in eForms:

State:	Washington
County:	Clallam
RD Office:	Port Angeles Area Office

Step 8: Attach documents required in the Attachment 3-J for Section 502 or Attachment 12-E for Section 504. Click add.



Browse to locate the documents on your computer, select the document, enter a brief description, and click add. Repeat until all documents are added. To save time, combine all documents into a single PDF on your computer and add that single PDF.



Step 9: Click submit.

For technical assistance with the eForms site contact rd.hd@usda.gov or 1-800-457-3642 (Option #2).

Be sure to retain your User ID and password. If the loan closes, this information can be used to make the mortgage payment online.

Section 2

The following forms must be

fully completed, signed and returned.

(Fully complete and return all applicable items on this checklist.)

ATTACHMENT 3-J

CHECKLIST OF ITEMS TO ACCOMPANY THE UNIFORM RESIDENTIAL LOAN APPLICATION

You, as the applicant, need to simultaneously submit the applicable items below when applying for a loan. Copies of the verification documents should be submitted. If any item, information, and/or signature is missing, you will be contacted and asked to provide the missing pieces. **If the missing pieces are not provided within 15 days of the request, your incomplete application will be withdrawn from consideration**. To avoid any delay or withdrawal, verify that your loan application is fully complete prior to submission.

- ☐ This checklist with the applicable and included items checked.
- ☐ Form RD 410-4, Uniform Residential Loan Application: You **must** complete all sections (be sure to provide all applicable information, details, and data) and sign/date pages 5 and 8. https://forms.sc.egov.usda.gov//efcommon/eFileServices/eForms/RD410-4.PDF
- ☐ Verification of identity: You **must** provide a copy of your Government-issued picture identification (ID) along with evidence of age. Standard verifications are a driver's license or a passport. Contact us if you do not have these standard verifications to discuss possible alternatives.
- ☐ Verification of taxpayer ID number: You **must** provide verification of your full taxpayer ID number (i.e. no numbers are hidden or suppressed) using evidence such as your pay stubs or tax returns. A copy of your social security card is only needed if you do not have any other evidence of your full taxpayer ID number.
- ☐ $25 credit report fee (non-refundable): If the applicant and co-applicant currently reside at separate addresses, the fee is $25 each. Remove any credit freeze at the time of application submission and keep it lifted until such time as the Agency pulls a credit report. Indicate an option for payment of the credit report fee:
  - ☐ Option 1: Provide a copy of a voided check or savings account deposit slip from an American Bankers Association (ABA) bank (we cannot process withdrawals from a foreign bank). The Agency will use the ABA routing number and account number to collect payment through the Automated Clearing Housing System (ACH). By providing a copy of a voided check or deposit slip, you are authorizing the deduction from the account by electronic means. Option one is the preferred method as it provides faster processing.
  - ☐ Option 2: Mail a check, cashier's check or money order that is signed, dated, and made payable to USDA Rural Development.

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 be collected by EFT.

(Fully complete and return all applicable items on this checklist.)

- ☐ If you have late payments, collections, judgments, or other derogatory items in your credit history, provide a written explanation for each credit blemish. If you are unsure what your credit history looks like, obtain a free credit report by calling 1-877-322-8228 or logging into http://www.annualcreditreport.com. By law, you 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.

- ☐ Form RD 3550-1, Authorization to Release Information: Each adult member of the household **must** sign/date a separate release form. http://forms.sc.egov.usda.gov/efcommon/eFileServices/eForms/RD3550-1.PDF

- ☐ Form RD 3550-4, Employment and Asset Certification: You **must** check the appropriate blocks, account for the household members' employment and nonretirement assets as instructed, and sign/date the certification. http://forms.sc.egov.usda.gov/efcommon/eFileServices/eForms/RD3550-4.PDF

- ☐ Your last two signed Federal Income Tax Returns with all applicable tax return schedules. Also provide:
  - ☐ All W-2s, 1099s, and other forms attached to the returns.
  - ☐ If filed electronically, include a copy of the signature page with the Self-Select PIN, confirmation that the return was accepted, or evidence that it was filed by an authorized E-File provider.

- ☐ Last four consecutive weeks of pay stubs for **all employed adult household members**.
  - ☐ If you have an employment history of less than two years or employment gaps in excess of 30 days within the last two years, you should provide a letter of explanation.

- ☐ Recent benefit statements for regular unearned income for **all household members** who receive:
  - ☐ Social Security/Supplemental Security Income
  - ☐ Public assistance
  - ☐ Retirement income
  - ☐ Other

- ☐ Last 12-month payment history of alimony and/or child support received by **all adult household members** as provided by the court appointed entity responsible for handling payments. If this is not available, provide a copy of the separation agreement or divorce decree. While you can choose to have this income excluded from your repayment income, it must be reported to determine if your household's adjusted income is within the program's income limit.

(Fully complete and return all applicable items on this checklist.)

- ☐ Two most recent brokerage or bank statements for **all household members** (excluding tax advantaged plans for education, health/medical, and retirement). If you are obtaining this information online, provide the statements as opposed to providing the online transaction histories.

- ☐ For a household member who is a full-time student and 18 years of age or older, a copy of their school transcript.

- ☐ Written evidence of child care expenses for dependents 12 years of age or younger.

- ☐ If you are 62 years of age or older, are disabled, or have a disabled household member, provide evidence of unreimbursed annual medical expenses if you wish to be considered for a deduction to household income.

- ☐ List your personal email address(es) below if you authorize the Agency to contact you via email. The Agency password protects emails containing personal identifiable information.

_____ _____

_____ _____

- ☐ While you are strongly discouraged from identifying a property or entering into a purchase agreement until you receive a Certificate of Eligibility from Rural Development, enter the county you are interested in purchasing a home in below.

_____

- ☐ If you have already entered into a purchase agreement (which again is strongly discouraged), provide a copy of the agreement.

Applicants who are first-time homebuyers are strongly encouraged to complete a homeowner education training as early in the application process as possible since the training covers the following important topics: preparing for homeownership (readiness to go from rental to homeownership), budgeting (pre- and post-purchase), credit counseling, shopping for a home, obtaining a mortgage, loan closing, and life as a homeowner. There is generally an out-of-pocket fee for the training, which can be reimbursed should the loan request be approved and closed. Attached is a list of Agency-approved education providers. You will be expected to successfully complete this training prior to entering into a contract to purchase or construct a home for maximum benefit.

(Fully complete highlighted sections. NOTE: If submitting via eForms (Option 2), you will complete this form on the eForms site.)

Form RD 410-4
(Rev. 10-06)

Position 3

Form Approved
OMB No. 0575-0172

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: ☐ V.A. ☐ Conventional ☐ Other: ☐ FHA ☐ USDA/Rural Housing Service

Agency Case Number

Lender Account Number

Amount	Interest Rate	No. of Months	Amortization Type:
$	%		☐ Fixed Rate ☐ Other *(Explaln)*: ☐ GPM ☐ 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 ☐ Purchase ☐ Construction ☐ Other (Explain): ☐ Refinance ☐ Construction-Permanent

Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total *(a + b)*
	$	$	$	$	$ 0.00

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements
	$	$		☐ Made ☐ To be made Cost: $

Title will be held in what Name(s)

Manner in which Title will be held

Estate will be held in: ☐ Fee Simple ☐ 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
☐ Married ☐ Unmarried *(Include single, divorced, widowed)* ☐ Separated / Dependents *(Not listed by Applicant #2)* No. Ages	☐ Married ☐ Unmarried *(Include single, divorced, widowed)* ☐ Separated / Dependents *(Not listed by Applicant #1)* No. Ages
Present Address *(Street, City, State, ZIP)* ☐ Own ☐ Rent _____ No. Yrs.	Present Address *(Street, City, State, ZIP)* ☐ Own ☐ Rent _____ No. Yrs.
Mailing Address if different from Present Address	*Mailing Address if different from Present Address*
If residing at present address for less than two years, complete the following:	
Former Address *(Street, City, State, ZIP)* ☐ Own ☐ Rent _____ No. Yrs.	Former Address *(Street, City, State, ZIP)* ☐ Own ☐ Rent _____ No. Yrs.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not 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 1- 1/2 hours 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.

(Fully complete highlighted sections.)

IV. EMPLOYMENT INFORMATION

Applicant #1			Applicant #2		
Name & Address of Employer	☐ Self-Employed	Yrs./Mos. on this job Yrs./Mos. employed in this line of work/profession	Name & Address of Employer	☐ Self-Employed	Yrs./Mos. on this 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	☐ Self-Employed	Dates *(From › To)* Monthly Income $	Name & Address of Employer	☐ 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	☐ Self-Employed	Dates *(From › To)* Monthly Income $	Name & Address of Employer	☐ 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.**

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

(Fully complete highlighted sections.)

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 Description	Cash or Market Value
Cash deposit toward purchase held by:	$
List checking and saving accounts below	
Name and Address of Bank, S&L, or Credit Union	
Acct. No.	$
Name and Address of Bank, S&L, or Credit Union	
Acct. No.	$
Name and Address of Bank, S&L, or Credit Union	
Acct. No.	$
Name and Address of Bank, S&L, or Credit Union	
Acct. No.	$
Stocks & Bonds (Company name/number & description)	$
Life insurance net cash value Face amount: $	$
Subtotal Liquid Assets	$
Real estate owned *(Enter market value from schedule of real estate owned)*	$
Vested interest in retirement fund	$
Net worth of business(es) owned *(Attach financial statement)*	$
Automobiles owned *(Make and year)*	$
Other Assets *(Itemize)*	$
Total Assets a.	$

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.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and Address of Company Acct. No.	$ Payment/Months	$
Name and Address of Company Acct. No.	$ Payment/Months	$
Name and Address of Company Acct. No.	$ Payment/Months	$
Name and Address of Company Acct. No.	$ Payment/Months	$
Name and Address of Company Acct. No.	$ Payment/Months	$
Name and Address of Company Acct. No.	$ Payment/Months	$
Name and Address of Company Acct. No.	$ Payment/Months	$
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job Related Expense *(Child care, union dues, etc.)*	$	
Total Monthly Payments	$	
Net Worth *(a minus b)* $	Total Liabilities b.	$

(Fully complete highlighted sections.)

VI. ASSETS AND LIABILITIES (cont.)

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

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

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

Alternative Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	$
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	
9, 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)*	
n. PMI, MIP, Funding Fee financed	
o. Loan amount *(Add m & n)*	
p. Cash from/to Borrower (Subtract j, k, l, & o from i)	

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Applicant #1 Yes	Applicant #1 No	Applicant #2 Yes	Applicant #2 No
a. Are there any outstanding judgments against you?				
b. Have you been declared bankrupt within the past 7 years?				
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?				
d. Are you a party to a lawsuit?				
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? *(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes, " provide details, including date, name, and address of Lender, FHA or V.A. case number, if any, and reasons for the action.)*				
f. Are you presently delinquent or in default on any Federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in question e. above.				
g. Are you obligated to pay alimony, child support, or separate maintenance?				
h. Is any part of the down payment borrowed?				
i. Are you a co-maker or endorser on a note?				
j. Are you a U.S. citizen?				
k. Are you a permanent resident alien?				
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m. below.				
m. Have you had ownership interest in a property in the last 3 years?				
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (0)?				

(Each applicant must sign, date and complete highlighted sections.)

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 ☐ I do not wish to furnish this information	CO-BORROWER ☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	Race ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☐ Female ☐ Male	Sex: ☐ Female ☐ Male

To be Completed by Interviewer	Interviewer's Name *(Print or type)*		Name and Address of Interviewer's Employer
This application was taken by:			
☐ face-to-face interview	Interviewer's Signature	Date	
☐ by mail			
☐ by telephone	Interviewer's Phone Number *(Incl. Area Code)*		
☐ Internet			

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:

(Fully complete all highlighted sections.)

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	☐	☐	Physically deteriorated or structurally unsound	☐	☐
Lack adequate heating	☐	☐	Overcrowded *(More than 2 persons per room)*	☐	☐

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

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

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

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

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

15. Notices to Applicant

Privacy Act. See attached sheet.

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

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

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

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

Unlawful Discrimination. "The U. S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).
To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer."
The Fair Housing Act prohibits discrimination in real estate-related transactions, or in the terms or conditions of such a transaction, because of race, color, religion, sex, disability, familial status, or national origin. If you believe you have been discriminated against for any of these reasons, you can write the U. S. Department of Housing and Urban Development, Washington, D.C. 20410 or call (800) 669-9777.

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

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

(Each applicant must sign and date.)

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	Racial Data Provided by
		_____ Eligible _____ Not Eligible	_____ Applicant _____ RHS

18. Application received on _____ .
Application complete on _____ .

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

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

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

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

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.

2. A Record from this system of records may be disclosed to a Member of Congress or to a congressional staff member in response to an inquiry of the congressional office made at the written request of the constituent about whom the record is maintained.

3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.

4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).

5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.

6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee; or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.

7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.

8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.

9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.

10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.

11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.

12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.

13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.

17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.

18. Referral of names, home and work addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 1681a(f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).

(Each applicant must sign and date a separate authorization form.)

Form RD 3550-1
(Rev. 06-06)

Form Approved
0MB No. 0575-0172

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 conceming 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

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless as 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 (31U.S.C. 3701(a)(3)).

(Each applicant must sign and date a separate authorization form.)

Form RD 3550-1
(Rev. 06-06)

Form Approved
0MB No. 0575-0172

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 conceming 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

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless as 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 (31U.S.C. 3701(a)(3)).

(Fully complete highlighted sections for all adult household members.)

Form RD 3550-4
(Rev. 07-19)

Form Approved
OMB No. 0575-0172

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.

(Fully complete highlighted sections for all household members and each applicant must sign and date.)

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, and personal property held as an investment.

The nonretirement asset levels are as follows:

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

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."

Section 3

Additional information regarding the SFH Direct Home Loan Program.

(Important - homeownership education is required for first-time homebuyers.)

HOMEOWNERSHIP EDUCATION

Please be advised that Rural Development has a homeownership education requirement for first-time homebuyers. Attached is a list of Agency-approved homeownership education providers. You are expected to successfully complete homeownership education from an Agency-approved provider prior to entering into a sales contract to purchase or construct a home, since the training prepares you for shopping, buying, financing, and owning a home.

During the time of the COVID-19 pandemic, classroom and one-on-one counseling being offered by local providers is very limited or restricted. An alternative option to meet the homeownership education requirement during the COVID-19 pandemic is to complete one of the three nationally approved online homeownership education courses:

- **eHome America** - https://ehomeamerica.org/usda (cost $75),
- **Framework** - https://www.frameworkhomeownership.org/ (cost $75), and
- **Utah State University** - https://extension.learn.usu.edu/ (select Home Buyer Education) (cost $60 for the applicant and $5 for a co-applicant).

Upon completion of the course, you must provide documentation that you have successfully completed the course by submitting a certificate of completion or letter from the certified provider. There is generally an out-of-pocket fee for the training, which can be reimbursed should the loan request be approved and closed. Please be advised if you do not close on your loan, you are responsible for the homeownership education fee.

(Important - homeownership education is required for first-time homebuyers.)

APPROVED HOMEOWNERSHIP EDUCATION PROVIDERS

Provider Name	Phone, Email, Website	Address	Languages	Cost	Counties Served
Washington State Housing Finance Commission (WSHF)	206-464-7139 800-767-4663 info@heretohome.org http://www.wshfc.org/buyers/schedule.htm	1000 2nd Ave Suite 2700 Seattle WA 98104	English Spanish	Free	Statewide
Housing and Urban Development (HUD)	http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm	See website		Varies	Statewide
ARC of Spokane	509-328-6326 lcael@arch-spokane.org www.arc-spokane.org	320 E 2nd Ave Spokane WA 99202-1402	ASL English	Free	Eastern Washington
Community Housing Resource Center	360-690-4496 info@homecen.org https://lighthouseresourcescenter.org/	1910 W Fourth Plain Blvd Ste 400 Vancouver WA 98660		Based on income	Statewide
El Centrol De La Raza	206-957-4634 receptionist@elcentrodelaraza.org www.elcentrodelaraza.org/	2524 16th Ave S Seattle WA 98144-5104	English Spanish	Free	Seattle Tacoma Bellevue
Homes for Islanders	360-370-5944 director@homesforislanders.org homesforislanders.org	PO Box 545 Friday Harbor WA 98250		Free	San Juans Must be a HFI self-help group member

(Important - homeownership education is required for first-time homebuyers.)

Approved Homeownership Education Providers

Provider Name	Phone, Email, Website	Address	Languages	Cost	Counties Served
Homesight	206-760-4205 206-723-4355 contact@homesightwa.org www.homesightwa.org	4219 S Othello St STE 130-B Seattle WA 98118	English Spanish	Free	King Pierce Snohomish
Kulshan Community Land Trust	360-671-5600 X 101 nikkiquinn@kulshanCLT.org www.kulshanCLT.org	1303 Commercial St Suite 6 Bellingham WA 98225		Free	Whatcom
Lower Columbia Community Action Program	360-425-3430 X 222 juanitab@lowercolumibacap.org www.lowercolumbiacap.org	1526 Commerce Ave Longview WA 98632		Free	Cowlitz Lewis Clark Wahkikum
OIC of Washington	509-248-6751 509-765-9206 https://www.yvoic.org/services/ www.prosperity-center.html	815 Fruitvale Blvd Yakima WA 98902	English Spanish	Free	Sunnyside Pasco Wenatchee Moses Lake
Opal Community Land Trust	360-376-3191 office@opalclt.org www.opalclt.org/	286 Enchanted Forest Rd Ste B101 Eastsound WA 98245			San Juan County Opal members
Parkview Services	206-542-6644 leesha@parkviewservices.org www.parkviewservices.org	17544 Midvale Ave N Suite LL Shoreline WA 98133		Free	King Skagit Snohomish

(Important - homeownership education is required for first-time homebuyers.)

Approved Homeownership Education Providers

Provider Name	Phone, Email, Website	Address	Languages	Cost	Counties Served
Rural Resources Community Action	509-685-6179 509-684-8421 jowens@ruralresources.org www.ruralresources.org	956 South Main St Colville WA 99114		Free	NE Washington
Spokane Indian Housing Authority	509-818-1460 info@spokaneiha.com https://spokanetribe.com	6403 Sherwood Addition Rd POB 195 Wellpinit WA 99040		Free	Spokane Tribal Reservation & Service Area
Spokane Neighborhood Action Programs	509-456-7627 456-SNAP wrenn@snapwa.org www.snapwa.org	Several locations Spokane WA		Free	Spokane Eastern WA
Sound Outreach Services	253-593-2111 info@soundoutreach.org www.soundoutreach.org	1106 Martin Luther King Jr Way Tacoma WA 98405		Free	Pierce Financial counseling
Urban League of Metropolitan Seattle	206-461-3792 info@urbanleague.org www.urbanleague.org	105 14th Ave Ste 200 Seattle WA 98122		Free	King

(Be sure to read the SFH Direct Home Loan Fact Sheet.)

Rural Home Loans (Direct Program)

What does this program do?

Also known as the Section 502 Direct Loan Program, this program assists low- and very-low-income applicants obtain decent, safe, and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

Who may apply for this program?

A number of factors are considered when determining an applicant's eligibility for Single Family Direct Home Loans. At a minimum, applicants interested in obtaining a direct loan must have an adjusted income that is at or below the applicable low-income limit for the area where they wish to buy a house and they must demonstrate a willingness and ability to repay debt.

Applicants must:

- Be without decent, safe, and sanitary housing
- Be unable to obtain a loan from other resources on terms and conditions that can reasonably be expected to meet
- Agree to occupy the property as your primary residence
- Have the legal capacity to incur a loan obligation
- Meet citizenship or eligible noncitizen requirements
- Not be suspended or debarred from participation in federal programs

Properties financed with direct loan funds must:

- Be modest in size for the area
- Not have market value in excess of the applicable area loan limit
- Not have in-ground swimming pools
- Not be designed for income producing activities

Borrowers are required to repay all or a portion of the payment subsidy received over the life of the loan when the title to the property transfers or the borrower is no longer living in the dwelling.

Applicants must meet income eligibility for a direct loan. Please contact your local RD office to ask for additional details about eligibility requirements.

What is an eligible area?

Generally, rural areas with a population less than 35,000 are eligible. Visit the USDA Income and Property eligibility website for complete details.

How may funds be used?

Loan funds may be used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate, or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

How much may I borrow?

The maximum loan amount an applicant may qualify for will depend on the applicant's repayment ability. The applicant's ability to repay a loan considers various factors such as income, debts, assets, and the amount of payment assistance applicants may be eligible to receive. Regardless of repayment ability, applicants may never borrow more than the area loan limit (plus certain costs allowed to be financed) for the county in which the property is located.

(Be sure to read the SFH Direct Home Loan Fact Sheet.)

Rural Home Loans (Direct Program)

What is the interest rate and payback period?

- Fixed interest rate based on current market rates at loan approval or loan closing, whichever is lower.
- The monthly mortgage payment, when modified by payment assistance, may be reduced to as little as an effective 1% interest rate.
- Up to 33 year payback period - 38 year payback period for very low income applicants who can't afford the 33 year loan term.

How much down payment is required?

No down payment is typically required. Applicants with assets higher than the asset limits may be required to use a portion of those assets.

Is there a deadline to apply?

Applications for this program are accepted through your local RD office year round.

How long does an application take?

Processing times vary depending on funding availability and program demand in the area in which an applicant is interested in buying and completeness of the application package.

What governs this program?

- The Housing Act of 1949 as amended, 7 CFR, Part 3550
- HB-1-3550 - Direct Single Family Housing Loans Field Office Handbook

NOTE: Because citations and other information may be subject to change, please always consult the program instructions listed in the section above titled "*What Governs This Program?*" You may also contact your local office for assistance. You will find additional forms, resources, and program information at rd.usda.gov. *USDA is an equal opportunity provider, employer, and lender.*

Last Updated January 2020

(Be sure to read these frequently asked questions.)

ATTACHMENT 3-D

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 typically include open country and places with a 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, national origin, religion, sex, gender identity, sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity.

To apply, complete all the applicable items in the attached checklist of items to accompany the uniform residential loan application and submit the package using one of the options below:

- Through your loan application packager.
- Apply online after registering to obtain a USDA eAuthentication identification and password. http://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home
- Return to the Rural Development office using the address(es) below. If an email address is listed below, password protect the email to protect personal identifiable information.

USDA RURAL DEVELOPMENT
1835 BLACK LAKE BLVD SW STE B
OLYMPIA WA98512
EMAIL: WA-SFH@USDA.GOV

(Be sure to read these frequently asked questions.)

Please contact your loan application packager (if present) or the above Rural Development office if you have questions regarding what needs to be in your application package or if would like assistance in completing a form. To determine if you qualify, review these frequently asked questions:

"CAN I ASSESS MY ELIGIBILITY PRIOR TO APPLYING?"

Using the Single Family Housing Direct Eligibility Assessment tool, potential applicants may enter information online to determine if the Section 502 Direct Loan Program is a good fit for them prior to applying. The tool will provide a preliminary eligibility determination after a potential applicant enters information on their general household composition, monthly income, monthly debts, property location, estimated property taxes, and estimated hazard insurance.

To access the tool, visit http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do and click on the Single Family Housing Direct tab.

Potential applicants are welcome to submit a complete application for an official determination by Rural Development regardless of the eligibility assessment results. Upon receipt of a complete application, Rural Development will determine the applicant's eligibility using verified information and the applicant's maximum loan amount based on their repayment ability and the area loan limit for the county in which the property is located.

"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 Nonprofit Agencies which administer these programs. Funding from these sources can be combined with Rural Development loan funds.

(Be sure to read these frequently asked questions.)

"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. If you are unsure what your credit history contains, you 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.

(Be sure to read these frequently asked questions.)

"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 a complete application. However, depending on the availability of Government funding, this time-frame may be extended. The applicant is periodically advised regarding the status of their application when there is lack of funding.

When there is lack of funding, applications will be processed based on the following priorities: 1) subsequent loans to correct health and safety hazards, 2) loans to purchase homes owned by RHS and loans to transfer and assume properties owned by RHS borrowers, 3) hardships as defined by RHS, 4) loans that bring in additional resources as defined by RHS, and 5) applications that do not qualify for priorities 1 - 4. Within each priority category, veteran's preference will be given to applicants who were discharged or released (except for a dishonorable discharge) from the U.S. active forces (regardless of the position held – administrative support, combat, mechanics, medical, transportation, etc.) and who actively served during eligible periods.

"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 and whole house inspection report fee are paid prior to closing unless included in the loan amount. 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.

(Be sure to read these frequently asked questions.)

"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 in a rural area, 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 or a homeowner's association.

"WHAT ABOUT THE SIZE AND FEATURES OF THE HOME AND SITE?"

While cost and features vary in different areas of the country, the home and site must be modest. A modest home generally has between 400 and 2,000 square feet living area, above grade. A modest site generally cannot be subdivided under local zoning laws, does not include land or structures that will be used principally for income-producing purposes, complies with local zoning requirements, and does not have an in-ground swimming pool (unless the seller agrees to remove/fill it before closing). Under certain conditions, an exception to these standards may be granted on a case by case basis. 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 or through an application packager serving the area where the house will be located. To locate your nearest Rural Development office, please visit: https://offices.sc.egov.usda.gov/locator/app?state=us&agency=rd

(Copy for your records.)

ATTACHMENT 3-H

CREDIT SCORE DISCLOSURE

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

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

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

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

Equifax Mortgage Solutions
4300 Westown Parkway, Suite 200
West Des Moines, IA 50266
(800) 333-0037

(Copy for your records.)

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.

Note: To be eligible for a Section 502 Direct loan, applicants must demonstrate that they are reasonably able and willing to repay an Agency loan. An applicant's credit record does not have to be perfect; a few instances of credit problems can be acceptable if an applicant's overall credit record demonstrates an ability and willingness to repay obligations. (An applicant with an outstanding judgment obtained by the United States in a Federal court, other than the United States Tax court, is not eligible for a Section 502 loan. This requirement is statutory and cannot be waived.)

Exhibit 4-4
Indicators of Unacceptable Credit

- Little or no credit history. The lack of credit history on the credit report may be mitigated if the applicant can document a willingness to pay recurring debts through other acceptable means such as third party verifications or canceled checks. Due to impartiality issues, third party verifications from relatives of household members are not permissible.
- Payments on any installment account, on a per account basis, where the amount of the delinquency exceeded one installment for more than 30 days within the last 12 months.
- Payments on any revolving account, on a per account basis, which was delinquent for more than 30 days on two or more occasions within the last 12 months.
- A foreclosure that has been completed within the last 36 months.
- An outstanding Internal Revenue Service (IRS) tax lien or any other outstanding tax liens with no satisfactory arrangement for payment.
- Two or more rent or mortgage payments paid 30 or more days late within the last 2 years. If the applicant has experienced no other credit problems in the past 2 years, only 1 year of rent history will be evaluated. This requirement may be waived if the program loan will reduce shelter costs significantly and contribute to improved repayment ability.
- Outstanding collection accounts with a record of irregular payments with no satisfactory arrangements for repayment, or collection accounts that were paid in full within the last 6 months, unless the applicant had been making regular payments previously.
- Non-Agency debts written off within the last 36 months, unless the debt was paid in full at least 12 months ago.
- Agency debts that were debt settled within the past 36 months, or are being considered for debt settlement.
- Delinquency on a federal debt.
- A court-created or court-affirmed obligation or judgment caused by nonpayment that is currently outstanding or has been outstanding within the last 12 months, **except**:
  - ◊ A bankruptcy in which:
  - ◊ Debts were discharged more than 36 months prior to the date of application; or
  - ◊ Where an applicant successfully completed a bankruptcy debt restructuring plan and has demonstrated a willingness to meet obligations when due for the 12 months prior to the date of application.
  - ◊ A judgment satisfied more than 12 months before the date of application.

An applicant with an outstanding judgment obtained by the United States in a Federal court, other than the United States Tax Court, is not eligible for a Section 502 loan. This requirement is statutory and cannot be waived.

(Be sure to read the Subsidy Recapture Fact Sheet.)

Single Family Housing Subsidy Recapture (Direct Loans)

What does this program do?

Payment assistance, also known as subsidy, is granted to eligible very low- and low-income homeowners who obtain a Single Family Housing Section 502 Direct Loan from USDA Rural Development. The borrower signs RD Form 3550-12, Subsidy Repayment Agreement, at loan closing. The agreement outlines the subsidy repayment terms, the requirement to repay all or a portion of the subsidy received over the life of the loan (i.e., subsidy recapture), and how subsidy recapture is calculated. The security instrument (Deed of Trust or Mortgage) contains a provision making the subsidy a lien against the property. The lien will not be released until subsidy recapture is paid in full.

How is subsidy recapture calculated?

While subsidy recapture formulas have changed over the years, under the current formula, the maximum amount of subsidy recapture which must be repaid is the lesser of the total dollar amount of subsidy received or 50 percent of the property's value appreciation.

Value appreciation is based on the difference between: (1) the market value of the property at the time of loan pay off; and (2) amounts of prior liens, subordinate affordable housing products, the Rural Development loan being paid off, principal reduction paid at note rate, reasonable closing costs, certain capital improvements, and the borrower's original equity in the property when the mortgage loan was originally closed.

Other factors, such as the term of the loan, average interest rate, percentage of outstanding balance of open loans, and whether all loans subject to recapture are being paid off, are also considered in subsidy recapture.

In the event of default (foreclosure or deed in lieu of foreclosure), the amount of subsidy recapture due is the total amount of subsidy received over the life of the loan.

When is subsidy recapture repaid?

The borrower must pay subsidy recapture when they transfer title or cease to occupy the property. If a borrower pays off the principal and interest of their loan and continues to occupy the property, repayment of the subsidy recapture amount can be deferred until the borrower ceases to occupy the property or transfers title. The security instrument securing the subsidy recapture amount may be subordinated to permit refinancing if Rural Development's lien position will be adequately secured. If eligible for deferral, and to encourage early payment, a discount of 25 percent of the subsidy recapture is offered if it is paid at the time the principal and interest is paid.

amount of subsidy recapture to be repaid?

Borrowers can obtain an estimated, verbal pay off amount, including subsidy recapture, by calling USDA Rural Development's Customer Service Center Interactive Voice Response system at (800) 414-1226. Choose the "payoff information" option. Be ready to provide the estimated market value of the property, and estimated closing costs that may be incurred as the result of selling or refinancing.

The reverse page contains a sample calculation formula of subsidy recapture.

(Be sure to read the Subsidy Recapture Fact Sheet.)

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Single Family Housing Subsidy Recapture (Direct Loans)

Part 1. Calculating Value Appreciation		Amount
1	Current market value of property	$200,000.00
2	(less) Original amounts of prior liens and subordinate affordable housing products	$2,000.00
3	(less) Rural Development (RD) loans being paid off	$150,000.00
4	(less) Equity recapture due from Farm Program (FP) loan	$0.00
5	(less) Closing costs	$5,500.00
6	(less) Principal reduction (note rate) on RD loan being paid off	$1,200.00
7	(less) Principal Reduction Attributed to Subsidy (PRAS) on loan being paid off	$0.00
8	(less) Original equity	$0.00
9	(less) Capital improvement credit	$0.00
10	Value appreciation (Line 1 minus the total of Lines 2–9) **(If $0 or less, enter $0 and complete Part II; if more than $0, complete Part III.)**	$41,300.00
Part II. Amount Due if There is No Value Appreciation		**Amount**
11	Rural Development loans being paid off (Line 3)	n/a
12	Equity recapture from FP loan to be collected	n/a
13	PRAS to be collected	n/a
14	Amount due (Lines 11 + 12 + 13) **(If negative, stop here. If positive continue to Part III.)**	n/a
Part III. Percentage of Total Debt Subject to Recapture to be Paid Off		**Amount**
15	Rural Development loans being paid off which are subject to recapture (Line 3)	$150,000.00
16	Outstanding balance of all RD loans and the balance of prior non-RD liens and subordinate affordable housing products being paid off [In this example, at the time of payoff, the prior non-RD liens and subordinate affordable housing products were already paid in full.]	$150,000.00
17	RD loans being paid off as a percentage of all mortgage loans (Line 15/Line 16)	100.00%
Part IV. Value Appreciation Subject to Recapture		**Amount**
18	Amount of value appreciation attributable to loans subject to recapture (Line 10; or if Part III was completed, Line 10 × Line 17)	$41,300.00
19	Recapture percentage (the lesser of 50% or the percentage contained in the Subsidy Recapture Agreement) [For the purposes of this example, 50% is used.]	50.00%
20	Value appreciation reduced by recapture percentage (Line 18 × Line 19)	$20,650.00
21	Percentage of original equity (from Subsidy Repayment Agreement)	0.00%
22	Value appreciation, reduced by recapture percentage, attributable to original equity (Line 20 × Line 21)	$0.00
23	Value appreciation subject to recapture (Line 20 − Line 22)	$20,650.00
Part V. Amount Due if There is Value Appreciation		**Amount**
24	Amount of payment subsidy received	$30,000.00
25	Recapture amount (Line 7 + the lesser of Line 23 or Line 24)	$20,650.00
26	Discounted recapture amount, if applicable (Line 25 × 75%)	n/a
27	Final payoff amount (Line 3 + Line 4 + Line 25 or Line 26 as appropriate)	$170,650.00

NOTE: Because citations and other information may be subject to change, please always consult the program instructions. You may also contact your local office for assistance. You will find additional forms, resources, and program information at rd.usda.gov. *USDA is an equal opportunity provider, employer, and lender.*

Last Updated April 2020

Dear Applicant,

This is the end of the Single Family Housing Direct Home Loan application package.

Prior to submitting your application, please check the following items:

1. Check that all highlighted sections on all forms are fully completed.
2. Check that all forms are signed and dated.
3. Make sure all applicable items listed on Attachment 3-J, Checklist of Items to Accompany the Uniform Residential Application are provided with the application package.

IMPORTANT: If any item, information and/or signature is missing, your application is considered incomplete and you will be contacted and asked to provide the missing pieces.

Please forward the entire application package to one of the options listed on the cover page.

Thank you for choosing USDA Rural Development for your home loan.

Respectfully,

USDA Rural Development