

American Rescue Plan Act (ARPA) Refinance  
**Packaging Required Disclosure Letter for ARPA**

All packagers, regardless of packaging type, must give potential applicants this letter after inserting the appropriate letterhead and information where indicated with brackets. Once signed by the potential applicant, the packager may assemble the application and submit to the Agency in accordance with the guidance in this attachment.

**[Insert applicable letterhead:** If under the certified packaging process, this required disclosure letter must be on the qualified employer’s letterhead. If outside the certified packaging process, the packager’s letterhead can be used.]

Dear Potential Applicant:

After talking with you, we think that refinancing your direct Section **[insert 502 or 504, whichever is applicable]** single family housing loan through the Rural Housing Service (known as the “Agency”) is a good loan for you. The Rural Housing Service is an Agency of the United States Department of Agriculture.

We **do not** work for the Agency; we are an outside loan application packager. **[Insert name of organization]** will assist you in applying for a loan through the Agency. We do not guarantee that your loan application will be approved or funded by the Agency. For our services, you will pay a loan application packaging fee of **[insert applicable fee amount based on the packaging fee in HB-1-3550, Appendix 12]**. The fee is due only if the Agency approves you for a loan and the loan closes. **[If the organization meets the regulatory requirements of 7 CFR 3550 insert, “Under certain circumstances, part or all of this fee may be included in your loan.”]**

You are not required to work with a loan application packager to receive assistance from the Agency. You may work directly with the Agency and avoid the loan application packaging fee. Working with our organization provides you with the following benefits:

- We will act as a go-between for you and the Agency.
- We will make sure that your paperwork is in order. All information collected will be maintained with the highest degree of confidentiality.
- Your application will be considered a third funding priority when funds are insufficient to serve all program eligible applicants.

We look forward to working with you in preparing an application for an Agency direct loan.

Respectfully,  
**[Insert name of organization]**

Please complete, sign/date, and return this letter to us so that we can serve as your loan application packager.

#### **WAIVER OF PROVISIONS TO THE PRIVACY ACT OF 1974**

To serve as your advocate with the Agency, we need to be kept informed of the Agency’s processing of your application and we may need access to items directly obtained by the Agency. By signing below, you authorize the Agency to release to and discuss with **[insert name of organization and the name of the intermediary if present]** any information we may seek or request from the Agency’s records concerning your application for Agency assistance. I/we acknowledge these facts and confirm my/our desire to work with **[insert name of**

**organization].**

I/we received this letter on the \_\_\_\_ of \_\_\_\_\_ 20\_\_ .

Potential Applicant's Name/Signature/Date (spell out full name and then sign)

Potential Co-Applicant's Name/Signature/Date (spell out full name and then sign)