USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

YAVAPAI COUNTY
HOME REPAIR ASSISTANCE

Repair your home. Make it safer. Protect what matters.

JOIN USDA RURAL DEVELOPMENT

APPLICATION PICK-UP LOCATIONS

City of Cottonwood
City Hall
827 N Main St.
Cottonwood, AZ 86326

Yavapai County Board of Supervisors Office
10 S. 6th St.
Cottonwood 86326

Town of Clarkdale
Town Hall
39 N Ninth St.
Clarkdale, AZ 86324

GET STARTED

1. Pick up application
2. Mail applications to:
   USDA Rural Development
   James Green, Loan Specialist
   230 N. 1st. Avenue, Suite 206
   Phoenix, AZ 85003-1706

WHO CAN APPLY?

- Be a homeowner and occupy the house.
- Annual household income must not exceed income limit.

Coconino County Homeowners: Annual income cannot exceed $89,600
Home Value Limit cannot exceed $365,700

Yavapai County Homeowners: Annual income cannot exceed $76,300
Home Value Limit cannot exceed $324,700

HOW CAN FUNDS BE USED?

- HVAC Systems
- Kitchens & Bathrooms
- Walkways for Accessibility
- Appliances
- Roofs & Flooring
- Cesspools & Septic Tanks
- Windows & Doors
- Additional Repairs & Improvements

LOANS Maximum loan is $40,000 for eligible applicants 18 years or older.

GRANTS Maximum grant is $10,000 for eligible applicants 62 years or older.

REQUIRED DOCUMENTS - INCLUDE COPIES FOR SUBMISSION

APPLICATION & ID

- Social Security Card
- Valid Photo ID

INCOME

- 4 weeks of pay stubs
- Social Security award
- Retirement/Pension proof
- Alimony/child support proof (12 month)
- Last 2 tax returns + W2's/1099's

ASSETS & CREDIT

- 2 recent bank/asset statements

PROPERTY

- Proof of ownership (deed, etc.)
- Property tax statement
- Hazard/flood insurance (if applicable)
- Itemized repair estimates + contractor license
- Mortgage statement (if applicable)
- Photos of repairs + front/back of home

**Please see the checklist for full list.*

For more information on the USDA Home Repair Program contact:

Delia Ruiz, Loan Specialist
Phone (928) 248-3486
E-mail Delia.Ruiz@usda.gov

Gloria Hale, Loan Assistant
Phone (602) 280-8723
Email Gloria.Hale@usda.gov

DISCLAIMER: Your application to the USDA Home Repair program does not guarantee eligibility or approval.

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

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Dear Applicant:

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

Prior to submitting your application, you can complete a property assessment to determine if your property is located in an eligible area. The link for the property assessment is below: https://tinyurl.com/2v2ajyc6

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

The application package includes the following:

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

- Working with a Loan Application Packager *(Information for applying using Option 1)*

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

- Attachment 12-E, 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 applicable sections and return)*
- 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 applicable sections and return)*

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

- SFH Repair Loans and Grants Fact Sheet *(for your records)*
- Exhibit 4-4, Indicators of Unacceptable Credit Guidelines *(for your records)*

USDA is an equal opportunity provider, employer and lender.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at: https://www.usda.gov/about-usda/general-information/staff-offices/office-assistant-secretary-civil-rights/how-file-program-discrimination-complaint and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov

To apply, complete all the applicable items in the attached 12-E 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: Return to a local Rural Development office:

Email to:

Mail to:

To locate a Rural Development Service Center, go to: Find Your Local USDA Service Center

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 Home Repair 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://tinyurl.com/49yee4kd

During your loan approval process, you will be instructed to watch the Agency's online applicant orientation video: https://tinyurl.com/46zy5e9z

For more information, go to HB-1-3550, Direct Single Family Housing Loans and Grants – Field Office Handbook: https://tinyurl.com/ycxjk9v6

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.

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 504 Home Repair 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. Packagers do not work for or represent Rural Development.

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

To locate a loan application packager, you can contact a loan packager from the attached list of local packagers in your area (if applicable).

(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.*

Entity Name	Contact	Phone	Email	Website	Counties Served

Section 2

The following forms must be fully completed, signed and returned.

ATTACHMENT 12-E
CHECKLIST OF ITEMS TOACCOMPANY
APPLICATION FOR HOME REPAIR LOAN AND/OR GRANT FUNDS

You, as the applicant, need to simultaneously submit the applicable items below when applying for the Single-Family Housing (SFH) 504 Repair program. All applicable items requested below should be submitted. If any item, information and/or signature is missing, your application will be considered incomplete, and you will be contacted to provide the missing items. **If the missing items are not provided within the specified timeframe 15 days (30 days for estimates), your application will be considered incomplete and will be withdrawn from consideration.** To avoid delay or withdrawal, please verify that your loan application is fully complete prior to submission.

Check the boxes below when completed:

- ☐ This checklist with the applicable and included items checked.
- ☐ Form 410-4, "Uniform Residential Loan Application" you **must** complete all sections and sign/date pages 5 & 8.
- ☐ 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 T-Nonimmigrant Status (including T1, T2, T3, or T4), if applicable, as this status may not be reflected in DHS's United States Citizenship and Immigration Service (USCIS) SAVE database used by the Agency.
- ☐ Verification of taxpayer ID number: you **must** provide verification of your full taxpayer ID number (i.e., no hidden or suppressed numbers) 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.
- ☐ Form 3550-1 "Authorization to Release Information". Each adult member of the household **must** sign/date a separate release form.
- ☐ Form 3550-4, "Employment & Asset Certification" for each adult household member.
- ☐ 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.

_____ _____

_____ _____

INCOME:

- ☐ Verification of **all household income**. To qualify for the program, a household's adjusted income must be within the established income limit based on size and location. Below are some examples of income that may be applicable to all household members and what should be provided to the Agency.

The contents of this guidance document does not have the force and effect of law and is not meant to bind the public in any way. This document is intended only to provide clarity to the public regarding existing requirements under the law or agency policies.

INCOME (continued):

- ☐ Last four consecutive weeks of pay stubs.
- ☐ Recent benefit statements for regular unearned income (such as social security, public assistance, retirement income, etc.).
- ☐ Last 12-month payment history of alimony and/or child support received as provided by the court appointed entity responsible for handling payments. If this is not available, a copy of the separation agreement or divorce decree.
- ☐ 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.
  - If an applicant is not required by the IRS to file taxes; provide a letter of explanation that supports exemption from filing.
- ☐ For each non-retired applicant, a written explanation of employment history of less than two years or employment gaps in excess of 30 days within the last two years.

ASSETS, CREDIT, OTHER DOCUMENTATION:

- ☐ For **each household member**, a copy of their two most recent asset/bank statements. (Note that if you are obtaining this information through online banking, you should print your bank statement, as opposed to printing the online transaction history.)
- ☐ For **each applicant**, a written explanation for late payments, collections, judgments, or other derogatory items in their credit history of which they may be aware. If applicants are unsure what their credit history looks like, they can obtain a free credit report by calling 1-877-322- 8228 or logging into https://www.annualcreditreport.com. Individuals are entitled to receive one free credit file disclosure every week 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.
- ☐ The applicant's non-purchasing spouse must provide a credit report or reports from each of the three nationwide consumer credit companies – Equifax, Experian, and TransUnion to verify obligations if located in a community property state. Community property states include: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Washington and Wisconsin. Puerto Rico and several Indian jurisdictions allow property to be owned as community property. Alaska is an opt-in community property state, where property is separate unless both parties agree to make it community property through a community property agreement or a community property trust.

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ASSETS, CREDIT, OTHER DOCUMENTATION (continued):

- ☐ For a household member who is a full-time student and 18 years of age or older, a copy of their school transcript.
- ☐ If applicable, provide written evidence of child care expenses for dependents 12 years of age or younger.
- ☐ If applicable, evidence of out-of-pocket annual medical expenses (for applicants 62 years of age and older, or individuals with a disability) who wish to be considered for a deduction to household income.

PROPERTY INFORMATION:

- ☐ Evidence of Ownership: Copy of Deed, or other documentation.
- ☐ Tax Statement: Most recent property tax assessment and annual statement, if applicable.
- ☐ Insurance: Evidence of homeowner's hazard or flood coverage, if applicable.
- ☐ Repair Estimate(s) including an itemized description of repairs, material, labor, and a copy of Contractor's license, if applicable.
- ☐ Mortgage Statement: Most recent copy of mortgage statement, if applicable.
- ☐ Photos of the areas requested for repair(s), as well as the front and back of the dwelling.

The contents of this guidance document does not have the force and effect of law and is not meant to bind the public in any way. This document is intended only to provide clarity to the public regarding existing requirements under the law or agency policies.

Form RD 410-4
(Rev. 05-25)

Position 3

Form Approved
OMB No. 0575-0172
Exp Date 11/30/2026

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

Agency Case Number

Lender Account Number

Amount $

Interest Rate %

No. of Months

Amortization Type: ☐ Fixed Rate ☐ GPM ☐ Other *(Explain)*: ☐ 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

Name *(include Jr. or Sr. if applicable)*

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

Present Address (Street, City State, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

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.

Applicant #2

Name *(Include Jr. or Sr. if applicable)*

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 #1)* No. Ages

Present Address (Street, City, State, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

Mailing Address if different from Present Address

Former Address (Street, City, State, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

According to the Paperwork Reduction Act 1995, an agency may not conduct or sponsor, and a person is not 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 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.

IV. EMPLOYMENT INFORMATION

Applicant #1			Applicant #2		
Name & Address of Employer ☐ Self-Employed	Yrs./Mos. on the job Yrs/Mos. employed in this line of work/profession		Name & Address of Employer ☐ Self-Employed	Yrs./Mos. on the job Yrs/Mos. employed in this line of work/profession	
Position/Title/Type of Business	Business Phone *(Incl. Area Code)*		Position/Title/Type of Business	Business Phone *(Incl. Area Code)*	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer ☐ 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*	$	$	$ 0.00	Rent	$	
Overtime			0.00	First Mortgage *(P&I)*		$
Bonuses			0.00	Other Financing *(P&I)*		
Commissions			0.00	Hazard Insurance		
Dividends/Interest			0.00	Real Estate Taxes		
Net Rental Income			0.00	Mortgage Insurance		
Other (Before completing see the notice in "describe other income," below			0.00	Homeowner Assn. Dues		
			0.00	Other		
Total	$ 0.00	$ 0.00	$ 0.00	**Total**	$ 0.00	$ 0.00

***Self Employed Applicant may be required to provide additional documentation such as tax returns and financial statements.**

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

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Applicants if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Applicant #2 section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS 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.	$

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	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0

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	
g. PMI, MIP, Funding Fee	
h. Discount *(If Borrower will pay)*	
i. Total Costs *(Add items a through h)*	$0.00
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)*	$0.00
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 (O)?				

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, services, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "loan") will be secured by a mortgage or deed of trust on the property described herein, (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Applicant's Signature	Date	Applicant's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER ☐ 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 ☐ by mail ☐ by telephone ☐ Internet	Interviewer's Signature	Date	
	Interviewer's Phone Number *(Incl.* Area Code)		

Continuation For/Residential Loan Application

Use if you need more space to complete the Residential Loan Application Mark A1 for Applicant #1 or A2 for Applicant #2	Applicant #1 (Al)	Agency Account Number:
	Applicant #2 (A2)	Lender Account Number:

Additional Information Required for RHS Assistance

1. Loan Type: Section 502 ☐ Section 504 Loan ☐ Grant ☐

APPLICANT #1	APPLICANT #2
2. Have you ever obtained a loan/grant from RHS? Yes ☐ No ☐	3. 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 _____	5. 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 ☐	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).

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. It 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. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, 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, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English. To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at How to File a Program Discrimination Complaint and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov. 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. It you believe you have been discriminated against for any of these reasons you can write the U. S. Department of Housing and Urban Development, Washington, D.C. 20410 or call (800) 669-9777.

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

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

16. I AM unable to provide the housing I need on my own account, and I am unable to secure the credit necessary for this purpose from other sources upon terms and conditions which I can reasonably fulfill. I certify that the statements made by me in this application are true, complete to the best of my knowledge and belief and are made in good faith to obtain a loan.

SECTION 1001 OF TITLE 18, UNITED STATES CODE PROVIDES: "WHOEVER, IN ANY MATTER WITHIN THE JURISDICTION OF ANY DEPARTMENT OR AGENCY OF THE UNITED STATES KNOWINGLY AND WILLFULLY FALSIFIES, CONCEALS OR COVERS UP BY ANY TRICK, SCHEME, OR DEVICE A MATERIAL FACT, OR MAKES ANY FALSE, FICTITIOUS OR FRAUDULENT STATEMENTS OR REPRESENTATIONS, OR MAKES OR USES ANY FALSE WRITING OR DOCUMENT KNOWING THE SAME TO CONTAIN ANY FALSE, FICTITIOUS OR FRAUDULENT STATEMENT OR ENTRY, SHALL BE FINED UNDER THIS TITLE OR IMPRISONED NOT MORE THAN FIVE YEARS, OR BOTH."

NOTE TO APPLICANT: IF ANY INFORMATION ON THIS APPLICATION IS FOUND TO BE FALSE OR INCOMPLETE, SUCH FINDING, IN ADDITION TO POSSIBLE LIABILITY UNDER CIVIL AND CRIMINAL STATUS, MAY BE GROUNDS FOR DENIAL FOR THE REQUESTED CREDIT AND MAY BE A BASIS FOR DEBARMENT FROM PARTICIPATION IN ALL FEDERAL PROGRAMS UNDER 7 C.F.R. PART 3017.

Date	Signature of Applicant
	X
Date	Signature of Applicant
	X

17. Date	Signature of Loan Approval Official	Determination of Eligibility	Racial Data Provided by
		——— Eligible ——— Not Eligible	——— Applicant ——— RHS

18. Application received on _____
Application completed on _____

19. Credit Report Fee

Date Received: _____ Amount Received: $ _____
Initial: _____

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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.

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(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

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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.

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Your prompt reply is appreciated.

_____ _____
Signature *(Applicant or Adult Household Member)* Date

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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.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED

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

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

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

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

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

19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31U.S.C. 3701(a)(3)).

(Complete sections for applicant and 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 ASSET CERTIFICATION 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 Home Repair program.

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Together, America Prospers

Single Family Housing Repair Loans and Grants

What does this program do?

Also known as the Section 504 Home Repair program, it provides loans to very-low-income homeowners to repair, improve, or modernize their homes, or provides grants to elderly, very-low-income homeowners to remove health and safety hazards.

Who can apply?

To qualify, you must:

- **Be the homeowner and occupy the house**
- **Be unable to obtain affordable credit elsewhere**
- **Have a family income within the very-low-income limit**
- **For grants, be age 62 or older**

Single Family Housing Repair Loans and Grants

What is an eligible area?

Properties must be located in an eligible rural area. You can visit the USDA Income and Property

Eligibility website (available at this link: https://go.usa.gov/xzcdM) for complete details.

How can funds be used?

- Loans can be used to repair, improve, or modernize homes, or to remove health and safety hazards.
- Grants must be used to remove health and safety hazards.

How much money can I get?

- Maximum loan is $40,000.
- Maximum grant is $10,000.
- Maximum grant if repairing a home damaged in a presidentially declared disaster area is $15,000.
- Loans and grants can be combined for up to $50,000 in assistance.

What are the terms of the loan or grant?

- Loans are repaid over 20 years.
- Loan interest rate is fixed at 1 percent.
- Full title service is required for loans greater than $25,000.
- Grants have a lifetime limit of $10,000, except in presidentially declared disaster areas in which they have a $15,000 lifetime limit.
- Grants must be repaid if the property is sold in less than three years.)

Is there a deadline to apply?

Applications are available year-round as long as funding is available, and are processed in the order they are received.

How long does an application take?

Approval times depend on funding availability in your area. Talk to a state or area office-based USDA home loan specialist (a map is available at this link: rd.usda.gov/browse-state) for help with your application.

How do I get started?

Contact a USDA home loan specialist (information is available at this link: rd.usda.gov/browse-state) in your area.

What governs this program?

• The Housing Act of 1949 as amended; 7 CFR, Part 3550 (available at this link: go.usa.gov/xzcvG)

• HB-1-3550 - Direct Single Family Housing Program Field Office Handbook (available at this link: go.usa.gov/xzcvM - PDF)

NOTE: Because information changes, always consult official program instructions or contact your local USDA Rural Development office for help. A list is available at this link: tinyurl.com/RDStateOffices. You will find additional RD program resources at rd.usda.gov. Information about other USDA programs and services is available at this link: ask.usda.gov/s/. USDA is an equal opportunity provider, employer, and lender.

May 2025

Note: To be eligible for the Section 504 Home Repair program, 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 504 loan or 504 grant. 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, not cumulative of any and all of these account types), 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, not cumulative of any and all of these account types), which was delinquent for more than 30 days on two or more occasions within the last 12 months.
- A foreclosure or repossession that has been completed within the last 36 months. Remaining outstanding balances due to a foreclosure or repossession will be treated as a collection unless charged off or otherwise reported.
- 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 (see Paragraph 8.5 of this Handbook regarding required clearance or approval upon closing), 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.

The contents of this guidance document does not have the force and effect of law and is not meant to bind the public in any way. This document is intended only to provide clarity to the public regarding existing requirements under the law or agency policies.

Dear Applicant,

This is the end of the Single Family Housing Direct Home Repair 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 12-E, Checklist of Items to Accompany the Uniform Residential Application are provided with the application package.
4. Repair Bid(s) including an itemized description of repairs, material and labor must be submitted 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.

Respectfully,

USDA Rural Development