



504 LOAN/GRANT HOME REPAIR PROGRAM

As requested, enclosed please find an application for the USDA Rural Development 504 Loan and/or Grant Program. To begin the application process, please provide the following:

- *Form RD 410-4, Uniform Residential Loan Application (complete entirely, sign pages 5 & 8)*
- *Form RD 3550-1, Authorization to Release Information (applicants(s) sign and date only)*
- *Form RD 1944-3, Budget and/or Financial Statement (complete entirely on both sides, include any documentation supporting the budget; copies of bills, receipts, assistance letters, etc.)*
- *Written verification of all household income (2-3 paystubs, Social Security, AFDC, Pensions, Unemployment, Child Support, Bank/Assets Statement, Alimony, Workmen's Compensation)*
- *Attach a copy of the latest award or benefits letter*
- *Copy of previous years Federal Income Tax Return, signed, with W-2's*
- *Copy of your last Real Estate Tax Bill and assessor's card (obtained from local town hall)*
- *Evidence of current Property Insurance*
- *Copy of Real Estate Deed / Evidence of Ownership*
- *Two to three written estimates from a licensed contractor to include an itemized list with work quoted, materials, breakdown of pricing and payment terms and additional specs or drawings (Note: if approved, payment is made in full upon completion of eligible repairs)*
- *Copy of valid state of Federal Photo ID and Social Security Card for each applicant*
- *Attachment 3-H, Credit Score Disclosure, signed and dated by applicant(s)*
- *Form RD 3550-4, Employment and Asset Certification (complete, sign and date by applicant(s))*
- *Directions to the property and a picture of the property*
- *If you own a manufactured/mobile home, see attached addendum*

If you have any questions or need assistance completing the application, please call 413-585-1000, Extension 4.

**Mail full application along with documentation to: USDA / Rural Development
195 Russell Street, B7
Hadley, MA 01035**

Once the above information is received and reviewed, you will be notified if you qualify for a loan and/or grant and the amount for which you are eligible. A member of our staff will also visit your home to view the repairs that need to be completed.

**Rural Development • Hadley Service Center
195 Russell Street, B7 • Hadley MA 01035
Voice (413) 585-1000 Ext 4 • Fax (855) 596-7672
TDD (413)253-4590**

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.



HOME IMPROVEMENT REPAIRS - 504 LOAN AND GRANT PROGRAMS

The following is a description of the eligibility criteria for the Rural Development 504 Program for Home Improvement and Repair Loans/Grants. The objective of the Section 504 loan/grant program is to help very low-income owner occupants of modest single family homes in rural areas repair those homes. The maximum assessed value of a property in Worcester County is \$275,000 and Middlesex and Essex Counties is \$310,000 and Hampden, Hampshire, Franklin and Berkshire \$260,000. The requirements are as follows:

504 GRANT

- Applicant must live in an eligible town.
- Applicants household income must qualify under **VERY LOW** guidelines according to HB 1-3550 appendix 9 (attached)
- Applicant must be 62 years of age or older.
- Applicant must own and occupy a modest dwelling - **SINGLE FAMILY ONLY NOT TO EXCEED 1,800 sq ft.**
- The repairs and improvements to be made must be necessary to make the dwelling safe and sanitary and/or
- remove health or safety hazards. . .
- Applicant must be **unable** to repay a loan at a 1 % annual interest rate.
- A 504 Grant can be approved for up to \$7,500.00. The applicant does not have to pay back the grant to the Government, but will be required to remain in the dwelling for a period of three (3) years after receiving the grant

504 LOAN

- Applicant must live in an eligible town.
- Applicant must be at least 18 years of age.
- Applicants household income must qualify under **VERY LOW** guidelines according to HB 1-3550 appendix 9 (attached)
- Applicant must be **able to repay** a loan at a 1 % annual interest rate.
- Applicant must own and occupy the dwelling - **SINGLE FAMILY ONLY.**
- Loan funds may be used to make general repairs to improve or modernize the property, as long as the dwelling remains modest.
- The repairs and improvements to be made must be necessary to make the dwelling safe and sanitary and/or
- remove health or safety hazards.
- Applicant must not be able to secure conventional credit.

The total lifetime assistance available through the Section 504 program is \$27,500 which could consist of a combination loan and grant.

Rural Development • Hadley Service Center
195 Russell Street, B7 • Hadley MA 01035
Voice (413) 585-1000 Ext 4 • Fax (855) 596-7672
TDD (413)253-4590

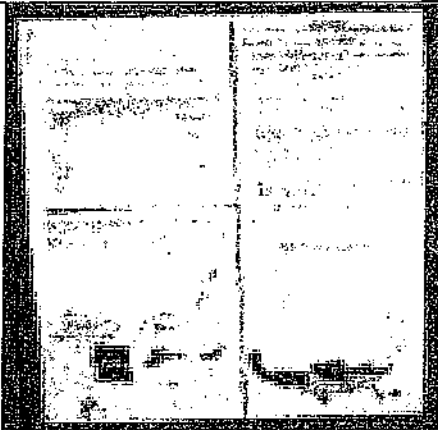
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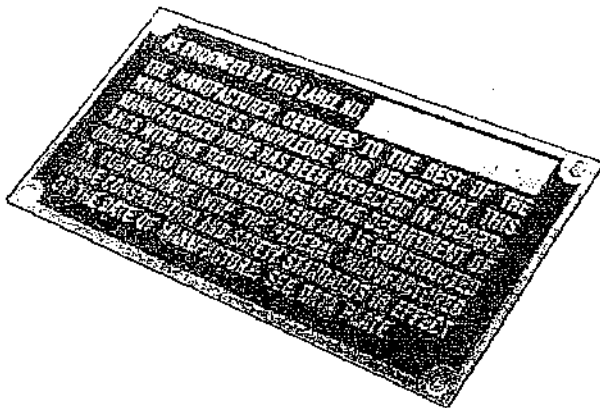
DIRECT RURAL HOUSING REPAIR LOANS/ GRANTS
(Section 504)

Manufactured Homes Checklist

1. Must own home and the site and occupy the home prior to filing an application
2. Direct Rural Housing Repair **LOANS**
 - a. Property must be covered by a lease with a remaining period of not less than 2 years beyond the term of the Promissory Note
 - b. General repairs to improve or modernize the property
3. Direct Rural Housing Repair **GRANTS**: In addition to standard Grant eligibility requirements:
 - a. Used **ONLY** for repairs to remove health and safety hazards OR
 - b. Repair/ remodel dwellings to make them accessible and useable for household members with disabilities.
4. Homes considered for repair will have a floor area of at least 400 square feet and be a width of 12 feet or more.
5. Must be on a permanent foundation
6. Must be located on a hard surfaced or all weather road
7. Must have Federal Manufactured Home Construction and Safety Standards (FMHCSS) panel stating that the home was manufactured in accordance with that standard. Each manufactured home built in the United States after June 15, 1976 has these panels. Photographs of the Data Plate and Certifications Label(s) must accompany the application package.



Data Plate:
The Data Plate is affixed in a permanent manner near the main electrical panel or other readily accessible and visible location. Other common locations might be inside the master bedroom closet door, utility or laundry room door, inside a kitchen cabinet or on the backside of a cabinet door.



Certification Label
(Commonly Referred to as the "HUD Label")
The label is the manufacturer's certification that the home section is built in accordance FMHCSS.

Each Certification Label has a unique label number and is two inches (2") by four inches (4") in size. The Certification Label is permanently affixed to the exterior of each transportable section. The label is located one foot (1') up and away from the left rear corner.

Massachusetts Eligible Rural Housing Program Communities

And Area Letters for use with Income Limit Table

As of 6/15/2016

Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire
Bourne	Adams	Acushnet	Chilmark	Boxford	Ashfield	Blandford	Belchertown
Brewster	Alford	Berkley	Edgartown	Essex	Barnardston	Brimfield	Chesterfield
Chatham	Becket	Dartmouth	Gay Head	Georgetown	Buckland	Chester	Cumington
Dennis	Cheshire	Dighton	Gosnold	Groveiland	Charlemont	Granville	Goshen
Eastham	Clarksburg	Easton	Oak Bluffs	Hamilton	Colrain	Hampden	Granby
Falmouth	Dalton	Freetown	Tisbury	Ipswich	Conway	Holland	Hadley
Harwich	Egremont	Mansfield	West Tisbury	Manchester	Deerfield	Monson	Hatfield
Mashpee	Florida	Norton		Merrimac	Erving	Montgomery	Huntington
Orleans	Great Barrington	Raynham		Middleton	Gill	Palmer	Middlefield
Provincetown	Hancock	Rehoboth		Newbury	Greenfield	Russell	Pelham
Sandwich	Hinsdale	Swansea		Rockport	Hawley	Southwick	Plainfield
Truro	Lanesborough	Taunton (part)		Rowley	Heath	Tolland	Southampton
Wellfleet	Lee	Westport		Salisbury	Leverett	Wales	Ware
Yarmouth	Lenox			Topsfield	Leyden	Wilbraham	Westhampton
	Monterey			Wenham	Monroe		Williamsburg
	Mt. Washington			West Newbury	Montague		Worthington
	New Ashford				New Salem		
	New Marlborough				Northfield		
	North Adams				Orange		
	Otis				Rowe		
	Peru				Shelburne		
	Richmond				Shutesbury		
	Sandisfield				Sunderland		
	Savoy				Warwick		
	Sheffield				Wendell		
	Stockbridge				Whately		
	Tyringham						
	Washington						
	West Stockbridge						
	Williamstown						
	Windsor						

Massachusetts Eligible Rural Housing Program Communities And Area Letters for use with Income Limit Table

As of 6/15/2016

Middlesex	Nantucket	Norfolk	Plymouth	Worcester	Worcester		
Acton	M	Bellingham	M	C	E	Northborough	L
Ashby	M	Foxborough	M	M	R	Northbridge	L
Ashland	M	Franklin	M	M	R	Oakham	L
Ayer	M	Medfield	M	C	L	Oxford	L
Boxborough	M	Medway	M	C	B	Paxton	L
Carlisle	M	Mills	M	C	B	Petersham	R
Dunstable	G	Norfolk	M	C	B	Phillipston	R
Groton	G	Plainville	M	M	L	Princeton	L
Holliston	M	Wrentham	M	C	L	Royalston	R
Hopkington	M			C	L	Rutland	L
Littleton	M		Marion	C	L	Southborough	B
Maynard	M		Mattapoisett	C	L	Southbridge	L
Pepperell	G		Middleborough	C	E	Spencer	L
Sherborn	M		Pembroke	M	L	Sterling	L
Shirley	M		Plympton	C	R	Sturbridge	L
Stow	M		Rochester	C	L	Sutton	L
Sudbury	M		Wareham	M	B	Templeton	L
Townsend	M		West	C	R	Upton	E
Tyngsborough	G		Bridgewater	C	B	Uxbridge	B
Westford	G				L	Warren	L
					E	West Boylston	L
					B	West Brookfield	L
					B	Westminster	E
					R	Winchester	E
					L	Winchendon	E

USDA Rural Development 504 Home Repair Loan and Grant Program Income Limits

Income Eligibility: Match the letter associated with eligible town to applicable income by household size.									
Income must be equal to or less than applicable limit based on household size to be considered eligible									
	Program	Household Size: Per Person							
		1	2	3	4	5	6	7	8
A	VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
M	VERY LOW INCOME	34500	39400	44350	49250	53200	57150	61100	65050
C	VERY LOW INCOME	30750	35150	39550	43900	47450	50950	54450	57950
F	VERY LOW INCOME	31350	35800	40300	44750	48350	51950	55500	59100
G	VERY LOW INCOME	33600	38400	43200	48000	51850	55700	59550	63400
N	VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
I	VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
V	VERY LOW INCOME	36900	42150	47400	52650	56900	61100	65300	69500
H	VERY LOW INCOME	25600	29250	32900	36600	39500	42450	45350	48300
D	VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900
U	VERY LOW INCOME	31050	35450	39900	44300	47850	51400	54950	58500
P	VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
J	VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
B	VERY LOW INCOME	36800	42050	47300	52550	56800	61000	65200	69400
E	VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
R	VERY LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750
L	VERY LOW INCOME	30800	35200	39600	43950	47500	51000	54500	58050
O	VERY LOW INCOME	31350	35800	40300	44750	48350	51950	55500	59100
S	VERY LOW INCOME	38300	43800	49250	54700	59100	63500	67850	72250

APPLICATION FOR RURAL ASSISTANCE (NONFARM TRACT) Uniform Residential Loan Application

This application is designed to be completed by the applicant with the lender's assistance. Applicants should complete this form as "Applicant #1" or "Applicant #2", as applicable. All Applicants must provide information (and the appropriate box checked) when the income or assets of a person other than the "Applicant" (including the Applicant's spouse) will be used as a basis for loan qualification or the income or assets of the Applicant's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Applicant resides in a community property state, the security property is located in a community property state, or the Applicant is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other:	Agency Case Number	Lender Account Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		
Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (Explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (Type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (Street, City, State, ZIP)	No. of Units
Legal Description of Subject Property (Attach description if necessary)	Year Built

Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Other (Explain):	Property will be:
	<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> 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
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> Made <input type="checkbox"/> To be made
				Cost: \$

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (Show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (Explain)		

III. APPLICANT INFORMATION

Applicant #1				Applicant #2			
Name (include Jr. or Sr. if applicable)				Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (Incl. Area Code)	DOB mm/dd/yy	Yrs. School	Social Security Number	Home Phone (Incl. Area Code)	DOB mm/dd/yy	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single divorced, widowed)	Dependents (Not listed by Applicant #2) No. Ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single divorced, widowed)	Dependents (Not listed by Applicant #1) No. Ages		
Present Address (Street, City State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.				Present Address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			

Mailing Address if different from Present Address

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

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	Cash or Market Value	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.	
Cash deposit toward purchase held by:	\$		
Attach checking and savings accounts below		LIABILITIES	Monthly Payment - Months Left to Pay
		Unpaid Balance	
Name and Address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payment/Months
			\$
		Acct. No.	
		Name and Address of Company	\$ Payment/Months
			\$
Acct. No.	\$	Acct. No.	
Name and Address of Bank, S&L, or Credit Union		Name and Address of Company	\$ Payment/Months
			\$
		Acct. No.	
Acct. No.	\$	Name and Address of Company	\$ Payment/Months
Name and Address of Bank, S&L, or Credit Union			\$
		Acct. No.	
Acct. No.	\$	Name and Address of Company	\$ Payment/Months
Name and Address of Bank, S&L, or Credit Union			\$
		Acct. No.	
Acct. No.	\$	Name and Address of Company	\$ Payment/Months
Stocks/Bonds (Company name/number & description)	\$		\$
	\$		\$
	\$		\$
	\$		\$
Life Insurance (Net Cash Value)	\$	Acct. No.	
Face amount: \$		Name and Address of Company	\$ Payment/Months
			\$
Subtotal Liquid Assets	\$		
Real estate owned (Enter name and value from schedule of Real Estate Owned)	\$	Acct. No.	
		Name and Address of Company	\$ Payment/Months
			\$
Vested interest in retirement fund	\$		
Net worth of business(es) owned (Attach financial statement)	\$		
Automobiles owned (Make and year)	\$		
	\$		
	\$		
	\$		
	\$		
Other Assets (itemize)	\$	Acct. No.	
	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
	\$	Job Related Expense (Child care, union dues, etc.)	\$
	\$		\$
	\$	Total Monthly Payments	\$
Total Assets a.	\$	Net Worth (a minus b)	\$
		Total Liabilities b.	\$

VI. ASSETS AND LIABILITIES (cont.)

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

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	VIII. DECLARATIONS
a. Purchase price	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	a. Are there any outstanding judgments against you?
d. Refinance (incl. debts to be paid off)	b. Have you been declared bankrupt within the past 7 years?
e. Estimated prepaid items	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
f. Estimated closing costs	d. Are you a party to a lawsuit?
g. PMI, MIP, Funding Fee	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.)
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	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.
l. Other Credits (Explain)	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?
m. Loan amount (Exclude PMI, MIP Funding Fee financed)	j. Are you a U.S. citizen?
n. PMI, MIP, Funding Fee financed	k. Are you a permanent resident alien?
o. Loan amount (Add m & n)	l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m. below.
p. Cash from/ to Borrower (Subtract j, k, l, & o from i)	m. Have you had ownership interest in a property in the last 3 years?

		Applicant #1		Applicant #2	
		Yes	No	Yes	No
	a.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	b.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	c.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	d.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	e.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	f.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	g.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	h.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	i.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	j.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	k.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	l.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	m.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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.

<u>Applicant's Signature</u> X	<u>Date</u>	<u>Applicant's Signature</u> X	<u>Date</u>
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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.)

<u>BORROWER</u> <input type="checkbox"/> I do not wish to furnish this information	<u>CO-BORROWER</u> <input type="checkbox"/> I do not wish to furnish this information
<u>Ethnicity</u> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<u>Ethnicity</u> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<u>Race</u> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<u>Race</u> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<u>Sex</u> : <input type="checkbox"/> Female <input type="checkbox"/> Male	<u>Sex</u> : <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone <input type="checkbox"/> Internet	Interviewer's Name (<i>Print or type</i>) Interviewer's Signature Interviewer's Phone Number (<i>Incl. Area Code</i>)	Name and Address of Interviewer's Employer USDA/RURAL DEVELOPMENT 195 RUSSELL STREET, B7 HADLEY, MA 01035
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Continuation For/Residential Loan Application

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

Additional Information Required for RHS Assistance

1. Loan Type: Section 502 Section 504 Loan Grant

APPLICANT #1

2. Have you ever obtained a loan/grant from RHS?

Yes No

3. 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

2. Have you ever obtained a loan/grant from RHS?

Yes No

3. 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

8. Complete for all household members.

To be considered eligible for RHS assistance, all household income including any income not shown in Section 2 of this application must be disclosed below.

Name	Age	Are you full time employed?	Do you have a second source of income from household income because of a disabled condition?	Annual Wage Income	Spouse's Annual Income (Employer)	Spouse's Non-Wage Income	Spouse's 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:

Lack complete plumbing

Yes No

Physically deteriorated or structurally unsound

Yes No

Lack adequate heating

Yes No

Overcrowded (More than 2 persons per room)

Yes No

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

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

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

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

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

15. Notices to Applicant

Privacy Act. See attached sheet.

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

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

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

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

Unlawful Discrimination. "The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer."

The Fair Housing Act prohibits discrimination in real estate-related transactions, or in the terms or conditions of such a transaction, because of race, color, religion, sex, disability, familial status, or national origin. If you believe you have been discriminated against for any of these reasons you can write the U. S. Department of Housing and Urban Development, Washington, D.C. 20410 or call (800) 669-9777.

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

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

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

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

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

Date _____ Signature of Applicant _____
X
Date _____ Signature of Applicant _____
X

17. Date	Signature of Loan Approval Official	Determination of Eligibility _____ Eligible _____ Not Eligible	Racial Data Provided by _____ Applicant _____ RHS
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18. Application received on _____
Application completed on _____

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

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

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

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

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home address, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property .
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts, in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED

- 14 Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.
- 15 Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.
- 16 Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.
- 17 Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.
- 18 Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.
- 19 Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31U.S.C. 3701(a)(3)).

Form RD 1944-3
(Rev. 6-97)

BUDGET AND/OR FINANCIAL STATEMENT

1. NAME OF APPLICANT/BORROWER:	2. HOME PHONE NUMBER:	3. AGES OF PERSONS IN HOUSEHOLD:
4. NAME OF CO-APPLICANT/CO-BORROWER:	5. WORK PHONE NUMBER:	Applicant/Borrower: _____ Children: _____ Co-Applicant/Co-Borrower: _____ Others _____
6. ADDRESS:		7. PERIOD COVERED BY PLAN: _____ 20 ____ thru _____ 20 ____

BUDGET

PART 1 - PLANNED EXPENSES AND PAYMENTS

A - CASH EXPENSES	MONTHLY	NEXT 12 MONTHS	B - DEBT PAYMENTS	MONTHLY	NEXT 12 MONTHS
FOOD:	\$	\$	HOUSE PAYMENT:	0.00	
CLOTHING:			CAR/TRUCK:		
MEDICAL: <i>(Doctor, dentist, eyeglasses, medication, etc.)</i>			CAR/TRUCK:		
PERSONAL: <i>(Beauty shop, barber, liquor, cigarettes, newspapers, magazines, etc.)</i>			OTHER VEHICLES AND EQUIPMENT:		
HOUSEHOLD:			OTHER: <i>(Credit cards, medical, installment loans, personal debts, other real estate etc.)</i> (LIST)		
FUEL:				0.00	0.00
ELECTRICITY:				0.00	0.00
TELEPHONE:				0.00	0.00
CABLE TV:					
WATER AND/OR SEWER:			FEDERAL DEBTS:	0.00	0.00
OTHER:					
HOME REPAIR AND MAINTENANCE: <i>(Appliances, paint, yard, etc.)</i>			PLANNED CREDIT PURCHASES: <i>(Furniture appliances, etc.)</i>		
EDUCATION: <i>(Tuition, books, supplies, fees, school lunches, etc.)</i>			TOTAL DEBT PAYMENTS:	\$	\$

PART 2 - HOUSEHOLD INCOME

APPLICANT/BORROWER: <i>(Wages, tips, overtime, etc.)</i>		
CO-APPLICANT/CO-BORROWER: <i>(Wages, tips, overtime, etc.)</i>		
NET BUSINESS INCOME:		
OTHER: <i>(Social Security, retirement, alimony, child support, VA, Public assistance, other income, etc.)</i>		
TOTAL HOUSEHOLD INCOME:	\$	\$

PART 3 - SUMMARY

TAXES:			A. TOTAL INCOME (PART 2)	\$	\$
REAL ESTATE:			B. CASH <i>(Checking, savings, etc.)</i>		
INCOME:			C. TOTAL EXPENSES AND DEBT PAYMENTS (PART 1A + 1B)		
SOCIAL SECURITY:			D. BALANCE (A + B - C)	\$	\$
PERSONAL PROPERTY:			SIGNATURE OF APPLICANT/BORROWER		DATE
UNION OR PROFESSIONAL DUES:			SIGNATURE OF CO-APPLICANT/CO-BORROWER		DATE
CHILD CARE: <i>(Daycare, babysitting, etc.)</i>			SIGNATURE OF AGENCY OFFICIAL		DATE
CHILD SUPPORT/ALIMONY: <i>(Paid out)</i>			<small><i>If home reviewed this budget and it appears to be a reasonable projection of income and expenses</i></small>		
PLANNED CASH PURCHASES: <i>(Furniture, appliances, etc.)</i>					
LOAN CLOSING COSTS: <i>(Not included in loan)</i>					
MOVING EXPENSES:					
OTHER:					
TOTAL CASH EXPENSES	\$	\$			

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 30 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.

FINANCIAL STATEMENT

ITEM	VALUE (ASSETS) (A)	UNPAID DEBT (LIABILITIES) (B)	MONTHLY PAYMENT (C)	AMOUNT DELINQUENT (D)	PAYMENT DUE WITHIN NEXT 12 MONTHS (E)	FINAL DUE (F)	NAME AND ADDRESS OF CREDITOR AND ACCOUNT NUMBER (G)
Dwelling	\$	\$	\$	\$	\$	\$	
Other real estate	0						
Mobile Home							
Car (Yr. & make)							
Car (Yr. & make)							
Truck (Yr. & make)							
Other Vehicles and Equipment (Boats, Motorcycles, etc.)							
Household Goods							
Appliances							
TV Set(s)							
Furniture							
Other							
Taxes Due:							
Real Estate							
Pers. Prop.							
Income Tax							
Soc. Sec. Tax							
Other Debts:							
Personal Loan							
Hospital							
Doctor							
Dentist							
Child Support and Alimony							
Federal Debts							
Credit Cards							
Other							
Rent							
Cash-on-hand (Including Savings & Checking Accounts, CD, etc.)							
Accounts Receivable							
Bonds & Other Securities							
Cash Value of Life Insurance							
TOTAL	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	NET WORTH Col. A minus Col. B \$ 0

I certify that the above statement is true and correct to the best of my knowledge and belief.

WARNING: Section 1001 of title 18, United States Code provides: "whoever, in any matter within 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."

SIGNATURE OF APPLICANT/BORROWER

DATE

SIGNATURE OF CO-APPLICANT/BORROWER

DATE

United States Department of Agriculture
Rural Development
Rural Housing Service

AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____

Account or Other Identifying Number

Name of Customer

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, *et seq.*, RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Signature (Applicant or Adult Household Member)

Date

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

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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.

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)).

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:

ASSET CERTIFICATION

Check the appropriate blocks and account for all household member's (adults and children) assets, which include but are not limited to savings accounts, stocks, bonds, Treasury bills, savings certifications, money market funds, investment accounts, equity in real property, revocable trust funds that are available to the household, lump-sum receipts, personal property held as an investment, cash value of life insurance policies, and amounts in voluntary retirement plans that can be withdrawn:

I hereby certify that our household's combined net assets do or do not exceed \$5,000 and that all assets were listed on Form RD 410-4, "Uniform Residential Loan Application."

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.

I hereby certify that within the past two years, I have or have not disposed of assets for less than the fair market value through a sale or a gift. If "have" is marked, provide the following pertinent information.

Asset	Disposition Date	Value of Asset	Amount Received
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

APPLICANT

Date:

APPLICANT

Date:

APPLICANT

Date:

SECTION 1001 OF TITLE 18, UNITED STATES CODE PROVIDES: "WHOEVER, IN ANY MATTER WITHIN THE JURISDICTION OF ANY DEPARTMENT OR AGENCY OF THE UNITED STATES KNOWINGLY AND 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."

Request for Transcript of Tax Return

OMB No. 1545-1872

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

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

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

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

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

- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
- b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days
- c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

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

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

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

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

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

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

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

↓

Sign Here Only