(Rev. 05-04)	APPLICATION FOR Uniform Res				OMB 1	No. 0575-0172	
All Applicants must provide in spouse) will be used as a basi must be considered because to	o be completed by the applicant with the I nformation (and the appropriate box che is for loan qualification or the incomplete the theorem the Applicant resides in a community prop	cked) when the income e or assets of the Applicant's perty state, the security prop	ne or assets of a p spouse will not be	erson other than the "Apused as a basis for loan of	plicant " (includ qualification, but	ling the Applicant's his or her liabilities	
property located in a commun	nity property state as a basis for repayment	ent of the loan.  OF MORTGAGE AND T	RMS OF LOAN				
Mortgage V.A. Applied for:	Conventional Other:	Agency Ca			ccount Number		
Amount FHA	USDA/Rural Housing Service Interest Rate No. of Months	Amortization Fixed	Rate C	Other (Explain):			
S	%	Type: GPM		RM (Type):			
Subject Property Address (Str		Y INFORMATION AND	PURPOSE OF L	DAN		No. of Units	
Legal Description of Subject I	Property (Attach description if necessary	1				Year Built	
Loga. Description of Subject f	roporty (Allauri upsurplium ii Hebessell)	,				Total Built	
Purpose of Loan	Purchase Construction	Other (Ex	olain):	Property will be:	Secondary	,	
	Refinance Construction-Perition or construction-permanent loan.	manent		Residence	Residence	Investment	
Year Lot Original Cost Acquired	Amount Existing L	iens (a) Present Value	of Lot (b) C	ost of Improvements	Total (a + b)		
Complete this line if this is a r	refinance loan.	\$ Purpose of Refina	nce \$	Describe Improvemen	its		
Year Original Cost Acquired	Amount Existing L	iens		Cost: \$	Made	To be made	
Title will be held in what Nam	e(s)		Manner in whi	ch Title will be held	Estate will I	oe held in:	
Source of Down Payment, Se	ettlement Charges and/or Subordinate Fi	nancing (Explain)			Fee		
		3, 7, 7			Leas (Sho	sehold ow expiration date)	
	I	II. APPLICANT INFORI	MATION				
	Applicant #1			Applicant #2			
Name (Include Jr. or Sr. if app			nclude Jr. or Sr. if a		0.11. [80	B Yrs. School	
Social Security Number	Home Phone (Incl. Area Code) DOB mm/dd/	Yrs. School Social S	ecurity Number	Home Phone (Incl. Are	a Code) DO	Id/yy	
Married Unmar	rried (Include single, Dependents (Not liste sed, widowed) No. ¡Ages		arried Unr	narried (Include single, De orced, widowed)		ited by Applicant #1)	
Present Address (Street, City			Address (Street, Cit			No. Yrs.	
			•				
Mailing Address if differe	ent from Present Address	Mailing	Address if differe	nt from Present Addre	?ss		
If residing at present addr	ress for less than two years, complete	, ,	ddress (Street, Cit	v State 7IP)	wn Rent	No. Yrs.	
	, ,		(, 0%,				
Freddie Mac Form 65		Page 1 of 10			Fanr	nie Mae Form 1003	
According to the Paperwork	Reduction Act of 1995, an agency may introl number. The valid OMB control	not conduct or sponsor, and	a person is not are	required to respond to	a collection of i	nformation unless	
collection is estimated to ave	erage 1- 1/2 hours per response, includ g and reviewing the collection of inform	ing the time for reviewing i					
							,
							(see re

**PROCEDURE FOR PREPARATION** 

: HB-1-3550 and HB-2-3550.

PREPARED BY

: Applicant, in some cases with the assistance of contractors, builders, brokers and others. Loan origination office personnel will input data and generate form through UNIFI.

NUMBER OF COPIES

: Original only.

SIGNATURES REQUIRED

: Original by applicant at application stage and updated form at loan  $\,$ 

closing

**DISTRIBUTION OF COPIES** 

: Field office case file.

(06-09-04) PN 375

#### -2- (Forms Manual Insert - Form RD 410-4)

Used by field offices to obtain formal applications from persons seeking Rural Housing Loans/Grants. Forms may be given to contractors, builders, brokers and others who will assist borrowers in completing and filing the form with the field office. When necessary, field office employees should provide assistance in completing the form. The employee who receives the form from the borrower should make sure it is complete, properly signed, and dated.

The loan approval official will transfer an application to another field office jurisdiction when so requested by the borrower. The receiving loan approval official will enter the transferred application in his/her records as of the date received from the transferring office.

Both the borrower and co-borrower credit information should be furnished on one form. A separate application must be completed for any co-signer.

			IV. EMPLO	OYMEN	IT INFORMA	TION			
	Applicant #1						Applicant #2		
Name & Address of Emplo	oyer Self	lf-Employed	Yrs./Mos. on	n this job	Name & Addr	ress of Employer	Self-	-Employed	Yrs./Mos. on this jo
			Yrs./Mos. employ line of work/pr	yed in this rofession					Yrs./Mos. employed in t line of work/profess
Position/Title/Type of Busi	iness	Business F	Phone (Incl. An	ea Code)	Position/Title/	Type of Business		Business F	Phone (Incl. Area Code
	sition for less than two years								
Name & Address of Emplo	oyer Sel	lf-Employed			Name & Addr	ess of Employer	Self	f-Employed	
			Monthly Ir	nconie					Monthly Income
Position/Title/Type of Busi	iness	Business F	S Phone (Incl. Are	ea Code)	Position/Title/	Type of Business		Business F	Phone (Incl. Area Cod
Name & Address of Emplo	oyer Sel	If-Employed			Name & Addr	ress of Employer	Self	f-Employed	
			Monthly Ir	ncome					Monthly Income
Position/Title/Type of Busi	iness	Business F	\$ Phone (Incl. An	ea Code)	Position/Title/	Type of Business		Business F	\$ Phone (Incl. Area Cod
	V. MONT!	HLY INCOL	ME AND CC	MBINE	D HOUSING	EXPENSE INFORM	ATION	<u></u>	
Gross Monthly Income	Applicant #1	Applic	cant #2	Т	Total	Combined Monthly Housing Expense	Preser	nt	Proposed
Base Empl. Income*	\$	\$	\$	b		Rent	\$		
Overtime Bonuses			$\rightarrow$			First Mortgage (P&I) Other Financing (P&I)	-	$\rightarrow$	\$
Commissions	+	+	-+			Hazard Insurance	+	$\rightarrow$	
Dividends/Interest	1					Real Estate Taxes			-
Net Rental Income						Mortgage Insurance			
Other (Before completing see the notice in "describe other income," below		<del> </del>				Homeowner Assn. Dues	<del> </del>	$\longrightarrow$	
Total	s	s	S	s		Other	s	$\rightarrow$	\$
	ant may be required to pro				uch as tax re				
Describe Other In	ncome Notice: Alimony, Applican	child Suppo t#1, (A 1) or	ort, or separa r Applicant #2	ite maint 2 (A2) do	enance incon es not choos	ne need not be revealed e to have it considered	if the for repaying ti	nis Ioan.	Monthly Amount
								$\rightarrow$	
								$\overline{}$	

Cache deposit toward purchase held by:   S   estite consider on your reflicationing of the subject property.   Monthly Payment & Uapald Balance	that the Statement can be meaningfully completed about a spouse, this Statemen ASSETS  Description  Cash deposit toward purchase held by:  List checking and saving accounts below Name and Address of Bank, S&L, or Credit Un  Acct. No.  Name and Address of Bank, S&L, or Credit Un  Acct. No.	and fairly presented on a c nt and supporting schedules  Cash or Market Value  S  S  S	ombined basis; otherwise separate Statements and Sc must be completed about that spouse also.  Liabilities and Pledged Assets. List the creditor's na including automobile loans, revolving charge account cet. Use continuous nahet, if necessary, Indicate by cestate owned or upon refinancing of the subject prope Liabilities  Name and Address of Company  Acet. No.  Name and Address of Company  Acet. No.	chedules are required. If the Completed Jointly Imme, address and account numbs, real estate loans, alimony, of those liabilities which will letty.  The Complete State of the State of the State of Stat	Applicant #2 section was  Not Jointly  For for all outstanding debts hild support, stock pledges, ee satisfied upon sale of real  Unpaid  Balance  S
ASSETS Cash or Market Value continued to the continued of	ASSETS Description Cash deposit toward purchase held by:  List checking and saving accounts below Name and Address of Bank, S&L, or Credit Un  Acet. No.  Acet. No.	Cash or Market Value  S  S  S  S  S	Liabilities and Pfedged Assets. List the creditor's na including automobile loans, revolving charge account etc. Use continuation sheet, if necessary, Indicate by (catter owned or upon criticaring of the subject proper LIABILITIES  Name and Address of Company  Acet. No.  Name and Address of Company  Acet. No.	Completed Jointy me, address and count numb ss, real extate loans, alimony, c ') those liabilities which will b  Month's Enf to Pay S Payment'Months  S Payment'Months	Not Jointly er for all outstanding debts hild support, stock pledges, es astisfied upon sale of real Unpaid Balance S
ASSETS Cash or Market Value continued to the continued of	ASSETS Description Cash deposit toward purchase held by:  List checking and saving accounts below Name and Address of Bank, S&L, or Credit Un  Acet. No.  Acet. No.	Cash or Market Value  S  S  S  S  S	Liabilities and Pfedged Assets. List the creditor's na including automobile loans, revolving charge account etc. Use continuation sheet, if necessary, Indicate by (catter owned or upon criticaring of the subject proper LIABILITIES  Name and Address of Company  Acet. No.  Name and Address of Company  Acet. No.	Completed Jointy me, address and count numb ss, real extate loans, alimony, c ') those liabilities which will b  Month's Enf to Pay S Payment'Months  S Payment'Months	Not Jointly er for all outstanding debts hild support, stock pledges, es satisfied upon sale of real Unpaid Balance S
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Freddie Mac Form 65 Page 3 of 10 Fannie Mac Form 1003	Total Assets a.	2		Total Liabilities b.	3
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Property Address (Enter S if sold, PS if pending sale)  If year of Present Market Value Mortgage 8 Liens Rental income Payments 1 taxes 8 Mior. Rental income Payments 1 taxes 9 Mior. Rental income Payments 1 taxes	Property Address (Eine & Facial, P. Ed. practing) and critical for incomp)   Property   Market Value   Mortgage & Liens   Rental Income   Payments   Net Market Value   Mortgage & Liens   Rental Income   Payments   Net Market Value   Mortgage & Liens   Rental Income   Payments   Net Market Value   Mortgage & Liens   Rental Income   Payments   Net Market Value   Net Value   N	Properly Address (Eater 6 if sold, PS if panding sale or income)  If you answer "Yes" to any questions a through 1, please use  VII. DETAILS OF TRANSACTION  If you answer "Yes" to any questions a through 1, please use  Alternative Name  VII. DETAILS OF TRANSACTION  If you answer "Yes" to any questions a through 1, please use  Continuation sheet for explanation.  Alternative Name  VII. DETAILS OF TRANSACTION  If you answer "Yes" to any questions a through 1, please use  Continuation sheet for explanation.  Let and (if acquired)  If the ear you obtained giagement against you?  If the ear you obtained giagement against you?  If alternative Name  VII. DETAILS OF TRANSACTION  If you answer "Yes" to any questions a through 1, please use  Continuation sheet for explanation.  If you answer "Yes" to any questions a through 1, please use  Continuation sheet for explanation.  If you answer "Yes" to any questions a through 1, please use  Continuation sheet for explanation.  If you answer "Yes" to any questions a through 1, please use  Continuation sheet for explanation.  If you answer "Yes" to any questions a through 1, please use  Continuation sheet for explanation.  If you answer "Yes" to any questions a through 1, please use  Continuation sheet for explanation.  If you answer "Yes" to any questions a through 1, please use  Applicant #I Applicant  Vii. DECLARATIONS  If you answer "Yes" to any questions a through 1, please use  Continuation sheet for explanation.  It was you bend properly foredosed upon or given title or deed in  Is any question of the decide to any questions of the decide of the paid off)  If you answer "Yes" to any questions and through 1, please use  Applicant #I Applicant  Vii. DECLARATIONS  If you answer "Yes" to any questions a through 1, please use  Applicant #I Applicant  Any you appear through 1, you any questions and through 1, you deals and you are you and you are you are you and you are you are you	Properly Address (Erms of Iracut, PS of Iranning sales or R Iranning Iranni					BILITIES (cont.)				
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Cotter Credits (Explain)  Discount (If Borrower will party)  1. Are you presently defining the name, and address of Lender, FHA or V. A case number famp; neasons for the action,  being parenthe. If Yes, Tyorkid debta, including debt, name, and address of Lender, FHA or V. A case number famp; neasons for the action,  c. Have you be fore action,  b. Borrower's closing costs paid by Seller  f. Are you go year and the seller of the action of the greater and address of Lender, FHA or V. A case number famp; neasons for the action,  c. Are you obligated to pay alimony, child support, or separate  mariterance?  h. Is any part of the down payment borrowed?  i. Are you a permanent resident alien?  b. Loan amount (Add m & n)  m. Luan immunity (Brunding Fee financed)  c. Lan would be complete question in below.  m. Have you a permanent resident alien?  l. Are you a permanent resident alien?  l. Do you intend to occupy the property as your primary residence?  l. Yes, You a permanent resident alien?  l. Do you intend to occupy the property as your primary residence?  l. Yes, You a permanent resident alien?  l. Other Credits (Explain)  D. Cash from the Borrower  (In Yes and complete question in below.  m. Have you had downership interest in a property in the last 3 years?  (In Yes and complete question in below.  m. Have you had downership interest in a property in the last 3 years?  (In Yes and the pas	b. Alterations, improvements, repairs c. Land (if acquired separately) d. Refinance (incl. debts to be paid off) d. Estimated colonia goats e. Estimated colonia goats g. Estimated colonia goats g. Estimated colonia goats g. PMI, MIP, Funding Fee d. Are you a party to a lawsuit?  J. Total Costs, (Add tems a through ft) g. Subordinate financing g. Borrower's closing costs paid by Seller L. Other Credits (Explain)  T. Are you greatly defined to repaid tems g. Are you optimated prepaid tems g. Hawn you directly been obligated on any loan which resulted in foreclosure, trans- of title in fisu of foreclosure, or judgment? (This would include such base as home mortgage loans, S&A loan home improvement bases, excluded beam as mathematically debts, name, and address of Lender, FHA or V.A. care number. Flany; reasons for the action.)  Estimated colonia goats paid by Seller J. Total Costs, forth debtails, including debts, name, and address of Lender, FHA or V.A. care number. Flany; reasons for the action.)  Estimated colonia goats paid by Seller J. Are you greatly defined the analysis of the action of the party of the loan mortgage, financial obligation, bond, or loan guarantee? If "tes," give destils as  J. Are you a parmanent part of the down payment borrowed?  J. Are you a permanent resident alien?  J. Are you a permanent resident alien?  Loan amount (Adm & n)  MIP, Funding Fee financed J. Do you intend to occupy the property as your primary residence?  Estimated colonia posts and the second provided to the home-seeley by you comprehed leadence (PR), second home (SH), remember of property (ES) you not prevent period presence (SI) printy with your				If you answer	"Yes" to any quest	ions a through i			#1 Applicant
b. Have you been declared bankrupt within the past 7 years?  c. Have you had properly foreclosed upon or given title or deed in lisu thereof in the last 7 years?  d. Have you had properly foreclosed upon or given title or deed in lisu thereof in the last 7 years?  d. Are you a party to a lawsuit?  d. Are you a party to a lawsuit?  d. Are you a party to a lawsuit?  e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, trans of title in less of foreclosure, or judgment? (This would include such loans as home mortgage leaves collegator, box bordinate financing reasons for the extent)  subsordinate financing reasons for the extent.  Subsordinate financing reasons for the extent.  E. Borrower's closing costs paid by Seller  1. Are you are financing reasons for the extent.  C. Have you defined by the control of the extent.  G. Are you obligated to nary Federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee? If "lest, give details as described in questions, above.  G. Are you obligated to pay alimony, child support, or separate maintenance?  I. Are you are commanded to pay alimony, child support, or separate maintenance?  I. Are you a co-maker or endorser on a note?  J. Are you a co-maker or endorser on a note?  J. Are you a co-maker or endorser on a note?  J. Are you a co-maker or endorser on a note?  J. Are you a co-maker or endorser on a note?  J. Are you a co-maker or endorser on a note?  J. Are you a co-maker or endorser on a note?  J. Are you a permanent resident alien?  D. Loan amount (Add m & n)  M. Have you had ownership interest in a property in the last 3 years?  D. Cash from/to Borrower	b. Have you been declared bankrupt within the past 7 years?  c. Have you hear declared bankrupt within the past 7 years?  c. Have you hear properly foreclosed upon or given title or deed in isou thereof in the last 7 years?  d. Are you a party to a lawsuit?  d. Are you a lating the individes such bans as home mortgage lawsuit on the bank party in the last of freedobury, or judgment? (This would include such bans as home mortgage) famsuit oclogiston. bond bank party in the lating lawsuit in the	b. Have you been declared bankrupt within the past 7 years?  c. Have you had properly foreclosed upon or given title or deed in seu thereof in the last 7 years?  d. Have you had properly foreclosed upon or given title or deed in seu thereof in the last 7 years?  d. Are you a party to a lawsuit?  d. Are you a party to a lawsuit?  d. Are you a party to a lawsuit?  e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, trans of title in fear of foreclosure, or judgment? (This would include such loans as home mortgage learns collegistor. Both home improvement brank educational learn, manufactured (mobile) have been mortgage, financial obligations and title in fear of free edicine.  Subtordinate in financing reasons for the edicin.  Subtordinate in financing reasons for the edicin.  Cher Credits (Explain)  1. Are you resembly desinquent or in default on any Federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee? If "ket," growled design, bond, or loan guarantee? If "ket," you design, bond, or loan guarantee? If "ket," give design as described in question.  g. Are you a U.S. citizen?  h. Is any part of the down payment borrower?  i. Are you a U.S. citizen?  h. Is any part of the down payment borrower?  i. Are you a u.S. citizen?  h. Is any part of the down payment borrower?  i. Are you a u.S. citizen?  h. Is any part of the down payment borrower?  i. Are you a u.S. citizen?  h. Is any part of the down payment borrower?  i. Are you a u.S. citizen?  h. Is any part of the down payment borrower?  i. Are you a u.S. citizen?  In the payment of the down payment borrower?  i. Are you any	D. Have you been declared bankrupt within the past 7 years?  D. Have you been declared bankrupt within the past 7 years?  D. Have you hed properly foreclosed upon or given title or deed in lieu thereof in the last 7 years?  D. Have you had properly foreclosed upon or given title or deed in lieu thereof in the last 7 years?  D. Have you aparty to a lawsuit?  D. Have you a party to a lawsuit?  D. Have you a been declared been obligated on any loan which resulted in foreclosure, trans of title in least of transitions, such advanced been been about the san as home properent foreign the laws of the					•			Yes No	Yes No
B. Estimated preparalit Rems  C. Have you had property foreclosed upon or given title or deed in level thereof in the last 7 years?  C. Have you had property foreclosed upon or given title or deed in level thereof in the last 7 years?  C. Have you had property foreclosed upon or given title or deed in level thereof in the last 7 years?  C. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, or party to a lawsuit.  D. Folia Costs (Add items a through h)  Subordinate financing  R. Subordinate financing  R. Subordinate financing  R. Subordinate financing  R. Are you case startly desinguer or in default on any Federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee? If "Nes, "give details as gestered designation, bond, or loan guarantee? If "Nes," 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 borrower?  In Are you a U.S. citizen?  K. Are you a U.S. citizen?  R. Are you a permanent resident allen?  R. Are you a permanent resident allen?  R. Are you and you property as your primary residence?  R. Yes you had ownership interest in a property in the last 3 years?  R. Have you had ownership interest in a property in the last 3 years?  R. Yes you had ownership interest in a property in the last 3 years?  R. Yes you had ownership interest in a property in the last 3 years?  R. Yes you had ownership interest in a property in the last 3 years?  R. Yes you had ownership interest in a property in the last 3 years?  R. Yes you had ownership interest in a property in the last 3 years?  R. Yes you had ownership interest in a property in the last 3 years?	C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?  C. Estimated registrates  D. PMI, MIP, Funding Fee  D. Discount (IR Porrower will pay)  L. Total Costs (Add items a through h)  E. Subordinate financing  D. Borrower solidates and address of Lender, FHA CVA. cose number, and some anomalous and address of Lender, FHA CVA. cose number, and some anomalous and address of Lender, FHA CVA. cose number, and seasons for the action.)  D. Other Credits (Explain)  D. Other Credits (Explain)  D. Loan amount  (Exclude PMI, MIP, Funding Fee financed)  D. Loan amount  D. Are you a permanent resident alien?  A rey you a D. S. Children or on the control of the control	B. Estimated prepaid items  C. Have you had property foreclosed upon or given title or deed in lever thereof in the last 7 years?  C. Have you had property foreclosed upon or given title or deed in lever thereof in the last 7 years?  A ray you a party to a lawsuit?  D. Diacount (if Bornover will pay)  Total Costs (Add items a through h)  Subordinate financing  B. Are you obligated to pay alimony, child support, or separate  B. Is any part of the down payment borrowed?  B. Is any part of the down payment borrowed?  B. Are you a U.S. cittzen?  M. Are you a permanent resident alien?  D. Doyu intend to occupy the property as your primary residence?  M. Are you a permanent resident alien?  D. Loan amount (Add m & n)  D. Cash frombo Borrower  (Subtract, j. k., l. & o from i)	C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?  C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?  A. Powl, IMP, Funding Fee  D. Discount (If Borrower will pay)  1. Total Costs (Add Items a through h)  1. Total Costs (Add Items a through h)  2. Subordinate financing  1. Subordinate financing  1. Subordinate financing  1. Are you a collegated or any loan which resulted in foreclosure. Items of title in law of foreclosure, or ledgener (7) the sub-ordinate							t 7 years?		┨닏┝
Estimated dosing costs	Estimated closing costs	Estimated closing costs	Estimated closing costs				1 .			-		
d. Are you a party to a lawsuit?  h. Discount (if Borrower will pay)  Total Costs (Add items a through h)  Subordinate financing  Borrower's closing costs paid by Seller  Other Credits (Explain)  Other Credits (Explain)  Other Credits (Explain)  Are you a comment of the comm	Discount (If Borrower will pay)  Total Costs (Add Items a through h)  Subordinate financing  Berrower's closing costs paid by Seller  Cher Credits (Explain)  Total Costs (Add Items a through h)  Subordinate financing  Berrower's closing costs paid by Seller  Cher Credits (Explain)  Total Costs (Add Items a through h)  Discount (If Borrower will pay)  Subordinate financing  Cher Credits (Explain)  Discount (If Borrower will pay)  Subordinate financing  Subordinate financing  Cher Credits (Explain)  Discount (If Borrower will pay)  Subordinate financing  Subordinate financing  Cher Seller  Subordinate financing  S	d. Are you a party to a lawsuit?  Discount (if Borrower will pay)  Total Costs Acid fems a through th)  Subordinate financing  B. Borrower's closing costs paid by Seiler  Other Credits (Explain)  Other Credits (Explain)  Cother Credits (Explain)  Discount (if Borrower will pay)  I. Are you presently defining pate, mans, and address of Lender, FHA or V. A cost number of any; reasons for the action, or loan guarantee? If "Ne." give details as market and address of Lender, FHA or V. A cost number of any; reasons for the action, or loan guarantee? If "Ne." give details as load continued and the action of the actio	Discount (if Borrower will pay)  Total Coats (Add them a through h)  Subordinate financing  Borrower's closing costs paid by Seller  Other Credits (Explain)  The Coats (Explain)  Discount (if Borrower will pay)  I. Total Coats (Add them a through h)  Subordinate financing  Borrower's closing costs paid by Seller  I. Are you presently defining the control of the action of the a				ieu thereof	in the last 7 years?	a upon or given	title or deed in		
Total Costs Acid Rems a through h)  Subordinate financing  Loss Described PMI, Mild Funding Fee financed)  Loan amount  Ext. Acid you a co-maker or endorser on a note?  Loan amount  Ext. Acid you a permanent resident alien?  Loan amount  Ext. Acid PMI, Mild Funding Fee financed)  D. Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount (Add m & n)  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount (Add m & n)  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount (Add m & n)  Ext. Acid PMI, Mild Funding Fee financed  D. Loan amount (Add m & n)  Ext. Acid PMI, Mild Funding Fee financed  Ext. Acid PMI	file lin lisu of foredosure, or judgment? (This would include such loans as home mortgage loans, SBA loan from the file of the such in the loans are such as a file of the such	Total Costs (Add it mas a through h)  Subcordinate financing  E. Dillacost (Add it mas a through h)  Subcordinate financing  E. Borrower's closing costs paid by Seller  Other Credits (Explain)  Other Credits (Explain)  Total Costs (Add it mas a through h)  In the sellon of the decin, including date, name, and address of Lendic PHor V.A. case number if any, inessents for the sellon, including date, name, and address of Lendic PHor V.A. case number if any, inessents for the sellon, including date, name, and address of Lendic PHor V.A. case number if any, inessents for the sellon, in the sellon of Lendic Lendic PHor V.A. case number if any, inessents for the sellon, in the sellon of Lendic Lendic PHor V.A. case number if any, inessents for the sellon, in the sellon, in the sellon of Lendic Le	in. Discoult, (if Botrower Win pay)  of this in lisu of foredosser, or judgment? (This would include such loans as home mortgage loans, SBA loans have fored during the loans are forement of the loans									
Total Costs (Acid items a through h)  Subordinate financing  Subordinate financing  Subordinate financing  Resource of Soling costs paid by Seller  Other Credits (Explain)  Other Credits (Explain)  Other Credits (Explain)  Cost of Soling costs paid by Seller  Other Credits (Explain)  I. Are you resembly 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 minitenance?  In. Is any part of the down payment borrower?  Ii. Are you a Co-maker or endorser on a note?  Iii. Are you a U.S. citizen?  Iii. Do you intend to occupy the property as your primary residence?  If "Yes," complete question m. below.  In Have you had ownership interest in a property in the last 3 years?  III. (1) Whit say be of property in the last 3 years?  III. (1) Whit say be of property in your property in the last 3 years?  III. (1) Whit say be of property in own-principal residence (PR).	i. Total Costs (Add Items a through h)  Subordinate financing  Research (*s. provide facility including face in an originate financing)  I. Other Credits (Explain)  Other Credits (Explain)  Other Credits (Explain)  I. Are you research definition only Federal debt or any Federal debt or any Other Loan mortgage, financial coligination, bond, or loan guarantee? If "Ves," give debtals as described in question e. above.  I. Are you a Combined or on Add to pay alimony, child support, or separate maintenance?  I. Is any part of the down payment borrowed?  I. Are you a co-maker or endorser on a note?  I. Are you a U.S. citizen?  I. Are you a U.S. citizen?  I. Are you a permanent resident alien?  I. PMI, MIP, Funding Fee financed)  II. Yes, "give debtals as described in questione, above."  I. Are you a U.S. citizen?  I. Are you a U.S. citizen?  I. PMI, MIP, Funding Fee financed  I. Do you intend to occupy the property as your primary residence?  If "Yes," complete question m. below.  In Have you had ownership interest in a property in the last 3 years?  I. (1) What pee financed) you one-principal residence (PR), second hone (SH), or investment property (IP)?  I. (2) What yee of property (IP)?  I. (2) What yee one-principal residence (PR), second hone (SH), or investment property (IP)?  I. (2) What yee one-principal residence (PR), second hone (SH), or investment property (IP)?  I. (2) What yee one-principal residence (PR), second hone (SH), or investment property (IP)?  I. (2) What yee on permit yee in existence (PR), second hone (SH), or investment property (IP)?  I. (2) What yee one-principal residence (PR), second hone (SH), or investment property (IP)?  I. (2) What yee one-principal residence (PR), second hone (SH), or investment property (IP)?	Total Costs (Acid items a through h)  Subordinate financing  Subordinate financing  Resource of Soling costs paid by Seller  Other Credits (Explain)  Other Credits (Explain)  Other Credits (Explain)  The Subordinate financial costs paid by Seller  Other Credits (Explain)  The Subordinate financial costs paid by Seller  Other Credits (Explain)  The Subordinate financial costs paid by Seller  Subordinate financial costs paid by Seller  The Subordinate financia	i. Total Costs (Add Items a through h)  Subordinate financing  R. Borrower's closing costs paid by Seller  i. Other Credits (Explain)  Other Credits (Explain)  The Committee of the Costs (Add Items a through h)  I. Are you resembly delinquest or in default on any Federal debt or any other ban mortgage, financial disglation, bond, or loan guarantee? If "Ves," give details as described in question a, above  G. Are you obligated to pay alimony, child support, or separate maintenance?  I. Is any part of the down payment borrowed?  I. Are you a co-maker or endorser on a note?  I. Are you a co-maker or endorser on a note?  I. Are you a Us. citizen?  K. Are you a permanent resident alien?  I. PMI, MIP, Funding Fee financed)  I. Dy you intend to occupy the property as your primary residence? If "Yes," complete question m. below.  If "Yes," complete question m. below.  If "Yes," complete question m. below m. primary residence? If "Yes," complete question m. below.  If "Yes," complete question m. below.  If "Yes," complete question m. below.  If "Yes, "complete question m. below.  If "Yes, "oue details as in the described of pay alimony, child support, or separate maintenance?  I. Are you a Us. citizen?  I. Are you a Us. citizen?  I. Are you a co-maker or endorser on a note?  I. Are you a permanent resident alien?  If "Yes," complete question m. below.  If "Yes," complete question m. below.  If "Yes, "complete question m. below.  If "Yes, "complet	h. Discount (If Borrower will pay)			e. Have you d of title in lieu	irectly or indirectly b of foreclosure, or jude	een obligated on ament? (This would	any loan which include such loans	h resulted in fore s as home mortaage	closure, transf
. Subcordants inhancing	Subcordinate interacting   reasons for the action.)	Subcontast inancomy  Resonse for the action.)  Resonance for the action.  Resonance	Subcorderate interacting			loan guarantee. If "Yes." provide details, including date, name, and address of Lender, FH						al obligation, bond,
Defer Credits (Explain)    Cother Credits (Explain)	I. Other Credits (Explain)    Continue   Con	Description of the Credits (Explain)    Cother Credits (Explain)	I. Other Credits (Explain)  onorigage, financial obligation, bond, or loan guarantee? If Yes, "give details as described in question ex 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?  ii. Are you a U.S. citizen?  I. Pay you a U.S. citizen?  iii. Are you a U.S. citizen?  iii. Are you a U.S. citizen?  iii. Are you a permanent resident alien?  iii. PiMI, MIP, Funding Fee financed  iii. Do you intend to occupy the property as your primary residence? If Yes, "complete question m. below.  iii. Yes, "complete question m. below.  iii. Have you had ownership interest in a property in the last 3 years?  (1) What yee of property (By); own-principal erisdence (PR), second home (SH), or investment property (IP)?  (2) How did you hold life to be home-solely by yourself (Sk) pinty with your				reasons for the	e action.)				
described in question a 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?  p. Day on intended to occupy the property as your primary residence?  If "Yes," complete question m. below.  The way ou had ownership interest in a property in the last 3 years?  (1) What by pe of property do your oppropal residence (PR), second home (SR),	described in question a above.  g. Are you or Digitard to pay alimony, child support, or separate maintenance?  h. Is any part of the down payment borrower?  i. Are you a co-maker or endorser on a note?  I. Are you a co-maker or endorser on a note?  I. Are you a U.S. citizen?  II. Do you intend to occupy the property as your primary residence?  II. Do you intend to occupy the property as your primary residence?  II. Ye'se, complete question m. below.  II. Have you had ownership interest in a property in the last 3 years?  II. Which we property dipy come principal residence (PR), second home (SH), or investment property (IP)?  (I) What peed property (IP)?  (I) What you hold title to be home-solely by yourself (SI), jointly with your	described in question a above.  g. Are you to Obligated to pay alimony, child support, or separate maintenance?  h. Is any part of the down payment borrower?  i. Are you a co-maker or endorser on a note?  ii. Are you a co-maker or endorser on a note?  iii. Are you a co-maker or endorser on a note?  iii. Are you a co-maker or endorser on a note?  iii. Are you a permanent resident alien?  iii. Do you intend to occupy the property as your primary residence?  if "Yes," complete question iii. below.  iii. Have you had convership interest in a property in the last 3 years?  iii. 1) What bype of property did you expensional residence (PR), second home (SH), or investment zooperty (IP)?  (Subtract j. k, I, & o from i)	described in questions a 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?  I. Are you a co-maker or endorser on a note?  I. Are you a U.S. citizen?  K. Are you a permanent resident alien?  D. PMI, MIP, Funding Fee financed  I. Do you intend to occupy the property as your primary residence?  If "Yes," complete question in. below.  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had ownership interest in a property in the last 3 years?  III Have you had you had ownership interest in a property in the last 3 years?  III Have you had y				mortgage, fin	ult on any Federal deb or loan guarantee?	ot or any other loan If "Yes," give deta	ils as	_	
maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ii. Are you a co-maker or endorser on a note? iii. Are you a co-maker or endorser on a note? iii. Are you a co-maker or endorser on a note? iii. Are you a co-maker or endorser on a note? iii. Are you a U.S. citizen? iii. Are you a permanent resident alien? iii. Do you intend to occupy the property as your primary residence? iii. Do you intend to occupy the property as your primary residence? iii. Twes, "complete question m. below. iii. Have you had ownership interest in a property in the last 3 years? iii. Have you had ownership interest in a property in the last 3 years? iii. Have you had ownership interest in a property in the last 3 years? iii. Have you had ownership interest in a property in the last 3 years? iii. Have you had ownership interest in a property in the last 3 years?	maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ii. Are you a co-maker or endorser on a note? iii. Are you a U.S. citizen? iii. Are you a U.S. citizen? iii. Are you a permanent resident alien? iii. Are you a permanent resident alien? iii. Do you intend to occupy the property as your primary residence? if "Yes," complete question m. below. iii. Have you had ownership interest in a property in the last 3 years? iii. Yes," complete question m. below. iii. Have you had ownership interest in a property in the last 3 years? iii. Yes," complete question w. you comprising interesting in a property in the last 3 years? iii. Yes," complete question m. below. iii. Yes	maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ii. Are you a co-maker or endorser on a note? iii. Are you a co-maker or endorser on a note? iii. Are you a co-maker or endorser on a note? iii. Are you a co-maker or endorser on a note? iii. Are you a permanent resident alien? iii. Do you intend to occupy the property as your primary residence? if "%s," complete question m. below. iii. Do you intend to occupy the property in the last 3 years? iii. Have you had ownership interest in a property in the last 3 years? iii. (1) What byce of property did you ownsprincipal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to be home-solely by yourself (S), jointly with your	maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ii. Are you a U.S. citizen? iii. Cisculade PMI, MIP, Funding Fee financed) iii. Are you a U.S. citizen? iii. Are you a permanent resident alien? iii. PMI, MIP, Funding Fee financed iii. Do you intend to occupy the property as your primary residence? if "Yes," complete question m. below. iii. Have you had ownership interest in a property in the last 3 years? iii. Yes," complete question m. below. iii. Have you had ownership interest in a property in the last 3 years? iii. Yes," complete question m. below. iii. Yes, "complete question m. below. iii. Yes," complete question m. below. iii. Yes, "complete question	i. Other Credits (Explain)			described in o	question e. above.				
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n. PMI, MIP, Funding Fee financed  I. Do you intend to occupy the property as your primary residence?  If "Yes," complete question m. below.  If "Yes," complete question in below.  If "Yes," complete question in a property in the last 3 years?  If "Yes," complete question in a property in the last 3 years?  If "Yes," complete question in a property in the last 3 years?  If "Yes," complete question in below.	n. PMI, MIP, Funding Fee financed  l. Do you intend to occupy the property as your primary residence?  lf "Yes," complete question m. below.  m. Have you had ownership interest in a property in the last 3 years?  p. Cash from/lo Borrower (Subtract j, k, I, & o from i)  (1) What type of property (iP)? (2) How day (you hold title to be home-solely by yourself (S), jointly with your	n. PMI, MIP, Funding Fee financed  I. Do you intend to occupy the property as your primary residence?  If "Yes," complete question m. below.  If "Yes," complete question m. below.  If "Yes," complete question for both the last 3 years?  If "Yes," years, years, years, years, years, years, years, years, years,	n. PMI, MIP, Funding Fee financed  o. Loan amount (Add m & n)  p. Cash from/to Borrower (Subtract j, k, I, & o from i)  I. 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 diayou con-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	m. Loan amount (Exclude PMI, MIP, Funding Fee financed)								
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p. Cash from/to Borrower (1) What type of property did you own-principal residence (PR), second home (SH),	(Subtract j, k, I, & o from i)  or investment property (IP)?  (2) How did you hold title to the home-solely by yourself (S), jointly with your	(Subtract j, k, I, & o from i)  Or investment property (IP)?  (2) How did you hold till be the home-solely by yourself (S), jointly with your	(Subtract j, k, l, & o from i)  or investment property (IP)?  (2) How did you hold title to the home-solely by yourself (S), jointly with your									
(Subtract j, k, I, & o from i) or investment property (IP)?	(2) How did you hold title to the home-solely by yourself (5), jointly with your spouse (87) jointly with another person (97)	(2) How did you hold title to the home-scale) by yourself (S), jointly with your spouse (SP), or jointly with another person (0)?	(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (0)?				or invest	ment property (IP)?				-
(2) How did you hold title to the home-solely by yourself (S), jointly with your							(2) How did y spouse (	ou hold title to the hom SP), or jointly with anot	e-solely by yourself ther person (0)?	(S), jointly with yo	ur	_
(2) How did you hold title to the home-solely by yourself (S), jointly with your	spouse (SP), or jointly with another person (0)?	Spouse (5P), or jointly with amount person (u)?	spoose (s+r), or jointy wan aircuner person (q)?	p. Cash from/to Borrower			(1 ) What type or invest (2) How did y	of property did you own- ment property (IP)? ou hold title to the hom	-principal residence (F e-solely by yourself	PR), second home	(SH),	
spouse (SP), or jointly with another person (U)?												
spouse (SP), or jointly with another person (U)?												
spouse (SP), or jointly with another person (U)?												
spouse (SP), or jointly with another person (U)?												
spouse (SP), or jointly with another person (U)?												
spouse (SP), or jointly with another person (U)?												

Each of the undersigned speci successors and assigns and agray my signature and that any inter- tementary damages, to any per criminal penalties including, be the loan requested pursuant to I will not be used for any illegal mortgage loan; (5) the proper contained in the application for record of this application, eve continuously rely on the info application if any of the mater the Loan become delinquent,	ees and acl intional or rson who is ut not limithis applies I or prohiberty will be	knowledges that			ND AGREEM	EINI		
of the Loan account may be trained or assigns has made any repression assigns has made any repression of this application laws (excluding audio and vide enforceable and valid as if a p	en if the I rmation co- rial facts to the owner and account insferred w sentation on a as an "el- eo recordin	may suffer any ted to, fine or ation (the "loan ited purpose or e e occupied as i e ucce named in Loan is not app ontained in the hat I have repr r or servicer o t information to tith such notice r warranty, exp (eetronic record ags), or my face	t: (1) the informatic perpesentation of this loss due to reliain imprisonment or be "") will be secured ruse; (4) all libes excured ruse; (4) all libes excured this application, and proved; (7) the Le application, and of the Loan may, in cress or implied, to "" containing my "en sissimile transmissimile t	ion provi is informace upon ooth unde by a mo oments ma (6) any and Lenda- ender at I am ob- buld char in additional sumer creations and in the control of the me rega- electronical of this	ided in this application attains contained in it any misrepresental art the provisions of 'rtgage or deed of in tade in this application owner or servicer er, its successors or dead of its agents, broke objected to amend a gep prior to closing on to any other rigid to report you can be application contain agency of the property or signature," as those application contain aning my original	on is true armis application that I Hritle 18, United 18, United 18, United 18, United 18, United 19 of the Loan assigns mars, insurers and/or supplied for the Loan assigns mars, insurers and/or supplied the Loan attained the Loan and the United 18, United 19, Uni	d correct as con may result ave made on ited States Coperty describ for the purpoor may verify cy retain the cy, servicers, sement the in; (8) in the edies that it thereship of the hts, brokers, in on or value cy defined in ap le of my sign le of my sign le of my sign le of my result of the maximum control of the maximum cy and the ma	of the date set forth opposite it in civil liability, including this application, and/or in doe, Sec. 1001, et seq.; (2) end herein; (3) the property se of obtaining a residential or reverify any information riginal and/or an electronic ancessors and assigns may formation provided in this event that my payments on may have relating to such Loan and/or administration issurers, servicers, successors of the property; and (11) my plicable federal and/or state lature, shall be as effective,
Applicant's Signature  X			Date		Applicant's Signatur	2		Date
<u> </u>		INFORMAT	ON FOR GOVE	RNME	NT MONITORING	PHRPOS	FS	
Ethnicity: Hispanic	or Latino	tate law for the	he particular typo ation ispanic or Latino Black or	e of loa	n applied for.)	lo not wish	o furnish this	
Alaska Native								
Native Hawaiian or		White	African American	[	Alaska Native  Native Hawaiian Other Pacific Isl		White	African American
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Native Hawaiian or Other Pacific Island Sex: Female  To be Completed by Interv	der	Male	African American  Name (Print or typ		Native Hawaiian Other Pacific Isl	ander ale	Male	African American
Native Hawaiian or Other Pacific Island Sex: Female To be Completed by Interv This application was taken by face-to-face interview by mail by telephone	der	Male Interviewer's ! Interviewer's !	Name (Print or typ	ne)	Native Hawaiian Other Pacific Isl Fen Date	ander ale	Male	
Native Hawaiian or Other Pacific Islanc Sex: Female To be Completed by Interv This application was taken by face-to-face interview by mail by telephone Internet	der //iewer // // // // // // // // // // // // //	Male   Interviewer's     Interviewer's     Interviewer's	Name (Print or typ Signature Phone Number (Inc.)	cl. Area	Native Hawaiian Other Pacific 1sl Fen Date  Code)	ander ale	Male	
Native Hawaiian or Other Pacific Island Sex: Female To be Completed by Interv This application was taken by face-to-face interview by mail by telephone	der viewer y:	Interviewer's l Interviewer's l Interviewer's l Interviewer's l	Name (Print or typ Signature Phone Number (Inc.)	cl. Area	Native Hawaiian Other Pacific 1sl Fen Date  Code)	ander ale	Male	terviewer's Employer
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		Section			Grant	tance		
APPLICANT #1					APPLICA	ANT #2		
2. Have you ever obtained a loan/gra	nt from P	HS?				ever obtained a loan/grant	from RHS?	
Yes No 4. Are you a relative to an RHS Emp	loyee or !	Closing ager	nt/attorney?		Yes 5	No No	RHS Employee c	or Closing agent/attorney?
Yes No If yes, who?					Yes If yes, w	No		
Relationship					Relations	ship		
Are you a Veteran? Yes     Complete for all household member	No				7. Are you a	veteran? Yes	No	
To be considered eligible for assistance	e, all hous				: Annual	1 6 6 W I	Lanna	I Commercial Non-Warra
Name	Age	full time student? y/n	Do you want to be sidered for an adju from household inc because of a disable condition? y/n	astment come	Wage Income	Source of Wage Income (employer)	Annual Non-Wage Income	Source of Non-Wage Income (social security, alimony, child support, etc.)
	1						1	
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	<u> </u>							
9. Child Care (Minors who are 12 years	$\perp$							
11. Characteristics of Present Housin  Does the Dwelling:  Lack complete plumbing  Lack adequate heating  12. Name, Address and Telephone Nur	No	- 0	nysically deteriorated vercrowded (More tha					
If residing at present address for less	er of Prev	ious Landle	ord(s)s.					
If residing at present address for less Name, Address and Telephone Number								
	certify tha			/we wil	ll not engage in	unlawful manufacture, distri	bution, dispensi	ng, possession or
Name, Address and Telephone Number 13. (For Section 504 Grants Only) 1	certify tha	g any activit	ty with the grant.	/we wil	II not engage in	unlawful manufacture, distri	bution, dispensi	ng, possession or
Name, Address and Telephone Number 13. (For Section 504 Grants Only) 1 use of a controlled substance in	certify tha	g any activit	ty with the grant.	/we wil	ll not engage in	unlawful manufacture, distri	bution, dispensi	ng, possession or

#### 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 insti ation 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 cing 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 requiralternative 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 excl 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 judgme 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.

Page 7 of 10

Form RD 410-4

			e from other sources upon terms and conditions ny knowledge and belief and are made in good
AGENCY OF THE UNITED STAT MATERIAL FACT, OR MAKES A WRITING OR DOCUMENT KNO UNDER THIS TITLE OR IMPRIS NOTE TO APPLICANT: IF ANY INI LIABILITY UNDER CIVILAND CR	ES KNOWINGLY AND WILLFULLY FA NY FALSE, FICTITIOUS OR FRAUDUL WING THE SAME TO CONTAIN ANY FAI ONED NOT MORE THAN FIVE YEARS, ORMATION ON THIS APPLICATION IS FO	LSIFIES, CONCEALS OR COVERS UP B ENT STATEMENTS OR REPRESENTAT LSE, FICTITIOUS OR FRAUDULENT ST. OR BOTH."  DUND TO BE FALSE OR INCOMPLETE, SU R DENIAL FOR THE REQUESTED CREDIT	RISDICTION OF ANY DEPARTMENT OR Y ANY TRICK, SCHEME, OR DEVICE A IONS, OR MAKES OR USES ANY FALSE ATEMENT OR ENTRY, SHALL BE FINED CH FINDING IN ADDITION TO POSSIBLE AND MAY BE A BASIS FOR DEBARMENT
Date		Signature of Applicant	
Date		X Signature of Applicant	
		X	
17. Date	Signature of Loan Approval Official	Determination of Eligibility	Racial Data Provided by
18. Application received on		Eligible Not Eligible	Applicant RHS
19. Credit Report Fee Date Received: Initial:	Amount Received: S		

## Page 9

#### 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:

- 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 processing 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. Disclosures may be made of names, home addresses, social security numbers, and financial information to business firms in a trade area that buy chattel or crops or sell them for commission. This is in order that the agency may benefit from the purchaser notification provisions of section 1324 of the Food Security Act of 1985 (7 U.S.C. 163(e)). The Act requires that potential purchasers of farm commodities must be advised ahead of time that a lien exists in order for the creditor to perfect its lien against such purchases.
- 4. Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 1681a(f)) of the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).
- 5. 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 42 U.S.C. 1479(d), 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).
- 6. 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 the agency determines such referral is appropriate for servicing or collecting the borrower's account or has provided for in contracts with servicing or collection agencies.
- 7. 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 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.
- Referral of name, home address, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents, and private or commercial credit sources, when the agency determines such referral is appropriate to encourage the borrower to refinance their RHS indebendeness as required by tille V of the Housing Act of 1949, as amended (42 U.S.C. 1471).
- 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 and under the authority contained in
  31 U.S.C. 3720A.
- 10. Name, Address and Telephone Number of Child Care Provider.
- 11. 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 administrative of the Depth Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
- 12. Name of Address and Telephone Number of Present Landlord.
- 13. Referral of names, home addresses, and financial information to lending institutions when the agency determines the individual may be financially capable of qualifying for credit with or without a guarantee.
- 14. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the san property as the agency for the purpose of the collection of the debt by the agency or the other lender. These loans can be under the direct and guaranteed loan programs.
- 15. Referral to private attorneys under contract with either the agency or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts, in connection with the agency.
- 16. 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.
- 17. 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.

# Page 10

# NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION (Con.) 18. 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 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. 19. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when the agency determines such referral is appropriate for developing packaging and marketing strategies involving the sale of agency loan assets. Page 10 of 10 Form RD 410-4

#### INSTRUCTIONS FOR PREPARATION

System generated through UNIFI.

## **Instructions for completing Pages 1-5 of the URLA:**

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: RHS

Agency Case Number: Leave blank Lender Case Number: Leave Blank

Amount: Mortgage amount requested, if known

Interest Rate: The rate in effect at time of loan application (provided by Agency)

No of Months: Term of loan in months

Amortization type: Fixed rate

#### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Complete this section, except the Purpose of Loan area, only if there is a sales contract. The Real Estate Agent can provide most of the requested information. The Purpose of the Loan section must always be completed.

Subject Property Address: Complete only if known at time of application

No. of Units: 1

Legal Description of Subject Property: If known at time of application

Year Built: If known at time of application

Purpose of Loan: Purchase, or if there is a contract to build a home, Construction; For repair

loans, the "OTHER" block should be marked and repairs listed as explanation

Property will be: Primary residence

Complete the construction line only if purpose is construction

Refinance: Complete, as appropriate
Title will be held: Complete, as appropriate

Manner in which Title will be held: Complete, as appropriate

Estate will be held: Complete, as appropriate

Source of Downpayment: If none required leave blank

## III. BORROWER INFORMATION

Information must be provided for borrower(s). If the borrowers are married all dependents living in the household should be listed in the "borrower" category. If the borrowers are not married, list dependents as appropriate. The names and ages of the dependents can be listed separately or on the bottom of page 5.

The "Present Address" section should list the name and address of the current landlord. The "Former Address" area should contain the name and address of the former landlord, as necessary.

#### IV. EMPLOYMENT INFORMATION

Information must be provided for both the borrowers. Employment information for all adults in the household should be provided on the "Continuation Section" on page 5.

#### V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Complete as instructed. However, Agency regulations require the disclosure of all household income including alimony, child support. and separate maintenance income in order to determine eligibility for payment assistance.

#### VI. ASSETS AND LIABILITIES

List assets for the applicant(s). If an asset belongs to only one, identify who it belongs to by a AI for applicant # 1 or A2 for applicant #2.

List liabilities for the applicant(s). If a liability belongs to only one, identify who it belongs to by a Al for applicant #1 or A2 for applicant #2.

If there are no assets or liabilities, indicate none.

#### VII. **DETAILS OF TRANSACTION**

Complete a. through c. only if a sales contract has been written for a property prior to loan application. The Real Estate Agent can provide assistance.

#### VIII. **DECLARATIONS**

Complete as instructed. All "yes" answers to questions a. through i. require an explanation on page 5.

#### IX. ACKNOWLEDGMENT AND AGREEMENT

Complete this section as instructed. The "To be Completed by Interviewer" portion is completed by the RHS staff or packagers.

## Page 5 - Continuation Section/Residential Loan Application

If applicable, complete name and Social Security number of all the dependents. Complete all other additional information, as indicated previously.

## INSTRUCTIONS FOR COMPLETING THE ADDITIONAL INFORMATION REQUIRED ON THE RHS SECTION

## Pages 6-7 ADDITIONAL INFORMATION REQUIRED FOR RHS ASSISTANCE

- 1. Indicate loan type.
- 2. 7. Completed by the applicant(s). \*Use item or block to designate what is being completed.

- 14- (Forms Manual Insert Form RD 410-4)
- 8. Complete the information for all persons who will be living in the household who are 18 years old and over.
- 9. List all applicable child care costs.
- 10. Complete information child care Provider(s).
- 11. Complete the information about the condition of the current housing.
- 12. Complete the information about the present Landlord.
- 13. For Section 504 grants only.
- 14. Read the statements. If there are any questions or concerns the field office staff can provide additional information and/or an explanation.
- 15. 16. The statements should be read and then the borrowers must sign and date. The application is signed in two places. The first signature on the URLA and the second one on the Additional RHS Information (Addendum) protion.
- 17. 19. To be completed by RHS staff.