CHECKLIST OF ITEMS TO ACCOMPANY APPLICATION FOR HOME REPAIR LOAN OR GRANT FUNDS

Applicant Name:		Phone:	Cell:
Co-Applicant Name:		Phone:	Cell:
Applicant Email:		Co-Applicant E	mail:
Preferred contact? Mail:	Phone:	Cell:	Email:

Check the boxes below when completed

REQUIRED FORMS: Please submit the following documentation:

Form 410-4, "Uniform Residential Loan Application" complete, sign and date pages 5 & 8. Form 3550-1 "Authorization to Release Information" signed by each adult household member. Form 3550-4, "Employment & Asset Certification" complete for each adult household member. IRS Form 4506-T, Request for Transcript of Tax Return (signed and completed, even if you do not file taxes)

Form 1940-41, "Truth In Lending Statement" Estimate Only - signed by applicant(s)

INCOME:

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

- o Copies of the last four week's consecutive pay stubs.
- o Copies of recent benefit statements for regular unearned income (such as social security, public assistance, retirement income, etc.).
- Last 12 month payment history of alimony and/or child support received as provided by the court appointed entity responsible for handling payments. If this is not available, a copy of the separation agreement or divorce decree.

For each applicant, a complete copy of their last two signed and filed Federal Income Tax Returns. IRS Form W-2, "Wage and Tax Statement," and/or IRS Form 1099-MISC, "Miscellaneous Income", must be attached. For returns mailed to the IRS, provide a copy of the signed document. For returns filed electronically, include a copy of the signature page with the Self-Select PIN, confirmation that the return was accepted, or evidence that it was filed by an authorized E-File provider.

For each non-retired applicant, a written explanation of employment history of less than two years or employment gaps in excess of 30 days within the last two years.

ASSETS, CREDIT, OTHER DOCUMENTATION:

For each applicant, a copy of their two most recent asset/bank statements. (Note that if you are obtaining this information through online banking, you should print your bank statement, as opposed to printing the online transaction history.)

For each applicant, a written explanation for late payments, collections, judgments, or other derogatory items in their credit history of which they may be aware. If applicants are unsure what their credit history looks like, they can obtain a free credit report by calling 1-877-322-8228 or logging into http://www.annualcreditreport.com. By law, individuals are entitled to receive one free credit file disclosure every 12 months from each of the nationwide consumer credit reporting companies — Equifax, Experian and TransUnion. This free report cannot replace the credit report that the Agency will obtain to determine eligibility.

For each applicant, verification of their identity. A copy of a Government-issued photo identification, evidence of date of birth (only required if not listed on the photo identification), and a copy of their Social Security card.

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

If applicable, provide written evidence of child care expenses for dependents 12 years of age or younger.

If applicable, evidence of out of pocket annual medical expenses (for applicants 62 years of age and older, or individuals with a disability) who wish to be considered for a deduction to household income.

PROPERTY INFORMATION:

Evidence of Ownership: Copy of Deed, or other documentation.

Tax Statement: Most recent property tax assessment and annual statement, if applicable (Spring (County/City) tax bill and Fall (School) tax bill).

Insurance: Evidence of homeowner's hazard and/or flood coverage, if applicable.

Repair Bid(s) for all requested repairs including an itemized description of repairs, material, labor, and a copy of Contractor's license.

Mortgage Statement: Most recent copy of mortgage statement, if applicable.

Photos of the repairs needed & full front view of the home.

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

Position 3

Form Approved OMB No. 0575-0172

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

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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.

		Applicant #1					Applicant #	2	
Name & Address of Emp	loyer		Self-Employed	Yrs /Mos, on the job	Name & Add	dress of Employer	S	elf-Employed	Yrs./Mos. on the jo
				Yrs/Mos, employed in this line of work/profession					Yra/Mos. employed in this line of work/profession
Position/Title/Type of Bus	sines	S	Business P	Phone (Incl. Area Code)	Position/Title	e/Type of Business		Business P	hone (Incl. Area Code)
If employed in current po	sition	for less than two ye	ears or if curren	tly employed in more	l han one posit	ion, complete the following	ng:		
Name & Address of Emp.		The state of the s	Self-Employed	Dates (From > To)	T	ress of Employer	-	Self-Employed	Dates (From >To)
				Monthly Income					Monthly Income
Position/Title/Type of Bus	ines	s	Business P	hone (Incl. Area Code)	Position/Title	e/Type of Business		Business P	hone (Incl. Area Code)
Name & Address of Empl	loyer		Self-Employed	Dates (From > To)	Name & Add	ress of Employer		Self-Employed	Dates (From = To)
				Monthly Income					Monthly Income
Position/Title/Type of Bus	ines		Business F	hone (Incl. Area Code)	Position/Title	a/Type of Business		Business P	hone (Incl. Area Code)
		V. MON	THLY INCOM	AE AND COMBINE	D HOUSING	G EXPENSE INFORM	ATION		
Gross Monthly Income		Applicant #1	Applic		Total	Combined Monthly Housing Expens		sent	Proposed
Base Empl, Income*	\$		\$	\$		Rent	\$		
Overtime						First Mortgage (P&I)			\$
Bonuses						Other Financing (P&I)			
Commissions						Hazard Insurance			
Dividends/Interest						Real Estate Taxes			
Net Rental Income						Mortgage Insurance	111		
Other (Before completing see the notice in "describe						Homeowner Assn. Dues			
other income," below						Other			
Total	\$		\$	s	(a II	Total	S		I I I I I I I I I I I I I I I I I I I
*Self Employed Appli Describe Other In A1/A2						ch as tax returns an me need not be reveale te to have it considered			Monthly Amount

		VI. ASSETS AND LIABILITIES		
This Statement and any applicable supporting meaningfully and fairly presented on a comb supporting schedules must be completed ab	ined besis; otherwise separate Sta	intly by both married and unmarried Applicants if their assets stements and Schedules are required. If the Applicant #2 sec	s and liabilities are sufficiently joine ction was completed about a spous Completed Dointly	d so that the Statement can be e, this Statement and Not Jointly
ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets, List the creditor including automobile loans, revolving charge accounts, continuation sheet, if necessary, indicate by (*) those list	real estate loans, alimony, child su	pport, stock pledges, etc. Use
Cash deposit toward purchase held by:	\$	upon refinancing of the subject property.	Monthly Payment &	Unpaid
		LIABILITIES	Months Left to Pay	Balance
List checking and saving accounts below		Name and Address of Company	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit U				
		Acct. No.		
		Name and Address of Company	\$ Payment/Months	s
Acct. No.	\$			
Name and Address of Bank, S&L, or Credit t	Union			
		Acct. No.		
		Name and Address of Company	\$ Payment/Months	s
Acct. No.	3			
Name and Address of Bank, S&L, or Credit U				
		Acct. No.		
		Name and Address of Company	\$ Payment/Months	s
Acct No.	\$			
		Acct. No. Name and Address of Company	\$ Payment/Months	Is
Accl. No.				
Stocks & Bonds (Company name/number &	\$			
description)	\$			
	5	Acct, No.		HIEU LEEL
Life insurance net cash value Face amount: \$	\$	Name and Address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets	\$			
Real estate owned (Enter market value	\$			
from schedule of real estate owned)		Acct. No.		
Vested interest in retirement fund	\$	Name and Address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (Atlach financial statement)	S			
Automobiles owned (Make and year)	\$ \$	Acct. No. Alimony/Child Support/Separate Maintenance		
	5	Payments Owed to:	\$	
Oiher Assels (ilemize)	\$ \$ \$	Job Related Expense (Child care, union dues, etc.)	\$	
	s	Total Monthly Payments	\$	
Total Assets a	s	Net Worth (a minus b)	Total Liabilities b	s

Schedule of Real Estate Owned (If additional prope	arties are ow	ned, use con	linuation sheet.)				Insurance	
Properly Address (Enter S if sold, PS if pending sa or R if rental being held for Income)	le II	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Maintenance Taxes & Misc.	Net Rental Income
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List any additional names under which credit h		Totals						\$
Alternative Name				Creditor Name			Account Nu	mber
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	IX. ACKNO	WLEDGMENT AND AGREEMENT	
successors and assigns and agrees an my signature and that any intentional or monetary damages, to any person who criminal penalties including, but not limithe loan requested pursuant to this appiwill not be used for any illegal or prohibimortgage loan; (5) the property will be contained in the application from any so of this application, even if the Loan is not the information contained in the application if any of the material facts the Loan become delinquent, the owner delinquency, report my name and account the Loan account may be transferred or assigns has made any representation transmission of this application as an "e(excluding audio and video recordings),	d acknowledges that: (1) the ir regligent misrepresentation of may suffer any loss due to relited to, fine or imprisonment or lication (the "loan") will be secited purpose or use; (4) all state occupied as indicated herein; purce named in this application of approved; (7) the Lender artication, and I am obligated to a lat I have represented herein story or servicer of the Loan may, it information to one or more with such notice as may be read or warranty, express or implied lectronic record containing my or my facsimile transmission of the total thick the such as	der's actual or potential agents, brokers, process formation provided in this application is true are of this information contained in this application is lance upon any misrepresentation that I have no both under the provisions of Title 18, United Stured by a mortgage or deed of trust on the providements made in this application are made for (6) any owner or servicer of the Loan may verily, and Lender, its successors or assigns may read its agents, brokers, insurers, servicers, successors or addition to any other rights and remedies that consumer credit reporting agencies; (9) owner equired by law; (10) neither Lender nor its agency, to me regarding the property or the condition of this application containing a facsimile of my silvered containing my original written signature.	and correct as of the date set forth opposite may result in civil liability, including made on this application, and/or in tates Code, Sec. 1001, et seq.; (2) perty described herein, (3) the property the purpose of obtaining a residential fly or reverify any information attain the original and/or an electronic recording the original and/or an electronic recording the sessors and assigns may continuously relyided in this in the event that my payments on the tit may have relating to such reship of the Loan and/or administration tas, brokers, insurers, servicers, successor or value of the property; and (11) my fined in applicable federal and/or state law signature, shall be as effective.
		Andiconto Cinanton	Date
Applicant's Signature	Date	Applicant's Signature	Date
Applicant's Signature	Date	X	Date

furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.) BORROWER L I do not wish to furnish this information CO-BORROWER I do not wish to furnish this information Ethnicity: Hispanic or Latino Not Hispanic or Latino Ethnicity: Hispanic or Latino Not Hispanic or Latino Race American Indian or Black or Race American Indian or Black or Asian Asian African American Alaska Native Alaska Native African American Native Hawaiian or Native Hawaiian or ☐ White ☐ White Other Pacific Islander Other Pacific Islander Sex: Female Male Sex: Female ☐ Male Interviewer's Name (Print or type) Name and Address of Interviewer's Employer To be Completed by Interviewer This application was taken by: face-to-face interview Interviewer's Signature Date by mail by telephone Interviewer's Phone Number (Incl. Area Code) Internet

Continuation For/Residential Loan Application

Use if you need more space to complete the Residential Loan Application Mark A1 for Applicant #1 (Al)

Application Mark A1 for Applicant #2 (A2)

Applicant #2 (A2)

Applicant #2 (A2)

Agency Account Number:

Lender Account Number:

Additional Information Required for RHS Assistance

APPLICANT #1			APPLICANT #2				
2. Have you ever obtained a loan/grant from RHS? Yes No 4. Are you a relative to an RHS Employee or Closing agent/attorney? Yes No If yes, who? Relationship				3. Have you ever obtained a loan/grant from RHS? Yes No 5. Are you a relative to an RHS Employee or Closing agent/attorney? Yes No If yes, who? Color/cont/in			
8. Complete for all household members. ** To be considered eligible for RHS assistance, all household members. ** Name		Bo you want to be considered for an adjustment	me not shown in Annual Wage Income	Section V of this application, m Source of Wage Income (employer)	Annual Non-Wage Income	d below: Source of Non-Wage Income (social security alimony, child support, separate maintenance, etc.)	
			abysitter or leave	e at a child care center)			
Cost per week \$ 0. Name, Address and Telephone No. 1. Characteristics of Present Housing Does the Dwelling: Yes Lack complete plumbing	Cost per of Child care Prov	r month \$	_	Yes No			
Name, Address and Telephone No. Characteristics of Present Housing Does the Dwelling:	Cost pe	r month \$	ucturally unsound	Yes No			
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Cost per week \$ 0. Name, Address and Telephone No. 1. Characteristics of Present Housing Does the Dwelling: Lack complete plumbing Lack adequate heating 2. Name, Address and Telephone Nur residing at present address for less that lame, Address and Telephone Number	No N	r month \$	ucturally unsound	Yes No	dispensing, por	ssession or	
Cost per week \$ 0. Name, Address and Telephone No. 1. Characteristics of Present Housing Does the Dwelling: Yes Lack complete plumbing Lack adequate heating 2. Name, Address and Telephone Nur residing at present address for less the lame, Address and Telephone Number 3. (For Section 504 Grants Only) I certified.	No No Third care Proving the conducting any activities of Previous Landle conducting any activities of Previous and the conducting any activities of Previous and Prev	r month \$	ucturally unsound	Yes No	dispensing, por	ssession 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 to not furnish his or her social security number (SSN). Failure to provide your SSN will result in the rejection of your application.

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

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

Federal collection policies for consumer debts: Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The Federal Government, as mortgage lender in this transaction, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan covered by this application: (1) Report your name and account information to a credit burseu; (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) 720-5984 (voice and TDD). USDA is an equal opportunity provider and employer."

The Feir Housing Act prohibits discrimination in real estate-related transactions, or in the terms or conditions of such a transaction, because of race, color, religion, sex, disability, familial status, or national origin. It you believe you have been discriminated against for any of these reason you can write the U. S. Department of Housing and Urban Development, Washington, D.C. 20410 or cell (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 embezziement, thefit, forgery, bribery, falsification, or destruction of records, making false statement, or receiving stolen property; (3) I am not a judgment debtor on an outstanding judgment in favor of the United States which was obtained in any Federal court other than the United States Tax Court; and (4) I am not delinquent of any outstanding debt to the Federal Government (including any Federal agency or department).

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, aex, 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.

which I can reasonably fulfi to obtain a loan	housing I need on my own account, and I am unable II. I certify that the statements made by me in this ap	e to secure the credit necessary for this purpo oplication are true, complete to the best of my	ose from other sources upon terms and condit knowledge and belief and are made in good
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Date		Signature of Applicant	
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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 overduc 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)).

United States Department of Agriculture Rural Development Rural Housing Service

AUTHORIZATION TO RELEASE INFORMATION

TO:			
RE:			
	Account or Other Identifying Number		
	Name of Customer		
	Name of Customer		
Develop	adults in my household, have applied for or obtained a ment mission area of the United States Department of A	agriculture. As part of this process	s or in considering my household for
interest (assistanc	credit, payment assistance, or other servicing assistance be and in other documents required in connection with the	on such loan, RHS may verify in the request.	formation contained in my request fo
l, or ano	ther adult in my household, authorize you to provide to	RHS for verification purposes the	e following applicable information:
Ba Pas	st and present employment or income records. nk account, stock holdings, and any other asset balances at and present landlord references her consumer credit references.	S.	
f the rec	quest is for a new loan or grant, I further authorize RHS	to order a consumer credit report	and verify other credit information.
ecords l inancial lisclosed	and that under the Right to Financial Privacy Act of 19 neld by financial institutions in connection with the conrecords involving my loan and loan application will be dor released by RHS to another Government agency or or permitted by law.	sideration or administration of ass available to RHS without further	sistance to me. I also understand that notice or authorization, but will not
This autl	norization is valid for the life of the loan.		
The reci	pient of this form may rely on the Government's represe	entation that the loan is still in exis	stence.
ervicing indersta equests	rmation RHS obtains is only to be used to process my representation as assistance. I acknowledge that I have received a copy and that if I have requested interest credit or payment assistance and that I will not be renotified of the concerning use of such information.	of the Notice to Applicant Regard sistance; this authorization to relea	ling Privacy Act Information. I ase information will cover any future
1 сору	of this authorization may be accepted as an original.		
Your pro	ompt reply is appreciated.		
	The Trans Control of the Control of		
Signatur	e (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 us 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.

United States Department of Agriculture Rural Development Rural Housing Service

AUTHORIZATION TO RELEASE INFORMATION

то:				
RE:				
	Account or Other Identifying Number			
-	Name of Customer			
Development mi interest credit, pa	n my household, have applied for or obtainsion area of the United States Department ayment assistance, or other servicing assistance to other documents required in connection	nt of Agriculture. As part of t stance on such loan, RHS ma	his process or in considering my h	nousehold for
I, or another adu	alt in my household, authorize you to prov	vide to RHS for verification p	urposes the following applicable in	nformation:
Bank accourage Past and pro	resent employment or income records. unt, stock holdings, and any other asset be esent landlord references umer credit references.	alances.		
f the request is f	for a new loan or grant, I further authorize	RHS to order a consumer cr	edit report and verify other credit	information.
ecords held by financial records	t under the Right to Financial Privacy Act financial institutions in connection with the involving my loan and loan application vased by RHS to another Government ager itted by law.	ne consideration or administra will be available to RHS with	ation of assistance to me. I also uncout further notice or authorization,	derstand that, but will not
Γhis authorizatio	on is valid for the life of the loan.			
The recipient of t	this form may rely on the Government's r	epresentation that the loan is	still in existence.	
ervicing assistar inderstand that it equests for such	RHS obtains is only to be used to process nee. I acknowledge that I have received a f I have requested interest credit or payment assistance and that I will not be renotified ing use of such information.	copy of the Notice to Applic ent assistance, this authorizat	ant Regarding Privacy Act Inform ion to release information will cov	ation. I er any future
Copy of this at	uthorization may be accepted as an ori	ginal.		
Your prompt rep	ly is appreciated.			
Signature <i>(Appli</i>	icant or Adult Household Member)	Date		

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

United States Department of Agriculture Rural Development Rural Housing Service

AUTHORIZATION TO RELEASE INFORMATION

TO:				
RE:				7 - 7 - 18
	Account or Other Identifying Number			
	Name of Customer			
Develo interest	or adults in my household, have applied for or obtained a pment mission area of the United States Department of A credit, payment assistance, or other servicing assistance are and in other documents required in connection with the	Agriculture. As part of the on such loan, RHS may	nis process or in considering	my household for
l, or an	other adult in my household, authorize you to provide to	RHS for verification pu	rposes the following applic	able information:
Pa B Pa O	ast and present employment or income records. ank account, stock holdings, and any other asset balances ast and present landlord references ther consumer credit references.	s.		
f the re	equest is for a new loan or grant, I further authorize RHS	to order a consumer cre	edit report and verify other	credit information.
ecords inancia lisclose	stand that under the Right to Financial Privacy Act of 19 held by financial institutions in connection with the consult records involving my loan and loan application will be dor released by RHS to another Government agency or dor permitted by law.	sideration or administra available to RHS withou	tion of assistance to me. I all out further notice or authorize	so understand that zation, but will not
This au	thorization is valid for the life of the loan.			
The rec	ipient of this form may rely on the Government's represe	entation that the loan is s	still in existence.	
ervicin inderst equests	formation RHS obtains is only to be used to process my real assistance. I acknowledge that I have received a copy and that if I have requested interest credit or payment ass for such assistance and that I will not be renotified of the concerning use of such information.	of the Notice to Applica sistance, this authorizati	int Regarding Privacy Act In on to release information w	nformation. I ill cover any future
\ сору	of this authorization may be accepted as an original.			
our p	rompt reply is appreciated.			
Signati	ire (Applicant or Adult Household Member)	Data		
aignall	no (Appacam or Adua Housenoid Member)	Date		

Accarding to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless as displays a valid OMB control number. The valid OMB control number for this information collection is 9575-0172. 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.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

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

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

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

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

 ropriate blocks and account for all adult household members by listing their or der the applicable statement:
I hereby certify that the following adult household members are not presently employed and do not intend to resume employment in the foreseeable future:
I hereby certify that the following adult household members are not presently employed but are actively seeking employment. I agree to notify RHS immediately when they become reemployed:
I hereby certify that the following adult household members are currently employed. I agree to notify RHS should their employment status change:

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

ASSET CERTIFICATION

I hereby certify that all nonretirement assets of all household members (adults and children) are listed below. Nonretirement assets include, but are not limited to, savings accounts, stocks, bonds, Treasury bills, savings certifications, money market funds, investment accounts, equity in real property, revocable trust funds that are available to the household, lump-sum receipts, and personal property held as an investment.

The nonretirement asset levels are as follows:

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

APPLICANT	DATE	_
APPLICANT	DATE	—
APPLICANT	DATE	_

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

Form 4506-T

(July 2017) Department of the Treasury Internal Revenue Service

Request for Transcript of Tax Return

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

► Request may be rejected if the form is incomplete or illegible.

► For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872

our au	se Form 4506-T to order a transcript or other return information free tomated self-help service tools. Please visit us at IRS.gov and click o return, use Form 4506, Request for Copy of Tax Return. There is	n "Get a Tax Transcript" under "Tools" or o	
1a	Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax number, or employer identification	return, individual taxpayer identification n number (see instructions)
2a	If a joint return, enter spouse's name shown on tax return.	2b Second social security number identification number if joint t	
3	Current name, address (including apt., room, or suite no.), city, st	tate, and ZIP code (see instructions)	
4	Previous address shown on the last return filed if different from li	ne 3 (see Instructions)	7.7. 7 (3.0)
	f the transcript or tax information is to be mailed to a third party and telephone number.	(such as a mortgage company), enter the	third party's name, address,
you ha	on: If the tax transcript is being mailed to a third party, ensure that ve filled in these lines. Completing these steps helps to protect y 5, the IRS has no control over what the third party does with the ript Information, you can specify this limitation in your written agr	your privacy. Once the IRS discloses your a information. If you would like to limit the	tax transcript to the third party listed
6	Transcript requested. Enter the tax form number here (1040, number per request. ►	1065, 1120, etc.) and check the appropria	ate box below. Enter only one tax form
а	Return Transcript, which includes most of the line items of changes made to the account after the return is processed. Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 112 and returns processed during the prior 3 processing years. Mo	Transcripts are only available for the follo 20-L, and Form 1120S. Return transcripts	wing returns: Form 1040 series, are available for the current year
b	Account Transcript, which contains information on the financi assessments, and adjustments made by you or the IRS after th and estimated tax payments. Account transcripts are available for	e return was filed. Return information is lin	nited to items such as tax liability
C	Record of Account, which provides the most detailed infor Transcript. Available for current year and 3 prior tax years. Mos		
7	Verification of Nonfiling, which is proof from the IRS that you after June 15th. There are no availability restrictions on prior ye		
8	Form W-2, Form 1099 series, Form 1098 series, or Form 5496 these information returns. State or local information is not inclutranscript information for up to 10 years. Information for the curre example, W-2 information for 2011, filed in 2012, will likely not be purposes, you should contact the Social Security Administration a	uded with the Form W-2 information. The ent year is generally not available until the year available from the IRS until 2013. If you no	IRS may be able to provide this ear after it is filed with the IRS. For eed W-2 information for retirement
Cautio with yo	n: If you need a copy of Form W-2 or Form 1099, you should firs ur return, you must use Form 4506 and request a copy of your r	st contact the payer. To get a copy of the eturn, which includes all attachments.	Form W-2 or Form 1099 filed
9	Year or period requested. Enter the ending date of the year years or periods, you must attach another Form 4506-T. For each quarter or tax period separately.	or period, using the mm/dd/yyyy format requests relating to quarterly tax return	s, such as Form 941, you must enter
Cautio	n: Do not sign this form unless all applicable lines have been co	mpleted.	
informa shareh certify	ure of taxpayer(s). I declare that I am either the taxpayer whation requested. If the request applies to a joint return, at lea older, partner, managing member, guardian, tax matters partnet that I have the authority to execute Form 4506-T on behalf of the date.	st one spouse must sign. If signed by a er, executor, receiver, administrator, trust	a corporate officer, 1 percent or more tee, or party other than the taxpayer, I
	natory attests that he/she has read the attestation clause and to the authority to sign the Form 4506-T. See instructions.	upon so reading declares that he/she	Phone number of taxpayer on line 1a or 2a
Sign	Signature (see instructions)	Date	
Here	Title (if line 1a above is a corporation, partnership, estate, or trus	t)	
	Spouse's signature	Date	

AUTHORIZATION TO MAKE INQUIRY OF RURAL DEVELOPMENT, A GOVERNMENT MISSION AREA, AND WAIVER OF PROVISIONS OF THE PRIVACY ACT OF 1974

I (WE),	, DO HEREBY			
AUTHORIZE RURAL DEVELOPMENT TO RELEASE TO:				
ANY INFORMATION WHICH THEY MAY SIRURAL DEVELOPMENT CONCERNING MY DEVELOPMENT. ANY RIGHTS WHICH I MATO THE PRIVACY ACT ARE HEREBY EXPR	LOAN OR LOAN REQUEST TO RURAL AY HAVE TO THE CONTRARY PURSUANT			
Phone # of individual:				
APPLICANT SIGNATURE:	DATE:			
CO-APPLICANT SIGNATURE:	DATE:			

* Please use this form if you wish to have someone contact our office on your behalf to discuss your application or loan/grant, such as a family member or other person helping you with your application.

CREDIT SCORE DISCLOSURE

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

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

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

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

Equifax Mortgage Solutions 815 East Gate Suite 102 Mount Laurel, NJ 08054 (800) 333-0037

NOTICE TO HOME LOAN APPLICANT

Pursuant to FACT Act, Section 212.

In connection with your application for a home loan, Rural Development must disclose to you the score that a credit bureau distributed to the Agency and was used in connection with your home loan, as well as key factors affecting your tri-merge credit report score.

The credit score is a computer-generated summary calculated at the time of the request and based on the information a credit bureau has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the Agency in determining whether you will obtain a loan. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your tri-merge credit report history, it is very important that you review the credit-related information to make sure it is accurate. Credit records may vary from one company to another.

If you have any questions, about your score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice. The credit bureaus play no part in the decision to take any action on the loan application and are unable to provide you with specific reasons for the decision on the loan application.

If you have any questions concerning the terms of the loan, contact Rural Development.

THIS DISCLOSURE HAS BEEN PROVIDED TO THE APPLICANT(S) PURSUANT TO SECTION 212 OF THE FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003. I UNDERSTAND THAT I MAY RECEIVE A COPY OF MY TRI-MERGE CREDIT REPORT BY MAKING A WRITTEN REQUEST TO THE RURAL DEVELOPMENT OFFICE HANDLING MY LOAN APPLICATION.

Please return this application to:

USDA Rural Development 214 Donohoe Rd Suite A Greensburg, PA 15601