



RURAL DEVELOPMENT

Section 504 Home Repair Loans & Grants

USDA Rural Development Section 504 loans and/or grants are available to assist eligible, very low income, homeowners with repair of their home, located in rural areas. Repairs may be made to improve or modernize the home, to make it safe, sanitary, or to remove health and safety hazards. Grants are only available for repairs that remove health or safety hazards.

Loan And Grant Purposes

Section 504 grant funds may be used only to pay costs for repairs and improvements that will remove identified health or safety hazards. Loan funds may be used to improve or modernize dwellings regardless of the removal of health or safety hazards. Dwellings repaired with loan or grant funds need not be brought to agency development standards or thermal performance standards, nor must all of the existing hazards be removed provided the dwelling does not continue to have major health or safety hazards after the planned repairs are made.

Authorized loan and grant purposes include but are not limited to the following:

- Installation or repair of sanitary disposal systems, together with related plumbing and fixtures, which will meet local health department requirements.
- Payment of reasonable connection fees, which may include assessments for utilities (e.g. water, sewer, electricity or gas) which are required to be paid by the applicant and which cannot be paid from other funds.
- Energy conservation measures such as:
 - ◆ Insulation.
 - ◆ Combination screen-storm windows and doors.
- Repair or replacement of heating system.
- Electrical wiring.
- Repair or replacement of roof.
- Replacement of deteriorated siding.
- Payment of incidental expenses such as surveys, title clearance, loan closing and architectural or other technical services.
- Additions to dwellings with grant funds (conventional, manufactured or mobile) only when it is clearly necessary to remove health or safety hazards to the occupants
- Repair or remodel houses to make accessible and usable for handicapped or disabled persons.

- Necessary repairs to mobile/manufactured homes provided:
 - ◆ The applicant owns the home and site and has occupied the home prior to filing an application with USDA Rural Development.
 - ◆ The mobile/manufacture home is on a permanent foundation or will be put on a permanent foundation with Section 504 funds. A permanent foundation will be either:
 1. A full below grade foundation, or
 2. A home on blocks, piers or similar foundation with skirting and anchoring tie-downs.
 - ◆ The mobile/manufactured home is in need of repairs to remove health or safety hazards.
- Other necessary repairs or replacement.

Maximum Loan Or Grant

- Maximum assistance outstanding to any individual for initial and subsequent Section 504 loans may not exceed \$20,000.
- Lifetime assistance to any individual for initial and subsequent Section 504 grants may not exceed a cumulative total of \$7,500.

Limitation On Use Of Loan/Grant Funds

Section 504 loan or grant funds may not be used to:

- Assist in the construction of a new dwelling.
- Make repairs to a dwelling of such poor condition that when the repairs are completed, the dwelling will continue to be a major hazard to the safety and health of the occupants.
- Move a mobile/manufactured home from one site to another.
- Refinance any debt or obligation of the borrower/grantee.

Limitation On Use Of Grant Funds

In addition, Section 504 grant funds may not be used to make changes to the dwelling for cosmetic or convenience purposes, unless the work is directly related to the removal of hazards. Cosmetic and convenience changes may include, but are not limited to:

- Painting.
- Paneling.
- Carpeting.
- Improving clothes closets or shelving.
- Improving kitchen cabinets.
- Air conditioning.
- Landscape plantings.

Eligibility Requirements

Section 504 applicants must meet the following requirements:

- A citizen of the United States.
- Possess legal capacity to incur the loan obligation.
- Owner and occupant of the dwelling to be repaired.
- Homes must be located in rural areas. Rural areas include open country or places with a population of 20,000 or less. USDA Rural Development offices can detail eligible areas. Property eligibility can be checked on our website at www.sc.egov.usda.gov
- Have an adjusted annual income that does not exceed the "very low income" limit as set by USDA Rural Development.
- Have a favorable credit history.
- Be unable to obtain the needed credit from other sources.
- Be unable to remove the safety or health hazards by utilizing personal resources.
- Have adequate repayment ability.
- For a Section 504 grant only:
 - ◆ At least 62 years of age.
 - ◆ Lack repayment ability for a loan.

Evidence Of Ownership

Applicants must submit evidence of ownership of property to be improved.

Rates And Terms

- The interest rate for all Section 504 loans is one (1) percent per annum.
- Loan terms will not exceed 20 years and should be based on the borrower's repayment ability.
- Loans less than \$7,500 do not have to be secured by a mortgage on the property.

Where Does One Apply?

Applications are made at the USDA Rural Development office serving the area in which the house is located.

Contact Information

Additional information may be obtained from the USDA Rural Development Area Office serving your county.

Anderson Area Office
 1921 N. Pearman Dairy Road
 Anderson, SC 29625
 Phone: (864) 224-2126 / Fax: (855) 551-0109
 Serves counties of: Anderson, Oconee, Pickens, Abbeville, Greenwood

Spartanburg Sub-Area Office
 105 Corporate Drive, Suite G
 Spartanburg, SC 29303
 Phone: (864) 814-2471 / Fax: (855) 674-0555
 Serves counties of: Cherokee, Greenville, Laurens, Spartanburg and Union

Aiken Area Office

1555 E. Richland Avenue, Room 100
 Aiken, SC 29801
 Phone: (803) 649-4221 / Fax: (855) 551-0105
 Serves counties of Aiken, Barnwell, Edgefield, Lexington, McCormick and Saluda

Orangeburg Sub-Area Office
 1550 Henley Street, Room 100
 Orangeburg, SC 29115
 Phone: (803) 534-2409 / Fax: (866) 538-6439
 Serves counties of Allendale, Bamberg, Calhoun, Richland and Orangeburg

Florence Area Office
 215 Third Loop Road, Suite 100
 Florence, SC 29505
 Phone: (843) 669-9686 / Fax: (855) 568-8789
 Serves Counties of Chesterfield, Darlington, Dillon, Florence, Horry, Kershaw, Lee, Marion and Marlboro

Chester Sub-Area Office
 744-A Wilson St.
 Chester, SC 29706
 Phone: (803) 581-1906 / Fax: (855) 563-9301
 Serves counties of: Chester, Fairfield, Newberry, Lancaster and York

Colleton Area Office
 531 Robertson Blvd, Suite A
 Walterboro, SC 29488
 Phone: (843) 549-1822 / Fax: (855) 789-1155
 Serves Counties of: Beaufort, Colleton, Lower Charleston, Dorchester, Hampton and Jasper

Kingstree Sub-Area Office
 502 Martin Luther King, Jr. Ave.
 Kingstree, SC 29556
 Phone: (843) 354-9613 / Fax: (855) 589-9003
 Serves counties of: Berkeley, Upper Charleston, Clarendon, Georgetown, Sumter and Williamsburg

Single Family Housing Acting Program Director
 Dwayne C. White
 USDA, Rural Development State Office
 1835 Assembly Street, Room 1007
 Columbia, SC 29201
 Phone: (803) 253-3655 / Fax: (855) 565-9482
www.rurdev.usda.gov

USDA is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the [USDA Program Discrimination Complaint Form](#) (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.



United States Department of Agriculture
Rural Development

Thank you for your interest in obtaining assistance through the Rural Housing Service. Enclosed you will find the forms and information necessary to file an application for 504 assistance.

Please complete/provide the following:

- **Complete Form 410-4, "Application for Rural Assistance", sign on pages 5 & 8**
- **Sign Form RD 3550-1, "Authorization to Release Information" (signed by each adult member of the household)**
- **Complete Form RD 1944-3 "Family Budget" and sign.**
- **Provide a copy of a valid driver's license or photo ID and social security card**
- **Provide a complete copy of the latest filed and signed Federal Income Tax Return, including W-2's. (if applicable)**
- **Verification of non-employment income (if applicable)**
 - **If you receive Social Security benefits – provide a copy of your benefits award letter.**
 - **Provide statement for any retirement or pension benefits received.**
 - **Provide statement for any other benefits received (SNAP, AFDC, ect.).**
- **Copy of four consecutive recent pay stubs.**
- **Copy of two most recent checking account statements.**
- **Copy of two most recent savings account statements.**
- **Provide a copy of the Deed to your property.**

Return all above items to:

**RURAL DEVELOPMENT
744-A WILSON ROAD
CHESTER, SC 29706
TELEPHONE # (803)581-1906, Ext. 4**

If you need help in completing your application, please feel free to contact our office and a member of our staff will assist you.

744-A Wilson Street – Chester – SC – 29706
Phone: (803)581-1906, Ext. 4 – FAX: (855)563-9301 – Web: <http://www.rurdev.usda.gov/sc>

Committed to the future of rural communities

“USDA is an equal opportunity provider, employer and lender.”
To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W.
Washington, D.C. 20250-9410 or call (800)795-3272 or 202-6382 TDD

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

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

I. TYPE OF MORTGAGE AND TERMS OF LOAN

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (Street, City, State, ZIP)		No. of Units
Legal Description of Subject Property (Attach description if necessary)		Year Built
Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (Explain):	Property will be:
	<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
Complete this line if construction or construction-permanent loan.		
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$
		(a) Present Value of Lot \$
		(b) Cost of Improvements \$
		Total (a + b) \$ 0.00
Complete this line if this is a refinance loan.		
Year Acquired	Original Cost \$	Amount Existing Liens \$
		Purpose of Refinance
		Describe Improvements <input type="checkbox"/> Made <input type="checkbox"/> To be made
		Cost: \$
Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (Explain)		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (Show expiration date)

III. APPLICANT INFORMATION

Applicant #1				Applicant #2			
Name (include Jr. or Sr. if applicable)				Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (Incl. Area Code)	DOB mm/dd/yy	Yrs. School	Social Security Number	Home Phone (Incl. Area Code)	DOB mm/dd/yy	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (Include single divorced, widowed)	Dependents (Not listed by Applicant #2) No. Ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (Include single divorced, widowed)	Dependents (Not listed by Applicant #1) No. Ages		
Present Address (Street, City State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address if different from Present Address				Mailing Address if different from Present Address			
If residing at present address for less than two years, complete the following:							
Former Address (Street, City State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

According to the Paperwork Reduction Act 1995, an agency may not conduct or sponsor, and a person is not are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 1-1/2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

IV. EMPLOYMENT INFORMATION

Applicant #1			Applicant #2		
Name & Address of Employer	<input type="checkbox"/> Self-Employed	Yrs./Mos. on the job	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Yrs./Mos. on the job
		Yrs./Mos. employed in this line of work/profession			Yrs./Mos. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (Incl. Area Code)		Position/Title/Type of Business	Business Phone (Incl. Area Code)	
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>					
Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (From - To)	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (From - To)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (Incl. Area Code)		Position/Title/Type of Business	Business Phone (Incl. Area Code)	
Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (From - To)	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (From - To)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (Incl. Area Code)		Position/Title/Type of Business	Business Phone (Incl. Area Code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Applicant #1	Applicant #2	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$ 0.00	Rent	\$	
Overtime			0.00	First Mortgage (P&I)		\$
Bonuses			0.00	Other Financing (P&I)		
Commissions			0.00	Hazard Insurance		
Dividends/Interest			0.00	Real Estate Taxes		
Net Rental Income			0.00	Mortgage Insurance		
Other (Before completing see the notice in "describe other income." below)			0.00	Homeowner Assn. Dues		
			0.00	Other		
Total	\$ 0.00	\$ 0.00	\$ 0.00	Total	\$ 0.00	\$ 0.00

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

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

A1/A2	Monthly Amount

VI. ASSETS AND LIABILITIES

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

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$	Name and Address of Company	\$ Payment/Months	\$
List checking and saving accounts below				
Name and Address of Bank, S&L, or Credit Union		Acct. No.		
Acct. No.	\$	Name and Address of Company	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. No.		
Acct. No.	\$	Name and Address of Company	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. No.		
Acct. No.	\$	Name and Address of Company	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. No.		
Acct. No.	\$	Name and Address of Company	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. No.		
Acct. No.	\$	Name and Address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)	\$	Acct. No.		
	\$	Name and Address of Company	\$ Payment/Months	\$
	\$	Acct. No.		
	\$	Name and Address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$	Acct. No.		
Face amount: \$		Name and Address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets	\$	Acct. No.		
Real estate owned (Enter market value from schedule of real estate owned)	\$	Name and Address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$	Acct. No.		
Net worth of business(es) owned (Attach financial statement)	\$	Name and Address of Company	\$ Payment/Months	\$
Automobiles owned (Make and year)	\$	Acct. No.		
	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
	\$	Job Related Expense (Child care, union dues, etc.)	\$	
	\$	Total Monthly Payments	\$	
Other Assets (Itemize)	\$			
	\$			
	\$			
	\$			
Total Assets a.	\$	Net Worth (a minus b) \$	Total Liabilities b.	\$

IX. ACKNOWLEDGMENT AND AGREEMENT

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

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

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

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone <input type="checkbox"/> Internet	Interviewer's Name (Print or type)	Name and Address of Interviewer's Employer	
	Interviewer's Signature		Date
	Interviewer's Phone Number (Incl. Area Code)		

Continuation For/Residential Loan Application

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

Additional Information Required for RHS Assistance

1. Loan Type: Section 502 Section 504 Loan Grant

APPLICANT #1	APPLICANT #2
2. Have you ever obtained a loan/grant from RHS? Yes <input type="checkbox"/> No <input type="checkbox"/>	3. Have you ever obtained a loan/grant from RHS? Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Are you a relative to an RHS Employee or Closing agent/attorney? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, who? _____ Relationship _____	5. Are you a relative to an RHS Employee or Closing agent/attorney? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, who? _____ Relationship _____
6. Are you a Veteran? Yes <input type="checkbox"/> No <input type="checkbox"/>	7. Are you a Veteran? Yes <input type="checkbox"/> No <input type="checkbox"/>

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

Name	Age	Are you a full time student? y/n	Do you want to be considered for an adjustment from household income because of a disabling condition? y/n	Annual Wage Income	Source of Wage Income (employer)	Annual Non-Wage Income	Source of Non-Wage Income (social security, alimony, child support, separate maintenance, etc.)

9. Child Care (Minors who are 12 years of age or under for whom you have to hire a babysitter or leave at a child care center)
Cost per week \$ _____ Cost per month \$ _____

10. Name, Address and Telephone No. of Child care Provider(s).

11. Characteristics of Present Housing

Does the Dwelling:

Lack complete plumbing	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Physically deteriorated or structurally unsound	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Lack adequate heating	<input type="checkbox"/>	<input type="checkbox"/>	Overcrowded (More than 2 persons per room)	<input type="checkbox"/>	<input type="checkbox"/>

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

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

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

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

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

15. Notices to Applicant

Privacy Act. See attached sheet.

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

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

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

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

Unlawful Discrimination. "The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer."

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

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

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

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

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

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

Date	Signature of Applicant
	<u>X</u>
Date	Signature of Applicant
	<u>X</u>

17. Date	Signature of Loan Approval Official	Determination of Eligibility	Racial Data Provided by
		<input type="checkbox"/> Eligible <input type="checkbox"/> Not Eligible	<input type="checkbox"/> Applicant <input type="checkbox"/> RHS

18. Application received on _____
Application completed on _____

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

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

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

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

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

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED

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

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

BUDGET AND/OR FINANCIAL STATEMENT

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

BUDGET

PART 1 - PLANNED EXPENSES AND PAYMENTS

A - CASH EXPENSES	MONTHLY	NEXT 12 MONTHS	B - DEBT PAYMENTS	MONTHLY	NEXT 12 MONTHS
FOOD:	\$	\$	HOUSE PAYMENT:		
CLOTHING:			CAR/TRUCK:		
MEDICAL: <i>(Doctor, dentist, eyeglasses, medication, etc.)</i>			CAR/TRUCK:		
PERSONAL: <i>(Beauty shop, barber, liquor, cigarettes, newspapers, magazines, etc.)</i>			OTHER VEHICLES AND EQUIPMENT:		
HOUSEHOLD:			OTHER: <i>(Credit cards, medical, installment loans, personal debts, other real estate etc.)</i> (LIST)		
FUEL:			_____		
ELECTRICITY:			_____		
TELEPHONE:			_____		
CABLE TV:			_____		
WATER AND/OR SEWER:			_____		
OTHER:			_____		
HOME REPAIR AND MAINTENANCE: <i>(Appliances, paint, yard, etc.)</i>			FEDERAL DEBTS:		
EDUCATION: <i>(Tuition, books, supplies, fees, school lunches, etc.)</i>			_____		
GIFTS: <i>(Holidays, birthdays, charity, church, etc.)</i>			_____		
RECREATION: <i>(Dining, movies, sports, entertainment, vacation, hobbies, etc.)</i>			PLANNED CREDIT PURCHASES: <i>(Furniture appliances, etc.)</i>		
MISC. POCKET EXPENSES: <i>(Sodas, lunches, allowances, etc.)</i>			_____		
CAR: <i>(Gas, tires, repairs, license, etc.)</i>			_____		
TRANSPORTATION: <i>(Bus, taxi, trains, etc.)</i>			_____		
INSURANCE:			_____		
REAL ESTATE:			_____		
AUTO(S):			_____		
HEALTH & LIFE:			_____		
TAXES:			TOTAL DEBT PAYMENTS:	\$	\$
REAL ESTATE:				0	0
INCOME:					
SOCIAL SECURITY:					
PERSONAL PROPERTY:					
UNION OR PROFESSIONAL DUES:					
CHILD CARE: <i>(Daycare, babysitting, etc.)</i>					
CHILD SUPPORT/ALIMONY: <i>(Paid out)</i>					
PLANNED CASH PURCHASES: <i>(Furniture, appliances, etc.)</i>					
LOAN CLOSING COSTS: <i>(Not included in loan)</i>					
MOVING EXPENSES:					
OTHER:					
TOTAL CASH EXPENSES	\$	\$			

PART 2 - HOUSEHOLD INCOME

APPLICANT/BORROWER: <i>(Wages, tips, overtime, etc.)</i>		
CO-APPLICANT/CO-BORROWER: <i>(Wages, tips, overtime, etc.)</i>		
NET BUSINESS INCOME:		
OTHER: <i>(Social Security, retirement, alimony, child support, VA, Public assistance, other income, etc.)</i>		
TOTAL HOUSEHOLD INCOME:	\$	\$
	0	0

PART 3 - SUMMARY

A. TOTAL INCOME (PART 2)	\$	\$			
B. CASH <i>(Checking, savings, etc.)</i>					
C. TOTAL EXPENSES AND DEBT PAYMENTS (PART 1A + 1B)					
D. BALANCE (A + B - C)	\$	\$			
SIGNATURE OF APPLICANT/BORROWER			DATE		
SIGNATURE OF CO-APPLICANT/CO-BORROWER			DATE		
SIGNATURE OF AGENCY OFFICIAL <i>(I have reviewed this budget and it appears to be a reasonable projection of income and expenses)</i>			DATE		

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

FINANCIAL STATEMENT

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

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

WARNING: Section 1001 of title 18, United States Code provides: "whoever, in any matter within jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years or both."

SIGNATURE OF APPLICANT/BORROWER	DATE	SIGNATURE OF CO-APPLICANT/CO-BORROWER	DATE
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**United States Department of Agriculture
Rural Development
Rural Housing Service**

AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____

Account or Other Identifying Number

Name of Customer

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

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

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

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

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

This authorization is valid for the life of the loan.

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

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

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

Your prompt reply is appreciated.

Signature (Applicant or Adult Household Member)

Date

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

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE

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

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

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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)).