APPLICATION FOR RURAL ASSISTANCE (NONFARM TRACT)

Uniform Residential Loan Application

		•		•	,		cant with the the appropria			ce. Applicants when			this form as ' sets of a pers			• • • • • • • • • • • • • • • • • • • •		
Applicant's	spouse) w	ill be	used as	s a basis f	or loan o	qualif	ication or	the	income o	assets of the	Applicant	's spou	se will not be	used as a	a bas	sis for loan qu	ualificat	ion, but his
										y state, the se		perty is	located in a	community	y pro	perty state, o	or the A	pplicant
is relying on	other pro	perty	/ located	d in a com	munity	prope				nent of the loa								
								F MOI		AND TERM		OAN		1 1				
Mortgage		Α.	=	Convention	L		Other:			Agency Case N	number			Lender A	ACCO	unt Number		
Applied for:	F	HA		USDA/Ru														
Amount				Interest R		No.	of Months	Amort Type:	tization	Fixed Ra	te	Ot	ther (Explain):					
\$					%			. , , , ,	L	GPM		AF	RM (Type):					
						II. I	PROPERTY	/ INFO	RMATIC	N AND PUF	RPOSE	OF LO	AN					
Subject Pro	perty Addr	ess (Street,	City, State	e, ZIP)												No	o. of Units
Legal Desc	ription of S	ubje	ct Prope	erty (Attac	h descri	ption	if necessary,)									Year E	Built
Purpose of	Loan [Purch	.000		Cons	struction			Other (Evolei	2).		Property	will be				
i dipose oi			Refina		=		struction struction-Perr	manant		Other (Explain	1):		Pri	mary _		Secondary	<u> </u>	
Çomplete th	l ois line if co	nstri						naneni					∟ Re	sidence L		Residence	Ir	vestment
Year Lot	Original			Conditae			unt Existing L	iens	(a) Pres	ent Value of L	.ot	(b) Co	ost of Improve	ements	ΙТо	tal (a + b)		
Acquired	\$				\$				\$			\$			\$			
Complete th		is is a	a refinar	nce loan.					Purpose	e of Refinance		<u> </u>	Describe Im	proveme				
Year Acquired	Original	Cost	t		1	٩moι	ınt Existing L	iens	,							Made	Т	be made
, .oquou	\$				\$;							Cost: \$					
Title will be	held in wh	at Na	ame(s)								Manner	in whic	h Title will be	held		Estate will be	e held i	n:
			. ,														مامسا	
Source of D	own Paym	nent,	Settlem	ent Charg	ges and/	or Su	ubordinate Fir	nancing	(Explain)						\dashv		Simple	
	•															Lease		ation date)
																(3/10)	v expire	illori dale)
								II ADI	OL ICANIT	INFORMAT	TON							
				Applic	ant #1			III. AFF	LICANI	INFORMAT	ION		Applic	ant #2				
Name (inclu	ude Jr. or S	Sr. if a	applicab		aiil # i					Name (Inclu	de Jr. or S	Sr. if ap		aiil #Z				
(,						(,,					
Social Secu	urity Numb	er H	ome Ph	one (Incl.	Area Co	ode)	DOB mm/dd/yy	Υ	rs. Schoo	Social Secu	rity Numb	er Ho	ome Phone (Ir	ncl. Area (Code	DOB mm/dd/yy		Yrs. School
Marri	ied	Unm	narried ((Include si	ingici		ents (Not listed	by Appli	cant #2)	Marrie	ed	Unma	rried (Include	single De	epen	dents (Not lis	sted by	Applicant #
Sepa	arated	divo	rced, wi	idowed)	No). 	Ages			Sepa	rated	divorc	ed, widowed)	No)	Ages		
Present Ad	dress (Stre	et. C	itv State	e. ZIP) Г	Ov	vn 🗆	Rent		No. Yrs.	Present Add	ess (Stre	et, City,	, State, ZIP)		wn [Rent		No Vro
		, -	,	-, , <u>_</u>		··· _	rtont		_ INO. 11S.		•				- 1			_ No. Yrs.
Mailing Ac	ldress if d	iffere	nt from	Present .	Address	!				Mailing Ada	lress if di	fferent	from Present	Address				
If residing	at present	addi	ress for	less than	two yea	ırs, c	omplete the	followi	ng:									
Former Add	•				Ov		Rent		No. Yrs.	Former Addr	ess (Stre	et, City,	State, ZIP)	Ov	vn	Rent		No. Yrs.
						_								_		-		_
Freddie Ma	c Form 65								Page	1 of 10						Eannie	Mao I	orm 1003

		I	V. EMPLOYMEN	T INFORMATION				
	Applicant #1				Α	pplicant #2		
Name & Address of Emplo	oyer Se	If-Employed Y	rs./Mos. on the job	Name & Address of	Employer	Sel	f-Employed	Yrs./Mos. on the job
			rs/Mos. employed in this line of work/profession					Yrs/Mos. employed in this line of work/profession
Position/Title/Type of Bus	iness	Business Pho	ne (Incl. Area Code)	Position/Title/Type of	f Business		Business Ph	none (Inct. Area Code)
If employed in current po:	sition for less than two year	s or if currently	employed in more t	han one position, con	plete the followin	g:	!	
Name & Address of Emplo			Dates (From > To)	Name & Address of I	•		lf-Employed	Dates (From >To)
		\$	Monthly Income					Monthly Income
Position/Title/Type of Bus	iness	Business Pho	ne (Incl. Area Code)	Position/Title/Type of	f Business		Business Ph	none (Incl. Area Code)
Name & Address of Emplo	oyer Se	If-Employed	Dates (From > To)	Name & Address of Employer Self-Empl			I If-Employed	Dates (From > To)
		\$	Monthly Income					Monthly Income
Position/Title/Type of Bus	iness	Business Pno	ne (Incl. Area Code)	Position/Title/Type of	f Business		Business ri	hone (Incl. Area Code)
	V. MONT	HLY INCOME	AND COMBINE	D HOUSING EXPE		ATION	•	
Gross Monthly Income	Applicant #1	Applican	t #2 T	otal Combin	ed / Housing Expense	Prese	ent	Proposed
Base Empl. Income*	\$	\$	\$	Rent		\$		
Overtime				First N	ortgage (P&I)		:	\$
Bonuses				Other	Financing (P&I)			
Commissions				Hazar	Insurance			
Dividends/Interest				Real E	state Taxes			
Net Rental Income				Mortga	ge Insurance			
Other (Before completing				Home	wner Assn. Dues			
see the notice in "describe other income," below				Other				
Total	\$	\$	\$	Total		\$	\$	3
*Self Employed Appl	icant may be required	to provide a	dditional docum	entation such as	ax returns an	d financial s	tatements	•
Describe Other I	ncome Notice: Alimony, Applican	child Support t #1, (A 1) or A	or separate main oplicant #2 (A2) do	tenance income nee es not choose to ha	d not be reveale ve it considered	d if the for repaying	this loan.	Monthly Amount
-								
1 1								

VI. ASSETS AND LIABILITIES

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

			Completed Jointly	Not Jointly
ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's national including automobile loans, revolving charge accounts, real continuation sheet, if necessary. Indicate by (*) those liabilities	l estate loans, alimony, child sup	port, stock pledges, etc. Use
Cash deposit toward purchase held by:	\$	upon refinancing of the subject property.	Monthly Payment &	
		LIABILITIES	Months Left to Pay	Unpaid Balance
		Name and Address of Company	\$ Payment/Months	\$
List checking and saving accounts below		7		·
Name and Address of Bank, S&L, or Credit U	nion			
		Acct. No. Name and Address of Company		
	_	- Name and Address of Company	\$ Payment/Months	\$
Acct. No.	\$	_		
Name and Address of Bank, S&L, or Credit U	nion			
		Acct. No.		
		Name and Address of Company	\$ Payment/Months	\$
			ψ · αγιιοπαποπαπο	T T
Acct. No.	\$			
Name and Address of Bank, S&L, or Credit U	nion	7		
tame and read on Bann, Gaz, or Great G				
		Acct. No.		
		Name and Address of Company	\$ Payment/Months	\$
		4		
Acct. No.	\$	_		
Name and Address of Bank, S&L, or Credit U	nion			
		<u> </u>		
		Acct. No.		
		Name and Address of Company	\$ Payment/Months	\$
Acct. No.	\$	╡		
Stocks & Bonds (Company name/number &	\$	-		
description)	·			
	\$			
	\$	Acct. No.		
ife insurance net cash value		Name and Address of Company	\$ Payment/Months	\$
Face amount: \$	\$			
Subtotal Liquid Assets	\$	7		
Real estate owned (Enter market value	\$	7		
from schedule of real estate owned)	Ψ	Acct. No.		
/ested interest in retirement fund	Ф.	Name and Address of Company	\$ Payment/Months	\$
Net worth of business(es) owned	\$	-	φ F ayment/Months	\$
(Attach financial statement)	\$			
Automobiles owned (Make and year)	\$			
	\$			
	\$	Acct. No.		
	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (Itemize)	\$	=		
5.1.5. / 155015 (116111126)		Job Related Expense (Child care, union dues, etc.)	\$	
	\$			
	\$			
	\$	Total Monthly Payments	\$	
		Net Worth	Total Liabilities b.	
Total Assets a.	\$	Net Worth (a minus b) \$	Total Liabilities D.	\$

Freddie Mac Form 65 Page 3 of 10 Fannie Mae Form 1003

			VI. ASS	SETS AND LIABIL	LITIES (cont.)				
Schedule of Real Estate Owned (If additional	al propertie	es are o	wned, use conti	nuation sheet.)					
			Type of	Present	Amount of	Gross	_ Mortgage _	Insurance Maintenance	Net
Properly Address (Enter S if sold, PS if pend or R if rental being held for inc		<u> </u>	Property	Market Value	Mortgage & Liens	Rental Income	Payments	Taxes & Misc.	Rental Income
				\$	\$	\$	\$	\$	\$
			Totals	\$	\$	\$	\$	5	\$
List any additional names under which c	redit has	previ	iously been r	eceived and indi	cate appropriate c	reditor name(s) a	and account nur		
Alternative Name					Creditor Name			Account Nur	nber
				1		\/\'\\\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	TICHO		
VII. DETAILS OF TRANS				If you answer "V	es" to any questions	VIII. DECLARA		Annlicant t	t1 Applicant #
a. Purchase price	\$				et for explanation.	a tillough i, please	use		1 Applicant #2
b. Alterations, improvements, repairs				a Are there any o	utstanding judgments a	against you?		Yes No	Yes No
c. Land (If acquired separately)				⊣ `	declared bankrupt with				
d. Refinance (incl. debts to be paid off)				⊣	roperty foreclosed upo				'
e. Estimated prepaid items				╡ :	he last 7 years?	in or given the or de	54 111		
f. Estimated closing costs				4	•				
g, PMI, MIP, Funding Fee	+			d. Are you a party	to a lawoult!				· I L
h. Discount (If Borrower will pay)					y or indirectly been obl				
i. Total Costs (Add items a through h)	-				n lieu of foreclosure, or ne improvement loans,				
j. Subordinate financing	+			financial obligation	tion, bond, or loan guar	rantee. If "Yes, " prov	vide details, includin		
k. Borrower's closing costs paid by Seller	_			4	V.A. case number, if a				
I. Other Credits (Explain)				mortgage, finan	ly delinquent or in defa icial obligation, bond, o estion e. above.				
					ed to pay alimony, child	d support, or separat	e maintenance?		
				h. Is any part of the	ne down payment borro	owed?			
				i. Are you a co-ma	aker or endorser on a n	ote?			
m. Loan amount				j. Are you a U.S.					
(Exclude PMI, MIP Funding Fee financed)				1	anent resident alien?				il IIII
n. PMI, MIP, Funding Fee financed				I. Do you intend to	o occupy the property a	as your primary resid	ence?		
o. Loan amount (Add m & n)					ete question m. below. ownership interest in a	property in the last 3	veare?		
S. Esan amount place in a rij				1 '	ownersnip interest in a of property did you owr		•		'
p. Cash from/to Borrower				(SH), or inv	estment property (IP)?	· · · ·			-
(Subtract j, k, l, & o from i)					u hold title to the home		s), jointly with your		

Freddie Mac Form 65 Page 4 of 10 Fannie Mae Form 1003

	IX. ACKNOWLEDGI	MENT AND AGREE	MENT			
Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, service 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 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 ir 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.; (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 provisions of the property described herein, (3) the provision of the property described herein, (3) 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 electro of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continue 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 or 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 administ of the Loan account may be						
Applicant's Signature	Date	Applicant's Signatu	ire	Date		
X		х				
X. INF	FORMATION FOR GOVER	RNMENT MONITOR	ING PURPOSES			
The following information is requested by the the lender's compliance with equal credit opp furnish this information, but are encouraged information, or on whether you choose to fur you may check more than one designation. I required to note the information on the basis check the box below. (Lender must review the lender is subject under applicable state law for the lender is subject.)	portunity, fair housing and to do so. The law provious nish it. If you furnish the f you do not furnish ether of visual observation one above material to assets.	nd home mortgage des that a lender n information, plea nicity, race, or sex r surname. If you o sure that the disclo	e disclosure laws. You are not may discriminate neither on the se provide both ethnicity and r, under Federal regulations, the do not wish to furnish the infor	required to e basis of this race. For race, nis lender is mation, please		
BORROWER I do not wish to furnish this inf	ormation	CO-BORROWER	R I do not wish to furnish	n this information		
Ethnicity: Hispanic or Latino No	ot Hispanic or Latino	Ethnicity:	Hispanic or Latino	Not Hispanic or Latino		
Race American Indian or Asian Asian	Black or African American	1 1 1	can Indian or Asian	Black or African American		
Native Hawaiian or White Other Pacific Islander			e Hawaiian or			
Sex: Female Male		Sex:	Female Male			
To be Completed by Interviewer This application was taken by:	s Name (Print or type)		Name and Address of Interviewe	r's Employer		
face-to-face interview by mail	Signature	Date				

Continuation For/Residential Loan Application

Interviewer's Phone Number (Incl. Area Code)

Use if you need more space to complete the Residential Loan Application Mark A1 for Applicant #1 or A2 for Applicant #2

by telephone

Internet

rtoolaontiai Eoan / tppiloation	
Applicant #1 (Al)	Agency Account Number:
Applicant #2 (A2)	Lender Account Number:

Additional Information Required for RHS Assistance

1. Loan Type: Section 502 S	ection 50	4 Loan	Grant				
APPLICANT #1				APPLICAN	T #2		
2. Have you ever obtained a loan/grant fr	om RHS	?		3. Have you ever	obtained a loan/grant from RF	HS?	
Are you a relative to an RHS Employe Yes No	e or Clos	ing agent/at	torney?	5. Are you a relat	tive to an RHS Employee or Cl No		•
If yes, who?				If yes, who	?		
Relationship				Relationsh	ip		
6. Are you a Veteran? Yes No				7. Are you a Vete	eran? Yes No No		
8. Complete for all household members. To be considered eligible for RHS assista	nco all l	hausahald ir	acomo includina any incor	no not chown in S	action V of this application, mu	et ha disclass	d bolow:
Name	Age	Are you a full time student?	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 Cost per week \$ 10. Name, Address and Telephone No.		Cost per m	onth \$	abysitter or leave a –	t a child care center)		
Characteristics of Present Housing Does the Dwelling: Lack complete plumbing Lack adequate heating Name, Address and Telephone Num	No] Ove	sically deteriorated or stru rcrowded (More than 2 pa lord.		Yes No		
If residing at present address for less that Name, Address and Telephone Number	•	•					
13. (For Section 504 Grants Only) I certiuse of a controlled substance in cond	fy that as ducting a	the condition	on of the grant, I/we will no	ot engage in unlaw	ful manufacture, distribution, d	lispensing, pos	ssession or
14. I am aware RHS does not warrant th	e conditi	on or value	of the property.				

Page 6 of 10 Form RD 410-4

15. Notices to Applicant

Privacy Act. See attached sheet.

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

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

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

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

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

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

The Fair Housing Act prohibits discrimination in real estate-related transactions, or in the terms or conditions of such a transaction, because of race, color, religion, sex, disability, familial status, or national origin. 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 call (800) 669-9777.

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

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

Page 7 of 10 Form RD 410-4

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

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

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

Date		Signature of Applicant						
		X						
Date		Signature of Applicant						
		X						
17. Date	Signature of Loan Approval Official	Determination of Eligibility	Racial Data Provided by					
		——— Eligible ——— Not Eligible	——— Applicant ——— RHS					
18. Application received on Application completed on	· · · · · · · · · · · · · · · · · · ·	•						
19. Credit Report Fee	•							
Date Received:	Amount Received: \$							
Initial:								

Form RD 410-4

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)).

Page 10 of 10 Form RD 410-4

Form RD 3550-1 Form Approved (Rev. 06-06) OMB No. 0575-0172

United States Department of Agriculture Rural Development Rural Housing Service

AUTHORIZATION TO RELEASE INFORMATION

						
TO:						
RE:						
	Account or Other Identifying Number					
	Name of Customer					
	- Casterior					
Develo interes	or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural pment mission area of the United States Department of Agriculture. As part of this process or in considering my household for credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for ace and in other documents required in connection with the request.					
I, or ar	other adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:					
• B	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.					
If the r	equest is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.					
records financi disclos	stand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that all records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be ed or released by RHS to another Government agency or department or used for another purpose without my consent except as d or permitted by law.					
This at	thorization is valid for the life of the loan.					
The re	ripient of this form may rely on the Government's representation that the loan is still in existence.					
servici unders reques	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 p	rompt reply is appreciated.					
Signat	ure (Applicant or Adult Household Member) Date					

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

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)).

Form RD 3550-1 Form Approved (Rev. 06-06) OMB No. 0575-0172

United States Department of Agriculture Rural Development Rural Housing Service

AUTHORIZATION TO RELEASE INFORMATION

						
TO:						
RE:						
	Account or Other Identifying Number					
	Name of Customer					
	- Casterior					
Develo interes	or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural pment mission area of the United States Department of Agriculture. As part of this process or in considering my household for credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for ace and in other documents required in connection with the request.					
I, or ar	other adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:					
• B	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.					
If the r	equest is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.					
records financi disclos	stand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that all records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be ed or released by RHS to another Government agency or department or used for another purpose without my consent except as d or permitted by law.					
This at	thorization is valid for the life of the loan.					
The re	ripient of this form may rely on the Government's representation that the loan is still in existence.					
servici unders reques	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 p	rompt reply is appreciated.					
Signat	ure (Applicant or Adult Household Member) Date					

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

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

your name und	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:

Check the appropriate blocks and account for all adult household members by listing their or

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."