

**REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE**

TO: Rural Development Rural Housing Service	Lender ID No.
	Lender Name
	Lender Contact Person
	Lender Phone Number

Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:

Applicant's Name, Address, and County	Social Security No.
	Age
	Telephone Number

1. The applicant  has  does not have a relationship with any current Rural Development employee.
2. The applicant is a (check applicable):  US citizen  legally admitted alien or indefinite parole  other (explain)
3. The applicant is a (check applicable):  veteran  first time home buyer
4. Number of persons in the household: \_\_\_\_\_
5. The applicant's credit report indicates (check one):
  - a. The applicant has no credit history
  - b. The applicant has no adverse credit history
  - c. The applicant has experienced adverse credit history but we have determined that it is beyond the applicant's control
  - d. Other (explain):  check this box if
6. The current annual income for the household is: \$ \_\_\_\_\_
7. The current adjusted income for the household is: \$ \_\_\_\_\_
8. TOTAL DEBT ratio \_\_\_\_\_ PITI ratio \_\_\_\_\_
9. We propose to loan \$ \_\_\_\_\_ for 30 years at \_\_\_\_\_ % per annum with payments of \$ \_\_\_\_\_ per month.
10. The interest rate is based on the  Fannie Mae  VA rate on  
 \_\_\_\_\_ The interest rate is locked in until \_\_\_\_\_  
 \_\_\_\_\_ The interest rate will float until loan closing.  
 (If this option is checked and the interest rate increases at loan closing, the loan must be re-underwritten and this certification must be updated).
11. Loan funds will be used for the following purpose(s):

Purpose	Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total Loan =	\$ _____

Attachments:

- Copy of the appraisal report, credit report, income verifications.
- Form RD 400- 1, "Equal Opportunity Agreement," if construction contract for more than \$ 10,000 is being used.
- Form RD 1980-13, "Annual Interest Assistance Agreement," (draft copy).
- Form RD 1944-4, "Certification of Disability or Handicap." (if applicable).
- Purchase agreement or similar form

*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 0575-0078. 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.*

## Certifications

In order to induce the Agency to issue the requested guarantee, we certify that:

- a. we would not be able to make this loan without the proposed guarantee;
- b. the applicant has been advised in writing that the applicant is subject to criminal action if he or she knowingly and willfully gives false information to obtain a federally guaranteed loan;
- c. we have reviewed the applicant's loan proposal, and find that:
  - i. the loan does not exceed the maximum loan amount for the area;
  - ii. the dwelling to be financed is located in an eligible rural area;
  - iii. If new construction or rehabilitation, the plans and specifications have been properly certified as required in 7 CFR Part 1924, Subpart A;
- d. there is an approved lender agreement on file;
- e. the applicant is a United States citizen or legally admitted for permanent residence or indefinite parole.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Lender's Authorized Representative Signature

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

Warning: 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."

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

=====  
FOR AGENCY ONLY  
=====

Check one:  The applicant is eligible  The applicant is not eligible

## 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. Disclosures may be made of names, home addresses, social security numbers, and financial information to business firms in a trade area that buy chattel or crops or sell them for commission. This is in order that the agency may benefit from the purchaser notification provisions of section 1324 of the Food Security Act of 1985 (7 U.S.C. 163(c)). The Act requires that potential purchasers of farm commodities must be advised ahead of time that a lien exists in order for the creditor to perfect its lien against such purchases.
4. Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 1681a(f)) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).
5. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to 42 U.S.C. 1479(d), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
6. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when the agency determines such referral is appropriate for servicing or collecting the borrower's account or has provided for in contracts with servicing or collection agencies.
7. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof-, or (b) any employee of the agency in his or her official capacity, or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee-, or (d) the United States is a party 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.
8. Referral of name, home address, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents, and private or commercial credit sources, when the agency determines such referral is appropriate to encourage the borrower to refinance their RHS indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471).
9. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations and under the authority contained in 31 U.S.C. 3720A.
10. 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 the agency in order to collect debt 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.
11. Referral of names, home addresses, and financial information to lending institutions when the agency determines the individual may be financially capable of qualifying for credit with or without a guarantee.
12. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as the agency for the purpose of the collection of the debt by the agency or the other lender. These loans can be under the direct and guaranteed loan programs.
13. Referral to private attorneys under contract with either the agency or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with the agency.
14. 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.
15. 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 rescreening system.
16. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, state wage information collection agencies, and other Federal, state, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.
17. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when the agency determines such referral is appropriate for developing packaging and marketing strategies involving the sale of agency loan assets.