



Equal Housing Opportunity

PRE-SCREENING APPLICATION FORM

Rural Alaska Community Action Program, Inc. (NMLS #396638)

502 Direct Loan Packaging Service

44539 Sterling Highway, Ste. 107, Soldotna, AK 99669

Office: 907-260-3451

Fax: 907-260-3452

Date of Application _____

Basic Information

Applicant

Co-Applicant

Full Name: _____

Full Name _____

Social Security Number: _____

Social Security Number: _____

Date of Birth: _____

Date of Birth: _____

Mailing Address: _____

Mailing Address: _____

Physical Address: _____

Physical Address: _____

E-mail Address: _____

E-mail Address: _____

Home Phone _____ Work Phone _____

Home Phone _____ Work Phone _____

Cell Phone _____

Cell Phone _____

Best Time/Way to contact you: _____

Best Time/Way to contact you: _____

List ALL individuals who will be living in the home and their ages (please include applicant and co-applicant)

| Name | Date of Birth | Relationship (ie spouse, son, daughter, etc.) |
|-------|---------------|-----------------------------------------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

Employment/Income Information

Applicant

Co-Applicant

Employer: _____

Employer: _____

Job Title: _____

Job Title: _____

Date of Hire: _____

Date of Hire: _____

How long have you worked in this profession? _____

How long have you worked in this profession? _____

Gross Monthly Income (before taxes): _____

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Hourly wage _____ hours worked per week _____

Hourly wage _____ hours worked per week _____

If employed less than 2 years, please show past employment
For two full years including dates employed:

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For two full years including dates employed:

Do you receive a PFD? _____

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Do you receive other income (include SSI, SSDI, Child support
APA, Senior Benefits, Retirement income, other income)?

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If you receive other income, please include source and
Monthly amount received:

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monthly amount received:

Have you been previously married? _____

Have you been previously married? _____

Do you have a final dissolution/divorce decree? _____

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Do you pay child support? If yes, how much?

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Do you receive food stamps? If yes, how much

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Do you pay out of pocket for child care? If yes, who is your Provider and how much do you pay per month?

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Residence Information

1. Do you rent?
2. Are you related to your landlord?
3. Do you receive Section 8 vouchers?
4. If you rent, how much do you pay each month? _____
5. Who is your landlord and their contact number? _____
6. What is the physical address where you live? _____

7. How long have you lived at this address? _____
8. If you have lived at this address less than 2 years, please provide physical address, landlord information and dates you lived at the addresses **for a full 2 year history:** _____

9. Do you own a home?
10. Does your current residence have running water and/or sewer?
11. Does your current residence have complete kitchen facilities?
12. How many bedrooms does your current residence have? _____
13. If you own a home, is it a mobile home, lack running water/sewer, power, electric, or heat?

Financial Information

14. Has applicant or co-applicant had a bankruptcy?
15. If you have had a bankruptcy, please specify when it was discharged: _____
16. Has applicant or co-applicant had a judgment?
17. If you have had a judgment, please indicate when it was paid in full: _____
18. If the judgment is not paid in full, are you making payments? Please provide information below:

19. Has applicant or co-applicant ever had a collection?
20. Do you have any unpaid collections?
21. Are you making payments on your unpaid collections?
22. Do you have paid collections?
23. Please explain reason behind collections and how you propose to satisfy them:

24. Do you have any rental payments made over 30 days late in the past 2 years?
If yes, how many payments have been late? _____
25. Do you have monthly payments to a third party not disclosed on your credit report, i.e. car payments, rent to own, medical payments? _____

26. If yes to 25 above, please itemize who you pay, the amount you pay for each debt, and how much longer you have to pay:

Optional Information

You are not required to furnish the following information, but; are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information or whether you choose to furnish it. If you choose to provide the information, it may assist us in finding additional funding that could help reduce the cost of your mortgage loan.

Ethnicity:

Applicant: Hispanic or Latino Not Hispanic or Latino
Co-Applicant: Hispanic or Latino Not Hispanic or Latino

Race:

Applicant: American Indian or Alaskan Native Asian Black or African American
 Native Hawaiian or Pacific Islander White
Co-Applicant: American Indian or Alaskan Native Asian Black or African American
 Native Hawaiian or Pacific Islander White

Sex:

Applicant: Male Female
Co-Applicant: Male Female

I do not wish to provide this information

Are you a veteran?

Applicant: Yes No
Co-Applicant: Yes No

If you are Alaska Native or American Indian, do you have a BIA card?

Applicant: Yes No
Co-Applicant: Yes No

If you are Alaska Native or American Indian, what is your tribal affiliation and/or native corporation information?

I acknowledge that I understand that the information contained on this form will be used for pre-screening only. Final Loan determination comes from USDA Rural Development after a full 502 mortgage loan application is submitted for review.

Applicant

Co-Applicant

Credit Information Release Form

I (We)* authorize RurAL CAP, or its representative(s), to obtain a copy of my (our) credit history from a credit reporting agency, or other agencies or firms, and to release information on my (our) credit history, financial background, and employment status, as well as other information that may be required in the securing of a home mortgage. I/we also authorize the release of needed information from Public Assistance, Social Security, the Department of Labor, and Child Support Services.

I/We understand that RurAL CAP is not representing any creditor or reporting credit bureau and is in no way responsible or liable for clearing any disputed information that may be contained within a credit report.

Applicant:

Name: _____ Maiden: _____

Social Security Number: _____

Present mailing address: _____

If less than 2 years, previous mailing address: _____

Signature: _____ Date: _____

Co-applicant:

Name: _____ Maiden: _____

Social Security Number: _____

Present mailing address: _____

If less than 2 years, previous mailing address: _____

Signature: _____ Date: _____

Notice:

You have the right to have any disputed information reinvestigated by the credit bureau. If the reinvestigation does not resolve the dispute, you may file with the credit bureau a brief statement setting forth the nature of the dispute.

Please provide the following information:

Two Year History of your Residence and Landlord information - listed chronologically.

Please include physical addresses and dates you lived there (move in and move out dates), name of landlord or property owner and their address, phone, fax, and e-mail contact information:

2 Year History of your Employment information - listed chronologically. Include dates where you were not employed or going to school. Please include employer name, dates worked (hire and ending date) and your job title. Also, include payroll contact name, phone number, fax number, and email contact information:
