



# RurAL CAP

Rural Alaska Community Action Program, Inc.

**Please Note:** There is a \$25.00 Application Fee when submitting this Application. \* If the applicant and co-applicant are married, only one \$25.00 check is needed. If you are not married, \$50 check is needed. Please provide cash or a check payable to RurAL CAP.

## PRE-SCREENING APPLICATION FORM

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

### Mutual Self-Help Housing Program

44539 Sterling Hwy, Suite 107, Soldotna, AK 99669

Phone: 907-260-3451 FAX: 907-260-3452



Date of Application \_\_\_\_\_

**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)

ALL household members 18 or older MUST complete page 8.

Name	Date of Birth	Age	Relationship (spouse, son, daughter, etc.)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Employment/Income Information**

**Applicant**

Employer: \_\_\_\_\_

Job Title: \_\_\_\_\_

Date of Hire: \_\_\_\_\_

How long have you worked in this profession? \_\_\_\_\_

Gross Monthly Income (before taxes): \_\_\_\_\_

Hourly wage \_\_\_\_\_ hours worked per week \_\_\_\_\_

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

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Do you receive a PFD? \_\_\_\_\_

Do you receive other income (include APA, SSI, SSDI,  
Native Dividends, Senior Benefits, Retirement Income)?

Monthly Amount Received: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Do you receive food stamps? If yes, how much?

\_\_\_\_\_

What is your marital status?

- Married
- Separated
- Unmarried (Includes single, divorced, widowed)

Do you have a final dissolution/divorce decree? \_\_\_\_\_

Do you pay Child Support? If yes, how much?

\_\_\_\_\_

Do you currently have a pending court case? \_\_\_\_\_

If yes, please explain (child custody, divorce, etc.)

\_\_\_\_\_  
\_\_\_\_\_

**Co-Applicant**

Employer: \_\_\_\_\_

Job Title: \_\_\_\_\_

Date of Hire: \_\_\_\_\_

How long have you worked in this profession? \_\_\_\_\_

Gross Monthly Income (before taxes): \_\_\_\_\_

Hourly wage \_\_\_\_\_ hours worked per week \_\_\_\_\_

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

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Do you receive a PFD? \_\_\_\_\_

Do you receive other income (include APA, SSI, SSDI,  
Native Dividends, Senior Benefits, Retirement Income)?

Monthly Amount Received: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Do you receive food stamps? If yes, how much?

\_\_\_\_\_

What is your marital status?

- Married
- Separated
- Unmarried (Includes single, divorced, widowed)

Do you have a final dissolution/divorce decree? \_\_\_\_\_

Do you pay Child Support? If yes, how much?

\_\_\_\_\_

Do you currently have a pending court case? \_\_\_\_\_

If yes, please explain (child custody, divorce, etc.)

\_\_\_\_\_  
\_\_\_\_\_

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

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

\_\_\_\_\_

\_\_\_\_\_

**Assessment of Commitment**

- |                                                                                        | <b>Yes</b>               | <b>No</b>                |
|----------------------------------------------------------------------------------------|--------------------------|--------------------------|
| 1. Do you have reliable transportation available to get to and from the building site? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Are you physically able to do light construction work?                              | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Are you able to provide consistent child care for your children?                    | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Can you realistically work a minimum of 35 hours per week per family unit?          | <input type="checkbox"/> | <input type="checkbox"/> |

**Residence Information**

- |                                                                                                                                                                                     | <b>Yes</b>               | <b>No</b>                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| 1. Do you rent?                                                                                                                                                                     | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Are you related to your landlord?                                                                                                                                                | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Do you receive Section 8 vouchers?                                                                                                                                               | <input type="checkbox"/> | <input type="checkbox"/> |
| 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: _____ |                          |                          |
| _____                                                                                                                                                                               |                          |                          |
| _____                                                                                                                                                                               |                          |                          |
| _____                                                                                                                                                                               |                          |                          |

- |                                                                                                 | <b>Yes</b>               | <b>No</b>                |
|-------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| 9. Do you own a home?                                                                           | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Does your current residence have running water and/or sewer?                                | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Does your current residence have complete kitchen facilities?                               | <input type="checkbox"/> | <input type="checkbox"/> |
| 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? | <input type="checkbox"/> | <input type="checkbox"/> |

**Financial Information**

- |                                                                                                     | <b>Yes</b>               | <b>No</b>                |
|-----------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| 14. Has applicant or co-applicant had a bankruptcy?                                                 | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. If you have had a bankruptcy, please specify when it was discharged: _____                      |                          |                          |
| 16. Has applicant or co-applicant had a judgment?                                                   | <input type="checkbox"/> | <input type="checkbox"/> |
| 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?                                            | <input type="checkbox"/> | <input type="checkbox"/> |
| 20. Do you have any unpaid collections?                                                             | <input type="checkbox"/> | <input type="checkbox"/> |
| 21. Are you making payments on your unpaid collections?                                             | <input type="checkbox"/> | <input type="checkbox"/> |
| 22. Do you have paid collections?                                                                   | <input type="checkbox"/> | <input type="checkbox"/> |

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 22 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.





