

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): _____

Gross Monthly Income (before taxes): _____

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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APA, Senior Benefits, Retirement Income, other income)?

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

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monthly amount received:

What is your marital status?

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

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

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?

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

Residence Information

- | | Yes | No |
|--|--------------------------|--------------------------|
| 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: _____ | | |
| _____ | | |
| _____ | | |
| _____ | | |

- | | Yes | No |
|---|--------------------------|--------------------------|
| 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

- | | | |
|--|--------------------------|--------------------------|
| 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? _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 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:

27. Do you have liquid assets in excess of \$15,000 (under 65 years of age) or over \$20,000 (over 65 YOA)?

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.

