

APPLICANT REFERENCE LETTER
(A Request for Credit Reference)

We are considering an application for a loan from the applicant listed below. We would appreciate you giving us the benefit of your knowledge and/or experience with the applicant's credit history to enable us to better evaluate the application.

Please return the original of this form to the requesting office address below. A postage paid envelope is enclosed.

DATE	SIGNATURE AND TITLE NAME	NAME OF AGENCY AND ADDRESS OF REQUESTING OFFICE
NAME AND ADDRESS OF APPLICANT		SIGNATURE OF APPLICANT

<i>ALL INFORMATION PROVIDED WILL BE RELEASED TO APPLICANT AT APPLICANT'S REQUEST</i>			
RELATIONSHIP WITH APPLICANT <input type="checkbox"/> EMPLOYER <input type="checkbox"/> LANDLORD <input type="checkbox"/> BUSINESS <input type="checkbox"/> CREDITOR		INDICATE THE NUMBER OF YEARS YOU HAVE: KNOWN APPLICANT DONE BUSINESS WITH APPLICANT	
HIGHEST AMOUNT APPLICANT HAS OWED YOU \$	AMOUNT APPLICANT PRESENTLY OWES YOU \$	APPLICANT'S REPAYMENT SCHEDULE \$ PER <input type="checkbox"/> WEEK <input type="checkbox"/> MONTH	YOUR SECURITY FOR DEBTS NOW OWED BY APPLICANT
IS APPLICANT CURRENT IN REPAYMENT TO YOU? <input type="checkbox"/> YES <input type="checkbox"/> NO		IF NO, INDICATE AMOUNT DELINQUENT \$	
RATE APPLICANT'S PROMPTNESS IN MAKING PAYMENTS:			WOULD YOU EXTEND FURTHER CREDIT TO APPLICANT? <input type="checkbox"/> YES <input type="checkbox"/> NO
INDICATE NUMBER OF TIMES PAYMENTS WERE LATE IN THE LAST 24 MONTHS.	30 DAYS	60 DAYS	
USE THIS SPACE TO INCLUDE ANY COMMENTS YOU WISH TO MAKE CONCERNING YOUR CREDIT EXPERIENCE WITH APPLICANT			
DATE	TITLE <i>(if a business firm)</i>	SIGNATURE <i>(Your signature acknowledges receipt of statement required by the Privacy Act of 1974)</i>	

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not 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 0575-0091. The time required to complete this information collection is estimated to average 6 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.

This certifies that the U.S. Department of Agriculture has complied with the applicable provisions of Title X1, the "Right to Financial Privacy Act 1978", Public Law 95-630 in seeking financial information regarding the above named applicant.

SEE ATTACHED PRIVACY ACT NOTICE

UNITED STATES DEPARTMENT OF AGRICULTURE
Rural Development
PRIVACY ACT STATEMENT TO REFERENCES

Rural Development is authorized by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et. seq.); and Title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et. seq.), to solicit the information requested.

Disclosure of the information requested is voluntary. However, information provided is of considerable value to the Agencies in determining the repayment ability of individuals and their eligibility for Agency programs. There will be no consequences to you if you do not provide the information requested.

Your name, and the information you provide, will be released to the applicant at the applicant's request. Some information will be available to any requestor under the provisions of the Freedom of Information Act.

The information you provide may be referred to another agency, whether Federal, State, local or foreign, charged with the responsibility of investigating or prosecuting a violation of law, or of enforcing or implementing the statute, rule, regulation, or order issued pursuant thereto, of any record within this system when information available indicates a violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by rule, regulation or order issued pursuant thereto.

*Rural Development is a Equal Opportunity Lender.
Complaints of discrimination based on race, sex, religion,
national origin or martial status should be sent to:
Secretary of Agriculture, Washington, D. C. 20250.*