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| **Return this completed checklist along with all applicable items** |
|   | **Form RD 410-4: Uniform Residential Loan Application** Provide all applicable information, details, and data for the following sections:* Section III. APPLICANT INFORMATION (Page 1 of 10)
* Section IV. EMPLOYMENT INFORMATION (Page 2 of 10)
* Section V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION (Page 2 of 10)
* Section VI. ASSETS (Page 3 of 10. Do not complete the Liabilities information within this section)
* Section VIII. DECLARATIONS (Page 4 of 10)
* Section IX. ACKNOWLEDGMENT AND AGREEMENT – Sign and date (Page 5 of 10)
* Section X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES (Page 5 of 10)
* Additional Information Required for RHS Assistance (only complete items with an asterisk) (Page 6 of 10)
* Sign and date (Page 8 of 10)
 |
|   | **Form 3550-1: Authorization to Release Information** Each adult member of the household must sign and date a separate release form. |
|   | **Verification of identity** You must provide a copy of your government-issued photo identification (ID), and include evidence of your age. Standard ID verifications include a valid driver’s license or U.S. passport. If you do not have these standard verifications, contact us to discuss possible alternatives. |
|   | **Form RD 3550-4: Employment and Asset Certification** You must check the appropriate blocks and account for all adult household members’ employment and nonretirement assets as instructed, then sign and date the certificate. |
|   | **Income Documentation**: * Submit your most recent signed federal income tax return, including all W-2s, 1099s, and all applicable schedules. If filed electronically, include a copy of the signature page with the self-select PIN, confirmation the return was accepted, or evidence it was filed by an authorized E-File provider. NOTE: If you are self-employed or are seasonally employed, submit your last two signed federal income tax returns and schedules.
* The last four consecutive weeks of pay stubs for**all employed adult household members.**
* Recent benefit statements demonstrating regular unearned income for **all household members** who receive:
* Social Security or Supplemental Security Income
* Public assistance
* Retirement (recent retirement fund statements covering at least a two-month period)
* Any other type of regular unearned income
* The most recent 12-month payment history of alimony and / or child support received by **all adult household members** as provided by the court-appointed entity responsible for handling payments. If this is not available, provide a copy of the separation agreement or divorce decree.
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|   | **Two most recent brokerage or bank statements for all household members** Excludes tax-advantaged plans for education, health and medical, and retirement. If you get this information online, you must provide printed statements, not just online transaction histories.  |
|   | **School transcripts** **for household member(s) ages 18 or older who are full-time students**  |
|   | **Written evidence of child care expenses for dependents ages 12 years or younger** |
|   | If you are 62 years of age or older, are disabled, or have a disabled household member and wish to be considered for a deduction to household income, provide evidence of unreimbursed annual medical expenses.   |

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| USDA Signature Lockup - 2.pngAmerican Rescue Plan Act (ARPA) Refinance Checklist of items to accompany the Uniform Residential Loan Application |
| **Return this completed checklist along with all applicable items** |
|   | List other creditors who have a lien against the property: Creditor name:                                                  Amount of lien:                                                                                                                                                                                                                                                                                     |
|   | **Calculating Recapture - Capital Improvements Credit Notification** |
|  | **Are there any major property deficiencies that require repair? Yes NoIf yes, please describe: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**In limited circumstances, (for example, to correct health and safety hazards) additional loan funds may be requested to repair major property deficiencies. |
|   | Provide your personal email address(es) below if you authorize Rural Development to contact you via email. **Note:** USDA password protects emails containing personally-identifiable information (PII).                                                                                                                                            |