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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. |
|  | **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 No If 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). |