



American Rescue Plan Act (ARPA) Refinance

Checklist of items to accompany the Uniform Residential Loan Application

Return this completed checklist along with all applicable items	
	<p>Form RD 410-4: Uniform Residential Loan Application Provide all applicable information, details, and data for the following sections:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Section III. APPLICANT INFORMATION (Page 1 of 10) <input type="checkbox"/> Section IV. EMPLOYMENT INFORMATION (Page 2 of 10) <input type="checkbox"/> Section V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION (Page 2 of 10) <input type="checkbox"/> Section VI. ASSETS (Page 3 of 10. Do not complete the Liabilities information within this section) <input type="checkbox"/> Section VIII. DECLARATIONS (Page 4 of 10) <input type="checkbox"/> Section IX. ACKNOWLEDGMENT AND AGREEMENT – Sign and date (Page 5 of 10) <input type="checkbox"/> Section X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES (Page 5 of 10) <input type="checkbox"/> Additional Information Required for RHS Assistance (only complete items with an asterisk) (Page 6 of 10) <input type="checkbox"/> Sign and date (Page 8 of 10)
	<p>Form 3550-1: Authorization to Release Information Each adult member of the household must sign and date a separate release form.</p>
	<p>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.</p>
	<p>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.</p>
	<p>Income Documentation:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 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. <input type="checkbox"/> The last four consecutive weeks of pay stubs for all employed adult household members. <input type="checkbox"/> Recent benefit statements demonstrating regular unearned income for all household members who receive: <ul style="list-style-type: none"> <input type="checkbox"/> Social Security or Supplemental Security Income <input type="checkbox"/> Public assistance <input type="checkbox"/> Retirement (recent retirement fund statements covering at least a two-month period) <input type="checkbox"/> Any other type of regular unearned income <input type="checkbox"/> 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.
	<p>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.</p>
	<p>School transcripts for household member(s) ages 18 or older who are full-time students</p>
	<p>Written evidence of child care expenses for dependents ages 12 years or younger</p>
	<p>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.</p>



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	<p>List other creditors who have a lien against the property: Creditor name: _____ Amount of lien: _____ _____ _____</p>
<p>Calculating Recapture - Capital Improvements Credit Notification</p>	
	<p>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.</p>
	<p>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). _____</p>