

# NOTICE TO APPLICANT(s) INCOME and HOUSEHOLD MEMBERS DISCLOSURE

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## INCOME DISCLOSURE:

Rural Development requires per §1980.347 the disclosure of **ALL INCOME** of adult members of household. This includes, but not limited to, alimony, child support, and separate maintenance. An adult is considered age 18 and over. The applicant and spouse are not considered minors even if under age 18.

While this income may or may not be used for qualifying purposes, it is necessary in order to determine eligibility for Rural Development financing.

## HOUSEHOLD MEMBERS:

Please list all members of the household including borrower and co-borrower(s). Insert name, age, relationship to Borrower/Co-Borrower(s) and whether or not any income is received by the household member. (Include names of children living in home)

NAME	AGE	RELATIONSHIP to Borrower(s)	Receives Income (Circle one)	
			Yes	No
		Borrower	Yes	No
			Yes	No
			Yes	No
			Yes	No
			Yes	No
			Yes	No
			Yes	No

We understand that the USDA-Rural Development must underwrite our application. We further understand that all loan conditions set forth by the lender and the Rural Development must be met prior to closing the loan.

**We have disclosed income of all persons 18 years or older who will reside in the household. In addition, we have disclosed all borrower and co-borrower (or non-purchasing spouse) assets.**

**Warning:** Section 1001 of Title 18, United States Code provides: "Whoever, in any matter within the jurisdiction of any Department or Agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both."

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Co-Borrower Date

\_\_\_\_\_

Applicant: \_\_\_\_\_

Co Applicant: \_\_\_\_\_

## Certifications

### Approved Lender Certification

In order to induce the Agency to issue the requested guarantee, we certify that we have originated the loan in compliance with all Agency loan requirements. This form contains or is supplemented with all information required by 7 CFR § 3555.107(e) and further clarified in Chapter 15 of HB-1-3555 of 7 CFR 3555.

\_\_\_\_\_

Lender's Authorized Representative Signature / Title

\_\_\_\_\_ Date

\_\_\_\_\_  
Name of Authorized Representative

\_\_\_\_\_  
Title/Company

### Applicant(s) Acknowledgments and Certifications

**CERTIFICATION:** As the applicant, I certify to the best of my knowledge and belief; (1) I am not presently debarred, suspended, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) I have not within a three year period preceding this proposal been convicted or had a civil judgment rendered against me for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, state, or local) transaction or contract under a public transaction; or commission of embezzlement, theft, forgery, bribery, falsification, or destruction of records, making false statement, or receiving stolen property; (3) I do not have an outstanding judgment lien on any property for a debt in favor of the United States which was obtained in any Federal court other than the United States Tax Court; and (4) I am not delinquent on any outstanding debt to the Federal Government (excluding any Federal Tax debt).

**I (we) acknowledge this loan will be subject to payment of an annual fee by the Lender. The Lender may pass this fee on to me (us). I (we) understand that the annual fee for the first year is calculated when the loan is closed based upon the loan amount. Thereafter, the annual fee is calculated every 12 months based upon the average scheduled amortized unpaid principal balance. Billing for the annual fee will begin 12 months from the closing of the loan.**

I AM (WE ARE) unable to provide the housing I (we) need on my (our) own account, and I am (we are) unable to secure the credit necessary for this purpose from other sources upon terms and conditions which I (we) can reasonably fulfill. I (we) certify that the statements made by me (us) in this application are true, complete and correct to the best of my (our) knowledge and belief and are made in good faith to obtain a loan.

Warning: Section 1001 of Title 18, United States Code provides: "Whoever, in any matter within the jurisdiction of any Department or Agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both."

Each of the undersigned hereby acknowledges having read all pages of this document as it relates to information regarding the PRIVACY ACT and a NOTIFICATION TO APPLICANT ON USE OF FINANCIAL INFORMATION FROM FINANCIAL INSTITUTION.

\_\_\_\_\_  
Print Applicant's Name

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Co-Applicant's Name

\_\_\_\_\_  
Co Applicant's Signature

\_\_\_\_\_  
Date