



USDA  
Form RD 1944-12  
(Rev. 4-99)

RURAL HOUSING LOAN APPLICATION PACKAGE

TO: Rural Development

The following checked items, assembled in the order shown, are submitted for \_\_\_\_\_  
(Name of Applicant)

for the purpose of obtaining a rural housing loan to \_\_\_\_\_ at  
(Buy house, repair house, build house, etc)

\_\_\_\_\_  
(Location or address)

- Form RD 410-4, "Application for Rural Assistance (Non Farm Tract) Uniform Residential Loan Application"
- Form RD 1910-5, "Request for Verification of Employment", delivered to applicant's employer.
- Evidence of inability to obtain credit elsewhere.
- Evidence of ownership (deed, purchase contract, title policy, etc.).
- Real Estate Sales Contract or Form RD 440-34, "Option to Purchase Real Property"
- Termite report or certificate.
- Direction map to property.
- Detailed house plans and Form RD 1924-2, "Description of Materials"
- Plot plan drawn to scale.
- Detailed drawings and specifications of water and/or waste disposal system.
- Bid to build home at a specified price or a cost estimate.
- Form RD 3550-1, "Authorization to Release Information"
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Check if applicable:

- The application is already on file in the Rural Development Field Office.
- A conditional commitment has been issued on this house.
- A conditional commitment is being requested on this house.

**This form is required to be used by packagers of Rural Development applications to provide necessary information for a determination of applicant eligibility for a rural housing loan.**

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 0575-0172. The time required to complete this information collection is estimated to average 15 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.

EQUAL OPPORTUNITY IN HOUSING CERTIFICATION

TO INDUCE THE RURAL HOUSING SERVICE (HEREIN REFERRED TO AS USDA) TO MAKE A LOAN FOR PROPERTY INCLUDED IN THIS REQUEST, THE UNDERSIGNED, WHO IS A PACKAGER HEREBY AGREES THAT:

A.) NEITHER THE UNDERSIGNED NOR ANYONE AUTHORIZED TO ACT FOR THE UNDERSIGNED HAS DECLINED TO SELL ANY SUCH PROPERTY OR PACKAGE AN APPLICATION FOR A PROSPECTIVE PURCHASER BASED ON THE FOLLOWING LAWS:

THE EQUAL CREDIT OPPORTUNITY ACT, PROHIBITS CREDITORS OF DISCRIMINATING ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDED THAT THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT), OR BECAUSE ALL OR PART OF THE APPLICANT'S INCOME DERIVES FROM PUBLIC ASSISTANCE.

THE FAIR HOUSING ACT, PROHIBITS DISCRIMINATION IN REAL ESTATE RELATED TRANSACTIONS, OR IN THE TERMS OR CONDITIONS OF SUCH A TRANSACTION, BECAUSE OF RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN, FAMILIAL STATUS OR DISABILITY.

B.) MISREPRESENTATION UNDER OR NONCOMPLIANCE WITH THE PROCEEDING PARAGRAPHS SHALL BE A PROPER BASIS FOR THE TERMINATION OF THE SERVICES OF THE UNDERSIGNED AS A PACKAGER OF APPLICATIONS TO THE USDA.

IN ADDITION, THE UNDERSIGNED AGREES THAT THE DENIAL OF PARTICIPATION IN ANY PROGRAM ADMINISTERED BY THE FEDERAL HOUSING ADMINISTRATION OR THE DEPARTMENT OF VETERAN AFFAIRS BECAUSE OF REFUSAL TO SELL A RESIDENTIAL PROPERTY TO ANY PERSON AS STATED ABOVE, SHALL BE A PROPER BASIS FOR THE TERMINATION OF THE SERVICES OF THE UNDERSIGNED AS A PACKAGER OF APPLICATIONS TO THE USDA.

**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.

Signature of Packager \_\_\_\_\_ Address \_\_\_\_\_

Title \_\_\_\_\_

Date Submitted \_\_\_\_\_

Date Received \_\_\_\_\_ by \_\_\_\_\_  
*Community Development Manager*

*(For Field Office Use)*