

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT
RURAL HOUSING SERVICE

REQUEST FOR SINGLE FAMILY HOUSING LOAN GUARANTEE

TO: Rural Development Rural Housing Service				
Lender ID No.				
Lender Name				
Lender Contact Person				
Lender Phone Number				
Lender Fax Number				

Please issue a Conditional Commitment for Single Family Housing Loan Guarantee in the following case:

Applicant's Name, Address, and County	
Social Security No.	
Date of Birth	
Telephone Number	

1. The applicant has does not have a relationship with any current Rural Development employee.

2. The applicant is a (check applicable): U.S. citizen qualified alien U.S. Non-citizen National other (explain)

3. The applicant is a (check applicable): veteran first time hombuyer

4. Number of persons in the household: _____ (check one)

a. The applicant has no credit history

b. The applicant has no adverse credit history

c. The applicant has experienced adverse credit history but we have determined that it is beyond the applicant's control

d. Other (explain):

6. The current annual income for the household is: \$ _____

7. The current adjusted income for the household is: \$ _____

8. TOTAL DEBT ratio _____ P/TI ratio _____

9. We propose to loan \$ _____ for 30 years at _____ % per annum with payments of \$ _____ per month. The interest rate is based on the Fannie Mae VA rate on _____ / _____ / _____.

10. The interest rate is locked in until _____ / _____ / _____. The interest rate will float until loan closing. (If this option is checked and the interest rate increases at loan closing, the loan must be re-underwritten and this certification must be updated).

11. The applicant is unable to secure the necessary conventional credit without a Rural Development guarantee upon terms and conditions which the applicant could reasonably be expected to fulfill.

12. The applicant understands that Rural Development approval of the guarantee is required and is subject to the availability of funds. Housing and Urban Development's Credit Alert Interactive Voice Response System (CAIVRS) was checked for outstanding delinquent Federal debts and confirmation No. _____ was obtained.

14. Loan funds will be used for the following purpose(s): _____

Purpose _____

Amount \$ _____

Total Loan = _____

We will complete page 1 upon having more information about your transaction. In the meantime, please sign page 2 so we have your signature on the form when we submit to our underwriter. Thank you, Rocky Mountain Mortgage Specialists. Please proceed to page 2.

