

Hi Everyone,

Thank you for your interest in the **Wildwood Estates Subdivision** in **Arbuckle, CA**. This is the **LAST CALL** for applications! There are only a few spots left, so submit your application as soon as possible!

APPLICATIONS ARE BEING PROCESSED ON A FIRST COME, FIRST SERVE BASIS.

What are the benefits of Mutual Self Help Housing?

- You build your own home!
- No downpayment – your labor is your downpayment
- Affordable financing from USDA Rural Development with low interest rates
- Affordable monthly payments
- Learn how to build and maintain your home
- Bonding with neighbors and community



A check of \$30 is required to pull your credit report. (\$30 if co-applicants are married, \$30 each if the co-applicants are unmarried.) Applications will not be complete until payment is received.

Please don't hesitate to call or email with any questions or concerns at selfhelp@nwsac.org and (916) 661-5651.

Sincerely,

Theresa Nantor,
Director of Real Estate Development

PRE-APPLICATION CHECKLIST

The following documentation will need to be completed and returned to our office:

(Please note: Your application will not be reviewed if it is not returned with everything requested.)

PLEASE SEND COPIES. ORIGINAL DOCUMENTS WILL NOT BE MAILED BACK. MAKE SURE THAT ALL COPIES ARE LEGIBLE.

- Pre-Application
- Authorization to Release Information *(each household member over 18 must sign a form)*
- Employment and Asset Certification
- INCOME:
 - “CURRENT” Pay stubs for all family members over the age of 18, who are currently working or receiving benefits. Proof of income should be for the last two month.
 - Employment
 - Self-Employment
 - Copies of Benefits Statements for all household members
 - Unemployment
 - TANF
 - Social Security (SSI, SSDI, SSA)
 - Any other source of income (ex: Child Support)
- FEDERAL INCOME TAX RETURNS: *(must be signed, include Federal Forms 1040's and all W2's, including Unemployment forms 1099's)*
 - “COMPLETE COPIES” of the last two years along with all W2's.
 - 2018
 - 2017
 - If no taxes were filed please include a statement that reflects the income that was received for those years. Example: *SSI, TANF, Food Stamps.*
- BANK STAMENTS:
 - Complete copies of banks statements for two months. If you do not have a Bank Account, please indicate this clearly on the application.
 - Checking Account
 - Saving Account
- RESIDENCY STATUS
 - Residency card (copy of front and back) AND/OR Driver's license/ CA ID Card (copy of front and back)
 - Social Security Card (copy of front and back)

PRE-APPLICATION

Mail to: 2411 Alhambra Blvd., Suite 200, Sacramento, CA 95817
 Website: www.nwsac.org | email questions to: selfhelp@nwsac.org
 Phone: (916) 661-5651 | Fax: (916) 431-3200

1. **Applicant Name:** _____ Date of Birth _____ Age _____
 Applicant SS#: _____ Years of Schooling _____ Are you a U.S. Citizen: Yes No
 If No, Provide Alien Registration No.: _____ Expiration Date: _____

2. **Co-Applicant Name:** _____ Date of Birth _____ Age _____
 Applicant SS#: _____ Years of Schooling _____ Are you a U.S. Citizen: Yes No
 If No, Provide Alien Registration No.: _____ Expiration Date: _____

3. **Phone #:** () _____ **Email** _____ **Mess.#:** () _____

4. **Street Address:** _____ **City** _____ **Zip** _____
Mailing Address: _____ **City** _____ **Zip** _____
 (if different from above)

5. **Current Landlord:** Rent Own Buying since: Month ___ Yr _____ Monthly rent \$ _____
 Name of landlord: _____ Address of landlord: _____
 City: _____ State: _____ Zip: _____

Have you ever owned other real estate property / trailer within the past (3) years? Yes No

If yes, location: _____ Approximate Value: _____

Former address if less than three (3) years at present address:

A. _____
 (Number & Street, City, State, Zip Code)

 Name, Mailing Address and Phone Number of Landlord

Dates that you lived here? _____ Monthly Rent: _____

B. _____
 (No & Street., City, State, Zip Code)

 Name, Mailing Address and Phone Number of Landlord

Dates that you lived here? _____ Monthly Rent: _____

6. **Marital Status:** Married Unmarried (include single, divorced, widowed) Separated

Date and Place of Marriage: _____

If you have previously been married, date of divorce: _____ Name of ex-spouse: _____

(We will need a copy of your final divorce decree)

7. Please complete the following information for everyone **who will live in the new home:**

Name	Gender (Male or Female)	Relation to Applicant	Date of Birth	Highest Level of Education Completed <ul style="list-style-type: none"> • Less than High School • Graduated High School • Undergraduate Degree • Graduate Degree

Total number of people that will live in new home: _____ Are any household members handicapped: Yes No

8. **APPLICANT'S Employer:** _____

Complete Address: _____ Telephone # _____

Length of Employment: _____ Position/Title: _____

Income: Hourly Rate: \$ _____ Hours worked per week: _____ Weeks Worked per Year: _____

CO-APPLICANT'S Employer: _____

Complete Address & Phone #: _____ Zip Code _____

Length of Employment: _____ Position/Title: _____

Income: Hourly Rate: \$ _____ Hours worked per week: _____ Weeks Worked per Year: _____

9. **Other Monthly Income:** Unemployment: \$ _____ TANF: \$ _____ SSI: \$ _____

VA: \$ _____ Child Support: \$ _____ Other: \$ _____ Amount: \$ _____

10. If employed in current position *for less than three (3) years*, give past three (3) years employment history (A=Applicant, C=Co-Applicant);

A or C	Date of Employment (From-To)	Name and Address of Employer

11. Did you serve in the Military Service: Yes No
 From: _____ To: _____ Branch: _____

12. Do you have a checking or savings bank account? Yes No
 If yes, name and address of bank: _____

Checking Account #: _____ Acct. Balance: \$ _____

If yes, name and address of bank: _____

Checking Account #: _____ Acct. Balance: \$ _____

13. Automobile: Make: _____ Year: _____ Model: _____ Value: _____
 Make: _____ Year: _____ Model: _____ Value: _____

Life Insurance, Face Value of Policy: \$ _____ Cash Value: _____

Household Goods _____ Cash Value: _____

Savings Accounts _____ Cash Value: _____

Bonds _____ Amount: _____

Other (specify): _____ Cash Value: _____

14. **DEBTS** (do not include utilities or phone – add another sheet if needed)

Name and Address of Creditor	Balance	Minimum Monthly Payment
1.		
2.		
3.		
4.		
5.		
6.		
TOTALS		

15. Have you ever filed for Bankruptcy? Yes No If yes when? _____ Where? _____

16. Have you ever had any suit, judgments or repossessions? Yes No

If yes, explain why, where and when: _____

17. Do you currently have health insurance? Yes No

18. **Characteristics of Present Housing:**

Single House Duplex Apartment

<i>Does the dwelling:</i>	Yes	No		Yes	No
Lack complete plumbing:	<input type="checkbox"/>	<input type="checkbox"/>	physically deteriorated or structurally unsound	<input type="checkbox"/>	<input type="checkbox"/>
Lack adequate heating:	<input type="checkbox"/>	<input type="checkbox"/>	overcrowded (more than 2 people per room)	<input type="checkbox"/>	<input type="checkbox"/>

19. **Additional Questions:**

Do you own a mobile home? Yes No

Have you owned a home in the last 3 years? Yes No

Have you declared bankruptcy in the last 3 years? Yes No

Have you had property foreclosure due to lack of payments? Yes No

Are you a co-signer or endorser on a note? Yes No

Are you a party to a law suit? Yes No

Are you obligated to pay alimony, child support, separate maintenance? Yes No

If yes, how much per month? _____

20. **I understand that The Mutual Self-Help Program requires 35 hours a week participation in the construction of homes.**

Please Initial: Applicant: _____

Co- Applicant: _____

Credit Report Authorization

Authorization is hereby granted to NeighborWorks® HomeOwnership Center Sacramento Region (hereinafter NW Sac) to obtain a consumer credit report through a credit reporting agency chosen by NW Sac and act as my agent in assisting me in obtaining mortgage credit from a mortgage lender. I understand and agree that NW Sac intends to use the consumer credit report for the purpose of evaluating my financial readiness to buy a home and may share any credit information obtained hereunder with such mortgage lender.

My signature below authorizes the release to the credit reporting agency or any mortgage lender of financial information which I have supplied to NW Sac in connection with its assistance in my obtaining a loan. Authorization is further granted to the credit reporting agency to use photo static reproduction of this form if required to obtain any information necessary to complete my consumer credit report.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

ETHNICITY

Applicant # 1	Applicant # 2
_____ I do not wish to furnish this information	_____ I do not wish to furnish this information
_____ American Indian or Alaskan Native	_____ American Indian or Alaskan Native
_____ Black, not of Hispanic Origin	_____ Black, not of Hispanic Origin
_____ Asian or Pacific Islander	_____ Asian or Pacific Islander
_____ Hispanic	_____ Hispanic
_____ White, not of Hispanic Origin	_____ White, not of Hispanic Origin
_____ Other (Specify) _____	_____ Other (Specify) _____
Sex: Female _____ Male _____	Sex: Female _____ Male _____

“This is an equal opportunity program. Discrimination is prohibited by Federal law. Complaints of discrimination May be filed with the Secretary of Agriculture, Washington, D.C. 20250.”



From what source did you hear about the Mutual Self-Help Program: (check below)

Newspaper _____

Television _____

Family/Friends

Name _____ Address: _____ City _____ Zip Code _____

Phone #(_____) _____

Other: _____

Comments: _____

United States Department of Agriculture
Rural Housing Service

EMPLOYMENT AND ASSET CERTIFICATION

EMPLOYMENT CERTIFICATION

Check the appropriate blocks and account for all adult household members by listing their or your name under the applicable statement:

- I hereby certify that the following adult household members are not presently employed and do not intend to resume employment in the foreseeable future:

- I hereby certify that the following adult household members are not presently employed but are actively seeking employment. I agree to notify RHS immediately when they become reemployed:

- I hereby certify that the following adult household members are currently employed. I agree to notify RHS should their employment status change:

According to the Paperwork Reduction Act of 1995, no persons are 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 5 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.

ASSET CERTIFICATION

I hereby certify that all nonretirement assets of all household members (adults and children) are listed below. Nonretirement assets include, but are not limited to, savings accounts, stocks, bonds, Treasury bills, savings certifications, money market funds, investment accounts, equity in real property, revocable trust funds that are available to the household, lump-sum receipts, personal property held as an investment, and cash value of life insurance policies.

The nonretirement asset levels are as follows:

Household Member	Nonretirement Asset(s) Total (in \$)

I also hereby certify that within the past two years, have or have not disposed of assets for less than the fair market value through a sale or a gift. If "have" is marked, provide the following pertinent information.

Asset	Disposition Date	Value of Asset	Amount Received
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

APPLICANT

DATE

APPLICANT

DATE

APPLICANT

DATE

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."

**United States Department of Agriculture
Rural Development
Rural Housing Service**

AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____
Account or Other Identifying Number

Name of Customer

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renofified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Signature (*Applicant or Adult Household Member*)

Date

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless as 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 5 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.

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business-Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property .
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.

17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.

18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31U.S.C. 3701(a)(3)).

**United States Department of Agriculture
Rural Development
Rural Housing Service**

AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____
Account or Other Identifying Number

Name of Customer

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I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, *et seq.*, RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Signature (*Applicant or Adult Household Member*)

Date

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Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
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5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property .
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
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11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

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17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.

18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31U.S.C. 3701(a)(3)).