

# MORTGAGE LOAN APPLICATION

DATE: \_\_\_\_\_

Complete this application online at [cfra.org/loans](http://cfra.org/loans).

## CONFIRM ELIGIBILITY

The following questions will determine your eligibility to apply for a Center for Rural Affairs mortgage:

- I am 19 years of age or older and legally competent to enter into a binding contract.
- I am not currently on probation or parole for an offense involving fraud or dishonesty.
- I am a resident of the state of Nebraska or plan to purchase property in the state of Nebraska.

*Please note: if you are seeking to purchase property on behalf of a legal business entity such as a LLC or corporation, please complete the Center's business loan application.*

## LOAN REQUEST

Total amount requested: \$ \_\_\_\_\_

Breakdown of amount requested:

Purchase price: \$ \_\_\_\_\_ Improvements/repairs: \$ \_\_\_\_\_

Land (if acquired separately): \$ \_\_\_\_\_ Debts to be refinanced/paid off: \$ \_\_\_\_\_

Are you requesting financing from multiple lenders for the purchase of this property?

No, the Center for Rural Affairs is the only lender I anticipate being involved.

Yes, I am requesting \$ \_\_\_\_\_ from \_\_\_\_\_  
Name of lender

for \_\_\_\_\_  
Use of funds

Do you have money for a down payment?  No  Yes \$ \_\_\_\_\_

Loan purpose (please check one):

- Purchase of property to be owner-occupied
- Emergency repair to a property
- Owner occupied rehabilitation or renovation

## PROPERTY TO BE PURCHASED

*Leave this section blank if you are seeking a pre-approval.*

Address: \_\_\_\_\_ Apartment/suite: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ County: \_\_\_\_\_

Postal code: \_\_\_\_\_ Number of units: \_\_\_\_\_ Year built: \_\_\_\_\_

Name of realtor and/or seller: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_



## PRIMARY BORROWER INFORMATION

Full legal name (first, middle, last): \_\_\_\_\_

Social Security Number or Individual Taxpayer Identification Number: \_\_\_\_\_

Mobile phone: \_\_\_\_\_ Alternate phone: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Current address: \_\_\_\_\_ Apartment/suite: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ County: \_\_\_\_\_

Mailing address (if different than street address):

\_\_\_\_\_ Apartment/suite: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ County: \_\_\_\_\_

Other name(s) credit may be under: \_\_\_\_\_

Email: \_\_\_\_\_

Number of people in household: \_\_\_\_\_

## CO-BORROWER INFORMATION

Full legal name (first, middle, last): \_\_\_\_\_

Social Security Number or Individual Taxpayer Identification Number: \_\_\_\_\_

Mobile phone: \_\_\_\_\_ Alternate phone: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Current address: \_\_\_\_\_ Apartment/suite: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ County: \_\_\_\_\_

Mailing address (if different than street address):

\_\_\_\_\_ Apartment/suite: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ County: \_\_\_\_\_

Other name(s) credit may be under: \_\_\_\_\_

Relationship to primary borrower: \_\_\_\_\_

Email: \_\_\_\_\_

Number of people in household (if living in different household from primary borrower): \_\_\_\_\_

## FINANCIAL INFORMATION

Please select one of the following:

Household income and expenses are jointly shared between the primary borrower and the co-borrower.

The primary and co-borrower maintain finances separate from one another.



Does any applicant have current past-due accounts?

- No
- Yes, explanation:

Is any applicant currently in active bankruptcy?

- No
- Yes, Chapter 7
- Yes, Chapter 13

Does any applicant currently owe past-due child support payments?

- No
- Yes, explanation:

Does any applicant currently have an outstanding tax lien?

- No
- Yes, no payment plan arranged at this time
- Yes, payment plan arranged with monthly installments of \$ \_\_\_\_\_

Has a property owned by any applicant been foreclosed upon?

- No
- Yes, explanation:

Has a mortgage in the name of any applicant been restructured through a mortgage modification?

- No
- Yes, explanation:



## INCOME AND EXPENSES

Please list all income figures in terms of **monthly NET** (after-tax) take home pay.

Income source	Primary borrower	Co-borrower	Total
Employment income	\$	\$	\$
Income from self-employment/ business(es) owned	\$	\$	\$
Check all that apply: <input type="checkbox"/> Alimony <input type="checkbox"/> Child support <input type="checkbox"/> Social Security <input type="checkbox"/> Veteran's benefits <input type="checkbox"/> Disability <input type="checkbox"/> Unemployment	\$	\$	\$
Rental income (existing and projected)	Existing: \$	Existing: \$	Existing: \$
	Projected: \$	Projected: \$	Projected: \$
Other income	\$	\$	\$
<b>TOTAL MONTHLY NET INCOME</b>			<b>\$</b>

Expense	Primary borrower	Co-borrower	Total
Rent or mortgage (to be replaced and to be continued)	To be replaced: \$	To be replaced: \$	To be replaced: \$
	To be continued: \$	To be continued: \$	To be continued: \$
Food and clothing	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Health Care	\$	\$	\$
Child care/education	\$	\$	\$
Child support/alimony	\$	\$	\$
Credit card payments	\$	\$	\$
Vehicle/other loan payments	\$	\$	\$
<b>TOTAL MONTHLY EXPENSES</b>			<b>\$</b>



## OPTIONAL INFORMATION

Are you a veteran?

- No
- Yes

Are you disabled?

- No
- Yes

Years of education completed:

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What is your gender?

- Male
- Female
- Non-binary

Which best describes your ethnicity?

- Hispanic/Latino
- Not Hispanic/Latino

Marital status

- Married
- Unmarried
- Divorced
- Separated

Which best describes your race?

- American Indian/Alaskan Native
- Asian
- Black/African American
- Native Hawaiian/Other Pacific Islander
- White

## ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors, or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable, and valid as if a paper version of this application were delivered containing my original written signature.



Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors, and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application, and hereby authorizes the lender to perform a credit check, which may include obtaining consumer and/or commercial credit reports and to exchange information about credit experience with other creditors from time to time, as authorized by law. The release of all information by Lender in any manner, is hereby authorized whether such information is of record or not and I hereby release all persons, agencies, firms, companies, etc., from any damages resulting from such information.

### **Certification Regarding Debarment, Suspension, Ineligibility, and Voluntary Exclusion, Lower Tier Covered Transactions**

This certification is required by the regulations implementing Executive Order 12549, Debarment and Suspension, 13 CFR Part 145. The regulations were published as Part VII of the May 26, 1988 Federal Register (pages 19160-19211). Copies of the regulations may be obtained by contacting the person to which this proposal is submitted.

1. By signing and submitting this proposal, the prospective lower tier participant is providing the certification set out below.
2. The certification in this clause is a material representation of fact upon which reliance was placed when this transaction was entered into. If it is later determined that the prospective lower tier participant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the department or agency with which this transaction originated may pursue available remedies, including suspension and/or debarment.
3. The prospective lower tier participant shall provide immediate written notice to the person to which this proposal is submitted if at any time the prospective lower tier participant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
4. The terms “covered transaction,” “debarred,” “suspended,” “ineligible,” “lower tier covered transaction,” “participant,” “person,” “primary covered transaction,” “principal,” “proposal,” and “voluntarily excluded,” as used in this clause, have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549. You may contact the person to which this proposal is submitted for assistance in obtaining a copy of those regulations (13CFR Part 145).
5. The prospective lower tier participant agrees by submitting this proposal that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the department or agency with which this transaction originated.
6. The prospective lower tier participant further agrees by submitting this proposal that it will include the clause titled “Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion—Lower Tier Covered Transactions,” without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions.



## ACKNOWLEDGEMENT AND AGREEMENT, CONTINUED

7. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not debarred, suspended, ineligible, or voluntarily excluded from the covered transaction unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the ineligibility of its principals. Each participant may, but is not required to, check the Nonprocurement List.

8. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.

9. Except for transactions authorized under paragraph 5 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the department or agency with which this transaction originated may pursue available remedies, including suspension and/or debarment.

(1) The prospective lower tier participant certifies, by submission of this proposal, that neither it nor its principals are presently debarred, suspended, proposed for disbarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.

(2) Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this proposal.

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*Primary borrower's signature*

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*Date*

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*Co-borrower's signature*

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*Date*

