



132 W. Main St., Ste 102 Medford OR 97501
Phone (541) 734-2355 Fax (541) 245 6966

Dear Applicant:

Groundworks invite you to be part of our Mutual Self Help Housing Program. The Mutual Self Help Housing Program of Groundworks has been successful at providing affordable homeownership since it began in 2005. As part of the program you and your neighbors will build your homes together. At completion, you will know your neighbors; have gained a true sense of community, and pride of ownership!

Attached to this letter you will find:

1. Most Frequently asked questions about the program
2. Pre-Qualification Sheet
3. Applicant's consent to Release information to Groundworks, RD and The City of Ashland
4. Credit Disclosure, please sign page two and return.
5. Form RD 3550-1, Authorization to Release Information. One for each applicant and members of the household, over the age of 18. Please sign and return.

Please return your application **as soon as possible**. The available slots will be on a "first come first served" basis.

You can return the documents via fax, mail, or in person to our office. If you have questions call me at 734-2355. You may also visit our website at www.groundworksoregon.org

Sincerely,

ROX

Roxana Zepeda
Homebuyer Services Coordinator



This institution is an equal opportunity provider.



EQUAL HOUSING
OPPORTUNITY



MUTUAL SELF HELP PROGRAM

Who qualifies?

1. Have combined incomes not exceeding 80% of the median income in Jackson County.
2. Should possess a fair credit history. (Minimum acceptable credit score: 640)
3. Stable income sufficient to meet the monthly loan payments
4. Be unable to obtain sufficient credit from another source;
5. Agree to personally occupy the dwelling;
6. Meet citizenship or eligible noncitizen requirements;
7. Have the legal capacity to incur a loan obligation and not be suspended or debarred
8. from participation in Federal programs; and
9. Demonstrate both the willingness and ability to repay the loan.

What creates an unacceptable credit history?

1. Delinquent payments on any installment or revolving accounts for more than 30 days within the last 12 months.
2. A foreclosure that has been completed within the last 36 months
3. An outstanding IRS Tax Lien or any other outstanding tax liens with no satisfactory arrangement for payment
4. Two or more rent payments paid 30 or more days late within the last 2 years.
5. Any collection accounts not paid in full.
6. Debts written off within the last 36 months, unless the debt was paid in full at least 12 months ago.
7. Delinquency on a federal debt
8. A court created or affirmed obligation or judgment caused by nonpayment that is currently outstanding or has been outstanding within the last 12 months.
9. Chapter 7 Bankruptcy which has been discharged less than 36 months.
10. Chapter 13 Bankruptcy which has been discharged less than 12 months.

Do I need to have a down payment?

No. You do not need down payment because the hours that you work on building the homes transfer over to your down payment. If you have assets, ask about our assets restrictions.

Who will borrow the money and what are the terms of the loan?

USDA Rural Development will loan the money. Loans will be based on the prevailing rate. Available subsidies could reduce that rate as low as 1%. The period of the loan is 33 or 38 years.

What documents will the new owners will have to sign before the building process starts?

Group Agreement:

This agreement outlines the construction responsibilities, the labor exchange commitment, the general rules of the group, and grievance procedures. It is through the Group Agreement that the participants begin to take ownership of their responsibilities.



Land lease Agreement:

Government funds have been used to acquire or develop the land to make this project affordable. To preserve this investment and ensure affordability for you and future homeowners, GroundWorks will maintain ownership of the land that you will build your home on. There is a monthly Land Lease Fee associated with the Agreement to cover the cost of grounds maintenance, parking lot, lighting, water, etc.

What kind of house is going to be built?

They will be architect designed modest single family homes with 2 or 3 bedrooms and 1 ½ or 2 bathrooms. The houses will meet all the required local codes, and design changes will not be permitted.

How much time will it take to complete the houses and how does the construction phase work?

Construction time may take 8 months to over one year. Households will work together as a team to build each other's homes. Teams will be composed of a group of households and their helpers depending of the numbers of homes. GroundWorks will have a construction supervisor, who will lead the entire process and teach the techniques that each phase will demand, and will guide all the work. Construction will be divided into stages.

Are there any costs before construction starts?

1. Cost for a Formal Credit Report
2. Cost of some hand tools

(*) All households will not make any house payment until 30 days after Certificate of Occupancy is issued.

What are the expenses that the new owners have to meet when they move to their new houses?

1. Monthly loan payment (principal, interest, taxes and insurance).
2. Utilities (gas, water, electricity and telephone.)
3. Land lease fees to cover the cost of grounds maintenance, parking lot, lighting, water, etc.
4. House maintenance and repairs as needed.

Are there any other costs?

All households will have to pay one annual premium for the homeowner insurance policy one year after closing.

Do the participants need to have experience with each stage of construction?

No, you will be trained. Must have the ability to follow instructions and complete the jobs that are assigned.

Can the new owner sell the house and to whom they can sell it?

Yes. Homeowners agree to sell their homes to other low-income qualified buyers and follow any other resale restrictions that may exist.



What is the usual workday and how many hours will each family or household have to contribute to the team to build the houses?

The workdays will be depending on homeowner or helpers own full time or part time job schedule, but here are some examples:

| <u>Days</u> | <u>Numbers of hours</u> |
|------------------|--|
| Monday to Friday | 16 hours depending on Homeowner or helpers own work schedule |
| Saturdays | 8 hours or more homeowners or helpers |
| Sunday | 8 hours or more homeowners or helpers |

Or:

| <u>Days</u> | <u>Numbers of hours</u> |
|------------------|--|
| Monday to Friday | 0 hours |
| Saturdays | 16 hours depending on Homeowner or helpers own work schedule |
| Sundays | 16 hours depending on Homeowner or helpers own work schedule |

Or: Any other option that accomplishes 32 hours per week. Hours will be tracked by time clock.

- It is a requirement of USDA Rural Development's Mutual Self-Help Housing program that group members perform 68% of the labor required to build the homes. Each household is required to work 32 hours per week. From this amount of time, the household must work 16 of those hours and their own family (older than 16 years old), friends or volunteers can complete the remaining. Project volunteers, arranged and approved by GroundWorks, can contribute work hours to the program in general, but not to the household required time. All the volunteers have to be approved by GroundWorks and all of them will work under the supervision of the Construction Supervisor, and must work on all houses as assigned.
- Saturdays or Sundays are Household site days with helpers or without them. Those days the homeowners and their helpers must be on site because the construction supervisor will explain building techniques. If for any reason out of their control the household cannot show up, one of their helpers has to be there working on site to reach the goal of 32 hours required per week.
- Mondays to Fridays are days with flexible schedules, and will be based on each household's own circumstances.



APPLICANT #1:

ADDITIONAL INFORMATION

Email Address: _____

Home: () _____ Cell: () _____

Marital Status: Single Married Separated Divorced Widowed

Education Completed: Grade K – 5th Grade 6th – 8th Grade 9th - 12th High School diploma GED

Attended College Graduated College

Race: White Native American/Alaskan Pacific Black

Islander/Asian Other _____

U.S. Citizenship: U.S. Citizen Resident Alien Non-resident Alien

Ethnicity: Hispanic Non-Hispanic

How did you hear about the program? _____

APPLICANT #2:

ADDITIONAL INFORMATION

Email Address: _____

Home: () _____ Cell: () _____

Marital Status: Single Married Separated Divorced Widowed

Education Completed: Grade K – 5th Grade 6th – 8th Grade 9th - 12th High School diploma GED

Attended College Graduated College

Race: White Native American/Alaskan Pacific Black

Islander/Asian Other _____

U.S. Citizenship: U.S. Citizen Resident Alien Non-resident Alien

Ethnicity: Hispanic Non-Hispanic

How did you hear about the program? _____



APPLICANT

CREDIT INFORMATION

| | | |
|--|------------------------------|-----------------------------|
| Have you obtained a credit report within the last year? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Do you believe you have a good credit rating? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are there any outstanding judgments against you? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are you currently a party to a lawsuit? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Have you had a bankruptcy recently? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, when and why did the bankruptcy occur? _____ | | |
| Do you have late payments? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, please explain _____ | | |
| Do you have collections? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, please explain _____ | | |
| Are you currently in foreclosures or subject to any repossessions, etc.? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, please explain _____ | | |

CO-APPLICANT

CREDIT INFORMATION

| | | |
|--|------------------------------|-----------------------------|
| Have you obtained a credit report within the last year? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Do you believe you have a good credit rating? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are there any outstanding judgments against you? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are you currently a party to a lawsuit? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Have you had a bankruptcy recently? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, when and why did the bankruptcy occur? _____ | | |
| Do you have late payments? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, please explain _____ | | |
| Do you have collections? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, please explain _____ | | |
| Are you currently in foreclosures or subject to any repossessions, etc.? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, please explain _____ | | |

I certify that all the statements made on this application are true to the best of my knowledge.

APPLICANT

CO-APPLICANT

Signature

Signature

Date

Date



**APPLICANT'S CONSENT TO RELEASE INFORMATION TO
GROUNDWORKS AND USDA RURAL DEVELOPMENT**

USDA Rural Development (RD), the City of Ashland, and GroundWorks must obtain financial information as part of your inquiry and application to participate in GroundWorks Mutual Self Help Housing Project.

When you sign below it is to agree and consent to USDA Rural Development providing to GroundWorks and to GroundWorks providing to RD all financial documents relating to the application, including but not limited to the application, credit report, verification of employment, verification of Social Security and other benefits, appraisal report, purchase agreement, divorce decree, tax returns and verification of medical bills.

Print Name

Signature

Date

Print Name

Signature

Date



APPLICANT'S CONSENT TO RELEASE INFORMATION TO
GROUNDWORKS AND THE CITY OF ASHLAND

GroundWorks must release financial information to the city of Ashland as a part of your inquiry and application to participate in GroundWorks Mutual Self-Help Housing Project.

The purchase price of the homes is based on the homebuyer receiving an SDC (Systems Development Charges) deferral from the City of Ashland. In order for the city to determine your eligibility, they need to have certain information about you. If you qualify, you will also be required to sign a Resale Restriction Covenant with the City of Ashland at or before closing. The first step is to determine your eligibility.

By signing below, you agree to the release of information by GroundWorks to the City of Ashland including but not limited to name, current address, and all financial documents relating to the application, the verification of annual income, tax returns, purchase agreement, Rural Development eligibility letter, purchase agreement, loan amount, rate, and terms.

Print Name

Signature

Date

Print Name

Signature

Date

**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 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

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.

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE

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

AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____
Account or Other Identifying Number

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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 (31 U.S.C. 3701(a)(3)).



United States Department of Agriculture
Rural Development
Coos, Curry, Douglas, Jackson, and Josephine Counties

HB-1-3550
Attachment 3-H
Page 1 of 2

CREDIT SCORE DISCLOSURE

In accordance with the Fair and Accurate Credit Transactions Act of 2003 (FACT Act) and in connection with your application for a Rural Development Single Family Housing (hereafter referred to as “the Agency”) home loan, the Agency, upon request, must disclose to you the score that a credit bureau distributes to users and will be used by the Agency in connection with your home loan as well as the key factors affecting your credit scores.

While the Agency does not consider credit scores in determining adverse credit decisions, we may use them to presume acceptable credit in lieu of other credit underwriting practices. Credit scores assist lenders in evaluating your credit history in a more expedient and objective manner. Your credit scores are found on your residential mortgage credit report, a copy of which will be provided to you upon request. The range of possible scores is from 0 to 850. The Agency may also obtain and consider other credit scores in making its decision on your application from the credit bureaus listed below.

In addition to the credit scores, your credit report lists the key factors related to why your scores were less than the maximum possible score. Please keep in mind that the factors are only indicators of why you received less than the maximum score possible. The listing of these factors does not by itself indicate that you would not be approved for the loan you have requested. Rural Development considers many factors in addition to your credit scores in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reason(s) for that action which may or may not relate to your credit scores.

The Agency did not calculate your credit scores or develop the scoring models. If you have any questions about your credit scores or the information in the residential mortgage credit report from which the scores were computed, you can contact the credit bureau at the address listed below.

Trans Union
P. O. Box 1000
Chester, PA 19022
(800) 888-4213
www.transunion.com

Experian
701 Experian Parkway
Allen, TX 75013
888-397-3742
www.experian.com/reportaccess

EQUIFAX Information Svc.
PO Box 740341
Atlanta, GA 30374
800-685-1111
www.equifax.com

(01-23-03) SPECIAL PN
Revised (04-18-07) PN 408

2593 NW Kline St. Roseburg, OR 97471
Phone: (541) 673-0136 • Fax: (541) 672-3818 • Web: <http://www.rurdev.usda.gov/or>

Committed to the future of rural communities.

“USDA is an equal opportunity provider, employer and lender.”
To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW,
Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).

NOTICE TO HOME LOAN APPLICANT

Pursuant to FACT Act, Section 212.

In connection with your application for a home loan, Rural Development must disclose to you the score that a credit bureau distributed to the Agency and was used in connection with your home loan, as well as key factors affecting your residential mortgage credit score.

The credit score is a computer-generated summary calculated at the time of the request and based on the information a credit bureau has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the Agency in determining whether you will obtain a loan. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your residential mortgage credit history, it is very important that you review the credit-related information to make sure it is accurate. Credit records may vary from one company to another.

If you have any questions, about your score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice. The credit bureaus play no part in the decision to take any action on the loan application and are unable to provide you with specific reasons for the decision on the loan application.

If you have any questions concerning the terms of the loan, contact Rural Development.

THIS CERTIFIES THAT THIS DISCLOSURE HAS BEEN PROVIDED TO THE ELIGIBLE APPLICANT(S) PURSUANT TO SECTION 212 OF THE FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003. I UNDERSTAND THAT I MAY RECEIVE A COPY OF MY RESIDENTIAL MORTGAGE CREDIT REPORT BY MAKING A WRITTEN REQUEST TO THE RURAL DEVELOPMENT OFFICE HANDLING MY LOAN APPLICATION.

I/We have received a copy of this disclosure.

Applicant

Date

Co-Applicant

Date



CHITWOOD LANE ASHLAND OREGON

BASIC FEATURES

- Two story
- Build in 2011
- Off street parking
- Low maintenance & utilities
- \$75 monthly land lease fee
- Owner occupied homes

ENERGY EFFICIENCY

- Earth Advantage® homes
- Energy Star® appliances
- Passive solar orientation
- Metal roofs
- Super insulated walls
- Energy efficient lighting

BENEFITS

- No construction experience necessary
- We help you build your home
- Low monthly payments
- Safe and responsible financing
- Fixed interest rate
- No payments until you move in
- Build lasting friendships with your neighbors

REQUIREMENTS

- Meet income qualifications
- Fair credit and reasonable debt
- Work each week on your home
- Team spirit
- Love of community
- Desire to learn new skills



HOUSES UNDER \$165,000!

2 bdrm, 1.5 bath ~ 1,150 sq ft

3 bdrm, 2 bath ~ 1,400 sq ft

Start qualifying process now!

541.734.2355

Se habla español.

132 W. Main St., Ste 102 Medford

www.groundworksoregon.org

