

# NORTH CAROLINA INDIAN HOUSING AUTHORITY

## Mutual Self Help Pre-Application

To whom it may concern,

Thank you for interest in our Mutual Self-Help Housing Program. Our Self-Help Housing Program is designed for low and very low-income families in Robeson, Hoke, Scotland and Cumberland Counties. Homeowners are required to contribute up to 65 percent of the construction labor; you typically will work 15 hours a week. This labor contribution allows homeowners to move in with instant equity. Families work in groups of four or five. The Construction Supervisor will assist homeowners in soliciting bids for materials and subcontract labor. NCIHA will assist homeowners with locating suitable land for home to be built on. In the event you own property, if approved by Rural Development, you may build on it. The group members must be no more than 5 miles apart.

No payments are required during the construction process. The Housing Services Coordinator will assist the family in obtaining a home loan through USDA Rural Development. During the application process and before construction begins, NCIHA will provide homebuyer education for each family. This will help families in understanding how to budget and save money that can be contributed to the construction of their home. Families will need to contribute a minimum of \$3,000, which needs to be in place before the closing of the loan process.

Please provide all documents if they apply, pre-application cannot be completed without documents:

1. Two most recent tax returns and W-2's or 1099.
2. Four most recent check stubs for everyone over the age of 18 working in the home
3. Verification of any other income received such as child support, SSI, etc.
4. Two most recent bank statements for the applicant and co-applicant: checking and savings account
5. Contact information for landlord (name, address and phone number)  
\*Landlords that are family members cannot be used. \*
6. Your last statement for all of your credit accounts, such as a loan, credit card, etc.
7. Please request all three free credit reports (Transunion, Experian and Equifax) by calling 877 322-8228 or go online to [www.annualcreditreport.com](http://www.annualcreditreport.com). **Very important for your application. No Credit Karma.**
8. Authorization to Release Information form needs to be signed for everyone over the age of 18 in the home.

If you have any questions about the program, you may reach me at (910) 483-5073 ext. 28 or 1-800-619-3339.

Sincerely,



Certified Loan Packager

I have read and understand the guidelines of the Mutual Self-Help Housing Program. Please print full name.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

# NORTH CAROLINA INDIAN HOUSING AUTHORITY

Post Office Box 2343  
2125 Sapona Rd.  
Fayetteville, NC 28302  
Phone: (910) 483-5073 Fax: (910) 483-2235

Please print all information.

☐ Self-Help Program ☐ 502 Direct ☐ Self-Help Plus (check one)

Applicant's Personal Information: Email Address: \_\_\_\_\_

Applicant's name: \_\_\_\_\_ Date: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Home phone: \_\_\_\_\_ Alternate phone: \_\_\_\_\_ Yrs. of School \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Marital Status (Circle One): Married Legally Separated Divorced Widowed Single

Co-Applicant's name: \_\_\_\_\_ Yrs of School \_\_\_\_\_

Home phone: \_\_\_\_\_ Alternate phone: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Age \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Marital Status (Circle One): Married Legally Separated Divorced Widowed Single

Total household members: \_\_\_\_\_ Adults \_\_\_\_\_ Children \_\_\_\_\_

Do you own land? Yes \_\_\_\_\_ No \_\_\_\_\_

Dependents: (Do not include Applicant or Co-Applicant)

<u>Name</u>	<u>Age</u>	<u>Name</u>	<u>Age</u>

## Residential Information:

Present address: \_\_\_\_\_

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

Zip Code: \_\_\_\_\_ How long at this address: \_\_\_\_\_

Landlord: \_\_\_\_\_ Phone: \_\_\_\_\_

Landlord address: \_\_\_\_\_

Previous Address (if at current for less than two years) \_\_\_\_\_

How long at this address: \_\_\_\_\_

Are you currently residing in public housing Yes \_\_\_ No \_\_\_?

**Employment and Income**

*Applicant's Employer:* \_\_\_\_\_ Phone # \_\_\_\_\_

Employer Address: \_\_\_\_\_ Hours per Week \_\_\_\_\_

Applicant's Job Title or Occupation \_\_\_\_\_

Hourly rate: \_\_\_\_\_ Week \$ \_\_\_\_\_ Bi-weekly \$ \_\_\_\_\_ Monthly \$ \_\_\_\_\_

Date of Hire: \_\_\_\_\_

Prior Employer (if at current for less than two years) \_\_\_\_\_

Applicant's Job Title or Occupation \_\_\_\_\_ Date of Hire: \_\_\_\_\_

Employer Address: \_\_\_\_\_ Phone: \_\_\_\_\_

*Co-Applicant's Employer:* \_\_\_\_\_ Phone # \_\_\_\_\_

Employer Address: \_\_\_\_\_ Hours per Week \_\_\_\_\_

Job Title or Occupation \_\_\_\_\_

Hourly rate: \_\_\_\_\_ Week \$ \_\_\_\_\_ Bi-weekly \$ \_\_\_\_\_ Monthly \$ \_\_\_\_\_

Date of Hire: \_\_\_\_\_

Prior Employer (if at current for less than two years) \_\_\_\_\_

Employer Address: \_\_\_\_\_ Phone: \_\_\_\_\_

**Other Sources of Income:**

Do you receive Child Support? Yes \_\_\_ No \_\_\_ How much \$ \_\_\_\_\_ Week or month

Disability (SSI): \_\_\_\_\_ Government Assistance \_\_\_\_\_

Social Security: \_\_\_\_\_ Alimony Payment: \_\_\_\_\_ Other: \_\_\_\_\_

List any credit issues: \_\_\_\_\_

**Current Expenses: (Please enter amounts)**

Current Rent: \_\_\_\_\_ Water: \_\_\_\_\_ Electricity: \_\_\_\_\_ Phone: \_\_\_\_\_ Daycare \_\_\_\_\_

Have you been late on any of the above accounts within the last 12 months? No \_\_\_ Yes \_\_\_

**Installment and Credit Accounts**

Creditor \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Creditor \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Creditor \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Creditor \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Creditor \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

**Collections or Judgments, if any**

Creditor \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

## PERSONAL INFORMATION RELEASE AUTHORIZATION

### TO WHOM IT MAY CONCERN:

I/We authorize the release of any personal and financial information requested by the NCIHA including; Employment and income records, checking and savings deposit records and balances, personal and credit references, credit report, and landlord statements. I hereby agree to sign any other documentation that may be required to release this information.

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Applicant's Signature

Date

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Co-applicant's Signature

Date

The Federal Government types of loan applications requests the following information related to a dwelling, in order to monitor compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so.

#### Borrower (optional)

##### Race/National Origin: Borrower

☐ American Indian  
☐ Black, Non-Hispanic  
☐ White, Non-Hispanic  
☐ Hispanic  
☐ Asian  
☐ Other

#### Co Borrower (optional)

##### Co-Borrower

☐ American Indian  
☐ Black, Non-Hispanic  
☐ White, Non-Hispanic  
☐ Hispanic  
☐ Asian  
☐ Other

### CERTIFICATION

I certify that all of the above information is correct and true to the best of my knowledge.

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Applicant's Signature

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Co-Applicant's Signature

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 the 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 notified 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 person is 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 3 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and reviewing and certifying 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-Congales 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(a)(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 and work 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. 1681a(f)) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).

United States Department of Agriculture  
Rural Development  
Rural Housing Service

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

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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.

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Your prompt reply is appreciated.

\_\_\_\_\_  
Signature (Applicant or Adult Household Member)

\_\_\_\_\_  
Date

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Rural Development  
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