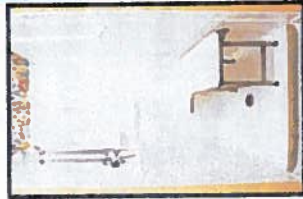


With Section 504 assistance, you can:

- Install a ramp for improved accessibility
- Replace your roof
- Make septic system improvements
- Replace your furnace
- Install hook-ups to the municipal water system
- Re-insulate your home
- Drill a well
- Put handrails in your bathroom
- And more!



USDA Rural Development's mission is to deliver programs in a way that will support increasing economic opportunity and improve the quality of life of rural residents. As a venture capital entity, Rural Development provides equity and technical assistance to finance and foster growth in home-ownership, business development, and critical community and technology infrastructure.

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, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice), or (202) 720-6382 (TDD).

USDA Rural Development also offers direct and guaranteed loans for home mortgages. Applicants must be willing to live in a rural designated area. Direct loans are available to very-low and low income households. Guaranteed loans are available to moderate income households.

For more information on USDA Rural Development Single Family Housing Programs contact your local Service Center:

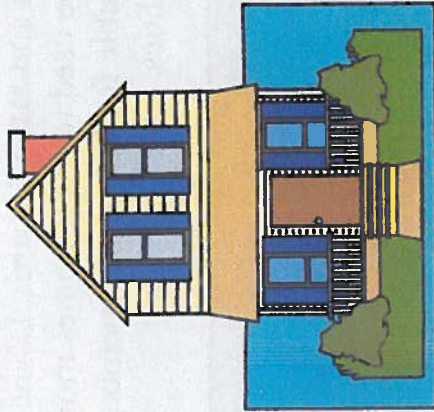
USDA, Rural Development
Agricultural Service Center
3037 County Road 10
Canandaigua, NY 14424
Telephone: (585) 394-0525 Ext. 4
Fax: (585) 394-8367
TDD: (315) 477-6447

<http://www.rurdev.usda.gov/ny>



Committed to the future of rural communities.

Home Repair Loans and Grants



*Do you own a home in
need of repairs?*

*Do you need to make
your home more
accessible for disabled
household members?*

Section 504

Loans and Grants

Program objective:

Section 504 assistance helps very—low income homeowners repair, modernize, or modify their homes.

Loan Purposes:

As long as the dwelling remains modest in size and design, loan funds may be used to make general repairs and improvements to homes or to remove health and safety hazards. Loans may also be used to make homes more accessible for household members with disabilities.



Grant Purposes:

Grants may **ONLY** be used to remove health and safety hazards or to make a home more accessible for household members with disabilities.

Applicant Eligibility

Income Requirements:

In order to be eligible for Section 504 assistance, the applicant's *adjusted* household income at the time of approval and closing must not exceed the country's very—low income limit in which the home is located. For income limits, contact your local USDA Rural Development office.

Credit Requirements:

In order to obtain a loan, applicants must have a credit history that indicates a reasonable ability and willingness to meet debt obligations.

Other Eligibility Requirements:

- To obtain a loan, applicants must be age 18 or older.
- To obtain a grant, applicants must be age 62 or older.
- Applicants must be US citizens or non—citizens who qualify as legal aliens.
- Applicants must own the property and agree to, and have the ability to, occupy the dwelling on a permanent basis.

Property Requirements:

The property:

- Must be considered modest for the area.
- Must *not* be designed for income providing purposes.
- Must *not* have an in ground pool.
- Must *not* have a value that exceeds the loan limit for the applicant's country.
- Must be located in a USDA designated rural area.
- Rural eligibility may be viewed at: <http://eligibility.sc.egov.usda.gov>.

Interest Rate and Loan Term:

Section 504 loans have a 1% interest rate and a maximum term of 20 years.

Maximum Loan amount:

The maximum outstanding balance on a 504 loan a borrower may have at one time is \$20,000. A loan less than \$7,500 does not require a lien on the property.

Grant Requirements:

- Lifetime total of grant assistance per household must *not* exceed \$7,500.
- Applicants must meet eligibility requirements for Section 504 loans (except demonstrated repayment ability).
- Applicants must be age 62 or older.
- Applicants must *not* have the ability to repay a Section 504 loan.





**United States Department of Agriculture
Rural Development
Canandaigua NY**

Thank you for your interest in our section 504 rural housing repair and rehab program. As requested, we have enclosed a pre-qualification package for your completion and return.

There are three items enclosed with this letter -

1. Rural Housing Service Loan/Grant Pre-Qualification Worksheet
2. Form RD 3550-1, Authorization to Release Information (2 copies)
3. Monthly Cash Expense Worksheet

Please complete the Rural Housing Service Pre-Qualification Worksheet and Monthly Cash Expense Worksheet. In addition, each adult in the household (18 and older) must sign a separate Form RD 3550-1, Authorization to Release Information. This will enable us to order an Infile (abbreviated) Credit Report at no charge to you. There are two Forms RD 3550-1 included in this package. Please make additional copies if necessary.

All of these items must be returned to this office for review. Upon receipt of this Pre-Qualification package, we will promptly advise you of our preliminary findings.

A pre-qualifying review can give you an idea of whether you may qualify for a loan through our agency prior to forwarding funds necessary to order your official credit report and going through the full application process. However, the results of the pre-qualification are not binding, as they are not based on verified information. You must submit an application in order for the Agency to arrive at a final eligibility decision.

You may request an application for Rural Housing Service loan assistance at any time.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade

3037 County Rd 10, Canandaigua NY 14424
Telephone: (585) 394-0525, x 4 • Fax: (585) 394-8367 • TDD: (315) 477-6447
Web: <http://www.rurdev.usda.gov/ny> • Email: cynthia.ebert@ny.usda.gov

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 Ave, S.W., Washington, DC 20250-9410, or
call (800) 795-3272 (voice) or (202) 720-6382 (TDD)

Commission. If a person believes he or she was denied assistance in violation of this law, they should contact the Federal Trade Commission, Washington, D.C. 20580.

The Fair Housing Act prohibits discrimination in real estate related transactions, or in the terms of conditions of such a transaction, because of race, color, religion, sex, disability, familial status, or national origin. The federal agency that is responsible for enforcing this law is the U.S. Department of Housing and Urban Development. If a person believes that they have been discriminated against in violation of this law, they should contact the U.S. Department of Housing and Urban Development, Washington D.C. 20410 or call (800) 669-9777.

For more information please visit our website at www.rurdev.usda.gov. If you have any questions, please feel free to contact this office at 585-394-0525, x 4 during regular business hours or by email to casey.chamberlain@ny.usda.gov.

Sincerely,

Cynthia M. Ebert
CYNTHIA M. EBERT
Area Specialist

Encs.



Committed to the future of rural communities.

U.S. DEPARTMENT OF AGRICULTURE
NEW YORK RURAL DEVELOPMENT

3037 County Rd 10
Canandaigua NY 14424
Phone (585) 394-0525 x 4
FAX (585) 394-8367
TDD (315) 477-6447
www.rurdev.usda.gov/ny

Section 504 Loan and Grant Program

Section 504 Program Objective:

Section 504 loans and grants are intended to assist very low-income owner occupants of modest single family homes in rural areas repair their homes.

Loan Purposes:

Loan funds may be used to make general repairs and improvements to properties or to remove health and safety hazards, as long the dwelling remains modest in size and design.

Grant Purposes:

Grant funds may be used *only* to pay the costs for repairs and improvements that will remove identified health and safety hazards or to repair or remodel dwellings to make them accessible for household members with disabilities.

Eligibility Requirements:

Section 504 Loan

1. Must have the legal capacity to incur the obligation.
2. Applicants must demonstrate adequate repayment ability, as demonstrated by a budget completed by a Rural Development representative.
3. Adjusted household income must not exceed the applicable very low-income limit for the area. Your local Rural Development Office can advise you of the income limits for your area.
4. An applicant must be a United States citizen or a non-citizen who qualifies as a legal alien.
5. Applicants must agree to and have the ability to occupy the dwelling on a permanent basis.
6. Applicant must be unable to secure the necessary credit from other sources on terms and conditions that the applicant could reasonably be expected to fulfill. Applicant must also lack the personal resources to meet their needs.
6. Must have a credit history that indicates a reasonable ability and willingness to meet debt obligations.

Section 504 Grant

1. Must meet eligibility requirements for Section 504 Loan, except #2 above.
2. Applicant must be 62 years of age or older at the time of application.
3. Must be unable to repay a Section 504 Loan (amortized over the maximum number of years).



USDA Rural Development is an Equal Opportunity Lender, Provider and Employer
Complaints of discrimination should be sent to:

USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW Washington, DC 20250-9410
Or call (800) 795-3272 (voice) or (800) 877-8339 (TDD)



Dwelling Requirements

1. Dwelling must be considered modest for the area, must not be designed for income providing purposes, cannot include an in-ground swimming pool or have a value that exceeds the maximum loan limit for the area.
2. Loans may be made only in rural areas designated by RHS. Your local Rural Development Office can advise you of the eligible areas in your county.

Other Information:

1. For grants – full amount of grant must be repaid if the property is sold in less than 3 years from the date the grant was approved.
2. The lifetime total of the grant assistance to any recipient is \$7,500.
3. The sum of all outstanding Section 504 loans to one borrower or on one dwelling may not exceed \$20,000.
4. When the total Section 504 indebtedness (loans only) is \$7,500 or more, the property will be secured by a mortgage on the property.
5. Term of the loan is determined by repayment ability, which is evidenced by a budget completed with the assistance of a Rural Development representative. Fixed 1% interest rate.

REV 7/13/11

**February 7, 2013 USDA Rural Development
Annual Adjusted Income Limits
502, 504, and Guaranteed Programs**

		Ontario, Wayne, Livingston, and Monroe Counties							
Family Size:		1	2	3	4	5	6	7	8
Very Low	\$	24,050	\$ 27,500	\$ 30,950	\$ 34,350	\$ 37,100	\$ 39,850	\$ 42,600	\$ 45,350
Low	\$	38,450	\$ 43,950	\$ 49,450	\$ 54,950	\$ 59,350	\$ 63,750	\$ 68,150	\$ 72,550
Guar Loan	\$	79,000	\$ 79,000	\$ 79,000	\$ 79,000	\$ 104,300	\$ 104,300	\$ 104,300	\$ 104,300
Seneca									
Family Size:		1	2	3	4	5	6	7	8
Very Low	\$	20,200	\$ 23,100	\$ 26,000	\$ 28,850	\$ 31,200	\$ 33,500	\$ 35,800	\$ 38,100
Low	\$	32,300	\$ 36,900	\$ 41,550	\$ 46,150	\$ 49,850	\$ 53,550	\$ 57,250	\$ 60,900
Guar Loan	\$	74,750	\$ 74,750	\$ 74,750	\$ 74,750	\$ 98,650	\$ 98,650	\$ 98,650	\$ 98,650
Yates									
Family Size:		1	2	3	4	5	6	7	8
Very Low	\$	21,050	\$ 24,050	\$ 27,050	\$ 30,050	\$ 32,500	\$ 34,900	\$ 37,300	\$ 39,700
Low	\$	33,650	\$ 38,500	\$ 43,300	\$ 48,100	\$ 51,950	\$ 55,800	\$ 59,650	\$ 63,500
Guar Loan	\$	74,750	\$ 74,750	\$ 74,750	\$ 74,750	\$ 98,650	\$ 98,650	\$ 98,650	\$ 98,650

NOTE: Maximum income limits for the Section 504 Program are only the very-low limits.



RURAL HOUSING SERVICE PRE-QUALIFICATION WORKSHEET

Section 504

Date: _____

Applicant Information:

Name: _____

Address: _____

Email Address: _____

County You Live In: _____

DOB: _____

SS#: _____

Cell Phone: _____

Home phone: _____

Co-Applicant Information:

Name: _____

Address: _____

Email Address: _____

DOB: _____

SS#: _____

Cell Phone: _____

Home phone: _____

Gross Income: Indicate whether Monthly _____ or Annual _____ is shown

Work Income	Applicant \$ _____	Co-Applicant \$ _____	HEAP \$ _____ /year	SNAP benefits\$ _____
SS/SSI/SSD	\$ _____	\$ _____	Public Assistance/AFDC	\$ _____
Child Support Rec'd	\$ _____	\$ _____	Maintenance/Alimony:	\$ _____
Pension	\$ _____	\$ _____	Other \$	_____
Workman's Comp	\$ _____	\$ _____	Net Self-Employment/year	\$ _____
Seasonal Unemployment only	\$ _____ per week		# weeks/year	_____

NOTE: EACH HOUSEHOLD MEMBER AGE 18 OR OLDER MUST SIGN AND RETURN ONE FORM 3550-1, AUTHORIZATION TO RELEASE INFORMATION.

Household Members: (Adult is defined as a household member 18 years of age or older)

Other Adult Name: _____ Age _____ Annual Income _____ Full Time Student _____ (y/n)

Other Adult Name: _____ Age _____ Annual Income _____ Full Time Student _____ (y/n)

Children - Full Name: _____ Age _____ Children - Full Name: _____ Age _____

Children - Full Name: _____ Age _____ Children - Full Name: _____ Age _____

ASSETS:

Checking Account Balance \$ _____ Retirement Funds/IRA \$ _____

Savings Account Balance \$ _____ House Value \$ _____

Stocks, Bonds, CDs \$ _____ Mobile Home Value \$ _____ *

DEBTS: (Please give Monthly amount paid for each) * IF YOU OWN MOBILE HOME, PLEASE CALL US FOR ADDITIONAL INFORMATION

Car/Truck (loan or lease)	\$ _____	Child Care Expense	\$ _____
Car/Truck (loan or lease)	\$ _____	Other Debts	\$ _____
Other Vehicles/Equipment	\$ _____	(credit cards, personal loans)	
Child Support Paid	\$ _____	Medical Debts/Expenses	\$ _____
Real Estate Taxes	\$ _____	Homeowners Insurance	\$ _____
Mortgage Payment	\$ _____	Include escrowed taxes & ho insurance?	_____

Repairs requested (briefly) _____

RETURN TO: USDA, Rural Development
3037 County Rd 10
Canandaigua NY 14424

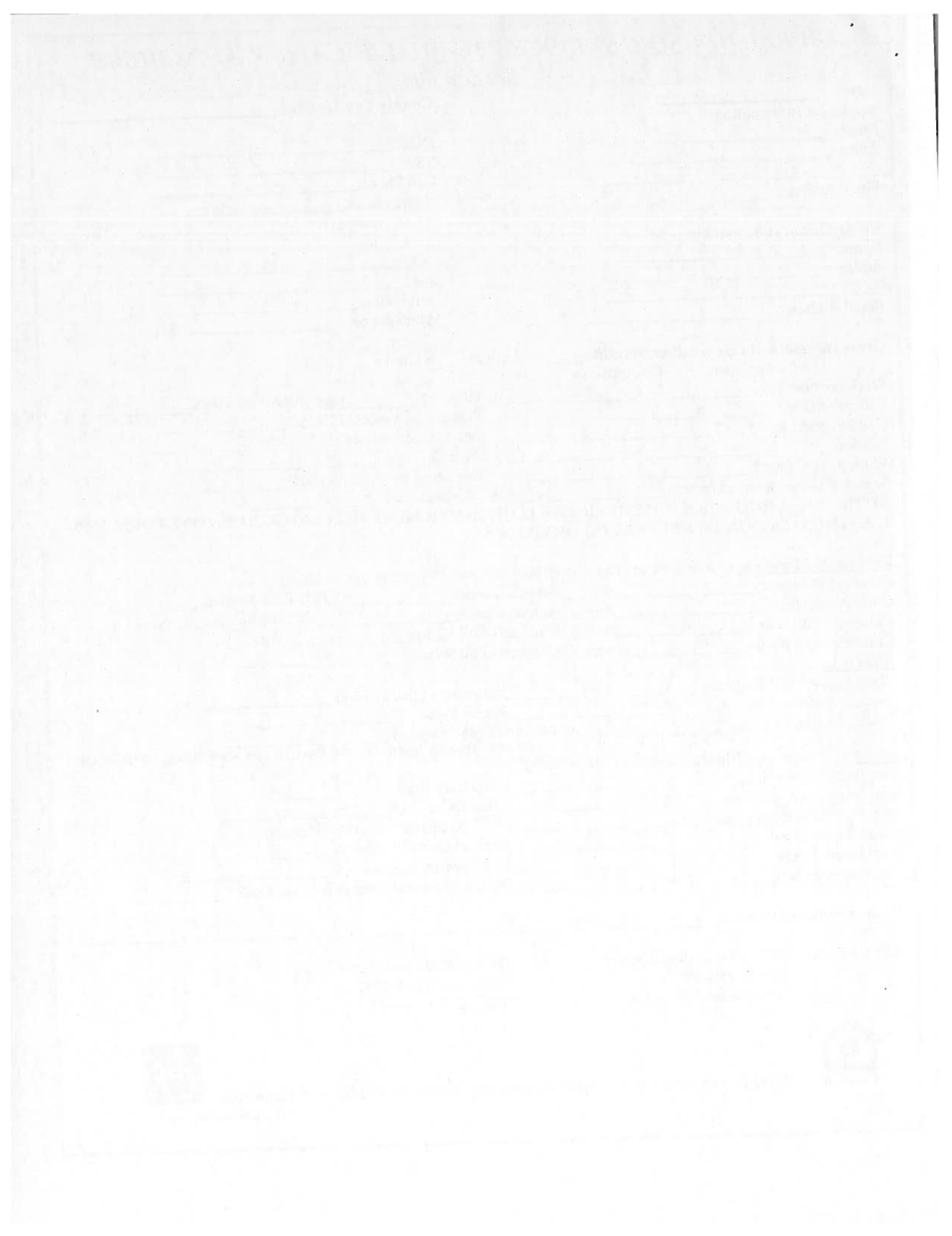
Phone: 585-394-0525, x 4
Fax: (585) 394-8367
TDD: 315-477-6447



Rural Development is an Equal Opportunity Lender, Provider, and Employer.



IF2 - Revised Sep 2011



Section 504 Monthly Cash Expense Worksheet

Food	\$ _____	Transportation	\$ _____
Do not include food stamps			
Clothes	\$ _____	Real Estate Ins.	\$ _____
Unreimbursed Medical Exp.	\$ _____	Automobile Ins.	\$ _____
Personal	\$ _____	Health Insurance	\$ _____
Fuel	\$ _____	Real Estate Tax	\$ _____
Electric	\$ _____	Income Tax	\$ _____
Telephone	\$ _____	Social Sec. Tax	\$ _____
Cable/Dish	\$ _____	Union Dues	\$ _____
Internet Service	\$ _____	Child Care	\$ _____
Water/Sewer	\$ _____	Child Support	\$ _____
Other Household	\$ _____	Planned Purchases	\$ _____
Home Repair	\$ _____	Loan Closing Costs	\$ _____
Education	\$ _____	Moving Expenses	\$ _____
Gifts	\$ _____	Other Expenses	\$ _____
Recreation	\$ _____	Other Expenses	\$ _____
Out of Pocket	\$ _____		
Car Expense	\$ _____	Total Expenses	\$ _____

THE UNIVERSITY OF CHICAGO

PHILOSOPHY DEPARTMENT

PHILOSOPHY 101

LECTURE NOTES

PROFESSOR [Name]

DATE [Date]

TOPIC [Topic]

1. Introduction

2. The Problem of Induction

3. The Problem of Causality

4. The Problem of Free Will

5. The Problem of Truth

6. The Problem of Meaning

7. The Problem of Knowledge

8. The Problem of Ethics

9. The Problem of Aesthetics

10. The Problem of Religion

11. The Problem of Politics

12. The Problem of Law

13. The Problem of Science

14. The Problem of Art

15. The Problem of Philosophy

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 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

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 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)).

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO
DIVISION OF THE PHYSICAL SCIENCES
DEPARTMENT OF CHEMISTRY
5708 SOUTH CAMPUS DRIVE
CHICAGO, ILLINOIS 60637
TEL: 773-936-3700
FAX: 773-936-3700
WWW: WWW.CHEM.UCHICAGO.EDU

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 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

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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, 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 benefits, including possible recovery of improper benefits.
16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, where the Department of Housing and Urban Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Development loan assets.
17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial 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 the loan.
19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies 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)).