

United States Department of Agriculture

Rural Development

Direct Housing Loans

Purpose: Section 502 Direct Loans are used to help low-income individuals or households purchase homes in rural areas. Funds can be used to purchase an existing home or build and prepare sites, including providing water and sewage facilities.

Eligibility: Applicants for Direct Loans must have low to very low incomes. Low and very low income is defined by the area median income in which the applicants wish to purchase. Other factors are included. Families must be able to afford the mortgage payments, including taxes and insurance, which are typically 29 percent of the applicant's income. However, payment subsidy may be available depending on total family income to help with repayment ability. Applicants must be unable to obtain credit elsewhere, yet have reasonable credit histories. Families must be without adequate housing at time of application. Currently owning a home does not automatically disqualify an applicant.

Terms: Loans are for up to 33 years (38 for some with very low income who cannot afford a 33 year term). The term is 30 years for manufactured homes. The promissory note interest rate is set by the United States government. Rates, terms and qualifications will be fully explained upon formal application.

Standards: Under the Section 502 program, housing must be modest in size, design, and cost. Modest housing is property that is considered modest for the area, does not have market value in excess of the applicable area limit, and doesn't have certain prohibited features. Houses constructed, purchased or rehabilitated must meet the voluntary national model building codes. Manufactured housing must be permanently installed.

For more information about this program, or to file an application, contact:

North East Community Action Corporation
Cheryl-Ann Phillips
NECAC Homeownership Director
P. O Box 470
Bowling Green, Mo 63334
Phone: 573-324-6622
Fax: 573-324-2361



USDA 502 Direct Loan Pre-Qualification Worksheet

Return to your local NECAC office or email to: cphillips@necac.org

Or mail to PO Box 470, Bowling Green, MO 63334

Cheryl-Ann Phillips, Home Ownership Director 573-324-6622

Please answer the following questions and complete an Authorization to Release Information for each applicant.

APPLICANT (Full Legal Name)

Name: _____

Social Security # _____ Birthdate: _____

Street Address: _____

City, State, and Zip: _____

Home Phone: _____ Cell Phone: _____

Email address: _____

Status: ☐ Married ☐ Separated ☐ Unmarried

Gender: ☐ Male ☐ Female Disabled? ☐ Yes ☐ No

Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native ☐ Asian

☐ Black or African American ☐ White

☐ Native Hawaiian or Other Pacific Islander

Employer: _____

Employer Address: _____

Years Employed Here: _____ Work Phone: _____

Monthly GROSS (before taxes) Income: _____

Any other income received? (List gross monthly amount)

SS/SSI: _____ Child Support/Alimony: _____

AFDC/TANF: _____ Food Stamps: _____

Foster Care: _____ Other: _____

MONTHLY DEBT

Please list all monthly debt for applicant and co-applicant.

House/Rent: _____ per month Total due: _____

Car/Truck Payment: _____ per month Total due: _____

Car/Truck Payment: _____ per month Total due: _____

Personal Loan: _____ per month Total due: _____

Student Loan: _____ per month Total due: _____

Credit Card: _____ per month Total due: _____

Credit Card: _____ per month Total due: _____

Child Support/Alimony Paid: _____ per month

Childcare Paid: _____ per ☐ month or ☐ week

CO-APPLICANT (Full Legal Name)

Name: _____

Social Security # _____ Birthdate: _____

Street Address: _____

City, State, and Zip: _____

Home Phone: _____ Cell Phone: _____

Email address: _____

Status: ☐ Married ☐ Separated ☐ Unmarried

Gender: ☐ Male ☐ Female Disabled? ☐ Yes ☐ No

Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native ☐ Asian

☐ Black or African American ☐ White

☐ Native Hawaiian or Other Pacific Islander

Employer: _____

Employer Address: _____

Years Employed Here: _____ Work Phone: _____

Monthly GROSS (before taxes) Income: _____

Any other income received? (List gross monthly amount)

SS/SSI: _____ Child Support/Alimony: _____

AFDC/TANF: _____ Food Stamps: _____

Foster Care: _____ Other: _____

HOUSEHOLD SIZE

Please list all household members not listed above:

Name: _____ Birthdate: _____

Name: _____ Birthdate: _____

Name: _____ Birthdate: _____

Name: _____ Birthdate: _____

Name: _____ Birthdate: _____

Do any of the other household members receive any monthly income? If so, please list what type and the monthly amount:

This is for information only and is not a formal application.

What county are you interested in owning property in? _____

Do you presently own a home? ☐ Yes ☐ No How did you hear of the program? _____

Applicant Signature

Date

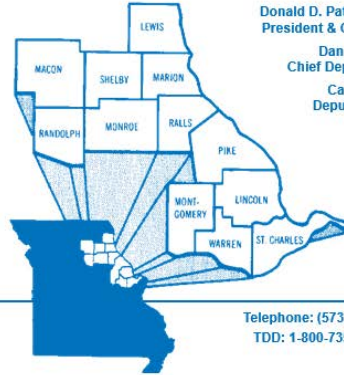
Co-Applicant Signature

Date



HOUSING DEVELOPMENT DEPARTMENT

22 NORTH COURT STREET, P.O. BOX 470
BOWLING GREEN, MISSOURI 63334-0470



Donald D. Patrick
President & CEO

Daniel Page
Chief Deputy Director

Carla Potts
Deputy Director

Janice Robinson
Deputy Director

Brenda Fuqua
Deputy Director

Vicky Pritchett
Finance Operations Director

Brent Engel
Public Relations/Information Officer

Telephone: (573) 324-6622 or Toll Free 1-800-748-7636
TDD: 1-800-735-2966 VOICE/TDD: 1-800-735-2460
Fax: 573-324-2361

**NORTH EAST COMMUNITY ACTION CORPORATION
HOUSING COUNSELING ACTIVITY REPORT**

Clients Name _____

Current Address _____

Phone _____ Date _____

Email _____

Ethnicity of Client: ☐ Hispanic

Race: ☐ Asian

☐ Non-Hispanic

☐ African American

☐ Choose not to respond

☐ White

☐ Other _____

☐ Male ☐ Female Age _____

Education (# of years) _____

Number of persons to live in home: _____

Gross Yearly Income _____

Credit Score: _____

☐ Needs Help To Become Credit Worthy

☐ Previously Owned A Home

☐ Mortgage Ready

☐ Completed Homebuyers Education

Completion Date: _____

Additional Classes and Workshops: _____

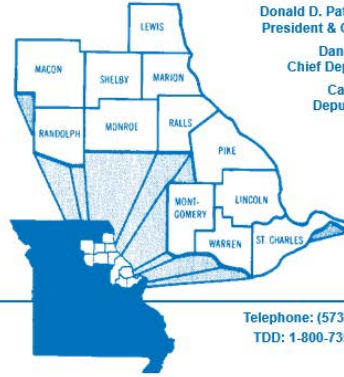
Goal: _____

Where do you wish to live? _____



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Counselor's Suggested Plans: _____

Which Programs Are you Going Through? ☐ Down Payment Assistance ☐ NECAC ☐ USDA ☐ Other

Income: _____

New Address: _____

Home Loan Amount: _____

Lender: _____

Loan Officer: _____

PITI: _____

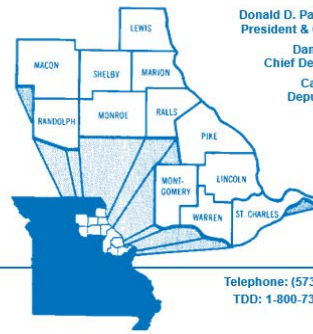
Interest Rate: _____

Closing Date: _____



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DISCLOSURE STATEMENT

North East Community Action Corporation (NECAC) provides Homebuyer Pre-Purchase Counseling, Group Education, One on One Counseling, Mortgage Delinquency and Default Counseling, Post Purchase Counseling, and Packaging of the USDA 502 Direct Loan. Any Services provided and fees charged will be disclosed at the initial contact with Client when discussion of those services occur.

As a Client, you are not obligated to receive any other services offered by NECAC or by the organization, corporation, or any exclusive partner of the agency. NECAC will provide to you, as the client, information on any alternative services, programs and products.

In addition, NECAC provides a variety of social services including, but not limited to, Section 8 Housing and Homeownership Vouchers, Emergency Assistance and Case Management, etc.

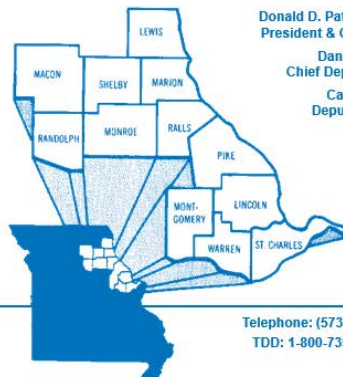
Client Signature _____ Date _____

Client Signature _____ Date _____



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PROGRAM DISCLOSURE

North East Community Action Corporation (NECAC) is a nonprofit, HUD approved comprehensive housing counseling agency. We provide education workshops and a full spectrum of housing counseling including Homebuyer Pre-purchase counseling including group education and one on one counseling; Mortgage Delinquency and Default Counseling referrals; Post Purchase Counseling and Financial Management/Financial Fitness (one on one and group counseling). We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.) **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign and date the form on the following page.**

CLIENT AND COUNSELOR ROLES AND RESPONSIBILITIES:

Counselor's Roles and Responsibilities

- *Reviewing your housing goal and your finances; which include your income, debt assets and credit history
- *Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal
- *Preparing a household budget that will help you manage your debt, expenses and savings
- *Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal
- *Neither your counselor or NECAC employees, agents or directors may provide legal advice

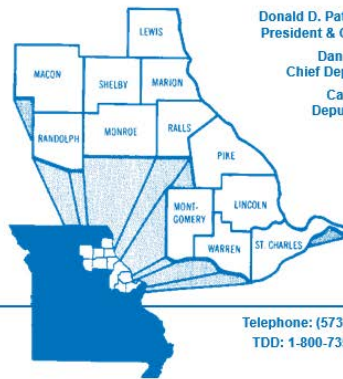
Client's Roles and Responsibilities

- *Completing the steps assigned to you in your Client Action Plan
- *Providing accurate information about your income, debts, expenses, credit and employment
- *Attending meetings, returning calls, providing requested paperwork in a timely manner
- *Notifying NECAC or your co- counselor when changing housing goal
- *Attending educational workshop(s) as recommended



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TERMINATION OF SERVICES: FAILURE TO WORK COOPERATIVELY WITH YOUR HOUSING COUNSELOR AND/OR NECAC WILL RESULT IN THE DISCONTINUATION OF COUNSELING SERVICES.

AGENCY CONDUCT: No NECAC employee, officer, director, contractor, volunteer or agent shall undertake any action that might result in, or create the appearance of administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

As a client in NECAC's Housing Counseling Program, you are not obligated to receive services offered by NECAC or its partners.

REFERRALS AND COMMUNITY RESOURCES: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utility assistance, emergency shelter, food banks and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products similar to those offered by NECAC.

QUALITY ASSURANCE: In order to assess client satisfaction and in compliance with grant funding requirements, NECAC may contact you during or after the completion of your housing counseling services. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be shared with NECAC grantors such as HUD and NeighborWorks.

I/we acknowledge that I/we received, reviewed and agree to NECAC's Program Disclosures

Name 1 Signature Date

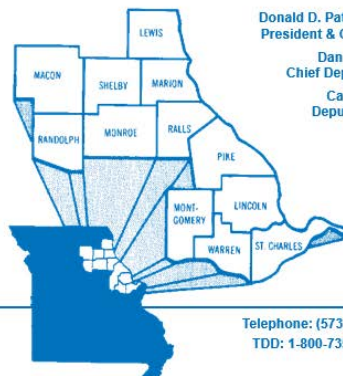
Counselor Signature Date

Name 2 Signature Date



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North East Community Action Corporation Privacy Act

North East Community Action Corporation is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that much of the information you give us is of a highly personal nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "nonpublic personal information", such as your total debt information, income, and personal information concerning your financial circumstances, will be provided to loan officers, program monitors, and others only with your authorization and signature on the Authorization to release information agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information designing future programs.

Types of information that we gather about you:

- Information we receive from you orally, on application or other forms, such as your name, address, social security number, assets and income.
- Information about your transactions with us, your creditors, or others, such as your account balances, payment history, parties to transactions and credit card usage.
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures:

1. You have the opportunity to "opt-out" of disclosures of your nonpublic personal information to third parties (such as a loan officer), that is, direct us not to make those disclosures.
2. If you choose to "opt-out", we will not be able to answer their questions. If at any time you wish to change your decisions with regards to your "opt-out", you may call us at

(573) 324-6622 and do so.

Release of your information to third parties:

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your loan office or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard nonpublic personal information.

Initial _____

Initial _____

Date _____



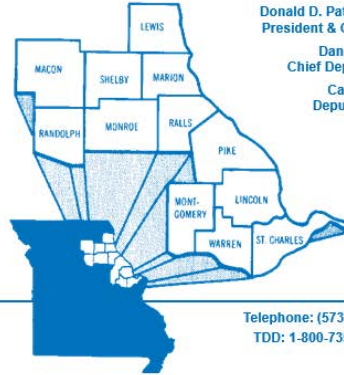
NECAC IS NOT A GOVERNMENT AGENCY
An Equal Opportunity / Affirmative Action Employer. Services provided on a nondiscriminatory basis.





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Home Ownership Action Plan

Client Name(s) _____

Client Address _____

It is the mission of this organization to guide and assist our clients in their home purchase by successfully completing the Home Buyer Educational Class, and if eligible, to participate in a Home Down Payment Assistance program.

After careful evaluation and consultation during your pre-qualification session, the counselor has determined the best course of action is:

You, the client are to do the following:

Please note that time is of the essence. This means that any actions or documentation that is required of you will be done at the earliest possible time. If, during this process, your contact information changes, please notify your counselor immediately.

Client Signature

Date

Client Signature

Date

Counselor Signature

Date



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Monthly Expenses Worksheet

Housing

Rent or mortgage	\$ _____
Heating (<i>gas or oil</i>)	\$ _____
Electricity	\$ _____
Water or sewage	\$ _____
Telephones (<i>landlines and cell phones</i>)	\$ _____
Renters or homeowners insurance (<i>if not included in mortgage</i>)	\$ _____
Trash service	\$ _____
Home maintenance and furnishings	\$ _____
Cleaning Supplies	\$ _____
Lawn service	\$ _____

Transportation

Gas	\$ _____
Car payment	\$ _____
Car insurance	\$ _____
Car inspection	\$ _____
Car repairs and maintenance	\$ _____
License plates and registration fees	\$ _____
Public Transportation or taxi	\$ _____
Parking and tolls	\$ _____

Food

Groceries	\$ _____
School lunches	\$ _____
Work-related (lunches and snacks)	\$ _____

Insurance

Health (<i>medical & dental if not payroll deducted</i>)	\$ _____
Life	\$ _____
Disability	\$ _____

Medical

Doctor	\$ _____
Dentist	\$ _____
Prescriptions	\$ _____

Childcare

Childcare or babysitters	\$ _____
Child support or alimony	\$ _____

Clothing

Clothing	\$ _____
Laundry and dry cleaning	\$ _____

Donations

Religious or charity	\$ _____
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Total Regular Monthly Expenses \$ _____

Education

Tuition	\$ _____
Books, papers and supplies	\$ _____
Newspapers and magazines	\$ _____
Lessons (<i>sports, dance, music</i>)	\$ _____

Gifts

Birthdays	\$ _____
Major holidays	\$ _____

Personal

Barber or beauty shop	\$ _____
Toiletries	\$ _____
Children's allowances	\$ _____
Tobacco products	\$ _____
Beer, wine or liquor	\$ _____

Entertainment

Movies, sporting events, concerts, etc.	\$ _____
Video rentals	\$ _____
Internet service	\$ _____
Cable/Satellite TV	\$ _____
Restaurants and take-out meals	\$ _____
Gambling and lottery tickets	\$ _____
Fitness or social clubs	\$ _____
Vacations/trips	\$ _____
Hobbies or crafts	\$ _____

Miscellaneous

Checking account and money order fees	\$ _____
Pet care and supplies	\$ _____
Postage	\$ _____
Pictures and photo processing	\$ _____
"Mad" money	\$ _____

Debts

Student loan	\$ _____
Credit card (monthly minimum)	\$ _____
Credit card (monthly minimum)	\$ _____
Credit card (monthly minimum)	\$ _____
Medical bills	\$ _____
Personal loan	\$ _____

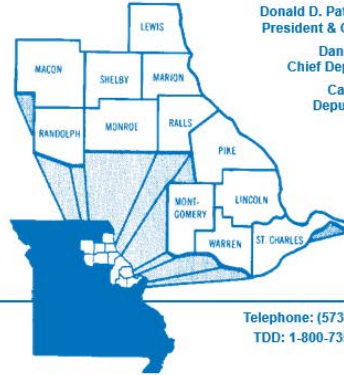
Other

Other	\$ _____
Other	\$ _____
Other	\$ _____



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Home Ownership Program Authorization to Release Information

Applicant Name: _____

Co-Applicant Name: _____

Street Address: _____

City, State, Zip: _____

In order to qualify for NECAC's Homeownership Program I/We am/are submitting this Authorization to Release Information form. As part of the process or in considering my household for Interest credit, payment assistance, or other servicing assistance, NECAC may verify information contained in my request for assistance and in other documentation required in connection with the request.

I/We give permission for NECAC to order a consumer credit report on all applicants.

The information NECAC 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 re notified of the Privacy Act Information unless the Privacy Act Information has changed concerning use of such information.

Borrower _____ Date _____

Email: _____

Home Phone: _____

Social Security # _____
Borrower

Co-Borrower _____ Date _____

Cell Phone _____

Work: _____

Social Security # _____
Co-Borrower

NECAC Staff Signature _____



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Sign _____

Date _____

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

Evaluate the physical condition: structure, construction, and mechanical systems; Identify items that need to be repaired or replaced; and Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



Ten Important Questions to Ask Your Home Inspector

Sign _____

Date _____

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

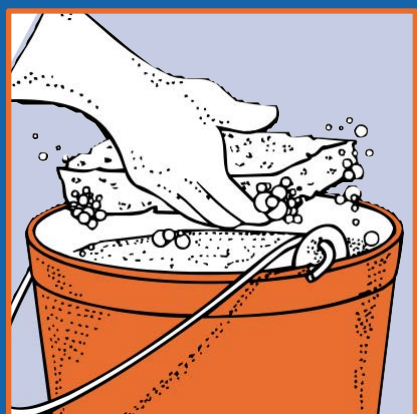
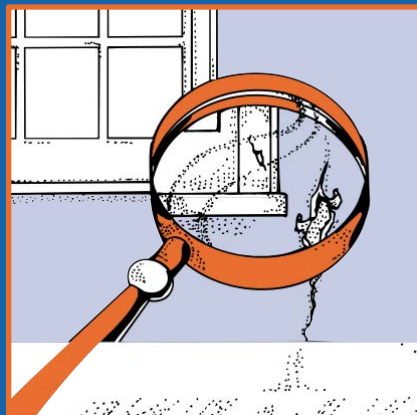
There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

Sign _____

Date _____



Protect Your Family From Lead In Your Home

 **EPA** United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

EPA747-K-99-001
September 2001

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure form about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure form about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS have to give you this pamphlet before starting work.

IF YOU WANT MORE INFORMATION on these requirements, call the National Lead Information Center at 1-800-424-LEAD (424-5323).

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