Thank you in advance for your interest in USDA – Rural Housing Service. Homes Are Possible, Inc. (HAPI) is working in partnership with USDA Rural Development in the application packaging process. We do not work for USDA Rural Development, we are an outside loan application packager. We do not guarantee that your loan will be approved or funded by USDA Rural Development.

This package contains the necessary forms to be completed for a pre-qualification determination only. All Adult Members (17 & older) of the household should complete and sign:

- The Pre-qualification Interview Worksheet
- Credit Report Authorization Form
- HAPI Authorization to Release Information
- USDA Rural Development Form 3550-I Authorization to Release Information
- HAPI Confidential Release, Disclosure Statement & Conflict of Interest Disclosure Form
- HAPI Privacy Policy
- HAPI South Dakota Fee Disclosure
- Monthly Income and Expenses
- For Your Protection: Get a Home Inspection

Additional items required to be brought with the completed pre-qualification packet for the initial interview: We cannot schedule the initial interview until you have all documents. Not all of the following may apply.

- Copy of the two (2) most recent filed, **SIGNEd** income tax returns
- W-2 forms and all applicable schedules for the previous two tax returns
- Copy of last 4 pay stubs for all wage earners
- Copy of last 2 months bank statements **and loan statements including any credit card statements**
- Copy of Photo ID/I-94/Permanent Resident Card for all members of the household (**front and back**)
- Copy (front only) of your Social Security card
- Copy of Form DD 214 for Veteran Program applicants
- Copy of Award Letters from all sources (Soc. Sec., SSI, VA, AFDC, SNAP, etc.)
- Name, Address and phone number of last two (2) years landlord(s)
- List of Assets **and their current value** (cars, boat, camper, etc.) Include the year, make and model
- A copy of your most recent retirement account statement
- Name, address and phone number of life insurance company
- A copy of any court orders pertaining to income, assets, settlements, child custody, payments or other items that may affect eligibility, if applicable. This would include but is not limited to copies of any filed divorce decrees, child support orders, separation agreements or bankruptcy papers if discharged within the last three years.
- A copy of a 12-month payment history of child support, if applicable.
- Name, address, account numbers, balance owed and monthly payments to creditors **including student loans in deferment**

Once the above items are completed and on file in the HAPI office, you will be notified of the pre-qualification findings. Regardless of the findings, you always have the opportunity to file a complete application. All of your information is strictly confidential and will be used only for the sole purpose of determining your eligibility for the Section 502 Direct Housing Program.

**THIS IS NOT AN APPLICATION, ONLY A PRE-QUALIFICATION WORKSHEET**

If you have any questions or need further information, Please contact the Homes Are Possible, Inc. office using the above information.

In accordance with the federal law and USDA policy, this institution is prohibited from discriminating on the basis of race, color, national origin, age, disability, religion, sex & familial status (not all prohibited basis apply to all programs).

Homes Are Possible, Inc. and USDA are equal opportunity providers, employers and lenders. To file a complaint of discrimination, write: USDA Director, Office of Civil Rights, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (800) 795-3272 (Voice) or (202) 720-6382 (TDD).

9-1-16
## Homes Are Possible, Inc. Packagers
### Prequalification Interview Worksheet

<table>
<thead>
<tr>
<th>APPLICANT:</th>
<th>CO-APPLICANT:</th>
</tr>
</thead>
<tbody>
<tr>
<td>First/Middle Name: _________________________</td>
<td>First/Middle Name: _________________________</td>
</tr>
<tr>
<td>Last Name: _______________________________</td>
<td>Last Name: _______________________________</td>
</tr>
<tr>
<td>Date of Birth: ____________________________</td>
<td>Date of Birth: ____________________________</td>
</tr>
<tr>
<td>Social Security No. ________________________</td>
<td>Social Security No. ________________________</td>
</tr>
<tr>
<td>Sex: [ ] Male [ ] Female</td>
<td>Sex: [ ] Male [ ] Female</td>
</tr>
<tr>
<td>[ ] US Citizen [ ] Permanent Resident Alien</td>
<td>[ ] US Citizen [ ] Permanent Resident Alien</td>
</tr>
<tr>
<td>Marital Status: __________________________</td>
<td>Marital Status: __________________________</td>
</tr>
<tr>
<td>Address: _________________________________</td>
<td>Address: _________________________________</td>
</tr>
<tr>
<td>Phone #: _________________________________</td>
<td>Phone #: _________________________________</td>
</tr>
<tr>
<td>Employer Name: __________________________</td>
<td>Employer Name: __________________________</td>
</tr>
<tr>
<td>Address: _________________________________</td>
<td>Address: _________________________________</td>
</tr>
<tr>
<td>Phone #: _________________________________</td>
<td>Phone #: _________________________________</td>
</tr>
<tr>
<td>Start Date: ______________________________</td>
<td>Start Date: ______________________________</td>
</tr>
</tbody>
</table>

### WAGE INCOME:

- Gross Monthly Income: ____________________________
- Hrs./week x $_________ per hour
- $_________ OT/Bonus/Commission/Tips

### NON-WAGE INCOME (per month):

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Net Income (2 yr. avg.)</td>
<td></td>
</tr>
<tr>
<td>Rental Income</td>
<td></td>
</tr>
<tr>
<td>Social Security</td>
<td></td>
</tr>
<tr>
<td>SSI</td>
<td></td>
</tr>
<tr>
<td>Child Support Rec’d/Alimony</td>
<td></td>
</tr>
<tr>
<td>Unemployment/Other</td>
<td></td>
</tr>
<tr>
<td>AFDC/TANF</td>
<td></td>
</tr>
<tr>
<td>Food Stamps (SNAP)</td>
<td></td>
</tr>
<tr>
<td>Fuel Assistance</td>
<td></td>
</tr>
<tr>
<td>Day Care Assistance</td>
<td></td>
</tr>
<tr>
<td>Foster Care</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

### RACE*:

- [ ] American Indian/Alaska Native
- [ ] Asian
- [ ] Black or African American
- [ ] White
- [ ] Native Hawaiian/Pacific Islander

### ETHNICITY*:

- [ ] Hispanic or Latino
- [ ] Non-Hispanic or Latino

### I do not wish to furnish this information

- [ ] I do not wish to furnish this information

- [ ] Years in school

---

*This information is requested by the Federal Government in order to monitor compliance with Federal Laws prohibiting discrimination against applicants seeking to participate in the program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race and national origin of individual applicants on the basis of visual observation or surname.

06/01/10
### HOUSEHOLD MEMBERS:

<table>
<thead>
<tr>
<th>Other Adult Name</th>
<th>Date of Birth</th>
<th>Social Security No.</th>
<th>Gross Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Child’s Name</th>
<th>Date of Birth</th>
<th>Social Security No.</th>
<th>Full Time Student</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

### ASSETS:

<table>
<thead>
<tr>
<th>Type of Account</th>
<th>Bank/Name</th>
<th>Account #</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking Account</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Account</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Account</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stocks/Bonds/CD’s/Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stocks/Bonds/CD’s/Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Account</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Account</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### DEBTS (per month):

<table>
<thead>
<tr>
<th>Creditor Name</th>
<th>Account/Case #</th>
<th>Monthly Payment</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(if applicable) Child Support Paid to Others

Qualifying Medical Expenses:

(For elderly households only. The applicant/co-applicant needs to be over the age of 62.)

### DAYCARE:

<table>
<thead>
<tr>
<th>Provider Name</th>
<th>Provider Address</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### CREDIT INFORMATION:

- Have you ever obtained a loan/grant from RHS?  
  - Yes  
  - No
- Have you had any judgements/bankruptcy/foreclosures in the past three years?  
  - Yes  
  - No
- Have you had any payments 30 days or more past due in the past 12 months?  
  - Yes  
  - No
- Have you been delinquent on a Federal Debt?  
  - Yes  
  - No
- Have you previously owned a home?  
  - Yes  
  - No
REAL ESTATE OWNED:

Do you currently rent a house/apartment? □ Yes □ No
If yes:  Landlord Name: ____________________________________________________________
Address: ____________________________________________________________
How long have you been renting? ________ yrs./mths.  Monthly Rent: $__________

Do you currently own a home? □ Yes □ No
If yes: Type of Property: __________________________________________________________
Present Market Value: $__________________  Property Taxes: $__________________
Amount of Mortgage: $__________________  Insurance: $__________________
Mortgage Pymt: $__________________  Other: $__________________

PURPOSE OF LOAN:
□ Purchase  □ New Construction □ Governor’s House  □ Repairs
County in which property will be located: __________________________________________________
If repairs, please provide a brief description: ____________________________________________

CONTINUATION FOR PREQUAL:
Use if you need more space to complete any of the items contained in this prequel interview worksheet.

__________________________________________________________________________________
I understand that this is a pre-qualification worksheet and NOT an application.

Applicant: ______________________________________________________  Date: ________________
Co-Applicant: _____________________________________________________  Date: ________________
Interviewer: _________________________________________________________  Date: ________________
Non-Profit: ____________________________________________________________  Date: ________________

For Official Use Only

<table>
<thead>
<tr>
<th>Deductions:</th>
<th>County Maximum Adjusted Income:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Gross Income</td>
<td>County</td>
</tr>
<tr>
<td>Children x $480.00</td>
<td>Very Low</td>
</tr>
<tr>
<td>Daycare Expense</td>
<td>Low</td>
</tr>
<tr>
<td>Elderly/Disabled</td>
<td></td>
</tr>
<tr>
<td>Medical Expenses</td>
<td></td>
</tr>
<tr>
<td>Total Deductions</td>
<td>0.00</td>
</tr>
<tr>
<td>AAI</td>
<td></td>
</tr>
<tr>
<td></td>
<td>□ Infile Credit Report Ordered</td>
</tr>
</tbody>
</table>

Use payment assistance worksheet for pre-qualification calculations.

Additional Comments:

It appears the applicant meets the necessary requirements to invite a full application.

__________________________________________________________________________________
Non-Profit Signature  Date
HOMES ARE POSSIBLE, INC. CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct Homes Are Possible, Inc. (hereinafter “HAPI”) 318 S. Main Street, Aberdeen, SD  57401 to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by HAPI. I understand and agree that HAPI intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home and/or to engage in post-purchase counseling activities.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to HAPI in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my financial readiness to purchase a home, I

_____ authorize  
_____ do not authorize

HAPI to share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying HAPI in writing.

____________________________________  
Client’s Name (Print)

____________________________________  
Client’s Signature

____________________________________  
Social Security Number

____________________________________  
Date of Birth

____________________________________  
Email Address

____________________________________  
Date
AUTHORIZATION TO FURNISH AND RELEASE INFORMATION

Applicant Name: ____________________________________________________________

Co-Applicant Name: __________________________________________________________

Mailing Address: ______________________________________________________________

City   State   Zip Code

I/We authorize any person, agency or institution to supply information requested by Homes Are Possible, Inc. concerning me or my family and to allow inspection and reproduction of records in his/her or their possession pertaining to me or my family by a duly authorized representative of Homes Are Possible, Inc.

I/We authorize Homes Are Possible, Inc. to release such information to providers or cooperating State or Federal Agencies.

I/We hereby release any person, agency or institutions from any and all liability to me or my family for supplying such information.

This authorization is given only in connection with its use by Homes Are Possible, Inc. in its administration of its programs and for no other purpose. It shall continue in effect until such time as I/We state, in writing, to Homes Are Possible, Inc.

Applicant Signature: ________________________________   ______________________

Date

Co-Applicant 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 renontified 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 as 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 1 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 (RBCS), 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 or 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. 1701 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. 301.6402-4T, Office 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 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.
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 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. 1681f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).
CONFIDENTIAL RELEASE AND DISCLOSURE STATEMENT

1) Confidential Release of Information

I hereby authorize Homes Are Possible, Inc. to share information concerning myself and my family with the following agencies. I understand that this is for the express purpose of evaluation of my request for services and to identify with other possible resources. All information released or acquired will be treated as confidential information.

- GROW South Dakota
- South Dakota Housing Development Authority (SDHDA)
- Homeownership Education Resource Organization (HERO)
- USDA
- Housing and Urban Development (HUD)

2) Confirmation of Information

I affirm that the information that I have provided to Homes Are Possible, Inc. is true and correct to the best of my knowledge. Understand that any misinformation that I knowingly provide may result in my request for housing and/or other financial assistance being denied presently and in the future.

3) Services Homes Are Possible, Inc. Provides

I understand that Homes Are Possible, Inc. provides the following services:

Construction of New Homes:

HAPI is a builder of several styles of split foyer and ranch style homes in its Aberdeen subdivisions.

Closing Cost Assistance:

HAPI has funds available to assist qualified Home Buyers with closing cost expenses.

Home Buyer Education:

HAPI is a provider of pre-purchase workshops specifically designed for any person wanting to pursue home ownership.
South Dakota Housing Development Authority’s Governor’s House Program:

Houses are purchased through the Governor’s House Program and placed on lots for qualifying clients to purchase.

USDA 502 Loans:

Homes Are Possible, Inc. packages 502 Direct Loans for USDA and provides counseling for home maintenance and financial management for 502 Direct Loans.

4) Conflict of Interest Disclosure

I understand that I am not obligated to receive, purchase or utilize any other services offered by Homes Are Possible, Inc., affiliates or exclusive partners in order to receive counseling services. My choice not to use these services will not change or impede the counseling services that I receive.

Client ___________________________________________ Date ___________________

Client ___________________________________________ Date ___________________
PRIVACY POLICY

We value you as a customer and take your personal privacy seriously. We will inform you of our policies for collecting, using, securing, and sharing nonpublic personal information the first time you do business with us, and every year that you are a participant of Homes Are Possible, Inc. (HAPI).

Our Privacy Principals:
- We do not sell customer information
- We do not provide customer information to persons or organizations outside our agency for their own marketing purposes.
- We contractually require any person or organization providing products and services to our customers on our behalf to protect the confidentiality of HAPI customer information.
- We afford prospective and former customers the same protection as existing customers with respect to the use of personal information.

Information We Collect:
We collect and use information we believe is necessary to administer our business, to advise you about our products and programs, and to provide you with customer service. WE may collect and maintain several types of customer information needed for these purposes, such as those below.

Types of Information We Collect and How We Gather It:
- From you, (on applications or other forms, and through telephone or in-person interviews) such as your address and phone number.
- From transactions with us, such as your payment history.
- From non HAPI South Dakota agencies, such as from consumer reporting agencies.

How We Use Information About You:
We use customer information to process your application, service your accounts, and offer you other HAPI programs what we believe may be of interest to you.

We May Share Information:
We may disclose information to third party service providers that perform services for us in the process and servicing of your transaction or other services on your behalf. We may also disclose information about you to third parties with your consent or at your discretion or otherwise permitted by law.

The Confidentiality, Security and Integrity of Your Nonpublic Personal Information:
We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. WE maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Nonpublic Personal Information and Non-affiliated Third Parties:
Since we value our customer relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties except as permitted by law.

Nonpublic Personal Information and Former Customers:
We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
Dear Potential Applicant:

After talking with you, we think that a direct Section 502 single family housing loan through the Rural Housing Service (known as the “Agency”) is a good housing loan for you. The Rural Housing Service is an Agency of the United States Department for Agriculture.

We do not work for the Agency; we are an outside loan application packager. Homes Are Possible, Inc. (HAPI) and/or its Application Packager will assist you in applying for a loan through the Agency. We do not guarantee that your loan will be approved or funded by the Agency.

For our service, you will pay a loan application packaging fee of no more than $1250. The fee is due only if the Agency approves you for a loan and the loan goes to closing. Under certain circumstances, part or all of this fee may be included in your loan. Otherwise, we will assist you in finding an alternate means to cover the fee from other sources. To the extent other sources are unavailable, we will waive the fee.

You are not required to work with a loan application packager to receive assistance from the Agency. You may work directly with the Agency and avoid the loan application packaging fee. Working with our organization provides you with the following benefits:

- We will act as a go-between for you and Agency
- We will make sure that your paperwork is in order, which should shorten the time it takes for the Agency to make a loan decision.

To begin the process, each adult who resides in the home must sign an Authorization to Release Information (RD Form 3550-1). This will allow us to obtain credit histories, verification of income received by all household members, and other documents needed for the Agency to make a loan decision. All information collected will be maintained with the highest degree of confidentiality.

We look forward to working with you in preparing an application for an Agency Section 502 direct loan.

__________
Potential Applicant’s Initials

__________
Potential Co-Applicant’s Initials

Respectfully,

Homes Are Possible, Inc. (HAPI)
The below is to be completed, signed and returned by the potential applicant(s).

WAIVER OF PROVISIONS TO THE PRIVACY ACT OF 1974

To better serve as your advocate with the Agency, we need to be kept informed of the Agency’s processing of your application and we may need access to items directly obtained by the Agency. Do you authorize the Agency to release to and discuss with Homes Are Possible, Inc. (HAPI) and/or its Application Packager, our partner who will be involved in the loan application packaging process, any information we may seek or request from the Agency’s records concerning your application for Agency assistance?

Please check one:

☑ YES (Authorization will terminate upon loan closing or Agency denial of your application.)
☑ NO

By initialing Page 1, completing the Privacy Act waiver, entering the date you received this letter, and signing/dating below on Page 2, you acknowledge these facts and confirm your desire to work with Homes Are Possible, Inc. (HAPI).

I/We received this letter on the __________ of _________________________ 20 __________

____________________________________________________________________________________
Potential Applicant’s Name/Signature/Date (Spell out full name and then sign)

____________________________________________________________________________________
Potential Co-Applicant’s Name/Signature/Date (Spell out full name and then sign)
# MONTHLY INCOME and EXPENSES

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<td>Income</td>
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<td>Pensions</td>
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<td>Other</td>
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<td>Expenses</td>
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<td>Savings</td>
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<td>Rent or Mortgage</td>
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<td>Electricity</td>
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<td>Water, sewer, garbage</td>
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<td>Propane/Fuel oil</td>
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<td>Cable/Satellite TV</td>
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<td>Homeowner's Insurance</td>
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<td>Property Tax</td>
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<td>Vehicle payment</td>
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<td>Gasoline/Oil</td>
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<td>Bank/Credit Union Loan Payments</td>
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<td>Alimony/Child support</td>
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<td>Meals Out</td>
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<td>Beauty shop/Barber</td>
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<td>Health/Dental/Life Insurance</td>
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<td>Clothing</td>
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<td>Tuition/Books</td>
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<td>Hobbies</td>
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<td>Movies/Videos</td>
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<td><strong>Total Income</strong></td>
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<td><strong>Total Expenses</strong></td>
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<td><strong>Amount under Budget</strong></td>
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<td><strong>Amount over Budget</strong></td>
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For Your Protection: Get a Home Inspection

Name of Buyer(s) ____________________________

Property Address ____________________________

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
* estimate the remaining useful life of the major systems, equipment, structure, and finishes

Radon Gas Testing

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 National Radon Information Line at 1-800-876-7228. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or you may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required for three reasons:

* to estimate the market value of a house
* to make sure that the house meets FHA minimum property standards/requirements
* to make sure that the house is marketable

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.

I understand the importance of getting an independent home inspection. I have considered this before signing a contract with the seller for a home. Furthermore, I have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.

I choose to have a home inspection performed.

I choose not to have a home inspection performed.

Signature & Date ____________________________

Signature & Date ____________________________
Ten Important Questions to Ask Your Home Inspector

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.
If you wish to have NorthWestern Energy release account information to another party on a one-time basis only, please fill out the information below. Please be sure to sign, date, and complete ID Information.

ONE TIME RELEASE OF INFORMATION

I, ____________________________________________, authorize NorthWestern Energy to release the following
*NorthWestern Energy Customer Name/Authorized Agent (please print)
Information to Homes Are Possible, Inc. 320 S. Main St., Aberdeen, SD 57401
*Recipients Name (please print)
*Mailing Address

Please fax back to 605-226-4274 for the account(s)/service address(es) listed below.

*Information to be Released:
(please check the appropriate box - All information released includes Customer/Account Name - Acct # – Service Address)

☐ Usage Information - List dates within last 24 months:
  From _______ To _______

☐ Billing Information - payments/monies owing

☐ Letter of Credit Reference

☐ Other Information as listed: ____________________________________________

ACCOUNT NAME: ______________________________________________________

Select one of the options below:

☐ All Accounts or ☐ Specific Account Number(s): ____________________________
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☐ Specific Service Addresses (if account # unknown)
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☐ Specific Service Address(es)
  ____________________________
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☐ list specific account #s

☐ list specific service address(es)

__________________________________________  ____________________________  ____________________________
(Signature of NWE Customer/Authorized Agent) (Printed Name & Business Title) (Date)

Phone #: ____________________________

*Required to list one form of Account ID Information:

*(circle ID Type) Social Security #  Federal TaxID #  Date of Birth  State ID #  Driver’s License #

NOTE: Some of the information requested in this form is considered “sensitive Personally Identifiable Information (PI).” Completed forms must be stored in an access-controlled environment. Once the form has been approved for destruction it must be shredded. Refer to the Records Management Policy for additional information regarding PI.