



IMPACT DEVELOPMENT FUND
200 E. 7TH STREET, SUITE 412
LOVELAND, CO 80537
(970) 494.2021 (970) 494.2022 FAX
info@impactdf.org

RURAL DEVELOPMENT GUARANTEED LOAN CHECKLIST

INCOME:

_____ **Paycheck stubs** (4 most recent and/or covering the past 30 days)
 _____ **Last 2 years filed Federal Income Tax Returns**

AND

_____ **2017 and 2016 W-2s**

OTHER INCOME DOCUMENTATION (if applicable):

_____ **Self-Employment income (Must have 2 years income tax records with Schedules C and F, or other applicable schedules)**
 _____ **Public Assistance/AFDC/Food Stamps/LEAP (Most current award letter)**
 _____ **Verification of Child Support/Alimony received in the past 12 months**
 _____ **Social Security/VA Benefits (most recent award letter)**
 _____ **Unemployment Benefits**
 _____ **Pensions/Annuities (most recent award letter/statement of benefits)**
 _____ **Educational award letters (grants/loans) if applicant or co-applicant is a full-time student and amount of tuition paid**

OTHER DOCUMENTS:

_____ **Two months Bank Statements from ALL banking institutions** (checking, savings, money market, retirement)
 _____ **Copy of Photo Identification (state ID or driver's license)**
 _____ **Copy of Social Security Card for each adult in the household**
 _____ **For applicants who are not a U.S. citizen, copy of Permanent Alien Resident Card or other verification of permanent residency**
 _____ **Separation/Divorce/Paternity/Property Settlement Agreement (if applicable, regarding custody of children, or joint real estate)**

DEDUCTION DOCUMENTATION (if applicable):

_____ **Child Care Expenses;** written verification from provider (children 12 and under or disabled)
 _____ **Full-time Student status** (dependents 18 years and older who are full-time students)
 _____ **Medical Expenses (Elderly Households Only)**
 _____ **Disability Assistance Expenses**



CREDIT REPORTS:

_____ Check or Money Order to Funding Partners for the 3 bureau credit report: \$25.00

OTHER REQUIREMENTS FOR THE 502 LOAN PROCESS:

_____ Recent paystub and W-2 or Tax Return and Schedules for Non-Applicant Household Members with Income

_____ Copy of Home Buyer Education class certificate for each applicant, or verification applicant(s) are registered for an upcoming class (*required prior to closing*)



ESIGN DISCLOSURES AND CONSENT

Federal law requires you receive certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us ("Required Information"). With your consent we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read this INK-it Disclosures and Consent, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please "SIGN" below.

**Statement of electronic disclosures: Impact Development Fund
200 E. 7th Street, Suite 412
Loveland, CO 80537**

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may call us and request paper copies. If you need to update your e-mail address or other contact information with us, you may do so by calling us and requesting necessary updates.

Your consent does not mean that we must provide the Required Information electronically. We may at our option deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

Required Software/Hardware

Hardware and software minimum requirements to access and store the electronic information:

- Hardware/Devices: iOS; Android; Windows
- Operating System: Windows 7, 8, 8.1, 10; Mac OS X
- Browsers: Internet Explorer 8, 9, 10, 11; Chrome; Firefox; Safari (MacOS); Opera
(Note: Cookies must be enabled)
- Software: Adobe Acrobat or similar software to view PDF files

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by calling us.

Withdrawing Consent

If you would like to withdraw your consent to receive future documents electronically and would prefer paper copies, please call us. If you withdraw your consent to receive documents electronically, the electronic service you are using will become unavailable to you, and your consent will not affect the validity or enforceability of prior electronic documents you received.

I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures.

Borrower:

Date:

Email Address: _____

Co-Borrower:

Date:

Email Address: _____

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker Impact Development Fund 200 E 7th Street, Suite 412 Loveland, CO 80537 TEL: (970) 494-2021 FAX: (970) 494-2022	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date