



Thank you for your interest in the Self-Help Program. Please complete the attached pre-application and return it with the documents requested below.

We ask that you pull your own credit reports. This prevents us from adding an inquiry to your credit report. You can obtain a free credit report by calling 1-877-322-8228 or logging into <http://www.annualcreditreport.com>. By law, individuals are entitled to receive one free credit file disclosure every 12 months from each of the nationwide consumer credit reporting companies – Equifax, Experian, and TransUnion. As your credit report will not have your credit score, we also ask that you pull your current credit scores. You can find this through Credit Karma, or your credit card company may offer you a free report. You should be able to obtain 3 credit reports and 3 credit scores.

To qualify for Self-Help, you must have stable, dependable income in order to repay a loan. In addition, you must have acceptable credit which shows a willingness and ability to repay debts when they are due.

The next thing should be attending a homebuyer education class. In-person classes on our list are free:

<https://www.chfainfo.com/homeownership/Pages/homebuyer-education.aspx>

Once you have completed all the documents, signed everything, and compiled all the additional documentation, you can submit them electronically to justin.crow@uaacog.com or return them to this office.

If you are approved through the pre-application, you will be contacted to complete the full Rural Development loan application.

If documents are missing and your application is deemed incomplete, you will be notified, and no further processing will be done until all required documents are received. If you have any questions regarding the forms or application process, please contact our office at 719-275-7687.

USDA, RURAL DEVELOPMENT PREQUALIFICATION WORKSHEET

Please fill in all boxes as completely as possible.

County where you wish to purchase a home: _____

Applicant Name:		Applicant Social Security Number:		Applicant Phone Number and Email:	
				Phone:	
				Email:	
Circle One: Unmarried Married Separated					
Applicant Mailing Address:		Applicant Physical Address:		Previous Address:	
Applicant Employer:		Employer Address:		Employer Phone Number:	
Applicant Birthdate: Age:		Applicant Position Title:		Applicant Annual Gross Income: \$	Term of Employment: Yrs. Mos.

Co-Applicant Name:		Social Security Number:		Phone Number and Email:	
				Phone:	
				Email:	
Circle One: Unmarried Married Separated					
Co-Applicant Mailing Address:		Physical Address:		Previous Address:	
Co-Applicant Employer:		Employer Address:		Employer Phone Number:	
Co-Applicant Birthdate Age:		Co-Applicant Position Title:		Co-Applicant Annual Gross Income: \$	Term of Employment: Yrs. Mos.

OTHER INCOME

Child Support/Alimony: _____	AFDC/TANF: _____
Social Security, SSDI: _____	Foster Care: _____
Food Stamps: _____	Other: _____

List other Adults in Household and their Annual Income:	List Children's Names and Ages:

Monthly Rent Payment:	Monthly Child Care Payment:

PREQUALIFICATION WORKSHEET

Monthly Debts (i.e., auto loans, credit cards, furniture, co-signed payments, student loans, child support)		
Debt Owed to:	Monthly Payment:	Balance:
Assets: (land, vehicles, investments, cash, etc.)		
How did you hear about our program?		

Please return this worksheet to our office by mail or fax.

This information will allow Rural Development to preliminarily determine
if you might qualify for our home loan program.

Upper Arkansas Area Council of Governments
3224-A Independence Rd. Cañon City, CO 81212
Phone 719-269-7687 Fax 719-275-2907