Thank you for your interest in buying a house from the Near Northwest Neighborhood, Inc. We appreciate your cooperation in completing the application process. If you have any questions, or have any problems supplying any of the requested information, please call us so that we can discuss it.

If multiple applications are received for any house newly rehabbed and on the market, and the applicants are determined to be qualified and equal in all other respects, then the earliest date of approved applicant (who also has submitted a pre-approval letter from their lender) will be given priority. For this reason, it may be to your benefit to return your **completed** application promptly. Approved applicants remain on a wait list as long as their applications are current within 6 months approval.

For previously rehabbed homes, coming back on the market with a remaining deed restriction in place, feel free to put in an offer on the home as the acceptance of the offer determines priority. Your Homeowner Application with the NNN will need to be complete and approved before closing on the home.

Please note that your application will only be considered complete and dated as received when <u>all</u> of the following documents that are applicable to you are given to us, with <u>all</u> of the required information filled in.

Please submit the following:

- 1) Homeownership Application. Please remember to date the application and initial it at the bottom of each page.
- 2) Income verification documents for anyone age 18 or over in your household. These documents include:
  - One copy of each applicant/household member's
    - i. federal income tax return from the previous year
    - ii. copies of the W-2 forms for the past three years.
    - iii. If Self-employed, must include Schedule C (Profit or Loss) (and Self-Employment Verification Form, see 6 below)

- iv. Submit 1099 forms if applicable to you
- One copy of each applicant's pay stub(s) covering the last 3 months of pay
- One copy of entitlement letter for each household member receiving Social Security or other government benefits.
- If receiving retirement benefits, a copy of the award letter or a copy of the retirement check, provided it states that it is retirement benefit (for all household members).
- □ If divorced, submit a copy of your divorce decree.
- If child support, alimony or separate maintenance awards are part of the household income, please include supporting documentation (e.g. court order, ISETS printout)
- If you have ever filed for bankruptcy, please submit the filing date, a copy of the schedule and discharge form, the case number and contact information of your attorney.
- □ If a household member age 18 or over has no income, you must complete the Zero Income Form for each.
- **3) Bank statements** for all household members, covering the past six months from all
  - □ Checking
  - □ Savings and
  - □ Investment accounts
  - Transaction histories for EFT accounts that do not have traditional statements
- 4) Monthly spending worksheet
- 5) Request for verification of employment. You only need to fill out boxes 1, 7 and 8 and sign under the box for your SSN. One form should be filled out for each job holder and each job holder's job in the household. Return this to the NNN. We will then submit this form to your employer(s). Please let us know an email address and phone number for your supervisor or HR professional.
- 6) Self-Employment Verification form, if applicable.
- 7) Future earnings: Statement of explanation of any <u>known</u> change to income for the next 12 months

### To comply with our "Good Neighbor policy", we require:

- 1. Current criminal background check from local or state law enforcement
- **2. One positive form of identification.** (for each household member 18 years of age or older) I.E. valid driver's license. State ID or current passport.

### **IMPORTANT THINGS TO REMEMBER:**

- 1. Submit the homeownership application and all income verification documents. Your application is **NOT** considered complete until all documents are received.
- 2. Homes sold by the Near Northwest Neighborhood, Inc. are restricted under federal guidelines to buyers at or below a certain income level. We will review you application and determine your income eligibility. You may refer to the income eligibility guidelines found on our website at: www.nearnorthwest.org. Click on Housing Program tab then click Homebuyer guidelines.
- **3.** Once approved in our process, you will need to be approved for a mortgage to see any NNN home newly on the market.
- 4. Accepted applications are in place for 6 months from the date of approval letter. Applicants can and should update their files at that time with new Tax, W2, 6 months bank/financial statements, latest 3 check stubs, and/or any other information which has changed since your original application.

RETURN ALL FORMS TO:	Near Northwest Neighborhood, Inc.
	P.O. Box 1132
	South Bend, IN 46624
Or hand deliver to:	Near Northwest Neighborhood, Inc.
	1007 Portage Ave.
	South Bend, IN 46616

### If you have any questions please call (574) 232-9182

Applicant Information						
Name:	lame: Email:					
Date of birth:		SSN:		Phone:	Phone:	
Current street address:						
City:		State:	ZIP Co	de:		
Own Rent	Month	ly payment:	1	Howl	ong at this addres	s?
Landlord's Name:	andlord's Name: Address:			1	Phone Number	r:
Please include previous addres	s inforn	nation for the last tw	vo years		·	T
Street:		City:			State:	ZIP:
Street:		City:			State:	ZIP:
Married Separated	I 🗌	Unmarried (includ	es neve	r marrie	ed, divorced, wido	wed)
		Applicant Employ	ment H	istory		
Please provide complete and a	ccurate	employment inform	ation fo	r the pa	st two years.	
Current employer:						
Employer street address:       How long have you worked there?				orked there?		
City: State:		State:		ZIP:		
Phone:	Phone: Email:		Fax:			
Position:	Part-time Full-time		Ann	ual income:		
Previous Employer (Or 2 <sup>nd</sup> job) :						
Employer street address:				Worked from /(MM, (M		
City:		State:			ZIP:	
Phone:		Email:			Fax:	
Position:		Part-time		-time	Annual incon	ie:



CO-APPLICANT INFORMATION							
Name: Email:							
Date of birth:		SSN:			Phone:	Phone:	
Current street address:							
City:		State:	ZIP Co	de:			
Own Rent	Month	ly payment:	-	How l	ong at this addr	ess?	
Landlord's Name:	I	Address:			Phone Num	Phone Number:	
Please include previous addres	s inform	nation for the last tw	vo years.	T			
Street:		City:			State:	ZIP:	
Street:		City:			State:	ZIP:	
Married Separated	I 🗌	Unmarried (includ	es nevei	r marri	ed, divorced, wi	dowed)	
	Co	o-Applicant Emplo	yment	History	y		
Please provide complete and a	ccurate	employment inform	ation fo	r the la	st 2 years.		
Current employer:							
Employer street address:       How long have you worked here?				worked here?			
City: State:		ZIP:					
Phone: Email:		Fax:					
Position:	n: Dert-time Full-time A Temporary		Ann	ual income:			
Previous employer (Or 2 <sup>nd</sup> job):							
Employer street address:				om M/YY) (MM/YY)			
City:	5	State:			ZIP:		
Phone:	I	Email:			Fax:		
Position:		Part-time [ Temp		-time	Annual inc	ome:	



MONTHLY INCOME				
		nt receive per month from ea		
Gross amount (before taxes)	Applicant (A)	Co-Applicant (B)	Total (A+B)	
1. First Job				
2. Second Job				
3. Overtime				
4. Bonuses/Tips				
5. Child Support				
6. SS/SSI/SSDA				
7. Pension				
8. Alimony				
9. Investment/Dividends				
10. Other				
Total (Add 1-10)				
	Ass	SETS		
Do you have cash savings to put toward down payment/closing costs? Yes No	Amount: Held by: Applicant Co-applicant	Do you have another source of down payment assistance?	Amount: Held by: Applicant Co-applicant	
Applicant			plicant	
Name of Bank:		Name of Bank:		
Account #:		Account #:		
Account type: Checking	g Savings	Account type: Checking	g Savings	
Balance:		Balance:		
Name of Bank:		Name of Bank:		
Account #:		Account #:		
Account type: Checking Savings		Account type: Checking Savings		
Balance:		Balance:		
Stock/Bonds		Stock/Bonds		
Net Cash Value:		Net Cash Value:		
Life Insurance Company N	lame:	Life Insurance Company N	ame:	



Net Cash Value:	Net Cash Value:
Other assets (e.g., automobiles, real estate)	Other assets (e.g., automobiles, real estate)
Value:	Value:
	BILITIES Co-Applicant
	partment store accounts, mail order accounts, rent-to-own, car lans, court ordered payments and collections.
Name of Creditor:	Name of Creditor:
Account Type:	Account Type:
Minimum Monthly Payment:	Minimum Monthly Payment:
Unpaid Balance:	Unpaid Balance:
Name of Creditor:	Name of Creditor:
Account Type:	Account Type:
Minimum Monthly Payment:	Minimum Monthly Payment:
Unpaid Balance:	Unpaid Balance:
Name of Creditor:	Name of Creditor:
Account Type:	Account Type:
Minimum Monthly Payment:	Minimum Monthly Payment:
Unpaid Balance:	Unpaid Balance:
Name of Creditor:	Name of Creditor:
Account Type:	Account Type:
Minimum Monthly Payment:	Minimum Monthly Payment:
Unpaid Balance:	Unpaid Balance:
Alimony/Child Support (Monthly):	Alimony/Child Support (Monthly):
Other Monthly Debts:	Other Monthly Debts:
Total Monthly Debt Payments:	Total Monthly Debt Payments:



HOUSEHOLD MEMBERS AND INCOME					
Please list the names and ages of everyone else who will live in the house, and their relationship to the					
applicant or co-applicant.		1			
Name	Age	Relatior	nship (e.g., child, friend)		
Name	Age	Relatior	nship (e.g., child, friend)		
Name	Age	Relatior	nship (e.g., child, friend)		
Name	Age	Relatior	nship (e.g., child, friend)		
Name	Age	Relatior	nship (e.g., child, friend)		
Name	Age	Relation	nship (e.g., child, friend)		
Please indicate income for all household members over the age of 18. If a household member over 18 makes no income, write "zero income" and fill out the Zero Income Form for that person.					
		me rorm			
Name	Source(s) of Income		Monthly Income		
Name	Source(s) of Income		Monthly Income		
Name	Source(s) of Income		Monthly Income		
Name	Source(s) of Income		Monthly Income		



DECLARATIONS				
	Applicant	Co-Applicant		
Are you a U.S. Citizen?	Y N	Y N		
If not a U.S. Citizen, are you a legal resident alien?	Y N	Y N		
Have you owned a home within the past three years?	Y N	Y N		
Do you plan to occupy this property as your primary residence?	Y N	Y N		
If you answer "yes" to any of the questions below, please use the con	tinuation section fo	or explanation.		
Are there any outstanding judgments against you?		Y N		
Have you declared bankruptcy within the last 7 years?		Y N		
Have you had property foreclosed upon or given title or deed in	□Y □ N	Y N		
lieu thereof in the last 7 years?				
Have you owned any property in the last 3 years?	Y N	Y N		
Are you party to a lawsuit?	Y N	□Y □ N		
Are you obligated to pay alimony, child support, or separate	Y N	Y N		
maintenance?				
Are you or any member of your household subject to a	Y N	Y N		
registration requirement under a state or national sex or				
violent offender registration program, or have you or any				
member of your household been convicted of a sex offense? If				
yes, provide the date of conviction(s) and date person(s) was				
released from prison and/or placed on parole, supervised				
release or probation and the terms of the parole, supervised				
release, or probation				
Continuation				



I understand that this is not a loan application, but is an application to determine qualification to purchase a home from Near Northwest Neighborhood, Inc. (NNN). While NNN will make efforts to assist with home ownership, completing this application does not guarantee that I will be accepted to buy a home from NNN or receive a loan any lending institution. Eligable buyers will be required to obtain mortgage financeing from a lending institution in order to purchase a home for sale by NNN.

The information provided in this application will be held in confidence, however, verification of any information provided may be made by Near Northwest Neighborhood, Inc. I understand that during the time that my application is pending I have a continuing obligation to amend or supplement the information if any requested information changes.

I certify that the information provided is true and correct:

Applicant's Name (Print)	Applicant's Signature	Date
Co-Applicant's Name (Print)	Co- Applicant's Signature	Date

### **OPTIONAL INFORMATION**

The following information is requested by the federal government for certain types of loan applications related to a dwelling, in order to monitor compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so.

Applicant	Co-Applicant
Race/Ethnicity (Check all that apply):	Race/Ethnicity (Check all that apply):
White	White
Black or African American	Black or African American
Asian	Asian
🗌 Native American or Alaska Native	🗌 Native American or Alaska Native
Hawaiian or Other Pacific Islander	Hawaiian or Other Pacific Islander
Other	🗌 Other
Hispanic 🗌 Y 🗌 N	Hispanic 🗌 Y 🗌 N
Sex	Sex
🗌 Male 🔄 Female 🗌 Other	Male Female Other



#### Near Northwest Neighborhood, Inc. Monthly Budget

		Estimate for New
Monthly Expenses	Present	Home
Fixed expenses		
Housing		
Mortgage or Rent		
Gas		
Electric		
Water/Trash		
Telephone		
Other		
Transportation		
Car Payment		
Gas		
Insurance		
Car Insurance		
Mortgage/Renters Insurance		
Medical Insurance		
Other		
Flexible Expenses		
Groceries		
Home Maintenance		
Clothing		
Tuition		
Entertainment		
Total Expenses		

The house you have indicated interest in applying for is located at:



### ZERO INCOME VERIFICATION FORM

Applicant Name:	_ Social Security Number
Address:	

I hereby certify that \_\_\_\_\_\_ (household member) does not receive income from any of the following sources:

- 1. Wages from any type of employment (including commission and fees)
- 2. Income from the operation of a business (self-employment: Avon, Mary Kay, etc.)
- 3. Rental income from real or personal property
- 4. Interest or dividends from assets
- 5. Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits
- 6. Unemployment assistance
- 7. Public assistance (such as TANF)
- 8. Alimony or child support
- 9. Educational grants and/or scholarships or Veteran Benefits available for subsistence after deducting expenses for tuition, fees, and books
- 10. Regular monthly cash contributions from an outside source

And that I have no income of any kind whatsoever at this point in time and do not anticipate income from any source within the next \_\_\_\_\_\_ months.

Household Member Signature

Date

Applicant Name

Applicant Signature

Date

**WARNING:** Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.



#### Self-Employment Certification (Existing Business)

App	licant N	ame				
Add	ress	City	S	tate	Zip Code	
Nam	e of Bu	siness:				
Туре	e of Bus	iness:	Date Business Oper	ned:		
The	income	and expenses for my business not already r	reported on a tax return, are f	rom	, to	
		, (enter the start and end d	lates for the below income &	expense info	rmation):	
1.	Gro	ss Income (total amount my business earned	l before any expenses):	\$		
2.	Exp	enses for my business:				
	a.	Interest on Loan(s)	\$			
	b.	Cost of supplies and materials	\$			
	с.	Business Rent	\$			
	d.	Utilities & Insurance	\$			
	e.	Wages and Salaries I pay to my workers	\$			
	f.	Wages and Salaries I pay to myself	\$			
	g.	Federal, State Withholding Tax & FICA	\$			
	h.	Employee Withholding Tax	\$			
	i.	Sales Tax	\$			
	j.	Other (Itemize on Reverse)	\$			
	k.	Straight Line Depreciation	\$			
		Total Expense	\$			
3. Gross Income minus Total Expenses				\$		
My ł	ousiness	is expected to have a net income of \$	for the 12	months follo	wing my application da	
(fron	n		(date), to,	(date)).	This is different than	
prior	years d	lue to:				

The information provided is substantiated by attached copies of my Federal Individual Income Tax return including Schedule C.

Under penalties of perjury, I certify that the information presented in this Self-Certification is true and accurate to the best of my knowledge and belief. I understand that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in disqualification of my application.

Signature:	Date:
Print your name:	Tel. #:
Title:	Email
Address	

#### Self-Employment Certification (Existing Business)

App	licant N	ame				
Add	ress	City	S	tate	Zip Code	
Nam	e of Bu	siness:				
Туре	e of Bus	iness:	Date Business Oper	ned:		
The	income	and expenses for my business not already r	reported on a tax return, are f	rom	, to	
		, (enter the start and end d	lates for the below income &	expense info	rmation):	
1.	Gro	ss Income (total amount my business earned	l before any expenses):	\$		
2.	Exp	enses for my business:				
	a.	Interest on Loan(s)	\$			
	b.	Cost of supplies and materials	\$			
	c.	Business Rent	\$			
	d.	Utilities & Insurance	\$			
	e.	Wages and Salaries I pay to my workers	\$			
	f.	Wages and Salaries I pay to myself	\$			
	g.	Federal, State Withholding Tax & FICA	\$			
	h.	Employee Withholding Tax	\$			
	i.	Sales Tax	\$			
	j.	Other (Itemize on Reverse)	\$			
	k.	Straight Line Depreciation	\$			
		Total Expense	\$			
3. Gross Income minus Total Expenses				\$		
My ł	ousiness	is expected to have a net income of \$	for the 12	months follo	wing my application da	
(fron	n		(date), to,	(date)).	This is different than	
prior	years d	lue to:				

The information provided is substantiated by attached copies of my Federal Individual Income Tax return including Schedule C.

Under penalties of perjury, I certify that the information presented in this Self-Certification is true and accurate to the best of my knowledge and belief. I understand that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in disqualification of my application.

Signature:	Date:
Print your name:	Tel. #:
Title:	Email
Address	

#### UNITED STATES DEPARTMENT OF AGRICULTURE HOUSING AND URBAN DEVELOPMENT VETERANS ADMINISTRATION (Community Planning and Development, and Housing - Federal Housing Commissioner)

#### **REQUEST FOR VERIFICATION OF EMPLOYMENT**

LENDER, LOCAL PROCESSING AGENCY (LPA), AND LOAN PACKAGER: Complete items 1 through 7. Have the applicant complete item 8 and sign. Forward the completed form directly to the employer named in item 1. CONTRACTOR: Complete items 1 through 7. Have applicant or borrower complete item 8 and sign. Forward the completed form directly to the USDA or lender office identified in item 2. EMPLOYER/PROVIDER: Complete either parts II and IV or parts III and IV. Return form directly to the office identified in item 2. EMPLOYER/PROVIDER: Complete either parts II and IV or parts III and IV. Return form directly to the office identified in item 2.

			PART I -	REQUEST						
1. TO: (Name and Address	of Employer)		This iter Near N PO Bo	: (Name and Address of Lender or Local Processing Agency, om must be completed before sending to employer. Northwest Neighborhood, Inc. ox 1132 Bend, IN 46624						
<ol> <li>I certify that this verificat has not passed through interested party.</li> </ol>				MFH PROJE	ENDER OFFIC DA OFFICIAL, CT MGR.,	IAL	5. DATE			
(Signature of Lender, Official of L	PA, USDA Official/US	OR USDA LOAN PACKAGER Executive Director			6. HUD/FHA/CPD, VA OR USDA NO.					
7. NAME AND ADDRESS	OF APPLICANT	occupant in an I	I have applied for a mortgage loan, a farm loan or a rehabilitation loan or to be an occupant in an MFH project and stated that I am or was employed by you. My signature in the block below authorizes verification of my employment information.							
				8. TAXPAYER	S IDENTIFICA	TION NO. OR	SOCIAL SECU	JRITY N	10.	
				SIGNATURE OI	F APPLICANT					
		PART II - VE	RIFICATION OF PRESI		T/INCOME					
EMPLO	YMENT DATA				PAY	DATA				
9. APPLICANT'S DATE OF	EMPLOYMENT			SE PAY <i>(Current)</i> O				For Military Personnel Only		
10. PRESENT POSITION			\$	Monthly \$			Туре		Monthly Amount	
			\$	Other (Specify)			BASE PAY		\$	
11. PROBABILITY OF COM	ITINUED EMPLO	YMENT		12B. EARNIN	GS		RATIONS		\$	
			Туре	Year to Date as	s Pa	Past Year			\$	
				of			CLOTHING		\$	
13. IF OVERTIME OR BON		LE	BASE PAY	\$	\$		QUARTERS		\$	
IS ITS CONTINUANCE	<b>—</b>	<b>—</b>	OVERTIME	\$	\$				\$	
OVERTIME BONUS	☐ Yes ☐ Yes	∐ No □ No	COMMISSIONS	\$ \$	\$ \$	\$		OR	\$	
14. REMARKS (If paid hour			BONUS	+			COMBAT		φ	
a. Number of hours worked per week	b. Anticipate	d increase or decre n next 12 months	ease	c. Anticipated be worked in	overtime hours n next 12 mont		anticipated nu	P d. If seasonal employment, anticipated number of weeks in the next 12 months		
		PART	III - VERIFICATION OF		-					
15. DATES OF EMPLOYME	NT									
			BASE PAY \$	OVERTIME COMMIS \$		COMMISS	SIONS BOIN \$		72	
17. REASONS FOR LEAVIN	IG			18. POSITION H	HELD	1		1		
			D/	ART IV						
Federal statutes provide s agency or officer with the			or any person who kno	wingly makes fals	e or frauduler	nt statements	or representa	tions to	a government	
19. SIGNATURE		20. TITLE OF EMPL	OYER		2	1. DATE				
Printed name and phone nu	mber	-								
			95, no persons are required for this information col							

SEE ATTACHED PRIVACY ACT NOTICE

data needed, and completing and reviewing the collection of information.

estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the

#### UNITED STATES DEPARTMENT OF AGRICULTURE HOUSING AND URBAN DEVELOPMENT VETERANS ADMINISTRATION (Community Planning and Development, and Housing - Federal Housing Commissioner)

#### **REQUEST FOR VERIFICATION OF EMPLOYMENT**

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1. TO: (Name and Address	of Employer)		This iter Near N PO Bo	: (Name and Address of Lender or Local Processing Agency, om must be completed before sending to employer. Northwest Neighborhood, Inc. ox 1132 Bend, IN 46624						
<ol> <li>I certify that this verificat has not passed through interested party.</li> </ol>				MFH PROJE	ENDER OFFIC DA OFFICIAL, CT MGR.,	IAL	5. DATE			
(Signature of Lender, Official of L	PA, USDA Official/US	OR USDA LOAN PACKAGER Executive Director			6. HUD/FHA/CPD, VA OR USDA NO.					
7. NAME AND ADDRESS	OF APPLICANT	occupant in an I	I have applied for a mortgage loan, a farm loan or a rehabilitation loan or to be an occupant in an MFH project and stated that I am or was employed by you. My signature in the block below authorizes verification of my employment information.							
				8. TAXPAYER	S IDENTIFICA	TION NO. OR	SOCIAL SECU	JRITY N	10.	
				SIGNATURE OI	F APPLICANT					
		PART II - VE	RIFICATION OF PRESI		T/INCOME					
EMPLO	YMENT DATA				PAY	DATA				
9. APPLICANT'S DATE OF	EMPLOYMENT			SE PAY <i>(Current)</i> O				For Military Personnel Only		
10. PRESENT POSITION			\$	Monthly \$			Туре		Monthly Amount	
			\$	Other (Specify)			BASE PAY		\$	
11. PROBABILITY OF COM	ITINUED EMPLO	YMENT		12B. EARNIN	GS		RATIONS		\$	
			Туре	Year to Date as	s Pa	Past Year			\$	
				of			CLOTHING		\$	
13. IF OVERTIME OR BON		LE	BASE PAY	\$	\$		QUARTERS		\$	
IS ITS CONTINUANCE	<b>—</b>	<b>—</b>	OVERTIME	\$	\$				\$	
OVERTIME BONUS	☐ Yes ☐ Yes	∐ No □ No	COMMISSIONS	\$	\$ \$	\$		OR	\$	
14. REMARKS (If paid hour			BONUS	+			COMBAT		δ	
a. Number of hours worked per week	b. Anticipate	d increase or decre n next 12 months	ease	c. Anticipated be worked in	overtime hours n next 12 mont		anticipated nu	P d. If seasonal employment, anticipated number of weeks in the next 12 months		
		PART	III - VERIFICATION OF		-					
15. DATES OF EMPLOYME	NT					-				
			BASE PAY \$	OVERTIME COMMIS \$		COMMISS	SIONS BON \$		72	
17. REASONS FOR LEAVIN	IG			18. POSITION H	HELD	1		1		
			D/	ART IV						
Federal statutes provide s agency or officer with the			or any person who kno	wingly makes fals	e or frauduler	nt statements	or representa	tions to	a government	
19. SIGNATURE		20. TITLE OF EMPL	OYER		2	1. DATE				
Printed name and phone nu	mber	-								
			95, no persons are required for this information col							

SEE ATTACHED PRIVACY ACT NOTICE

data needed, and completing and reviewing the collection of information.

estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the