



also known as:

Beadle and Spink Enterprise Community, Inc.

PO Box 405, Doland SD 57436

Phone (605) 635-6165 Fax (605) 635-6167 www.basec.org

PRE-QUALIFICATION PACKET

Thank you in advance for your interest in BEADLE AND SPINK ENTERPRISE COMMUNITY, INC.'S Housing Programs. This packet contains the necessary forms to be completed for a housing pre-qualification determination only.

The packet contains information for all adult household members to sign and/or complete:

- The Pre-qualification Interview Worksheet
- Credit Report Authorization Form
- Beadle and Spink Enterprise Community, Inc. Authorization to Release Information
- Beadle and Spink Enterprise Community, Inc. Privacy Policy
- Beadle and Spink Enterprise Community, Inc. Fee Disclosure

Additional items required to be returned with completed pre-qualification packet:

- Copy of most recent filed, signed, income tax return along with W-2 forms and all applicable schedules
- Copy of Photo ID
- Copy of Social Security Card

After reviewing your pre-qualification packet, the Beadle and Spink Enterprise Community, Inc. Office will notify you of the pre-qualification findings. Regardless of the findings, you always have opportunity to file a complete application.

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

If you have any questions or need further information, please contact the BASEC Office at the above address.

In accordance with Federal Law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, age, disability, religion, sex and familial status. (Not all prohibited basis apply to all programs)



BEADLE AND SPINK ENTERPRISE COMMUNITY, INC. is and equal opportunity Lender, Provider, and Employer



Complaints of discrimination should be sent to: USDA, Director, Office of Civil Rights, 1400 Independence Ave SW, Washington, DC 20250-9410

**BASEC
PREQUAL INTERVIEW WORKSHEET**

Revision 9/4/13

APPLICANT:

First/Middle Name: _____
Last Name: _____
Date of Birth: _____
Social Security No. _____
Sex: Male Female

 US Citizen Permanent Resident Alien
Marital Status: _____

Address: _____

Phone #: _____ (home)

Phone #: _____ (cell)

Employer Name: _____
Address: _____

Phone #: _____
Start Date: _____

CO-APPLICANT:

First/Middle Name: _____
Last Name: _____
Date of Birth: _____
Social Security No. _____
Sex: Male Female

 US Citizen Permanent Resident Alien
Marital Status: _____

Address: _____

Phone #: _____ (home)

Phone #: _____ (cell)

Employer Name: _____
Address: _____

Phone #: _____
Start Date: _____

WAGE INCOME:

_____ Gross Monthly Income
_____ hrs/week x _____ per hour
_____ OT/Bonus/Commission/Tips

WAGE INCOME:

_____ Gross Monthly Income
_____ hrs/week x _____ per hour
_____ OT/Bonus/Commission/Tips

NON-WAGE INCOME (per month):

Business Net Income (2yr avg) _____
Rental Income _____
Social Security _____
SSI _____
Child Support Rec'd/Alimony _____
Unemployment/Other _____
AFDC/TANF _____

Food Stamps (SNAP) _____
Fuel Assistance _____
Day Care Assistance _____
Foster Care _____
Other _____

NON-WAGE INCOME (per month):

Business Net Income (2yr avg) _____
Rental Income _____
Social Security _____
SSI _____
Child Support Rec'd/Alimony _____
Unemployment/Other _____
AFDC/TANF _____

Food Stamps (SNAP) _____
Fuel Assistance _____
Day Care Assistance _____
Foster Care _____
Other _____

RACE*: American Indian/Alaska Native Asian
 Black or African American White
 Native Hawaiian/Pacific Islander

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 Black or African American White
 Native Hawaiian/Pacific Islander

ETHNICITY*: Hispanic or Latino Non-Hispanic or Latino

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I do not wish to furnish this information.

I do not wish to furnish this information.

HOUSEHOLD MEMBERS:

Other Adult Name(s)	Date of Birth	Social Security No.	Gross Monthly Income

Child(ren)'s Name:	Date of Birth:	Social Security No.	Full Time Student?

ASSETS:

Type of Account	Bank/Name	Account #	Balance
Checking Account			
Checking Account			
Savings Account			
Savings Account			
Stocks/Bonds/CD's/Other			
Stocks/Bonds/CD's/Other			
Retirement Account			
Retirement Account			

LOANS AND CREDIT CARD DEBTS (per month):

Creditor Name	Account / Case #	Monthly Payment	Balance

CHILD SUPPORT PAID TO OTHERS (if applicable)

Monthly Cost

Qualifying Medical Expenses:

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

DAY CARE:

Provider Name	Provider Address	Monthly Cost

CREDIT INFORMATION:

Have you ever obtained a loan/grant from BASEC?

Yes No

Have you had any judgments/bankruptcy/foreclosures in the past three years? (If so, please attach statements and schedules.)

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

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: 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: _____

Physical address of property: _____

Legal description of property: _____

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 prequal interview worksheet.

I understand that this is a pre-qualification worksheet and **NOT** an application for a loan/grant from Rural Development.

This form must be accompanied by BASEC's "Authorization to Furnish and Release Information".

Applicant: _____

Date: _____

Co-Applicant: _____

Date: _____

For Official Use Only

Additional Comments:

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

Non-Profit Signature

Date

CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I/We hereby authorize and instruct Beadle and Spink Enterprise Community, Inc., PO Box 405, Doland, SD 57436, to obtain and review my/our credit report. My/our credit report will be obtained from a credit reporting agency chosen by Beadle and Spink Enterprise Community, Inc. I/We understand and agree that Beadle and Spink Enterprise Community, Inc. intends to use the credit report for the purpose of evaluating my/our current financial situation.

My/Our signature below also authorizes the release to credit reporting agencies of financial or other information that I/we have supplied to Beadle and Spink Enterprise Community, Inc. 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 evaluating my financial readiness to purchase a home, I

_____ authorize _____ do not authorize

Beadle and Spink Enterprise Community, Inc. to share with 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 counseling agencies may contact me to discuss counseling service.

I understand that I may revoke my consent to these disclosures by notifying Beadle and Spink Enterprise Community, Inc. in writing.

_____ Client's Signature	_____ Date	_____ Client's Signature	_____ Date
_____ Client's Name (Print)		_____ Client's Name (Print)	
_____ Address		_____ Address	
_____ City, State, Zip		_____ City, State, Zip	
_____ Social Security Number		_____ Social Security Number	
_____ Date of Birth		_____ Date of Birth	
_____ Email Address		_____ Email Address	



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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 Beadle and Spink Enterprise Community, 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 Beadle and Spink Enterprise Community, Inc..

I/We authorize Beadle and Spink Enterprise Community, 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 Beadle and Spink Enterprise Community, 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 Beadle and Spink Enterprise Community, Inc. that it is revoked.

Applicant Signature: _____
Date _____

Co-Applicant Signature: _____
Date _____





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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 customer of Beadle and Spink Enterprise Community, Inc.

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 Beadle and Spink Enterprise Community, Inc. 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 May 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 Beadle and Spink Enterprise Community, Inc. 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 Beadle and Spink Enterprise Community, Inc. programs that 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 Nonaffiliated 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.

MONTHLY INCOME and EXPENSES

Category	Amount	Date
Income		
Wages		
Social Security		
Pensions		
Other		
Expenses		
Savings		
Rent or Mortgage		
Electricity		
Water, sewer, garbage		
Propane/Fuel oil		
Telephone		
Cable/Satellite TV		
Homeowner's Insurance		
Property Tax		
Vehicle payment		
Gasoline/Oil		
Vehicle Insurance		
Credit cards		
Student Loans		
Bank/Credit Union Loan Payments		
Alimony/Child support		
Child Care		
Groceries		
School lunch		
Meals Out		
Beauty shop/Barber		
Toiletries		
Tobacco/Alcohol		
Medications		
Medical		
Health/Dental/Life Insurance		
Clothing		
Tuition/Books		
Hobbies		
Vacations		
Movies/Videos		
Total Income		
Total Expenses		
Amount under Budget		
Amount over Budget		

HUD > Program Offices > Housing > Single Family > Inspectors > Ten Important Questions to Ask Your Home Inspector

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 directory 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.

[Return to inspectors home](#)

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

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

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-SOS-Radon or 1-800-767-7236. 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 may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

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

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you.

I/we understand the importance of getting an independent home inspection. I/we have considered this before signing a contract with the seller for a home. Furthermore, I/we 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/We choose to have a home inspection performed.

_____ I/We choose not to have a home inspection performed.

X

Signature & Date

X

Signature & Date