



**P.O. Box 17741
Natchez, MS 39122
Phone: 601-334-5694**

“Luminating Individuals Into Communities”

Dear Potential Applicant:

After talking with you, we think that a direct Section 504 single family housing loan through the USDA Rural Housing Service is a good loan for you. The Rural Housing Service is an Agency of the United States Department of Agriculture. We do not work for the Agency; we are an outside loan application packager. Raising Up An Alliance of Discerning Luminaries will assist you in applying for a loan through the Agency. We do not guarantee that your loan application will be approved or funded by the Agency.

For our services, you will pay a loan application packaging fee of \$750.00. The fee is due only if the Agency approves your 504 Loan/Grant application and the loan closes. We will assist you in finding means to cover the fee from various sources. To the extent other sources are unavailable, we may waive the fee. If the organization meets the regulatory requirements of 7 CFR 3550, “Under certain circumstances, part or all of this fee may be included in your loan.”

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 the Agency. We will make sure that your paperwork is in order, which should shorten the time it takes for the Agency to make an eligibility decision. All information collected will be maintained with the highest degree of confidentiality. You are strongly discouraged from identifying a property or entering into a purchase agreement until such time the Agency issues a Certificate of Eligibility (COE). If and when a COE is issued by the Agency, we will help you gather the information the Agency will need on a property.

We look forward to working with you in preparing an application for the USDA 504 Loan/Grant program.

Respectfully,
Eddie Ray Jackson
President/CEO RADL

Please complete, sign/date, and return this letter to us so that we can serve as your loan application packager.

WAIVER OF PROVISIONS TO THE PRIVACY ACT OF 1974

To 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. By signing below, you authorize the Agency to release to and discuss with Raising Up An Alliance of Discerning Luminaries any information we may seek or request from the Agency’s records concerning your application for Agency assistance.

I/we acknowledge these facts and confirm my/our desire to work with Raising Up Alliance of Discerning Luminaries.

Applicant _____ Date _____ Co-Applicant _____ Date _____

And whatsoever ye do, do it heartily, as to the Lord, and not unto men; Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ. Colossians 3:23-24