

FORMS MANUAL INSERT

FORM RD1944-14 & 1944-A14

Form RD 1944-14 (Rev. 05-08)	UNITED STATES DEPARTMENT OF AGRICULTURE RURAL HOUSING SERVICE PAYMENT ASSISTANCE/DEFERRED MORTGAGE ASSISTANCE AGREEMENT (5) Payment Plan <input type="checkbox"/> Annual <input type="checkbox"/> Monthly <input type="checkbox"/> Deferred	Form Approved OMB No. 0575-0172																																																					
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">Date of Note (1)</td> <td style="width:50%;">Amount of Note (2)</td> </tr> <tr> <td colspan="2">Effective Date of Agreement (4)</td> </tr> </table>	Date of Note (1)	Amount of Note (2)	Effective Date of Agreement (4)			<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>Type of Agreement (3)</td> </tr> <tr> <td>1 [] New 2 [] Renewal 3 [] Corrected</td> </tr> <tr> <td>Loan Number (6)</td> </tr> </table>	Type of Agreement (3)	1 [] New 2 [] Renewal 3 [] Corrected	Loan Number (6)																																														
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<p>1. This agreement between the United States of America, acting through the Rural Housing Service ("RHS") (and any successor) pursuant to section 521 of the Housing Act of 1949, (called "the Government") and the borrower whose name appears below (called the "borrower") supplements promissory notes or assumption agreements (called "the note", whether one or more) from borrower to the Government as described above.</p> <p>2. ADJUSTED FAMILY INCOME LIMITS FOR (7) AS OF (8) Very low: \$ (9) Low: \$ (10) Moderate: \$ (11) Median: \$ (12)</p> <p>3. HOUSEHOLD AND INCOME INFORMATION - To be completed by the borrower. Complete the following for all borrowers and all adult members of the household who will receive income.</p> <p style="text-align: center;">Planned Income Next 12 months</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:20%;">Name</th> <th style="width:10%;">Age</th> <th style="width:10%;">Wages</th> <th style="width:10%;">Other</th> <th style="width:50%;">Names and addresses of sources of income</th> </tr> </thead> <tbody> <tr> <td>(13)</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p>Number of dependents (not including foster children) residing in the dwelling (14) _____ Annual real estate taxes (15) _____ Annual property insurance premium (16) _____</p> <p>SIGNATURES OF BORROWERS: I certify that household and financial information submitted to Rural Housing Service on this form is correct to the best of my knowledge and I have read and understood the requirements and conditions on the second page of this agreement.</p> <p>NOTICE: Failure to disclose accurate and truthful financial information may result in the termination of program assistance currently being received, the denial of future program assistance, and the denial of assistance under other federal programs.</p> <p>WARNING: Section 1001 of title 18, United States Code provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both."</p> <table style="width:100%;"> <tr> <td style="width:33%; text-align: center;">(17) _____</td> <td style="width:33%; text-align: center;">(17) _____</td> <td style="width:33%; text-align: center;">(17) _____</td> </tr> <tr> <td style="text-align: center;">Date</td> <td style="text-align: center;">Borrower</td> <td style="text-align: center;">Borrower</td> </tr> </table> <p>4. INCOME AND PAYMENT CALCULATIONS - To be completed by RHS official or designee.</p> <table style="width:100%;"> <tr> <td style="width:50%;"> Type of Payment Assistance: Method 1 _____ or Method 2 _____ (18) </td> <td style="width:50%; text-align: right;">(28a)</td> </tr> <tr> <td> Total annual income (19) _____ </td> <td style="text-align: right;">(Adjusted income x % divided by 12 =)</td> </tr> <tr> <td> Monthly installment based on (24a) _____ % (24b) _____ </td> <td style="text-align: right;">minus monthly affordable leveraged</td> </tr> <tr> <td> Deductions (20) _____ </td> <td style="text-align: right;">installment, taxes and insurance = (28b) _____</td> </tr> <tr> <td> Adjusted annual income (21) _____ </td> <td style="text-align: right;">Monthly note rate installment (29) _____</td> </tr> <tr> <td> Monthly real estate tax payment (26) _____ </td> <td style="text-align: right;">Monthly payment (30) _____</td> </tr> <tr> <td> Monthly property insurance payment (27) _____ </td> <td style="text-align: right;">Monthly payment assistance (31) _____</td> </tr> <tr> <td> If Method 1, adjusted annual income equals (22) % of median income and Equivalent rate of interest is (23) % </td> <td style="text-align: right;">(32) _____</td> </tr> </table> <p>5. Subject to the provisions of this agreement, the borrower will pay (33) _____ dollars per month for 12 months beginning (34) _____ . This agreement may be revised or canceled as provided by the conditions listed on page 2 of this form.</p> <p>NOTE: In accordance with the provisions of Form RD 1951-37, "Delinquency Workout Agreement" or other agreement, the borrowers' required payment will be \$ (35) _____ rather than the amount shown above.</p> <table style="width:100%;"> <tr> <td style="width:40%;">Date Approved (36) _____</td> <td style="width:60%; text-align: right;">United States Department of Agriculture Rural Housing Service</td> </tr> <tr> <td>Title: _____ (37)</td> <td style="text-align: right;">By: _____ (38)</td> </tr> <tr> <td style="text-align: center;">(39)</td> <td style="text-align: center;">RETURN TO: _____ (40)</td> </tr> </table> <p style="font-size: small; margin-top: 10px;">According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.</p>			Name	Age	Wages	Other	Names and addresses of sources of income	(13)																				(17) _____	(17) _____	(17) _____	Date	Borrower	Borrower	Type of Payment Assistance: Method 1 _____ or Method 2 _____ (18)	(28a)	Total annual income (19) _____	(Adjusted income x % divided by 12 =)	Monthly installment based on (24a) _____ % (24b) _____	minus monthly affordable leveraged	Deductions (20) _____	installment, taxes and insurance = (28b) _____	Adjusted annual income (21) _____	Monthly note rate installment (29) _____	Monthly real estate tax payment (26) _____	Monthly payment (30) _____	Monthly property insurance payment (27) _____	Monthly payment assistance (31) _____	If Method 1, adjusted annual income equals (22) % of median income and Equivalent rate of interest is (23) %	(32) _____	Date Approved (36) _____	United States Department of Agriculture Rural Housing Service	Title: _____ (37)	By: _____ (38)	(39)	RETURN TO: _____ (40)
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To be used for direct Section 502 Rural Housing (RH) loans to very low-, low- and moderate income borrowers who are eligible to receive Payment Assistance.

- PROCEDURE FOR PREPARATION : RD Handbooks 3550.
- PREPARED BY : RD 1944-14 - RHS official or designee through MortgageServ.
RD 1944-A14 - Centralized Servicing Center.
- NUMBER OF COPIES : Original and one copy.
- SIGNATURES REQUIRED : RHS official, borrower and co-borrower.
- DISTRIBUTION COPIES : Original retained in borrower's RHS case file and copy to borrower.

PAGE 2 OF FORM RD 1944-14 AND 1944-A14

6. DEFERRED PAYMENT CALCULATIONS

Date of initial Deferred Payment Ageement: (41)

Annual note payment at 1% \$ (42)
Annual real estate taxes [] \$ (15)
Annual property insurance \$ (16)
Annual PITI \$ (44)

Total repayment income x 29 percent = \$ (43)

Monthly deferred payment \$ (45)
Monthly deferred subsidy \$ (46)

7. As requested by the Government, the borrower will submit to the Government, in a form prescribed or approved by it, a statement of the borrower's total annual income and expenses for the previous calendar year or other designated periods.

8. The Government may review the borrower's annual income and expenses during the term of this agreement and, in accordance with its regulations, may increase, decrease, or cancel any amount of payment assistance or deferred mortgage assistance granted under this agreement. The Government may also determine whether to offer a new agreement for the succeeding year or other selected period following the period covered by this agreement.

9. At its option, the Government may terminate this agreement at any time it determines that:

- a. The borrower has defaulted under any terms or conditions of this agreement, the note, or any instrument securing the borrower's loan.
- b. The borrower has never occupied the dwelling and RHS will not continue the loan.
- c. The borrower has ceased to occupy the dwelling.
- d. The property securing the loan has been sold or the title transferred without the Government's consent or approval.
- e. The borrower is no longer eligible for payment assistance or deferred mortgage assistance.

10. The recapture of deferred mortgage will be considered at the same time payment assistance recapture is computed. Deferred payments cannot be granted after 15 years from the effective date of the initial payment assistance agreement. All deferred payments outstanding at the time the property is sold or title transferred are subject to recapture.

11. The Government may amend or cancel the agreement and collect any amount of reduction granted which resulted from incomplete or inaccurate information, an error in computation, or any other reasons which resulted in payment assistance or deferred mortgage assistance that the borrower was not entitled to receive.

12. Upon the failure of the borrower to make the payments prescribed in this agreement, the Government, at its option and subject to its regulations, the note and any instrument securing the borrower's loan, may declare the entire indebtedness due to the Government immediately due and payable.

13. No terms or conditions of the note or any related security instrument, other than the amount of payment or the payment plan, shall be affected by this agreement.

14. This agreement is subject to the present regulations of RHS (and any successor) and to its future regulations not inconsistent with the express provisions of this agreement.

15. For loans approved or assumed on or after October 1, 1979, any subsidy granted as a result of this agreement shall be subject to recapture by the Government when the property securing the loan is sold, title to it is transferred, or when it is no longer occupied by the borrower.

16. If the decision contained in this form results in denial, reduction, or cancellation of RHS assistance, the borrower may appeal this decision and have a hearing before the National Appeals Division of the Department of Agriculture and prior to such hearing may request an informal RHS review of this decision by contacting the RHS Loan Service Center at 1-800-414-1226.

PAGE 4 OF FORM RD 1944-14 AND 1944-A14

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), rural Business-Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, state, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Disclosures may be made of names, home addresses, social security numbers, and financial information to business firms in a trade area that buy chattel or crops or sell them for commission. This is in order that the agency may benefit from the purchaser notification provisions of section 1324 of the Food Security Act of 1985 (7 U.S.C. 163(c)). The Act requires that potential purchases of farm commodities must be advised ahead of time that a lien exists in order for the creditor to perfect its lien against such purchases.
4. Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 1681a(f)) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).
5. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to 42 U.S.C. 1479(d), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
6. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when the agency determines such referral is appropriate for servicing or collecting the borrower's account or has provided for in contracts with servicing or collection agencies.
7. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee; or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
8. Referral of name, home address, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents, and private or commercial credit sources, when the agency determines such referral is appropriate to encourage the borrower to refinance their RHS indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471).
9. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations and under the authority contained in 31 U.S.C. 3720A.
10. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U. S. Government under certain programs administered by the agency in order to collect debt under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
11. Referral of names, home addresses, and financial information to lending institutions when the agency determines the individual may be financially capable of qualifying for credit with or without a guarantee.
12. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as the agency for the purpose of the collection of the debt by the agency or the other lender. These loans can be under the direct and guaranteed loan programs.
13. Referral to private attorneys under contract with either the agency or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts, in connection with the agency.
14. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.
15. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.
16. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, state wage information collection agencies, and other Federal, state, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.
17. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when the agency determines such referral is appropriate for developing packaging and marketing strategies involving the sale of agency loan assets.

INSTRUCTIONS FOR PREPARATION

ALL COMPUTATIONS MADE TO DETERMINE THE AMOUNT OF PAYMENT ASSISTANCE SHOULD BE ROUNDED TO THE NEAREST DOLLAR EXCEPT WHERE SO NOTED AND ITEM 21, WHICH SHOULD NEVER BE ROUNDED.

(1) Insert date of promissory note, reamortization agreement or date of assumption agreement in cases of assumption on new rates and terms. If a subsequent loan eligible for payment assistance is involved, show the date of the subsequent loan separately and below the date of the initial loan.

(2) Insert amount of initial loan in figure as shown on the promissory note, reamortization agreement or amount of assumption agreement in cases of assumption on new rates and terms. For loans with an amortization effective date, the amount of the loan consists of the amount shown on the promissory note plus capitalized interest. If a subsequent loan eligible for payment assistance is involved, insert amount of the subsequent loan separately and below the amount of the initial loan.

(3) TYPE OF AGREEMENT

Item 1 - Item 1 will be marked for all initial loans with payment assistance, and in all other cases when payment assistance is being granted and the borrower is not presently receiving payment assistance.

Item 2 - Item 2 will be marked when a payment assistance agreement is being processed to continue payment assistance with a borrower whose current payment assistance agreement is expiring.

Item 3 - Item 3 will be marked when the borrower's present payment assistance agreement is to be canceled or amended by the new payment assistance agreement.

(4) Insert the date the agreement is to be effective and applied to the borrower's loan account. The effective date will be as follows:

(a) For initial or subsequent loans -

(1) Use the first installment due date of the permanent loan as the effective date for loans closed under DLOS and activated on MortgageServ.

(2) Use the closing date of the permanent loan as the effective date for loans closed under PLAS.

(b) For credit sales or transfers -

(1) Use the first installment due date of the transaction as the effective date for transactions closed under DLOS and activated on MortgageServ.

(2) Use the closing date of the transaction as the effective date of transactions closed under PLAS.

(c) For renewals of expiring payment assistance agreements, one day after the expiration of the current payment assistance agreement. For reviews not completed during the review period, one day after the expiration date of the previous payment assistance agreement if failure to renew was due to error or oversight by RHS.

(d) For payment assistance renewed, or granted as a result of a borrower's appeal, one day after the previous agreement expired or was canceled, or on the date the initial agreement should have been effective.

(e) For reamortizations, the effective date of the reamortization.

(f) For all other cases, the next payment due date following approval date of the agreement.

- (5) Check the type of the borrowers' payment plan. For deferred mortgage assistance borrowers, check deferred and check monthly or annual.
- (6) Insert borrowers' case number
- (7) Insert county name. If within a Metropolitan Statistical Area insert (MSA) behind the county name.
- (8) Insert date of most recent income limit in the Single Family Housing Handbook.
- (9) Insert very low-income limits for family size and county as shown in the Single Family Housing Handbook.
- (10) Insert low-income limit for family size and county as shown in the Single Family Housing Handbook.
- (11) Insert moderate limit for family size and county as shown in the Single Family Housing Handbook.
- (12) Insert median for family size and county. This can be determined by multiplying the very low-income limit, item (9), by 2.
- (13) Insert the name, age, current verified annual income of the borrower, spouse and all adult members of the household who will receive income and the name and address of the employer or income source.
- (14) Insert the number of dependents eligible for a \$480 deduction (see item 20)
- (15) Insert the amount of annual real estate taxes, less abatement, applicable to the dwelling and dwelling site as improved. If the dwelling is in a farm, only the taxes applicable to the dwelling and the dwelling site will be shown.
- (16) Insert the amount of the annual property insurance premium being paid for the dwelling.
- (17) Borrowers must sign and date the agreement exactly as name(s) appears on the promissory note, reamortization agreement, or assumption agreement.
- (18) Identify whether this agreement is for Payment Assistance method 1 or 2. Do not complete for deferred mortgages.
- (19) Insert the amount of total annual income as determined in accordance with the Single Family Housing Handbook.
- (20) Insert the total amount of deduction allowed. These include a \$480 deduction for each member of the family residing in the household other than the applicant, spouse, co-applicant, or foster children, who are under 18 years of age or 18 years of age or older and are disabled, or a full-time student. An additional \$400 deduction is made for an elderly family defined as a household where any borrower is 62 years of age or older or disabled. Deductions are also allowed for child care expenses for minors 12 years of age or under necessary to enable a household member to be gainfully employed or to further his/her education, and for the aggregate of medical expenses in excess of 3 percent of gross annual income not covered by insurance for any elderly family and attendant care and auxiliary apparatus or expenses for handicapped/disabled members of any household to enable a member to be employed.
- (21) Item (19) minus item (20). If the adjusted annual income is equal or less than item (9), Section 6 must be completed for initial loans receiving deferred mortgage assistance renewals.

IF THE BORROWER QUALIFIES FOR DEFERRED MORTGAGE ASSISTANCE, ITEMS (21) THROUGH (32) DO NOT HAVE TO BE COMPLETED EXCEPT AS PROVIDED IN THE SINGLE FAMILY HOUSING HANDBOOK.

Complete items (22) and (23) for payment assistance method 1. For method 2, skip to item (24)

(22) Divide item (21) by item (12). DO NOT ROUND. Number should be carried out to the hundredths position.

Example: 60.3782% would be 60.37% or
50.0078% would be 50.00%

(23) Using item (22) determine the equivalent rate of interest from the chart in the Single Family Housing Handbook. In no case will the effective rate of interest be less than 1 percent.

(24a). For payment assistance method 1, enter "EIR". For payment assistance method 2, enter 1%.

(24b) Determine the monthly payment, rounded up to the next whole dollar, based on the equivalent rate of interest for the appropriate term of the loan. For annual subsequent loans made in accordance with previous Agency regulations multiply the amount of note by the annual amortization factor for the equivalent interest rate for the appropriate term of the loan. This number should be rounded up to the next whole dollar, divided by 12, and then rounded up again to the next whole dollar to obtain the monthly installment.

(25) For Payment Assistance Method 1, Leave blank. For Payment Assistance Method 2, see 7 CFR 3550.10 for definition of a leveraged loan, and enter monthly affordable leveraged loan installment if applicable, otherwise leave blank.

(26) Using the estimated amount of real estate taxes to be paid during the term of the agreement, divide item (15) by 12 and insert answer. Number should be rounded up.

(27) Divide item (16) by 12 and insert answer. Number should be rounded up.

(28a) For payment assistance method 1, enter the appropriate "Floor Rate" income percentage as per the Single Family Housing Handbook (22%, 24% or 26%). For payment assistance method 2, enter 24%.

(28b) Multiply item (21) times item (28a). Divide the result by 12. For Payment Assistance Method 1, Subtract items (26 & 27), round up to the next whole dollar. For payment Assistance Method 2, subtract items (25, 26 & 27).

(29) Insert the RHS Installment at the note rate. To obtain the monthly installment on an annual loan, divide the annual installment by 12 and round up to the next whole dollar.

(30) For payment assistance method 1, the monthly payment amount is equal to item (24b) or (28b) if it is higher. For borrowers receiving a non RHS participation loan under payment assistance method 1, which is a lien against the security by virtue of a prior mortgage made substantially concurrently with the RHS loan, item (24b) will always be inserted. For payment assistance method 2, the monthly payment is equal to (28b) or (24b) if it is higher.

In no case will the amount of the monthly payment exceed the note rate.

(31) Subtract the amount in item (30) from item (29) and insert.

(32) [RESERVED]

(33) Insert either item (30) for non-deferred mortgage assistance borrowers or item (45) for borrowers receiving deferred mortgage assistance.

(34) Insert the next due date following the effective date of agreement.

(35) Insert the amount of payment as per Agency form or other agreement reached with the borrower.

(36) Date approved by RHS official.

(37) Insert title of RHS official approving the payment assistance agreement.

(38) RHS official RHS must sign

(39) Type name(s) and address of borrower(s)

(40) Type appropriate RHS field office name and address

(41) Insert date of the initial loan closing when borrower was initially determined eligible for deferred mortgage assistance.

(42) Calculate the annual installment based on monthly amortization at 1 percent for 38 years. If loan is for a manufactured home the term must be for 30 years. The amount should be rounded to the next whole dollar.

(43) Multiply item (18) by .29 and insert here. Round the number to the nearest whole dollar.

(44) Add items (42), (15), and (16) and insert here. If this number is greater than item (43) proceed with determining the deferred mortgage assistance. If this number is less than item (43) proceeded with calculations under items (21) through (32)

(45) Divide item (42) by 12 and round up. Multiply this number by .75, again rounding up and insert answer.

(46) Divide item (42) by 12 and round up. Subtract item (45) from this number and insert