

SIGNATURES

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective borrower under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUG/FHA); by 42 USC, Section 145b (if HUD/CPD); and Title 42 USC, 1471 et. SEW., or 7 USC, 1921 et. Seq. (if USDA/FmHa).

I/We hereby affirm that the foregoing information is true and complete to the best of my/our knowledge, and authorize the Flathead Finance Program to make inquiries to verify the statements herein. I/We further understand that any intentional misrepresentation in this application might result in default and/or eviction of this household. If any of the aforementioned information changes, I/we agree to notify immediately.

Please print your FULL LEGAL NAME below:

Applicant: _____	Social Security Number: _____
Applicant: _____	Social Security Number: _____
Applicant: _____	Social Security Number: _____

NOTICE OF PENALTY FOR MISREPRESENTATION:

Federal regulations establish administrative procedures for imposing civil penalties and assessments against person who file false claims or statements while applying for housing benefits. This regulation, which implements the Program Fraud Civil Remedies Act of 1986, applies to all applicants for Indian Housing Programs, as well as tenants and homebuyers. The Program Fraud Remedies regulations apply to any person or persons who misrepresents or omits information from applicants for housing, income verification, re-examinations of information, family compositions or ages of family members, etc. Such person or persons may be investigated by the Inspector General may be subject to the following penalties:

1. Up to \$ 5,000.00 for filing such a claim; or
2. Up to \$ 5,000.00 plus up to twice the amount of benefits which were fraudulently received; and
3. In any case, whether or not benefits were actually received by the individual family, any other remedy which may be prescribed by law will still apply. (This means that the fines do not preclude criminal charges or legal actions against the person(s) committing the fraud.)

Some of the areas where such fraud may occur:

1. Families reporting less than all sources of income, (e.g., only reporting husband's income when both spouses are working; or not reporting all or part of part-time income or other seasonal income.)
2. Families listing more dependents than are eligible or who live in the household.
3. Families misrepresenting age to either get benefits for "elderly" or claim children as dependents after they reach age 18.
4. Families not reporting all assets, such as bank accounts, real estate/homes owned (other than Trust land, which is not an asset for this program).

A COPY OF THIS AUTHORIZATION MAY BE ACCEPTED AS AN ORIGINAL

I/we grant Salish & Kootenai Housing Authority permission to release information necessary in assisting me in obtaining other services for which I may be eligible.

I have read and accept the terms of the SKHA Criminal and Drug Related Activity Policy.

I HAVE READ AND UNDERSTAND THESE REGULATIONS

Applicant's Signature: X _____	Date: _____
Applicant's Signature: X _____	Date: _____
Applicant's Signature: X _____	Date: _____
Applicant's Signature: X _____	Date: _____