



USDA 4506-C

- USDA requires the verification and calculation of annual income, which is the income of **adult household members** (\geq 18 years old), regardless of whether they will be parties to the promissory note. Refer to [Chapter 9: Income Analysis](#) of [HB-1-3555](#) for details.
- IRS transcripts must be ordered and retained for all required household members.
 - **Each household member must complete and sign IRS Form 4506-C** for the previous two tax years at the time of loan application.
 - Full time students age 18 and up that are not the applicant, co-applicant, or spouse of an applicant are not required to sign the 4506-C.