

Pre-Purchase Counseling

Thank you for contacting our agency regarding our comprehensive Pre-Purchase counseling program. We are excited to offer this service which provides resources and information to assist individuals and families in achieving their goal of homeownership. We will need you to complete the detailed Financial Intake and Household Budget, and sign the Disclosure Statements prior to meeting with you. Once you have this information prepared, please contact our office to schedule an appointment. You will also need to gather and bring the following supporting documents:

- Recent paystubs covering 60 days
- 2 most recent complete bank statements for all personal and business accounts, if applicable
- Most recent filed tax return
- If self-employed, we will need the personal tax return covering 2 years and a current profit and loss statement

The initial assessment session will include a review of credit. If you have access to a recent credit report through a reporting service, please bring a copy to your appointment. If not, your counselor will assist in obtaining a copy. The counselor will evaluate the credit report and look for ways to improve scores and debt ratio. We will also evaluate your monthly household budget and look for ways to cut costs and increase savings. You will receive a Household Evaluation form which includes an Action Plan. The Action Plan will provide steps to take by both the participant and the counselor to progress towards the goal of homeownership. We look forward to working with you!

Regards,

Housing Counseling Staff



Disclosure to Client for HUD Housing Counseling Services Housing Development Corp. of SW Florida, Inc., d/b/a HELP

HELP provides the following HUD one-on-one counseling services:

Pre-purchase/homebuying, Financial Management/budgeting, Resolving or Preventing Mortgage Delinquency or Default, and Rental.

HELP also provides the following services and group education workshops:

Financial literacy and pre-purchase/homebuyer education.

Relationships with Industry Partners:

HELP has financial or exclusive relationships, or both, with specific industry partners, including: Collier County Community and Human Services, Collier Community Foundation, United Way of Collier and the Keys, Fifth Third Foundation, Wells Fargo Foundation, Regions Bank, TIAA Bank, US Bank, BankUnited, Comerica Bank, First Horizon Bank, and Valley Bank. HELP also serves as the managing entity of the Collier County Community Land Trust, Inc., which is engaged in the business of creating rental and homeownership units in Collier County.

No Client Obligation:

There is no obligation to receive, purchase, or use any product or service offered by HELP or any services of its industry partners or other third party in exchange for receiving HUD housing counseling services.

Alternatives:

As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD's Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

I have read and received a co	py of this disclosure	e, and the detailed list of client so	ervices provided
Client Signature	Date	Client Signature	Date
Print Name		Print Name	

Prepurchase/homebuying Counseling:

Your comprehensive pre-purchase counseling will cover the entire homebuying process from beginning to end. This includes budgeting, finding a lender, types of mortgages, predatory lending, down payment assistance, credit reporting and scores, PITIA, closing costs, closing documents, and any other homeownership topic relevant to successfully maintaining a home. You will also receive important material on home inspection, fair housing and lending, and pre-foreclosure.

Financial Management/Budgeting Counseling:

Your counselor will guide you through the establishment of a personalized, sustainable budget using the method best suited to your household. You will receive information on the options available to you for banking, establishing/repairing credit, borrowing, and the different types of savings accounts and methods used to grow wealth and stability. Your counselor will provide guidance on obtaining credit and personal reports, and avoiding fraud. Personalized topics will be addressed as part of your individualized counseling.

Resolving or Preventing Mortgage Delinquency or Default Counseling:

Your counselor will provide guidance on the consequences of default and foreclosure, your loss mitigation options, assist in preparing and delivering the loss mitigation package to your servicer, and reviewing the lender determination. Your counselor will examine your income, expenses, and circumstances to determine the cause of delinquency and how it can be avoided going forward. A comprehensive and sustainable budget is established, and an action plan is set to achieve goals and overcome obstacles. If necessary, your counselor will provide resources and referrals to outside agencies to address associated issues this agency is not equipped to address including legal concerns. If it is established that you are unable to maintain your loan and stay in your home, your counselor will guide you through the process of home disposition.

Rental Counseling:

Your counselor provides information on local market rental rate, rent subsidy programs (if applicable), housing search assistance, fair housing law and reporting, landlord tenant law resources and referrals, background and credit check requirements, applying for tenancy, understanding lease terms, communication with landlords, and avoiding eviction. Counselors will assist you with creating a sustainable budget/spending plan for your current household situation and will develop a clear action plan to achieve your goals.

Pre-purchase Homebuyer Education Workshops:

Attendees in live and virtual workshops or participants in online education will receive information on topics that will prepare the prospective homebuyer to make informed home purchase decisions. Topics include homebuyer readiness, money management, understanding credit, getting a mortgage loan, shopping for a home, keeping your home/managing your finances, and maintaining a home.

Financial Literacy Workshops:

Attendees in live and virtual workshops or participants in online education will receive information on topics including money management, banking services and alternatives, and understanding credit.

Privacy Policy

HELP, dba HDC of SW Florida, Inc., is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "nonpublic personal information," such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

- 1. You have the opportunity to "opt-out" of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
- 2. If you choose to "opt-out", we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your "opt-out", you may call us at (239-434-2397) and do so.

Release of your information to third parties

- 1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
- 2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
- 3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



PRIMARY APPLICANT		Plea	se Print Clearly
Last Name	First Name		MI
# Street Name Apt/U	Jnit# City	State	Zip Code
How long have you lived at this address		vour 2 vear residence h	page to complete
Email:		- Fax: ()	_
1. Date of Birth///		, , , , , , , , , , , , , , , , , , , ,	
3. Social Security Number:			
	/ African American Hawaiian / Other Pacific Islander	☐ American Indian / Alaska ☐ Hispanic	a Native
5. Family/Household size	_		
6. List the age of each adult and child	d in household		
7. Household Type (please check one) ☐ Married ☐ Separated		divorced, widowed, domestic pa	artners)
3. Housing Arrangement (please ched ☐ Renter ☐ Rent Free ☐	ck one) Homeowner		
9. Monthly mortgage/rental payment	:: \$		
0. Highest level of education attaine	d: ☐ None ☐ High S☐ Elementary ☐ Some		☐ Master's ☐ Doctoral
I1. Are you currently working? ☐ Yes - Full time ☐ Yes - Part time ☐	 ☐ No – Not receiving unemploymer	— nt □ No – Receiving unemplo	yment
12. Are you a veteran? 🗌 Yes 📗	No Are you active duty r	nilitary? 🗌 Yes 🔲 No	
13. Have you owned a home in the pa	ast? ☐ Yes ☐ No		
•	Foreclosure Year of Sale/Sho	rt Sale/Foreclosure:	
14. Are you a first time home buyer?	(or have not owned a home in the	past 3 years) Yes	No
15. Referral Source (please check one	:)		
☐ Website ☐ Fl	yer / Brochure		
	riend / Family acebook /Twitter		
	ank	☐ Other	



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Primary Employer (current)				
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nnual Gross Income (before taxes): \$				
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necessary, attach additional pages to con	nplete your 2 year w	ork history.		
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Previous Employer _				······································	······································	
Title				Hire	Date	End Date
Street		City	Sta	ate	Zip (Code
Phone: ()	-	Status:	☐ Part-Time	□Full-T	ime	
Annual Gross Income	(hefore taxes): \$					
Amuai Gross meome	σ (belore taxes). ψ					
If necessary, attach ad	ditional pages to comp	lete your 2 year ı	work history.			
IOUID EUNDS/SAVING	C/INIVECTMENTS				Dlee	oo Drint Cloorly
IQUID FUNDS/SAVING	55/INVESTMENTS				Pleas	se Print Clearly
Check if applicable as	nd indicate the approx	ximate value for	r each of the follo	wing:		
Account Type	Value of Account		Name on Accou	nt		Bank/Company
☐ Checking	\$	☐ Primary Applicant	☐ Co-Applicant	☐† Joint	Account	
☐ Savings		Primary	☐ Co-Applicant	☐† Joint	Account	
☐ Cash	\$	Applicant Primary	☐ Co-Applicant	☐ Joint	Account	
☐ Retirement	\$	Applicant ☐†Primary	☐ Co-Applicant	☐† Joint	Account	
☐ CDs	\$	Applicant ☐ Primary	☐ Co-Applicant	∏t Joint	Account	
☐ Securities	\$	Applicant Primary	☐ Co-Applicant		Account	
(stocks, bonds, etc.)	\$	Applicant	<u> Поо Арриоант</u>	Поопи	710000111	
Other Liquid Funds	\$	☐ Primary Applicant	☐ Co-Applicant	☐† Joint	Account	
		1 1 1 2 2 2				
OTAL DEBT					Pleas	e Print Clearly
Check if applicable a	nd indicate the approx	vimata valua far	rooch of the follow	wina		
	e of Debt		num Monthly Payr		Unr	paid Balance
☐ Auto Loan #1						
☐ Auto Loan #2		\$_ \$		_	\$	
☐ Child Support/Alimo	ony	_		-	Ψ	
☐ Credit Card #1	,	\$_		_	\$	
☐ Credit Card #2		\$_		-	\$	
Student Loan		\$_		-	\$	
Stock Pledges		\$_		_	\$	
□ Stock Fleuges		\$_		-	\$	
☐ Other		\$			\$	

\$____

\$___



☐ Other _

DECL	ARATIONS				
		APPLIC	CANT	APPLI	
1.	Are there any outstanding judgments against you?	∐Yes	□No	□Yes	□No
2.	Have you been declared bankrupt with in the past 7 years?	□Yes	□No	□Yes	□No
3.	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	□Yes	□No	□Yes	□No
4.	Are you a party to a lawsuit?	∐Yes	□No	□Yes	□No
5.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	∐Yes	□No	∐Yes	□No
6.	Are you presently delinquent or in default on any Federal debt or any other				
	loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	∐Yes	□No	□Yes	□No
7.	Are you obligated to pay alimony, child support, or separate maintenance?	∐Yes	□No	□Yes	□No
8.	Is any part of the down payment borrowed?	∐Yes	□No	□Yes	□No
9.	Are you a co-maker or endorser on a note?	∐Yes	□No	□Yes	□No
10.	Are you a U.S. citizen?	□Yes	□No	□Yes	□No
11.	Are you a permanent resident alien?	∐Yes	□No	□Yes	□No
12.	Do you intend to occupy the property as your primary residence?	□Yes	□No	□Yes	□No
	If "Yes," complete the questions below.				
13.	Have you had an ownership interest in a property in the last 3 years?	∐Yes	□No	□Yes	□No
	(a) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?				
	(b) How did you hold title to the home-solely by yourself (S), jointly with our spouse (SP), or jointly with another person (O)?				
•	ou currently working with a real-estate agent? ☐Yes ☐No				
ii yes	Name			Phon	<u>е</u>



HOUSEHOLD BUDGET

NET MONTHLY INCOME W2 Wages 1		
W2 Wages 2 Self-Employment SSI/Disability Child Support/Alimony Food Stamps Other: \$ FIXED EXPENSES Auto Insurance Auto Loan Auto Tags/Registration Sasoline Credit Card Min Payments Credit Card Min Payments Credit Collections School Lunches Tuition Sooks/supplies Athletic Events/Hobbies Groceries Scleaning Supplies Laundry Cleaning Personal Items/Toiletries Dining Out Meals at Work Housing Rental St Mortgage Shook Hoad Shomeowners Insurance Short Shomeowners Shomeowners Insurance Shomeowners Insurance Shomeowners Insurance Shomeowners Insurance Shomeowners Showeowners Sh	NET MONTHLY INCOME	
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Personal Loan \$		1.
Student Loan \$		
	Student Loan	\$

Health Insurance	\$
Life Insurance	\$
Dentist	\$
Doctor/Co-pay	\$
Medications	\$
Savings	\$
Taxes	\$
Internet	\$
Cable TV	\$
Cell Phone	\$
Electricity	\$
Water/Sewer	\$
Telephone	\$
DISCRETIONARY EXPENSI	ES
2nd Auto Loan	\$
Church Donations	\$
Other Gifts/Donations	\$
Subscriptions	\$
Lottery	\$
Movies	\$
Alcholic Beverages	\$
Allowance for Children	\$

\$

\$

\$

\$

\$

\$

\$

\$

The figures above are true and accurate to the best of my/our knowledge:

Borrower	Co-Borrower	Date

Barber/Beauty Shop

Public Transportation

Child Care

Pest Control

Pet Supplies

Security System

Miscellaneous:_

Miscellaneous:

Clothing

The following disclosures relating to home inspection are for your information and are not required to be completed or signed prior to or during counseling.

CAUTION—Your Action is Required Soon

U.S. Department of Housing and Urban Development Federal Housing Administration (FHA)



OMB Approval No: 2502-0538 (exp. 06/30/2021)

For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- ü Evaluate the physical condition: structure, construction, and mechanical systems;
- ü Identify items that need to be repaired and
- ü Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety – see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

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(Signed) Homebuyer	Date	(Signed) Homebuyer	Date

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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 ID, 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.

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