



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



HOUSING. EDUCATION. LENDING PROGRAMS

**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 copy of this disclosure, and the detailed list of client services 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.

NOTE: *If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing forms or accessing information, about our housing counseling program, please inform our housing counseling program staff so alternative accommodations may be arranged.*

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.



HOUSING. EDUCATION. LENDING PROGRAMS

PRIMARY APPLICANT

Please Print Clearly

Last Name		First Name		MI
# Street Name	Apt/Unit#	City	State	Zip Code
How long have you lived at this address? _____ years & _____ months				<i>If you have lived at this address less than 2 years, attach another page to complete your 2 year residence history.</i>
Home: (____) _____ - _____		Mobile/Cell: (____) _____ - _____		
Email: _____			Fax: (____) _____ - _____	

1. Date of Birth ____ / ____ / ____ 2. Gender Female Male
3. Social Security Number: _____ - _____ - _____
4. Race (check only one)
- | | | |
|---|---|--|
| <input type="checkbox"/> White/Non Hispanic | <input type="checkbox"/> Black / African American | <input type="checkbox"/> American Indian / Alaska Native |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Native Hawaiian / Other Pacific Islander | <input type="checkbox"/> Hispanic |
5. Family/Household size _____
6. List the age of each adult and child in household _____
7. Household Type (please check one)
- Married Separated Unmarried (include single, divorced, widowed, domestic partners)
8. Housing Arrangement (please check one)
- Renter Rent Free Homeowner
9. Monthly mortgage/rental payment: \$ _____
10. Highest level of education attained:
- | | | | |
|-------------------------------------|---------------------------------------|--------------------------------------|-----------------------------------|
| <input type="checkbox"/> None | <input type="checkbox"/> High School | <input type="checkbox"/> Associate's | <input type="checkbox"/> Master's |
| <input type="checkbox"/> Elementary | <input type="checkbox"/> Some College | <input type="checkbox"/> Bachelor's | <input type="checkbox"/> Doctoral |
11. Are you currently working?
- Yes - Full time Yes - Part time No – Not receiving unemployment No – Receiving unemployment
12. Are you a veteran? Yes No Are you active duty military? Yes No
13. Have you owned a home in the past? Yes No
- If yes: Sold Short Sale Foreclosure Year of Sale/Short 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)
- | | |
|------------------------------------|--|
| <input type="checkbox"/> Website | <input type="checkbox"/> Flyer / Brochure |
| <input type="checkbox"/> Staff | <input type="checkbox"/> Friend / Family |
| <input type="checkbox"/> Radio | <input type="checkbox"/> Facebook /Twitter |
| <input type="checkbox"/> Newspaper | <input type="checkbox"/> Bank _____ |
| | <input type="checkbox"/> Other _____ |



PRIMARY APPLICANT EMPLOYMENT- Provide us with the last two (2) years of employment history.

Primary Employer (current) _____

Title _____ Hire Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (_____) _____ - _____ Status: Part-Time Full-Time

Annual Gross Income (before taxes): \$ _____

Previous Employer _____

Title _____ Hire Date _____ End Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (_____) _____ - _____ Status: Part-Time Full-Time

Annual Gross Income (before taxes): \$ _____

If necessary, attach additional pages to complete your 2 year work history.

CO-APPLICANT

Name _____
Last First MI

Street _____

City _____ State _____ Zip Code _____

Home: (_____) _____ - _____ Cell: (_____) _____ - _____

1. Date of Birth ____ / ____ / ____ 2. Gender Female Male

3. Social Security Number: _____ - _____ - _____

4. Household Type (please check one)

Married Separated Unmarried (include single, divorced, widowed, domestic partners)

5. Relationship to Primary Applicant

Spouse/Partner Child Sibling Parent Other Relative Relative by Marriage

6. Race (check only one)

White/Non Hispanic Black / African American American Indian / Alaska Native
 Asian Native Hawaiian / Other Pacific Islander Hispanic

CO-APPLICANT EMPLOYMENT- Please provide us with the last two (2) years of employment.

Primary Employer (current) _____

Title _____ Hire Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (_____) _____ - _____ Status: Part-Time Full-Time

Annual Gross Income (before taxes): \$ _____



Previous Employer _____

Title _____ Hire Date _____ End Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (_____) _____ - _____ Status: Part-Time Full-Time

Annual Gross Income (before taxes): \$ _____

If necessary, attach additional pages to complete your 2 year work history.

LIQUID FUNDS/SAVINGS/INVESTMENTS **Please Print Clearly**

Check if applicable and indicate the approximate value for each of the following:

Account Type	Value of Account	Name on Account			Bank/Company
<input type="checkbox"/> Checking	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> Savings	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> Cash	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> Retirement	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> CDs	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> Securities (stocks, bonds, etc.)	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> Other Liquid Funds	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	

TOTAL DEBT **Please Print Clearly**

Check if applicable and indicate the approximate value for each of the following:

Type of Debt	Minimum Monthly Payment	Unpaid Balance
<input type="checkbox"/> Auto Loan #1	\$ _____	\$ _____
<input type="checkbox"/> Auto Loan #2	\$ _____	\$ _____
<input type="checkbox"/> Child Support/Alimony	\$ _____	\$ _____
<input type="checkbox"/> Credit Card #1	\$ _____	\$ _____
<input type="checkbox"/> Credit Card #2	\$ _____	\$ _____
<input type="checkbox"/> Student Loan	\$ _____	\$ _____
<input type="checkbox"/> Stock Pledges	\$ _____	\$ _____
<input type="checkbox"/> Other _____	\$ _____	\$ _____
<input type="checkbox"/> Other _____	\$ _____	\$ _____



EQUAL HOUSING OPPORTUNITY

DECLARATIONS

	APPLICANT	CO-APPLICANT
1. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you been declared bankrupt with in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you a party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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? <small>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.)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete the questions below.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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)?	_____	_____

Are you currently working with a real-estate agent? Yes No

If yes, with whom are you working? _____

Name

Phone



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	\$
Auto Repair/Maintenance	\$
Gasoline	\$

Child Support	\$
---------------	----

Credit Card Min Payments	\$
Credit Collections	\$

School Lunches	\$
Tuition	\$
Books/supplies	\$
Athletic Events/Hobbies	\$

Groceries	\$
Cleaning Supplies	\$
Laundry Cleaning	\$
Personal Items/Toiletries	\$
Dining Out	\$
Meals at Work	\$

Housing Rental	\$
1st Mortgage	\$
2nd Mortgage	\$
HOA	\$
Homeowners Insurance	\$
Renters Insurance	\$
Property Tax	\$
Lawncare	\$

Installment Loan	\$
Personal Loan	\$
Student Loan	\$

Health Insurance	\$
Life Insurance	\$

Dentist	\$
Doctor/Co-pay	\$
Medications	\$

Savings	\$
Taxes	\$

Internet	\$
Cable TV	\$
Cell Phone	\$
Electricity	\$
Water/Sewer	\$
Telephone	\$

DISCRETIONARY EXPENSES	
2nd Auto Loan	\$
Church Donations	\$
Other Gifts/Donations	\$
Subscriptions	\$
Lottery	\$
Movies	\$
Alcoholic Beverages	\$
Allowance for Children	\$
Barber/Beauty Shop	\$
Child Care	\$
Clothing	\$
Pest Control	\$
Pet Supplies	\$
Public Transportation	\$
Security System	\$
Miscellaneous: _____	\$
Miscellaneous: _____	\$

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

Borrower _____

Co-Borrower _____

Date _____

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.

[HUD](#) > [Program Offices](#) > [Housing](#) > [Single Family](#) > [Inspectors](#) > [Ten Important Questions to Ask Your Home Inspector](#)

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.

[Return to inspectors home](#)