



CASE # _____

We ask you, to bring with you to your appointment, the following documents. If you do not bring the necessary documents you may not be seen or receive the proper assessment. Therefore, it may delay your process.

- Picture ID for all parties:**
 - Driver's License
 - State ID
- Proof of Income:**
 - Employment (1 month of recent check stubs)
 - Social Security Award Letter (current year)
 - Child Support (Statement or Court Order, if applicable)
 - If self-employed, Profit & Loss Statements or 4 months of Personal Bank Statements
- Bank Statements (2 months...ALL PAGES)**
 - Checking
 - Savings
 - Any other account
- Federal Tax Returns with W2's for the last 2 years**
- Bankruptcy Documents (if applicable)**
- Divorce Decree (if applicable)**
- If you have completed a loan application, please bring to your appointment**
- All co-signers must attend the First time homebuyers counseling session**

NO CHILDREN ARE ALLOWED AT THE COUNSELING SESSION. IF YOU ARRIVE MORE THAN 15 MINUTES LATE, YOUR APPOINTMENT WILL BE CANCELED.



**HOMEBUYER/FINANCIAL LITERACY APPLICATION
 OFFICIAL INTAKE FORM**

CASE # _____

| Applicant Information | |
|------------------------------|---|
| First Name: | |
| Last Name: | |
| Social Security Number/ITIN: | --- --- |
| Date of Birth: | / / |
| Gender: | <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Home Phone: () | — |
| Mobile Phone: () | — |
| Best number to reach client: | <input type="checkbox"/> Home <input type="checkbox"/> Mobile |
| Email Address: | |

| Co-Applicant Information | |
|------------------------------|---|
| First Name: | |
| Last Name: | |
| Social Security Number/ITIN: | --- --- |
| Date of Birth: | / / |
| Gender: | <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Home Phone: () | — |

| Applicant Current Address | |
|---------------------------------|-------------|
| Address: | |
| City: | State: Zip: |
| County: | |
| Length of occupancy: | |
| Current Rental Monthly Payment: | |

| Co-Applicant Current Address (If Different) | |
|---|--|
| Address: | |
| City: | State/Zip: |
| County: | |
| Length of occupancy: | |
| Current Rental Monthly Payment: | |
| Do you live in a Rural Area? | <input type="checkbox"/> No <input type="checkbox"/> Yes |

| Applicant Employment Information | |
|---------------------------------------|----------------|
| Currently employed: | Self employed: |
| Unemployed | |
| Company Name: | |
| Position: | |
| Hire date: | |
| What is your total monthly income? \$ | |

| Co-Applicant Employment Information | |
|---|--|
| <input type="checkbox"/> Currently employed | <input type="checkbox"/> Self employed |
| <input type="checkbox"/> Unemployed | |
| Company Name: | |
| Position: | |
| Hire date: | |
| What is your total monthly income? \$ | |

| Household Demographics | |
|---|---|
| Race (check only one): | |
| <input type="checkbox"/> American Indian / Alaskan Native | <input type="checkbox"/> American Indian / Alaskan Native and White |
| <input type="checkbox"/> Asian | <input type="checkbox"/> American Indian/Alaska Native and Black/African American |
| <input type="checkbox"/> Asian and White | <input type="checkbox"/> Black or African American |
| <input type="checkbox"/> Native Hawaiian or other Pacific Islander | <input type="checkbox"/> Black or African American and White |
| <input type="checkbox"/> Other: | <input type="checkbox"/> White |
| Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic <input type="checkbox"/> Choose not to Respond | |
| Preferred Language: | Other Language: |
| Are you Limited English Proficient? <input type="checkbox"/> No <input type="checkbox"/> Yes | |



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| | | |
|--|---|--|
| Number of People in Household: | Number of Dependents: | Age(s) of Dependents: |
| Household Type (check only one): | | |
| <input type="checkbox"/> Single Adult | <input type="checkbox"/> Married without Dependents | |
| <input type="checkbox"/> Female-Headed Single Parent Household | <input type="checkbox"/> Married with Dependents | |
| <input type="checkbox"/> Male-Headed Single Parent Household | <input type="checkbox"/> Two or More Unrelated Adults | |
| <input type="checkbox"/> Other Household Type (describe): | | |
| Highest Education Level (check only one): | | |
| <input type="checkbox"/> No H.S. Diploma | <input type="checkbox"/> Vocational Certificate | <input type="checkbox"/> Bachelor's Degree |
| <input type="checkbox"/> H. S. Diploma | <input type="checkbox"/> Some College - Never Graduated | <input type="checkbox"/> Master's Degree |
| <input type="checkbox"/> GED Diploma | <input type="checkbox"/> Associates Degree | <input type="checkbox"/> Doctorate |
| Are you Disabled? <input type="checkbox"/> No <input type="checkbox"/> Yes | Are you a Veteran? <input type="checkbox"/> No <input type="checkbox"/> Yes | |

| Assets Information | | | |
|---|-----------------------------------|----------------------------------|---|
| Type of Account (check all that apply): | <input type="checkbox"/> Checking | <input type="checkbox"/> Savings | <input type="checkbox"/> Both <input type="checkbox"/> 401K |
| Institution (Bank): | Amount Checking: \$ | Savings: \$ | |

| Additional Information | |
|--|---|
| Are you Section 8 Voucher Holder? <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you Currently in Public Housing? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you currently participating in any program? | |

| Housing Information | | | | |
|--|--|--|---|-------------------------------------|
| Do you plan to buy a home in? | <input type="checkbox"/> 3 Months | <input type="checkbox"/> 6 Months | <input type="checkbox"/> 12 Months | <input type="checkbox"/> 18+ Months |
| Are you pre-approved for a home mortgage loan? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| If yes, with what lender? | | | | |
| How did you hear about SCH? | | | | |
| What topics interest you? | <input type="checkbox"/> Credit Repair/Obtaining Credit | <input type="checkbox"/> Landlord Training | <input type="checkbox"/> Foreclosure Prevention | |
| | <input type="checkbox"/> Homeownership Counseling (how much you can afford, down payments, etc.) | | | |
| | <input type="checkbox"/> Money management/establishing a budget | | | |
| | <input type="checkbox"/> Other (please specify): | | | |

I authorize and instruct Spanish Coalition for Housing (hereinafter SCH) to obtain and review my credit report by signing this form giving you my information. My credit report will be obtained from a credit reporting agency chosen by SCH. I understand and agree that SCH intends to use the credit report for the purpose of evaluating my financial situation for Housing counseling. I acknowledge that I have read and understand the Disclosure Statement.

Signature: _____ Date: _____

Co-Signature: _____ Date: _____





CASE # _____

BUDGET

| Monthly Income | Gross | Net | How Often: (Mark an X) | | | |
|-----------------------|-------|-----|------------------------|---------------|---------------|---------|
| | | | Weekly | Every 2 Weeks | Twice a Month | Monthly |
| Applicant's Salary | | | | | | |
| Co-applicant's Salary | | | | | | |
| Public Aid | | | | | | |
| Social Security | | | | | | |
| Add'l Income | | | | | | |
| Total Family | | | | | | |

| Monthly Expenses | Amount |
|----------------------------------|--------|
| Mortgage or Rent | \$ |
| Home Insurance | \$ |
| Property Taxes | \$ |
| Natural Gas-Oil | \$ |
| Electricity | \$ |
| Water-Sewer | \$ |
| Telephone: Basic | \$ |
| Telephone: Cell | \$ |
| Food | \$ |
| Personal Care | \$ |
| Auto: Payment | \$ |
| Auto: Gasoline | \$ |
| Auto: Insurance | \$ |
| Auto: Maintenance | \$ |
| Transportation: CTA, Metra, Taxi | \$ |
| Insurance: Medical, Life | \$ |
| Education | \$ |
| Alimony, Child Support | \$ |
| Internet | \$ |
| Entertainment: Cable | \$ |
| Entertainment: Restaurant | \$ |
| Entertainment: Movies | \$ |
| Miscellaneous Expenses | \$ |
| Other (specify): | \$ |

CREDIT ACCOUNTS

| Account # | Open/Close | Balance | Monthly Payment | In Collection |
|-----------|------------|---------|-----------------|---------------|
| | | | | |
| | | | | |
| | | | | |

Total Family Income:
Total Expenses:
Income After Expenses:





CASE # _____

DISCLOSURE STATEMENT

This Disclosure Statement is provided by **Spanish Coalition for Housing (SCH)** ("Grantee") to all clients seeking counseling services from Grantee.

Complete list of services provided by Grantee, in addition to counseling:

Foreclosure Prevention. Financial Literacy Counseling and Workshops, Pre-purchase Counseling and Workshops. Post-purchase Counseling. LIHEAP Energy Assistance. Weatherization. Homeless Prevention. Landlord Training & Technical Assistance. Rental Counseling. CHA Diversity Outreach. Reverse Mortgage Counseling (HECM) and referrals to other related programs.

Description of any financial relationships between Grantee and any other industry partners:

Spanish Coalition for Housing receives grants or sponsorships from the following financial institutions: Associated Bank. Baird & Warner Companies. Bank of America. BMO Harris Bank, CIBC (formerly the Private Bank), Citibank, COUNTRY Financial. Devon Bank. Fifth Third Bank. First Midwest Bank, First Savings Bank of Hegewisch. Freddie Mac. Huntington National Bank, JP Morgan Chase. Liberty Bank for Savings, Marquette Bank. Mutual of Omaha Mortgage, National Association of Real Estate Professionals - Chicago Chapter, PNC Bank, State Farm, U.S. Bank. Wells Fargo, and Wintrust Financial Corporation. The organization is also funded by Unidos US. the Illinois Housing Development Authority, the Chicago Housing Authority, and the City of Chicago Department of Housing.

As a client of Grantee, you are not obligated to receive any other services offered by Grantee or its industry partners (as identified above).

Grantee certifies that its staff and volunteers who will provide housing and/or financial counseling under the Grant have no conflict(s) of interest due to any other relationships with industry partners (whether identified above or not) that may stand to benefit from particular financial counseling outcomes.

Spanish Coalition for Housing:

Signature of Authorized Representative

Joseph Lopez, Executive Director

Printed Name and Title

_____ **Date**





CASE # _____

COUNSELING AGREEMENT (AUTHORIZATION FORM)

Applicant Name: _____ **Co-applicant name:** _____

Social Security No.: _____ **SS#:** _____

Property Address: _____

1. I understand that Spanish Coalition for Housing provides HUD certified housing counseling and financial capability counseling/ coaching services after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies as appropriate.
2. I understand that receives Project Reinvest: Financial Capability funds through the Project Reinvest: Financial Capability program and, as such, is required to share some of my personal information with Project Reinvest: Financial Capability program administrators or their agents for purposes of program monitoring, compliance, follow-up and evaluation.
3. I give permission for Project Reinvest: Financial Capability program administrators and/or their agents to follow-up with me within the next three years for the purposes of program evaluation. I understand that I may opt-out this requirement, but proof of my opt-out must be recorded in my client file.
4. As part of my action plan, I/We hereby authorize Spanish Coalition for Housing and/or its assigned agents to order a consumer credit report on me/us and discuss my/our current situation with appropriate creditors and other professionals. Spanish Coalition for Housing and its agents may obtain any or all documentation or information that they request for financial assessment and submission into their programs. No other use of my/our credit information is authorized by me/us.
5. I may be referred to other services of the organization or another agency for agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
6. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
7. I understand that Spanish Coalition for Housing agent provides information and education on numerous loan products and housing programs and I further understand that the counseling I receive from Spanish Coalition for Housing agents in no way obligates me to choose any of these particular products or programs.
8. By signing below, you acknowledge you have received a copy of Spanish Coalition for Housing’s privacy policy and Disclosure Statement to participate in this program.

Applicant: _____ **Date:** _____

Co-Applicant: _____ **Date:** _____





PRIVACY POLICY

Spanish Coalition for Housing 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 773-933-7575, 773-342-7575 or 312- 850-2660 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.

Applicant: _____ **Date:** _____

Co-Applicant: _____ **Date:** _____





CASE # _____

AUTHORIZATION AND WAIVER OF CONFIDENTIALITY

To:

Loan #

Las 4 digits SS#

This is to notify you that I, _____
(Client's Name)

living at _____ authorize
(Client's Address)

_____ of Spanish Coalition for Housing (SCH)
(Counselor's Name) (Agency)

to act on my behalf, regarding Pre-Purchase/Post-Purchase Counseling.

You are authorized to provide any records and information about me and my case including confidential information that my Counselor may ask for.

Client's Signature

Date:

