



# HOMEBUYER'S INTAKE APPLICATION

## Homebuyer's Information (Primary Borrower)

**Full**

**Name:**

\_\_\_\_\_

**Date:**

\_\_\_\_\_

**Address:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Cell  
Phone:**

\_\_\_\_\_

**Home  
Phone:**

\_\_\_\_\_

**Work Phone:**

\_\_\_\_\_

**Email:**

\_\_\_\_\_

**Gender:**

Male

Female

**Resident Status:**

Rent

Own

Neither

**Marital Status:**

Single

Married

Divorced

Widowed

**Race: (please check):**

American Indian/Alaskan Native

American Indian/Alaskan Native and Black

American Indian/Alaskan Native and White

Asian

Asian and White

Black or African American

Black/African American and White

Chose to not respond

Native Hawaiian/Other Pacific Islander

Other multiple race \_\_\_\_\_

White

**Hispanic or Latino:**  Yes  No

**Are you head of household:**  Yes  No

**Veteran:**  Yes  No

**Proficient in English:**  Yes  No

**Education:**  High school diploma/GED  College  Graduate school  Other: \_\_\_\_\_

**Number in household (including you):** \_\_\_\_\_

**Annual Income:** \_\_\_\_\_

**How did you hear about HomeFree USA?**

Family/Friend/Word of mouth

Loan Officer

Realtor

HFUSA Employee

Online, which site: \_\_\_\_\_

HUD

Event

Church

Other: \_\_\_\_\_

**\*Please provide the person's name and contact information who referred you:**



Homebuyer's Information (Co-Borrower)

Full Name: \_\_\_\_\_ Date: \_\_\_\_\_
First M.I. Last

Address: \_\_\_\_\_
Street Address Apartment/Unit #
City State ZIP Code

Cell Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Gender: Male Female Resident Status: Rent Own Neither
Marital Status: Single Married Divorced Widowed

Race: (please check):
American Indian/Alaskan Native
American Indian/Alaskan Native and Black
American Indian/Alaskan Native and White
Asian
Asian and White
Black or African American
Black/African American and White
Chose to not respond
Native Hawaiian/Other Pacific Islander
Other multiple race
White

Hispanic or Latino: Yes No Are you head of household: Yes No
Veteran: Yes No Proficient in English: Yes No

Education: High school diploma/GED College Graduate school Other:
Number in household (including you):
Annual Income:

How did you hear about HomeFree USA?
Family/Friend/Word of mouth
Loan Officer
Realtor
HFUSA Employee
Online, which site:
HUD
Event
Church
Other:

\*Please provide the person's name and contact information who referred you:

**AUTHORIZATION AND DISCLOSURE FOR HOMEBUYERS**

Borrower's Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security # (for tri-merge Credit Report): \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: Day: \_\_\_\_\_ Eve: \_\_\_\_\_ Cell: \_\_\_\_\_

Borrower's Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security# (for tri-merge Credit Report): \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: Day: \_\_\_\_\_ Eve: \_\_\_\_\_ Cell: \_\_\_\_\_

**DISCLOSURE FOR ALL HOMEFREE-USA MEMBERS**

HomeFree-USA's Homebuyer preparation workshops provide homeownership advice to help homebuyers achieve loan approval and to navigate the home buying process. Pre-purchase education classes satisfy lender qualifications and HUD requirements. Attendees' certificate of completion will be distributed directly to the client's loan officer at the loan application stage. Clients are required to complete 6.5 hours of Fast Track and up to 90 minutes of 1-on-1 counseling to qualify for certificate.

HomeFree-USA's Fast Track to Homeownership counseling includes a review of the individual's credit report, income documents and savings patterns as well as a discussion of the individual's housing needs. Each client is given an action plan that outlines their path to homeownership.

HomeFree-USA may introduce clients to business associates that come highly recommended however clients are not obligated to receive, purchase or utilize any other services offered by the organization, or its exclusive partners, in order to receive housing counseling services. There are many housing counseling agencies, real estate brokers, mortgage lenders and mortgage brokers and you are free to choose whomever you please.

**AUTHORIZATION FOR MEMBERS**

I/We authorize HomeFree-USA, its staff or representatives, to act on my/our behalf for the purpose of assisting me/us with pre-purchase home counseling. I/We authorize my/our realtor, and lending institution/mortgage company to fax, mail, or email any items requested by HomeFree-USA in reference to our mortgage.

Pursuant to Public Law 91-50B, Title VI, Section 604 (2) & (3) A & B and Section 610 (a) - (d), I/We hereby authorize any Credit Reporting Agency to disclose any consumer credit information to HomeFree-USA and hereby name HomeFree-USA as the authorized "person of my choosing." Additionally, my file can be discussed with HomeFree-USA personnel (Law No. 1610 (d) 1). I understand that HomeFree-USA receives federal funding from the Department of Housing and Urban Development (HUD) and, as such, is required to share some of my personal information with HUD for purposes of program monitoring, compliance and evaluation. I understand that I may be referred to other housing services or another agency or 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. 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.

**I/we understand and agree to the terms and conditions outlined above.**

\_\_\_\_\_  
**BORROWER/CLIENT NAME (PRINTED)**

\_\_\_\_\_  
**CO-BORROWER/CLIENT NAME (PRINTED)**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**BORROWER/CLIENT SIGNATURE**

\_\_\_\_\_  
**CO-BORROWER/CLIENT SIGNATURE**

\_\_\_\_\_  
**DATE**

## READ & SIGN HOMEBUYER PREPARATION PRIVACY POLICY

HomeFree-USA 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, lender institutions and others, only with your authorization and signature on the appropriate forms. 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

1. Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
2. 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
3. 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 (301) 891-8400 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.

I/we agree to the terms and conditions outlined above and understand that I may request that my private information not be shared at any time.

\_\_\_\_\_  
BORROWER/CLIENT NAME (PRINTED)

\_\_\_\_\_  
CO-BORROWER/CLIENT NAME (PRINTED)

\_\_\_\_\_  
DATE

\_\_\_\_\_  
BORROWER/CLIENT SIGNATURE

\_\_\_\_\_  
CO-BORROWER/CLIENT SIGNATURE

\_\_\_\_\_  
DATE

## MEMBERSHIP FEE POLICY

HomeFree-USA is a membership based organization. The Fast Track to Homeownership Membership is \$99.00.

The fee paid upon enrollment in our home buying preparation program entitles members to all classes, including Fast Track, and 1-on-1 homeownership counseling. Homeownership counseling consists of a Mortgage Profile Meeting and a Mortgage Review Meeting. If a homebuyer is deemed 6-months or more from mortgage readiness due to credit and debt challenges, their Homeownership Advisor will recommend that the client(s) participates in HomeFree-USA's Credit Enhancement or Student Loan Counseling. These one-time meetings are completely optional and at the discretion of the member(s). There is a separate fee of \$65 per service.

In order to provide members with a thorough and accurate mortgage assessment, we ask all clients to purchase a tri-merged credit report. This is the same report that mortgage lenders use to assess your mortgage readiness. The fee for the credit report is not included in the membership fee. The fee is \$25.50 for an individual borrower and \$51 for joint borrowers.

I/we understand and agree to the terms and conditions outlined above.

\_\_\_\_\_  
BORROWER/CLIENT NAME (PRINTED)

\_\_\_\_\_  
CO-BORROWER/CLIENT NAME (PRINTED)

\_\_\_\_\_  
DATE

\_\_\_\_\_  
BORROWER/CLIENT SIGNATURE

\_\_\_\_\_  
CO-BORROWER/CLIENT SIGNATURE

\_\_\_\_\_  
DATE