

Homebuyer Education Demographic Tracking Information

Applicant Information
Name: _____
Email: _____
Address: _____
Pending Address: _____
Phone Number: _____

<p>Do you currently: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other</p> <p>First time buyer: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Single</p> <p>Education: <input type="checkbox"/> None <input type="checkbox"/> Primary <input type="checkbox"/> High school or equivalent <input type="checkbox"/> Vocational <input type="checkbox"/> College <input type="checkbox"/> Post-college</p> <p>Referral Source: <input type="checkbox"/> Agency <input type="checkbox"/> Lender <input type="checkbox"/> Mailer <input type="checkbox"/> Realtor <input type="checkbox"/> Walk-in <input type="checkbox"/> Internet <input type="checkbox"/> Word of Mouth</p>	<p>Are you on active military status: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are you a veteran: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>English Proficiency: <input type="checkbox"/> Is English Proficient <input type="checkbox"/> Is Not English Proficient</p> <p>Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>Race: <input type="checkbox"/> Unknown <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> American Indian/Alaskan Native and Black or African American <input type="checkbox"/> Other</p>
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Co-Applicant Information
Name: _____
Email: _____
Address: _____
Pending Address: _____
Phone Number: _____

<p>Do you currently: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other</p> <p>First time buyer: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Single</p> <p>Education: <input type="checkbox"/> None <input type="checkbox"/> Primary <input type="checkbox"/> High school or equivalent <input type="checkbox"/> Vocational <input type="checkbox"/> College <input type="checkbox"/> Post-college</p> <p>Referral Source: <input type="checkbox"/> Agency <input type="checkbox"/> Lender <input type="checkbox"/> Mailer <input type="checkbox"/> Realtor <input type="checkbox"/> Walk-in <input type="checkbox"/> Internet <input type="checkbox"/> Word of Mouth</p>	<p>Are you on active military status: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are you a veteran: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>English Proficiency: <input type="checkbox"/> Is English Proficient <input type="checkbox"/> Is Not English Proficient</p> <p>Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>Race: <input type="checkbox"/> Unknown <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> American Indian/Alaskan Native and Black or African American <input type="checkbox"/> Other</p>
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Household Information	
Total number in household: _____	Annual household income: _____
<p>Household type: <input type="checkbox"/> Female single parent <input type="checkbox"/> Male single parent <input type="checkbox"/> Married with dependents <input type="checkbox"/> Married without dependents <input type="checkbox"/> Other <input type="checkbox"/> Single adult <input type="checkbox"/> Two or more unrelated adults</p>	

Lender Information		
Loan officer(s): _____	Lending Institution: _____	Realtor: _____

I/we authorize HomeStart to:

- (a) Use the information contained in this form for tracking and reporting purposes only;
- (b) Obtain a copy of the Closing Disclosure and Real Estate Note(s) from my lender when I purchase a home; and
- (c) Obtain details about any grants, forgivable loans, down payment assistance programs or rehabilitation assistance programs that I/we receive from the agency(ies) who administer said grants or programs.

I/we understand that any intentional or negligent representation(s) of the information contained on this form may result in civil and/or criminal liability under the provisions of 18 U.S.C. § 1001.

Applicant Signature

Date

Birthdate

Co-Applicant Signature

Date

Birthdate

Monthly Expense Sheet (What You Pay on a Monthly Basis)

Monthly Household Income		Total Medical	
Income One		Dentist	
Income Two		Doctor Visits	
Overtime		Medications	
Interest & Dividends		Utilities	
Other Income		Television	
Bonuses		Cell Phone	
Commission		Telephone	
Social Security Income		Water/Sewer/Electric/Gas	
Child Support		Total Food & Groceries	
AFDC		Alcoholic Beverages	
Alimony		Groceries	
Unemployment		Restaurants	
Other/SNAP		Miscellaneous	
Withholding		Auto Repairs	
Auto		Gasoline	
Auto Insurance		License/Tags/Taxes	
Auto Loan		Clothing	
Fixed Expenses (Paid Out of Pocket)		Laundry/Cleaning	
Child Support		Hobbies	
Alimony		Movies	
Credit Card Min. Payments		Newspapers/Magazines	
Housing Payment		Vacations	
1 st Mortgage		Charitable Donations	
2 nd Mortgage		Gifts	
Other Mortgage		Home Maintenance	
Home Owner Association		Pocket Money	
Home Equity Line		Pet Supplies	
Homeowners Insurance		Children's Allowances	
Property Tax		Childcare	
Rent		Hair Care	
Installment Loans		Toiletries	
Student Loans		Misc.	
Other Loans		Misc.	
Insurance (Paid Out of Pocket)		Public Transportation	
Life Insurance		Savings	
Health Insurance		Monthly Savings Plan	
Other Insurance		Other Savings	
		Totals	
		Gross Income	
		Net Income	
		Total Expenses	

Please describe what caused you to call our office:

Client Signature

Co-Client Signature

Client Printed Name

Co-Client Printed Name

Date

Date



307 W Main St, Freeport, IL 61032
 803 N. Church St. Rockford, IL 61103
 P: (815) 962- 2011 F: (815) 962- 2650

Homeownership Counseling Disclosure Statement and Agreement

DISCLAIMER

The purpose of the assistance, including counseling, workshops and/or online training, provided by HomeStart is for education and counseling regarding a mortgage loan. The written action plan will have recommendations for handling my finances. However, I am not required to act on them, nor will HomeStart act on them without my permission. If HomeStart does not offer services I need I might be referred to other agencies but not to specific agencies. However, I am not obligated to use any of those services or any loan program that I may qualify for. HomeStart provides information regarding foreclose and bankruptcy but offers no legal advice. For legal advice I need to consult with an attorney. HomeStart does not have the authority to approve or deny anything regarding a mortgage loan and is not an agent for the lender. I have the right to submit an application to my lender even if HomeStart believes I may not qualify. The completion of HomeStart counseling and educational opportunities and referrals do not constitute a commitment on the part of HomeStart or a particular lender to offer me a workout solution. Any such commitment should be in writing.

COMPLETENESS OF APPLICATION

It is my responsibility to provide all required information and documentation if I decide to work with a counselor from HomeStart. If I am dissatisfied with their services, I may request a copy of HomeStart Complain Resolution Process. I may also request a copy of my file.

WITHOLDING OF SERVICES

HomeStart reserves the right to withhold its services if I use inappropriate language, adopt an inappropriate attitude or engage in inappropriate behavior. HomeStart may close my file after three (3) attempts to communicate with me.

CREDIT BUREAU AUTHORIZATION

I hereby authorize CoreLogic Credco, LLC (CREDCO) to obtain my consumer report/credit information and scores from the three national credit repositories (Equifax, Experian, Trans Union) and provide a copy of the report to my housing counseling agency, HomeStart for the purpose of counseling and education. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C.1681b(a)(2).

I recognize that the accuracy, validity or completeness of the report provided by CREDCO is not guaranteed by CREDCO and I hereby release and affiliated companies, successors and assigns and their directors, officers, agents, employees, and independent contractors from any liability for any negligence in connection with the preparation of the report and from any loss, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by me resulting directly or indirectly from the inaccuracy, invalidity or incompleteness of the report.

CLIENT CONTRACT

I agree to provide honest and complete information to HomeStart both verbally and in writing, timely provide all the necessary documents, be on time for appointments, call at least six hours

Client Signature _____
 Client Printed Name _____
 Date _____

before my scheduled appointment if I need to cancel, report any changes of my situation in a timely manner, treat all HomeStart employees with respect, and not to use inappropriate language or engage in inappropriate behavior.

PRIVACY POLICY

HomeStart is committed to protecting your privacy. We realize your concerns are highly personal in nature. We treat this information in accordance with all legal and ethical guidelines. We may use your anonymous aggregated case file information for evaluation of our services, to gather valuable research, and to design future programs. Information that we gather about you includes: (1) information provided by you, such as your name, address, social security number and income; (2) information provided by your creditors and others, such as your loan balance; and (3) information from a credit reporting agency, such as your credit report.

You may refuse to allow HomeStart to disclose your nonpublic personal information to third parties and we will assist you to the best of its ability. However, if you refuse, HomeStart will not be able to answer questions from third parties. If you wish to change your disclosure status, please call us at 815-962-2011.

So long as you have not refuse disclosure, we may disclose some or all of the information that we collect to your creditors or third parties if we determine that this would be helpful to you, would aid us to provide efficient counseling, is required by the grants that make it possible to provide services to you, or if we are required to do so by law. We restrict access to your nonpublic personal information to employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal privacy regulations.

DISCLOSURE STATEMENT

HomeStart, in addition to homeownership counseling, provides the following services: financial, foreclosure prevention and post purchase education and credit counseling.

HomeStart has financial relationships with industry partners, including but not limited to Midland States Bank, Blackhawk Bank, Illinois Bank and Trust, JP Morgan Chase, Wells Fargo, Allstate Foundation, PNC, Bank of America and US Bank. As a client, you are not obligated to accept any of the services offered by HomeStart or its industry partners. Farrah Toepfer also works for Envoy Mortgage. HomeStart hereby certifies that the staff and volunteers who provide homeownership counseling have no conflict of interest due to any other relationship with any industry partner, whether identified above or not, that may stand to benefit from particular counseling outcomes.

*"Clients are provided with a variety of information and are encouraged to thoroughly evaluate: mortgage loan products and lenders, and are **free to choose** the lender, loan, realtor, home inspector, contractor and attorney for their home purchase/refinance regardless of any recommendations made by the housing counseling staff."*

Sarah Brinkmann, Executive Director of HomeStart