

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**It is imperative that we receive copies of the items below. We cannot schedule an appointment with a Homebuyer Advisor until these items are received.**

[ ] **Homebuyer Education Demographic Tracking Information** (completed & signed)

[ ] **Picture ID/Driver's License**

[ ] **Income Verification** (most recent – **1 month** - Weekly / Bi-weekly / Monthly)

If self employed - **Profit & Loss Statement** (most recent – **6 months**)

▪ NEED: \_\_\_\_\_

▪ NEED: \_\_\_\_\_

[ ] **Checking Account Statements** (most recent – **2 months - Every numbered page**)

Cannot be an account detail; must have the bank logo on it

▪ NEED: \_\_\_\_\_

[ ] **Savings Account Statements** (most recent – **1 month - Every numbered page**)

Cannot be an account detail; must have the bank logo on it

▪ NEED: \_\_\_\_\_

[ ] **Statements of Assets Owned** (Retirement, CDs, cash value of Life Insurance)  
**or signed statement that you do not have Assets**

▪ NEED: \_\_\_\_\_

[ ] **Utility Statement**

▪ NEED: \_\_\_\_\_

[ ] **W2s** (Most recent)

▪ NEED: \_\_\_\_\_

[ ] **Income Tax Returns** (Most recent State ***and*** Federal Form 1040 Tax Returns – both with page 2 signed)

▪ NEED: \_\_\_\_\_

[ ] **Monthly Expense Sheet** (completed)

[ ] **Homeownership Counseling Disclosure Agreement, Consumer Authorization & Release, Authorization to Verify Employment, Income, Assets, and Other Information**  
(completed & signed)

**Please return to our office by \_\_\_\_\_.**

*If we do not receive the required documents by the above specified date, your file will be closed. Should you want to work with our agency at a later date, your file can be reopened by providing the required documents. We are confident that we can help you with your home-buying efforts.*

## Homebuyer Education Demographic Tracking Information

Applicant Information		Co-Applicant Information	
Name: _____		Name: _____	
Email: _____		Email: _____	
Address: _____		Address: _____	
Pending Address: _____		Pending Address: _____	
Phone Number: _____		Phone Number: _____	
<b>Do you currently:</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other  <b>First time buyer:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>Gender:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Single  <b>Education:</b> <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  <b>Referral Source:</b> <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	<b>Are you on active military status:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>Are you a veteran:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>English Proficiency:</b> <input type="checkbox"/> Is English Proficient <input type="checkbox"/> Is Not English Proficient  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic  <b>Race:</b> <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	<b>Do you currently:</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other  <b>First time buyer:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>Gender:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Single  <b>Education:</b> <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  <b>Referral Source:</b> <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	<b>Are you on active military status:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>Are you a veteran:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>English Proficiency:</b> <input type="checkbox"/> Is English Proficient <input type="checkbox"/> Is Not English Proficient  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic  <b>Race:</b> <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

Household Information	
Total number in household: _____	Annual household income: _____
<b>Household type:</b> <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	

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 HUD 1 Settlement Statement 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 <sup>st</sup> Mortgage		Charitable Donations	
2 <sup>nd</sup> 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:

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\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Co-Client Signature

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Co-Client Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date



## Homeownership Counseling Disclosure Statement and Agreement

I understand that the purpose of the assistance provided by HomeStart to me, including counseling, workshops, on-line courses and/or Neighborhood Institute training programs, is to educate and counsel me regarding homeownership.

\_\_\_\_\_  
Initials

I understand that I will collaborate with my Homebuyer Advisor to create a written action plan consisting of recommendations for handling my finances and improving my credit. I understand that, although HomeStart may make recommendations, I am not required to act on HomeStart's recommendations, nor will HomeStart act on those recommendations without my permission.

\_\_\_\_\_  
Initials

I understand that, if I need services that HomeStart does not offer, HomeStart may provide me with a list of other agencies offering those services but that HomeStart will not make referrals to specific agencies. I understand that I am not obligated to use any of the services offered to me.

\_\_\_\_\_  
Initials

I understand that HomeStart provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from HomeStart in no way obligates me to choose any of these particular loan products or housing programs.

\_\_\_\_\_  
Initials

I understand that my counselor may answer questions and provide general information regarding bankruptcy, but that my counselor may not give legal advice. I understand that if I request legal advice, I will be referred to an attorney. I understand that, while an attorney may recommend that I file bankruptcy, filing is my choice based on my particular circumstances.

\_\_\_\_\_  
Initials

I understand that a lender that receives an application from me has my permission to give a copy of that application to HomeStart and to discuss that application with HomeStart. I understand that if I receive a loan from a lender and do not make any payment on time, HomeStart may contact me regarding the loan and offer counseling.

\_\_\_\_\_  
Initials

I acknowledge that I have received a copy of HomeStart's Privacy Policy and Disclosure Statement.

\_\_\_\_\_  
Initials

I understand that HomeStart does not have the authority to approve or deny anything regarding a mortgage loan and is not an agent for any lender. I understand that even if HomeStart believes that I may not qualify for a loan or workout plan, I have the right to submit an application to a lender.

\_\_\_\_\_  
Initials

I understand that completing HomeStart's workshops, online courses and/or counseling does not guarantee that any application submitted by me to a lender will be approved by that lender.

\_\_\_\_\_  
Initials

I understand that completion of HomeStart's workshops, online courses and/or counseling and my referral to a lender by HomeStart is not a commitment by the lender or by HomeStart to offer me a loan. I understand that any commitment regarding a loan must be in writing.

\_\_\_\_\_  
Initials

I understand that if I am dissatisfied with the services HomeStart provides, I may request a copy of HomeStart's Complaint Resolution Process.

\_\_\_\_\_  
Initials

I understand that it is my right and responsibility to decide whether to engage in any course of counseling with HomeStart and to determine whether the counseling is suitable for me. I understand that I am free to choose any lender, lending/financing product, or home, from any entity regardless of the recommendations made by my counselor and still receive services from HomeStart.

\_\_\_\_\_  
Initials

I understand that HomeStart will close my case file if I do not respond after three (3) attempts to communicate with me via email, telephone, and/or U.S. postal mail. I also understand that I may request a copy of my file.

\_\_\_\_\_  
Initials

I understand that HomeStart reserves the right to withhold its services if I use abusive language or engage in inappropriate behavior.

\_\_\_\_\_  
Initials

I understand that I am under no obligation to purchase a home or obtain a mortgage loan. I understand that have the option to terminate counseling at any time for any reason.

\_\_\_\_\_  
Initials

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Co-Client Signature

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Co-Client Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

## Consumer Authorization and Release

I hereby authorize CoreLogic Credco, LLC ("CREDCO") to obtain my consumer report/credit information, credit risk scores and other enhancements to my consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, Trans Union) and provide a copy of the Report to my housing counseling agency, HomeStart (hereinafter referred to as "Counselor") for my Counselor to provide housing counseling services. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2).

I acknowledge that the Report is provided "AS IS" AND THAT CREDCO MAKES NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE WITH RESPECT TO THE ACCURACY, VALIDITY, OR COMPLETENESS OF THE REPORT OR THAT IT WILL MEET MY NEEDS AND CREDCO EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES.

I recognize that the accuracy, validity or completeness of the Report provided by CREDCO is not guaranteed by CREDCO and I hereby release CREDCO and CREDCO's parent, sister, affiliated companies, successors and assigns and its and their directors, officers, agents, employees and independent contractors (collectively, "CREDCO's Affiliates") 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.

I covenant not to sue or maintain any claim, cause of action, demand, cross action, counterclaim, third party action or other form of pleading against CREDCO or CREDCO's Affiliates for damages based upon the inaccuracy, invalidity or incompleteness of any Report provided by CREDCO hereunder. If one or more of the provisions, or a portion of a provision of this document are held for any reason to be invalid, illegal or unenforceable, such invalidity or illegality or unenforceability will not affect any other provisions of this document, and this document will be construed as if such invalid, illegal or unenforceable provision had not been contained therein.

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Signature

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Signature

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Printed Name

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Printed Name

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Social Security Number

---

Social Security Number

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Date

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Date



### **Authorization to Verify Employment, Income, Assets and Other Information**

I acknowledge that I am working with HomeStart on issues related to a mortgage loan. I hereby authorize HomeStart to verify my past and present employment, earnings, bank accounts, stock holdings, other asset balances and other information as needed to assist me with my issues related to a mortgage loan. I further authorize HomeStart to order a credit report and verify other credit information, including past and present mortgage and landlord references.

I hereby authorize third parties to release information to HomeStart concerning employment histories, dates, title, income, hours worked, banking and saving accounts, mortgage loan information, rental verification (including opening dates, payment amounts, and payment records), other information HomeStart deems necessary to verify the above-mentioned information and a credit report.

I understand that all information obtained by HomeStart will be used to verify the information I have supplied to HomeStart and to help me with the issues related to the mortgage loan. I understand that the information obtained by HomeStart may be disclosed to lender agencies if such disclosure would assist me with my mortgage loan and I hereby authorize such disclosures. I acknowledge that, outside of the disclosures described above, the information obtained will be kept confidential.

I hereby authorize HomeStart to discuss my issues related to a mortgage loan with my lender. I also authorize my lender to provide HomeStart with a copy of any information the lender may have that will assist me with the issues related to my mortgage loan, including but not limited to: a copy of my mortgage application, a recent mortgage statement, and appraisal(s).

This authorization will be valid for one year from the date of signing, until I withdraw from HomeStart's counseling services or until HomeStart closes my case file, whichever comes first.

A photographic, facsimile or emailed copy of this signed authorization shall be as valid and as effective as the original signed authorization.

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Client Signature

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Co-Client Signature

---

Printed Client Name

---

Printed Co-Client Name

---

Client Social Security Number

---

Co-Client Social Security Number

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Date

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Date



## Privacy Policy and Disclosure Statement

### Privacy Policy

HomeStart is committed to protecting your privacy. We realize that the concerns you bring to us are highly personal in nature and assure you that all of the information you share with HomeStart will be managed in accordance with all legal and ethical guidelines. We may use your anonymous aggregated case file information to evaluate the effectiveness of our services, to gather valuable research information and to design future programs. However, your “non-public personal information” (e.g. total debt, income, living expenses, etc.) will be provided to creditors, program monitors and others only if you sign the Foreclosure Mitigation Counseling Disclosure Statement and Agreement.

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 non-public personal information to third parties and HomeStart will still assist you to the best of its ability. However, if you refuse, HomeStart will not be able to answer any 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 refused disclosure, we may disclose some or all of the information that we collect to your creditors or third parties when we determine that the disclosure would be helpful to you, would aid us with your counseling, or is required by the grants that make it possible for HomeStart to provide services to you.

We may compile and aggregate data that you give to us with the information of other clients, but we may not disclose this information in a manner that would personally identify you. We may also disclose any nonpublic personal information about you to anyone if required to do so by law. Finally, 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 counseling, provides the following services: homebuyer education, post purchase education, credit counseling, and financial education.

HomeStart has financial relationships with several industry partners, including, but not limited to Alpine Bank, Associated Bank, Blackhawk Bank, Citizens State Bank of Lena, Fifth Third Bank, Members Alliance Credit Union, Midwest Community Bank, Northwest Bank, PNC Bank, Illinois Bank and Trust, Rockford Area Association of Realtors, Stillman Bank, and Union Savings Bank. HomeStart also has financial relationships with CITI Bank, JP Morgan Chase, Fifth Third Bank, and US Bank, who provide funding to HomeStart.

As a client, you are not obligated to accept any of the services offered by HomeStart or its industry partners.

HomeStart hereby certifies that the staff and volunteers who provide foreclosure intervention counseling have no conflict(s) of interest due to any other relationships with servicers, real estate agencies, mortgage lenders and/or other entities or industry partners, whether identified above or not, that may stand to benefit from particular counseling outcomes.

A handwritten signature in black ink that reads "Deb Elzinga". The signature is fluid and cursive, with a long horizontal stroke at the end.

Deb Elzinga  
Executive Director of HomeStart