

Catholic Charities
2615 Fannin Street 77002
Houston Texas
(713) 874-6736-0785

INTAKE FORM ONE-ON-ONE PRE-PURCHASE COUNSELING

Name: _____
First *MI* *Last*

Street Address _____

_____ *City* *State* *Zip Code*

How long have you lived at the address above? Years: _____ Months: _____

Home: (____) _____ - _____ Work: (____) _____ - _____ Email: _____

Fax: (____) _____ - _____ Pager: (____) _____ - _____ Mobile/Cell (____) _____ - _____

What Race do you identify with? (please check the correct box):

<input type="checkbox"/>	White
<input type="checkbox"/>	Native Hawaiian/Other Pacific Islander
<input type="checkbox"/>	Asian
<input type="checkbox"/>	Black or African American
<input type="checkbox"/>	American Indian/Alaskan Native
<input type="checkbox"/>	Other

Ethnicity (please select "yes" or "no" for Hispanic Origin.

Are you of Hispanic Origin? Yes _____ No _____

If yes, please specify: (please check the correct box):

<input type="checkbox"/>	Cuban
<input type="checkbox"/>	Mexican/Chicano
<input type="checkbox"/>	Puerto Rican
<input type="checkbox"/>	Other Hispanic/Latino

Are you foreign born? (please check the correct box):

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

If yes do you have proof of legal status? Yes _____ No _____

Are you a veteran? Yes _____ No _____

What is your Marital Status? (please check the correct box):

<input type="checkbox"/>	Single
<input type="checkbox"/>	Married
<input type="checkbox"/>	Divorced
<input type="checkbox"/>	Separated
<input type="checkbox"/>	Widowed

What is your Gender? (please check the correct box):

<input type="checkbox"/>	Male
<input type="checkbox"/>	Female

Do you have a documented disability?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

What is your current housing arrangement? (please check the correct box):

<input type="checkbox"/>	Rent
<input type="checkbox"/>	Homeless
<input type="checkbox"/>	Homeowner with mortgage
<input type="checkbox"/>	Living with family member and not paying rent
<input type="checkbox"/>	Homeowner with mortgage paid off

Are you a first Time Buyer Homebuyer (you do not currently own a home and have not owned a home in the past three years)? (please check the correct box):

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

What is your household Type? (please select the most accurate)?(please check the correct box):

<input type="checkbox"/>	Female headed single parent household
<input type="checkbox"/>	Male headed single parent household
<input type="checkbox"/>	Single adult
<input type="checkbox"/>	Two or more unrelated adults
<input type="checkbox"/>	Married with children
<input type="checkbox"/>	Married without children
<input type="checkbox"/>	Other

Family/Household Size: _____ **How many dependents** (other than those listed by any co-borrower)? _____

What ages are your dependences? _____, _____, _____, _____, _____, _____, _____, _____

Are there non-dependents who will be living in the home?
(please check the correct box):

If yes, list below:

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

	Relationship	Age
1		
2		
3		
4		

Annual Family or Household Income: \$ _____

What is the highest level of education completed? (please check one):

<input type="checkbox"/>	Below High School Diploma
<input type="checkbox"/>	High School Diploma or Equivalent
<input type="checkbox"/>	Two-Year College 4. Bachelors Degree
<input type="checkbox"/>	Masters Degree
<input type="checkbox"/>	Above Masters Degree

How did you hear about our homebuyer's class? (please check all that apply):

<input type="checkbox"/>	Print Advertisement
<input type="checkbox"/>	Bank
<input type="checkbox"/>	Government Agency
<input type="checkbox"/>	TV
<input type="checkbox"/>	Realtor
<input type="checkbox"/>	Staff/Board member
<input type="checkbox"/>	Walk-In
<input type="checkbox"/>	Friend
<input type="checkbox"/>	Radio
<input type="checkbox"/>	Newspaper Article
<input type="checkbox"/>	Other

If you were referred by a bank, which one? _____

If referred by another source not listed above, which one? _____

Have you taken the homebuyers class? If yes.

Where: _____ what date: _____

Employment History

How long have you been on your current job? Years: _____ Months: _____

Current Employer: _____

Job Title: _____

Hire date: _____

Phone number: _____

Part-time: _____ Full-time: _____

Gross monthly income before taxes: \$ _____

Pay period: Twice a month: _____ Every two weeks: _____ Once a month: _____

Current Employer: _____

Job Title: _____

Hire date: _____

Phone number: _____

Part-time: _____ Full-time: _____

Gross monthly income before taxes: \$ _____

Pay period: Twice a month: _____ Every two weeks: _____ Once a month: _____

Income type:

Type of Income	Applicant monthly income	Co-applicant monthly income
Salary		
Alimony/Child Support		
Rental Income		
Pension Income		
Public Assistance		
Self-employment Income		
Disability Income		
Seasonal Income		
Other:		

Can you document your child support or Alimony? Yes _____ No _____
If yes how long will it continue _____?

If your child or family receives SSI, how many more years will the payments continue? Yes _____ No _____

If you receive disability income is it for a permanent disability? Yes _____ No _____

Regarding other employment have you worked in this field for two years or more? Yes _____ No _____

Do you have copies of tax returns for the last two years? Yes _____ No _____

Liabilities and Debts – please complete the attached basic budgeting worksheet.

Have the debts listed on your budget been paid on time? Yes _____ No _____

If no explain why?

Are you currently in Chapter 13 bankruptcy? Yes _____ No _____

If yes, when did it begin? _____
If yes, when will it be paid out? _____
If yes, how much is the payment? _____

Have you had a chapter 7 bankruptcy?
If yes when was it discharge? _____

Are you about to receive additional funds (tax refunds, property sales etc?)
If yes how much _____

Have you owned a home in the last three years? Yes _____ No _____

Are you a veteran? Yes _____ No _____

Do you have a contract on a home at this time? Yes _____ No _____

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

Most convenient time for an individual appointment _____ am _____ pm _____ Time _____

Days available: Monday _____ Tuesday _____ Wednesday _____ Thursday _____ Friday _____

Client Case#: _____

Date: _____

Applicant's Signature

Date: _____

Applicant's Signature



**CATHOLIC CHARITIES OF THE ARCHDIOCESE OF GALVESTON-HOUSTON HOUSING
COUNSELING AND HOMEBUYER EDUCATION CLASS DISCLOSURE FORM**
2615 Fannin Street Houston, Texas 77002 - 713-874-6736

Housing Counseling and Education Program

Catholic Charities of the Archdiocese of Galveston-Houston offers a range of housing counseling services: Homebuyer Education Classes, Pre-Purchase one-on-one Counseling, Post-Purchase Counseling and Foreclosure Prevention Counseling.

Other Services Offer by Catholic Charities of the Archdiocese of Galveston-Houston

Immigrant Legal Assistance, Voluntary Adoption Program- Infant and Toddler, Counseling, Food and Basic Need Assistance, Senior Services, AIDS Ministry, Parish Social Ministries, and Immigrants and Refugee Resettlement.

Purpose of Housing Counseling

I understand that the purpose of the housing counseling program is to provide group and one-on-one counseling to help customers improve those problems that prevent affordable mortgage financing. The counselor will analyze my financial and credit situation, identify those barriers preventing me from obtaining affordable mortgage financing, and develop a plan to remove those barriers. The counselor will also provide assistance in developing a monthly budget plan. I further understand that it will not be the responsibility of the counselor to fix the problem for me but rather to provide guidance and education to empower me in fixing those issues preventing affordable mortgage financing.

Disclosure of Housing Development Activities with Catholic Charities CDC

Catholic Charities of the Archdiocese of Galveston-Houston partners with Catholic Charities CDC to develop affordable homes in the greater Houston metropolitan area and offers these homes for sale to the public. Clients receiving one-on-one counseling or attending the homebuyer education classes through Catholic Charities of the Archdiocese of Galveston-Houston are under no obligation to purchase homes developed by Catholic Charities CDC.

Disclosure of financial relationships between Catholic Charities of the Archdiocese of Galveston-Houston and other industry partners

Catholic Charities of the Archdiocese of Galveston-Houston receives grants for providing counseling services from Capital One Bank, and Wells Fargo. You are not obligated to use these institutions for your mortgage or any other services.

Notice Regarding Catholic Charities of the Archdiocese of Galveston-Houston Instructors, Presenters and Counselors

Staff who will provide housing counseling has no conflict of interest due to any other relationships with servicers, real estate agencies, mortgage lenders, and/or other entities or industry partners (whether identified or not) that may stand to benefit from particular counseling outcomes. Catholic Charities of the Archdiocese of Galveston-Houston employees, instructors, and guest speakers may also be realtors, loan officers, inspectors, insurance agents, and other professionals in housing and related industries. Clients are under no obligation to use the services of these individuals in relation to client's home purchase, and Catholic Charities of the Archdiocese of Galveston-Houston cannot guarantee the quality of the services they provide.

Client has been given the opportunity to review each of the items listed above and hereby acknowledges reading and understanding each item above.

Client's Signature

Date

Client's Printed Name

Date

Client's Signature

Date

Client's Printed Name

Date

CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct _____ (hereinafter "_____) to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by _____. I understand and agree that _____ intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home and/or to engage in post-purchase counseling activities.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to _____ in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my ability to obtain a loan, I

_____ authorize

_____ do not authorize

_____ to share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying _____ in writing.

Client's Name (Print)

Client's Name (Print)

Client's Signature

Client's Signature

Social Security Number

Social Security Number

Date

Date

Exhibit A
CONSUMER AUTHORIZATION AND RELEASE

I hereby authorize CoreLogic Credco, LLC ("CREDCO" or "FAC") 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, _____ ("Counselor") for 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.

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Date: _____

(Signature)

(Print Name)

Basic Budgeting Worksheet

Total Monthly Gross Income		
Monthly income before deductions	\$ _____ (all jobs)	Applicant
Monthly income before deductions	\$ _____ (all jobs)	Co-applicant
Total Monthly Income	\$ _____ (all jobs)	
Monthly income before deductions	\$ _____ (all jobs)	Applicant
Monthly income before deductions	\$ _____ (all jobs)	Co-applicant
Total Monthly Income	\$ _____ (all jobs)	

Housing Expenses	Monthly Payments	
Rent or Mtg.	\$ _____	
Utilities	\$ _____	
Electric	\$ _____	
Gas	\$ _____	
Water	\$ _____	
Phone	\$ _____	
Cable	\$ _____	
Internet	\$ _____	
Cell	\$ _____	
Insurance (rental)	\$ _____	
Total	\$ _____	

Car Expenses		
Loan Payment(s)	\$ _____	
Gas	\$ _____	
Insurance (monthly amount)	\$ _____	
Maintenance	\$ _____	
Total	\$ _____	

Debts	Monthly Payments	
Creditor #1 _____	\$ _____	
Balance _____		
Creditor #2 _____	\$ _____	
Balance _____		

Creditor #3 _____ Balance _____	\$ _____	
Creditor #4 _____ Balance _____	\$ _____	
Creditor #5 _____ Balance _____	\$ _____	
Creditor #6 _____ Balance _____	\$ _____	
Creditor #7 _____ Balance _____	\$ _____	
Creditor #8 _____ Balance _____	\$ _____	
Total	\$ _____	
Miscellaneous		
(Only list monthly amounts)		
Church Tithes & Offerings	\$ _____	
Other Charitable Contributions	\$ _____	
Groceries, Lunches, Meals Out	\$ _____	
Childcare	\$ _____	
School Tuition/Supplies	\$ _____	
Medical Bills and Co Pays	\$ _____	
Prescription Medicines	\$ _____	
Pet Supplies & Vet Exams	\$ _____	
Entertainment	\$ _____	
Club Dues (Homeowner's Assoc., Fitness, etc...)	\$ _____	
Newspaper, Magazine Subscriptions	\$ _____	
Clothing	\$ _____	
Haircuts	\$ _____	
Gifts	\$ _____	
Cash	\$ _____	
Other (continue on back if needed)	\$ _____	

Total	\$ _____	
Monthly Expense Totals		
Housing	\$ _____	
Car	\$ _____	
Debts	\$ _____	
Miscellaneous	\$ _____	
Total	\$ _____	
<hr/>		
Monthly Surplus or Shortage		\$ _____
(Total Spendable Income <i>minus</i> Total Expenses)		