






Main Office
3158 West St.
Weirton, WV 26062
304.797.7733

Moundsville Office
700 First St.
Moundsville, WV 26041
304.845.8269

Newell Office
1151 Washington St.
Newell, WV 26050
304.459.4010

Wintersville Office
200 Luray Dr.
Wintersville, OH 43953
740.314.8258

www.changeinc.org   
CHANGE, Inc. is an equal opportunity provider & employer.

Northern Panhandle HOME Consortium Home Buyer Loan Checklist

The Home Buyer Workshop application **MUST** be completed **before** proceeding with this application. After this application is completed, please call 304-797-7733 x1405 to schedule an appointment.

CHECKLIST *(All items must be completed before you schedule your appointment.)*

1. **Check for \$50.00.**

- \$50.00 check made payable to CHANGE, Inc. *(returned at loan closing).*

2. **Proof of Housing Counseling**

- Housing Counseling is a requirement to receive assistance from the Northern Panhandle HOME Consortium.** *CHANGE, Inc. is one of the providers of housing counseling. To pre-register for a class, you must call CHANGE, Inc. at 304-797-7733 x1405. Space is limited and registration deadline is 7 days prior to class. For your convenience, online classes are also available for a fee through our website, www.changeinc.org.*

3. **ID Documentation for everyone who will reside in house**

- Adults** – Include Social Security card and Driver’s license
- Children** – Birth certificates and Social Security cards

4. **Income Documentation**

- 3 Months Employment Paystubs: *paystubs for the most recent, continuous 3 month period*
- 2 Years signed completed Income Tax documents
- Pension, Disability, Social Security or Social Services Benefits: *Please submit one of the following: Documentation from the Social Security Administration Office; a copy of the Award Letter; or a copy of a 3 consecutive regular Benefit Check.*
- Child Support or Alimony: *Please submit legal documentation identifying award amount.*

Household Income Includes the Following:

- Head of household’s income (i.e. employee salary, pension, social security, asset income, or other income)
- Spouse’s or Partner’s income (as shown above)
- Related and Unrelated Adults (age 18 years or older) in household
- Child Support or Alimony payments
- Rent payments obtained from apartments, leases, roomers or boarders.

(Continued ...)

5. **Asset Documentation**

- Savings Accounts:** *Bank statement for the **CURRENT** month and interest rate*
- Checking Accounts:** *Bank statement for the most **RECENT six** consecutive months*
- Other Assets:** *Statement or verification of the **CURRENT** value and any income received from the asset.*

6. **Loan Pre-Approval Documentation (Not Prequalification)**

- A “good faith” estimate and approved loan application prepared by your lender.

7. **Sales Contract on a House**

- Copy of the sales contract.

If you are relying on Northern Panhandle HOME Consortium Loan Assistance to obtain the home, you should include a contingency statement in your offer.

Example Contingency Statement: *“Offer contingent upon receiving acceptable financing and receiving Northern Panhandle HOME Consortium Loan assistance.”*

APPLICATION DOCUMENTS

- 8. **Home Buyer Workshop Application** *(must be completed prior to this application)*
- 9. **Read & Sign Intro to Homebuyer Program**
- 10. **Housing Counseling Disclosure**
- 11. **Privacy Policy**
- 12. **Homebuyer Program Application**
- 13. **“Protect Your Family” Signature Form**

First Time Homebuyer Program

Brooke County, Hancock County, and City of Weirton

Program Objective	To assist low-to-moderate income households with the purchase of a single-family dwelling unit within the boundaries of Brooke County, Hancock County, and the City of Weirton.
Maximum Cost of Property	Purchase value may not exceed 95% of the area median purchase price for a single family dwelling, or \$128,000 .
First Mortgage	The Program is designed in conjunction with the local financial lending institutions participating in providing a first mortgage.
Homebuyer Equity	The homebuyer must provide a minimum of 3% or \$500, whichever is greater, of the total down payment amount needed for the purchase of the property.
Resale/Recapture	The homebuyer must occupy the property as their principal residence for at least five years. The HOME Consortium has opted to only use the Recapture Provision of the HOME Program Guidelines found in 24 CFR Part 92 and HUD CPD Notice 12-003.
Eligibility Requirements	An applicant must not have previously owned a home. In some cases, however, a previous homeowner may qualify as a “displaced homemaker.”
Low-To-Moderate Income	An applicant must be a low-to-moderate income person, family or household as defined by HUD’s section 8 income guidelines.
Dwelling Requirement	The dwelling must be located within the boundaries of Brooke County, Hancock County, or the City of Weirton.
Pre-Application Fee	A fee of \$50 is due with the submission of the completed pre-application.
Housing Counseling	Completion of the housing counseling course is mandatory.
Income Guidelines	Guidelines are subject to change. Effective June 1, 2018 , they are as listed below:

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$34,450	\$39,400	\$44,300	\$49,200	\$53,150	\$57,100	\$61,050	\$64,950

Please Note: If the above requirements are met by an applicant, it shows eligibility to participate in the Program; however, it does not guarantee the applicant will receive a loan. CHANGE, Inc. is a Fair Housing and Equal Opportunity Organization.

REVISED 05.22.18

INTRODUCTION TO HOMEBUYER PROGRAM

To address the need of homeownership opportunities for low to moderate income person (s), families, or household, CHANGE, Inc., through the use of HOME Investment Partnership funds ("HOME"), has established this First Time Homebuyer Program (FTHP). The FTHP's purpose is to assist eligible families or households to become homeowners through down payment and closing cost assistance. To make home ownership an affordable reality, CHANGE, Inc. has formed a working partnership among the local lending institutions and realtors.

It is not this Program's intent for CHANGE, Inc. to find eligible properties for potential program applicants. Instead, it is the applicant's responsibility to find a vacant single family house, row house, duplex, or multi-unit residence. The dwelling unit must be located within the boundaries of Brooke County, Hancock County, or the City of Weirton.

I. ELIGIBILITY CRITERIA AND DEFINITIONS

A. Income

The funding source for the FTHP is the U.S. Department of Housing and Urban Development's (HUD's) HOME Program. Because federal dollars are involved, CHANGE, Inc. is required to comply with certain federal regulatory requirements.

Under the HOME Program 's regulations a qualifying applicant for the FTHP must be a low-and-moderate income person , family or household as defined under HUD's Section 8 Income Guidelines. The income guidelines are subject to change. Ask for current income guidelines.

B. Income Sources

A person, family or household income for this program will be based upon total gross annual income. The definition of annual income shall be consistent with the federal regulation found at 24 CFR 813.106. Annual income shall be all anticipated income from all sources received by the family head, spouse and by each additional member (aged 18 years and older) of the family or household, related or unrelated , including net income derived from assets, for the twelve month period following the initial determination of income. Annual income includes, but is not necessarily limited to:

- Wages, salaries, tips, commissions, etc.
- Self-employment income from own non-farm business, including proprietorships and partnerships.
- Farm self-employment income.
- Social Security or railroad retirement.
- Supplemental Security Income, Aid to Families with Dependent Children, or other public assistance or public welfare program.
- Retirement, survivor, or disability pensions.
- Any other sources of income received regularly, including Veterans' Administration (VA) payments, unemployment compensation, and alimony.

Acceptable proof of income shall include, but not necessarily be limited to, the previous year's filed federal tax return (IRS 1040) and W2 forms; current wage and earning statements; copies of recent wage/salary or benefit check stubs; and copies of bank depository information identifying direct deposit arrangements. CHANGE, Inc. reserves the right to request additional income documents such as third party verifications of all income and assets as needed.

C. First Time Homebuyer

For the purposes of the FTHP, a "first time homebuyer" shall be defined as a person, family or household whereby:

- There has been no previous history of home ownership;
- A displaced homeowner situation exists whereby a home is lost due to unemployment, underemployment or other economic loss;
- A displaced homeowner situation exists whereby the homeowner has not worked full-time, full year in the labor force for a number of years, worked primarily without remuneration to care to the home or family, and who is unemployed or underemployed.

D. Dwelling Requirements

To comply with federal regulations and to ensure safe, decent and affordable housing to potential FTHP applicants, the following criteria apply in the selection of a dwelling:

- The dwelling unit must be located within the boundaries of Brooke County, Hancock County, or the City of Weirton; and
- It must be in compliance with the minimum Housing Quality Standards or be capable of being brought up to code; and
- It must be a vacant single family detached home, row structure, duplex, or multi-unit residence; and
- It must not contain evidence of defective paint surfaces (i.e., surfaces upon which paint is cracking, scaling, chipping, peeling or loose) on all intact and non-intact interior and exterior painted surfaces. If the dwelling unit contains defective paint surfaces, Ohio County reserves the right to deny homebuyer assistance through the FTHP for the purchase of the subject property; and
- It will be occupied as the primary and principal residence of the first time homebuyer; and
- The purchase of the dwelling unit cannot be financed through a land contract.

E. Affordability Requirements

To analyze affordability, CHANGE Inc. shall review on a case-by-case basis (with reasonable discretion) the individual, family or household gross monthly income vis-à-vis a thirty percent guideline of monthly housing expenses which include the monthly mortgage payment of Principal and Interest, estimated monthly property Tax and Insurance, otherwise known as **PITI**.

- The purchase value of the single family, detached dwelling cannot exceed the exceed 95% of the area median purchase price for a single family dwelling, or **\$128,000**.

F. Housing Counseling

The FTHP requires all applicants to complete a housing counseling course. Evidence of attendance and completion of a housing counseling course is required when submitting a Pre-application. Acceptable forms of evidence include course diploma, certificate, and/or letter from the course instructor/entity. Housing counseling is offered through the following organization:

- **CHANGE, Inc. (304) 797-7733 ext. 1405**

II. TERMS AND CONDITIONS

A. Pre-Application Fee

A fee of fifty dollars (\$50.00) is due with the submission of the Pre-application. Either personal check or money order made payable to CHANGE, Inc. The Pre-application fee is refundable at the completion of the loan closing. It is refundable also if it is determined that the Pre-applicant is ineligible to participate in the FTHP. The fee will not be refunded if an approved applicant elects not to proceed with the purchase of a dwelling.

B. Ranking Criteria

CHANGE, Inc. reserves the right to review and rank Pre-application submissions on the basis that best serves the financial and productivity goals of the FTHP.

C. Loan Amount

The Northern Panhandle HOME Consortium will provide up to \$10,000 in HOME funds as a forgivable loan to eligible and approved FTHP applicants to cover the down payment and closing costs related to the purchase of a dwelling. The amount of down payment assistance is determined by that which is reasonable and customary. The total amount of assistance will be determined on a case-by-case basis. The homebuyer must provide a minimum of \$500.00 OR three percent of the total down payment and closing cost expenses, whichever is the higher of the two. In any event, closing cost assistance is limited to \$2,500.

D. Loan Term

The FTHP allows for a forgivable loan with a term of five (5) years. Brooke County Commission, Hancock County Commission, or the City of Weirton will place a lien on the property purchased with HOME assistance and will subordinate to the first mortgage. If after five years the FTHP applicant has maintained ownership and has continued to live in the property assisted through the FTHP, the loan is forgiven as a grant. However, if the FTHP applicant sells, leases or transfers the property or fails to use it as their primary and principal residence, the FTHP applicant will be required to repay the appropriate amount of FTHP assistance to be determined based on the Resale/Recapture Provisions of the HOME Program.

E. Resale/Recapture Provision

Brooke County, Hancock County, or the City of Weirton's Resale/Recapture Policy for Homeownership Activities are based on the HOME Program rules found in 24 CFR Part 92 and HUD Notice CPD 12-003.

The issue of resale/recapture arises when a homeowner that received home buyer assistance under the HOME Program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of resale or recapture of HOME funds that apply to such a transaction. However, if the sale occurs before the period of affordability has expired, certain regulatory limitations apply.

- The regulations at 24 CFR 92.254(a) (5) give the participating jurisdiction two broad options relative to the treatment of properties that are sold before the period of affordability has expired:
 - The owner that received HOME assistance must sell the home to a low income family that will use the property as their principal residence, OR
 - The participating jurisdiction must recapture some or all of the HOME investment that was initially extended to the homebuyer.

- It is the policy of Brooke County, Hancock County, or the City of Weirton wherever possible, to recapture the appropriate amount of the HOME investment. Brooke County, Hancock County, or the City of Weirton will not use the "resale" provision which restricts the sale to a qualified low-income family. Since the County or City is not using the "resale" provision; there is no need for a definition of "fair return

on investment." The guidelines for recapture for the homebuyer program that Brooke County, Hancock County, or the City of Weirton has established are as follows:

- Brooke County, Hancock County, or the City of Weirton requires that a deed of trust will be placed on the property in its favor for the full amount of the HOME investment.
 - Upon sale or transfer of the home by the HOME assisted household, before the period of affordability expires, Brooke County, Hancock County, or the City of Weirton will make every effort to recapture its pro rata share of the HOME investment from the net proceeds of the sale.
 - Brooke County, Hancock County, or the City of Weirton will determine the net proceeds by subtracting loan repayments and closing costs from the gross sale price of the home.
 - Brooke County, Hancock County, or the City of Weirton will allow the homeowner to recover the amount of the homeowner's investment in the property, which includes the down payment, principal payments, and the amount of any capital improvements made by the homeowner, from the net proceeds.
 - After calculating the amounts above, if the net proceeds are not sufficient to recapture the full HOME investment, the HOME investment amount may be reduced prorated based on the time the homeowner has owned and occupied the property measured against the required affordability period (5, 10, or 15 years).
 - If the net proceeds are not sufficient to recapture the full HOME investment, the homeowner may not recover more than the amount of the homeowner's down payment, principal payments, and any capital improvement investment.
 - Brooke County, Hancock County, or the City of Weirton will use HOME funds that are recaptured to assist other income eligible homebuyers.
- In the event the mortgaged property is sold or otherwise transferred prior to the expiration of five (5) years from the date of the initial sale, then the pro rata share of the net proceeds from the sale or transfer shall be paid to Brooke County, Hancock County, or the City of Weirton.
 - Brooke County, Hancock County, or the City of Weirton County may reduce the amount of the direct HOME subsidy on a pro rata basis for the time the homebuyer has owned and occupied the house, measured against the required affordability period.
 - The resulting ratio would be used to determine how much of the direct HOME subsidy Brooke County, Hancock County, or the City of Weirton would recapture. The pro rata amount recaptured by Brooke County, Hancock County, or the City of Weirton cannot exceed what is available from net proceeds.

$$\frac{\text{Number of Years Homebuyer Occupied Home}}{\text{Number of Years Period of Affordability}} \times \text{Total Direct HOME Subsidy} = \text{Recapture Amount}$$

- The total amount payable by borrower under the preceding paragraphs shall never exceed the face amount of the note. To the extent that the net proceeds are less than the outstanding principal balance of the note, the remainder shall be forgiven. If the net proceeds are not sufficient to recapture the full HOME investment [or a reduced amount as provided for in CFR Sub-Part 92.254 (a)(5)(ii)(A)(2)] and enable the homeowner to recover the amount of his/her down payment and any capital improvement investment made by the owner since the purchase, Brooke County, Hancock County, or the City of Weirton may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{\text{Direct HOME Subsidy Amount}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME Recapture Amount}$$

$$\frac{\text{Homeowner Investment}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{Amount to Homeowner}$$

F. Uniform Relocation Act

Because the FTHP applicant, not Brooke County, Hancock County, or the City of Weirton, will take responsibility for the selection and negotiation of a dwelling unit, the requirements of the Uniform Relocation and Real Property Acquisition Policies Act of 1970 (URA) are not triggered. Brooke County, Hancock County, or the City of Weirton reserves the right to deny assistance in circumstances in which compliance with the URA may be required.

G. Flood Insurance

On any property purchased with the assistance of the FTHP and located within the 100-year floodplain, the purchase of federal flood insurance is required annually during the five-year term of the loan. Brooke County, Hancock County, or the City of Weirton reserves the right to withhold and/or deny participation in the FTHP if the applicant fails to comply with this requirement prior to the loan closing. Furthermore, if the flood insurance on the assisted property lapses during the five-year term of the loan, the FTHP applicant will be required to repay the entire amount of the loan.

H. Property Maintenance

During the five-year term of the FTHP loan, the FTHP applicant must keep the dwelling and property in compliance with the minimum Housing Quality Standards. Failure to do so will result in the repayment of the entire amount of the loan.

III. ADMINISTRATIVE PROCEDURES

A. Regulations

Brooke County, Hancock County, or the City of Weirton shall be responsible for compliance with the FTHP's environmental review requirements and income verification requirements.

B. Dwelling Inspection

CHANGE, Inc. for Brooke County, Hancock County, or the City of Weirton shall be responsible for inspecting the dwelling unit for local code compliance.

IV. APPLICATION PROCESS

A. Process and Procedure

The following is a suggested format for making application for the FTHP:

- Any interested person, family or household may request from CHANGE, Inc. a copy of the FTHP guidelines.
- The interested party takes responsibility to select an eligible dwelling unit as set forth under Section II D (Dwelling Requirements) and requests from the Application packet.
- The interested party submits a completed application to CHANGE, Inc. for eligibility review and program compliance.
- CHANGE, Inc. conducts the inspection of the subject property for FTHP compliance (I.e. Housing Quality

Standards). Notification of the dwelling unit's compliance or non-compliance will be communicated to the applicant, the lending institution and the realty company. In the event it is found that the dwelling does not pass the code inspection, the applicant may select another program eligible dwelling or negotiate with the property owner to correct the code deficiencies.

- CHANGE, Inc. Housing Counselor will be contacted by the FTHP applicant's mortgage lender and/or realtor to determine the agreed upon purchase price of the dwelling, the down payment amount required and the loan closing cost.
- CHANGE, Inc. reviews the financial information obtained and conducts an Affordability Analysis for program compliance. If compliance is met, the City of Wheeling's ECCD determines the actual amount of FTHP assistance and so notifies the applicant, the lender and/or the realtor.
- CHANGE, Inc.'s Housing Counselor and lender will establish a mutually agreed loan closing date. Several lead business days will be needed to have FTHP funds available for the loan closing.
- CHANGE, Inc.'s Housing Counselor completes the Reservation of Funds form and prepares lien documents for signing at the loan closing.
- During the loan closing CHANGE, Inc.'s Housing Counselor will provide a check made out jointly to the approved FTHP applicant and the lender in the amount approved. The applicant will sign the FTI-IP loan documents and the pre-application fee of \$50.00 is returned.

I/We understand and agree to abide with the above-referenced terms and conditions.

Pre-Applicant's Signature

_____/_____/_____
Date

Housing Counseling Program Disclosure Form

Note: if you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: CHANGE, Inc. is a nonprofit HUD approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling including pre purchase, foreclosure prevention, non delinquency post purchase, rental, and homeless counseling. We serve all clients regardless of income race, color, religion/creed, sex, national origin, age, family status, disability or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures sign, and date the form on the following page.

Client and Counselor Roles and Responsibilities:

Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> • Reviewing your housing goal and your finances: which include your income, debts, assets, and credit history. • Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal. • Preparing a household budget that will help you manage your debt, expenses, and savings. • Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal. • Neither your counselor or CHANGE, Inc. employees, agents, nor directors may provide legal advice. 	<ul style="list-style-type: none"> • Completing the steps assigned to you in your Client Action Plan. • Providing accurate information about your income, debts, expenses, credit, and employment. • Attending meetings, returning calls, providing requested paperwork in a timely manner. • Notifying CHANGE, Inc. or your counselor when changing housing goal. • Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended. • Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Termination of Services: Failure to work cooperatively with your housing counselor and / or CHANGE, Inc. with result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.

Agency Conduct: No CHANGE, Inc. employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment or any person or organization, or engage in conduct that will compromise CHANGE, Inc. compliance with federal regulations and CHANGE, Inc. commitment to serving the best interest of our clients.

Authorization to Release: I hereby authorize CHANGE, Inc. to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to develop a case management plan for housing counseling. I further authorize CHANGE, Inc., following my signing of a Homebuyer Education Agreement & Credit Report Authorization form, to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

Privacy Policy

NOTE: *If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.*

Change Inc. is committed to assuring the privacy of individuals and / or families who have contacted us for assistance. Change Inc. realizes that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and / or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

What is nonpublic, personal information?

- Information that identified an individual personally and is not otherwise publically available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

What personal information does Change Inc. collect about you?

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and or oversight purposes, and or any other pre-authorized individual and or organization. The types of information we disclose are as follows:

- Information you provide on applications / forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others; such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency; such as your credit bureau reports, your credit and payment history, your credit scores, and or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

How is your personal information secured?

We restrict access to your nonpublic personal information to Change Inc. employees who need to know that information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information: and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

Opting Out of Certain Disclosures

You may direct Change Inc. to **NOT** disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). **However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit Change Inc's ability to provide services such as foreclosure prevention counseling.** If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision at any time by contacting Change Inc.

OPT-OUT: I request that Change Inc. make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that Change Inc. will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting Change Inc.

Name 1 (Printed) Signature Date Name 2 (Printed) Signature Date

RELEASE: I hereby authorize Change Inc. to release nonpublic personal information it obtains about me to my creditor and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices and disclosures

Name 1 (Printed) Signature Date Name 2 (Printed) Signature Date

Please list all assets below including, but not limited to: Cash held in savings accounts, checking accounts, certificates of deposit, safe deposit boxes, trusts, stocks, bonds, retirement accounts, investment property, cash surrender of life insurance policies, one-time receipts such as money received from an estate, etc. (Do not include necessary personal property such as vehicles, clothing, and furniture).

Name of Household Member	Type of Asset	Current Balance	FOR OFFICE USE ONLY Actual Income from Asset

(Please see the attached checklist for required verification documents regarding assets.)

II. DWELLING ELIGIBILITY

Dwelling Address: _____

Current Status of Dwelling: Vacant _____ Occupied _____

Dwelling Type: Single Family _____ Duplex _____ Row House _____ Multi-Unit _____

Name of Current Property Owner: _____

Current Property Owner's Phone Number: _____

Agreed Upon Price for Dwelling: \$ _____

Name of Realty Company: _____

Realty Company Telephone Number: _____

Name of Realty Company Contact Person: _____

Will this Dwelling be Your Primary and Principal Place of Residence? Yes ___ No ___

III. CERTIFICATION

I, the undersigned, certify to the best of my knowledge, the above information is true and correct.

Signature

Date



***“Protect Your Family from Lead in Your Home”
“For your protection: Get a Home Inspection”, and
“Ten Important Questions to Ask Your Home Inspector”***

**Please initial and sign that you have read the documents listed below
and retained a copy in either electronic or physical format:**

“Protect Your Family From Lead in Your Home” **Initial:** _____

“For Your Protection: Get a Home Inspection” **Initial:** _____

“Ten Important Questions to Ask Your Home Inspector” **Initial:** _____

Digital/downloadable copies can be found on our website at
<http://www.changeinc.org/housing-counseling/>
under the “Homebuyer Education Workshops” tab.

PRINT FULL NAME(S): _____

SIGNATURE(S): _____

CURRENT ADDRESS: _____

DATE: _____