



Homebuyer/Homeowner Solutions Department
35801 SW 186 Avenue, Florida City, FL 33034
Tel: 305-245-7738 ext. 227 | Email: housing@ccfcfl.org

Thank you for your interest in Centro Campesino Farmworker Center, Inc. (Centro Campesino, CCFC) **Essentials for First Time Homebuyer and/or Steps to Financial Fitness Program.**

Centro Campesino is a community development corporation that strengthens families and communities by providing affordable housing, homeownership support, economic advancement, and educational opportunities to low to moderate income families throughout Central and South Florida.

Essentials for First Time Homebuyers Program provides FREE housing counseling and education to all residents of Miami- Dade County that assist with credit rebuilding and creating a monthly expense plan to achieve homeownership.

Steps to Financial Fitness Program provides FREE financial capability coaching and education to gain knowledge, capacity and tools to make sound financial decisions.

Please review, complete and sign all pages of the intake form where signature is required. All documents listed below are needed to establish a file. If a document is not applicable to you, please write a short letter stating why it is not applicable to you.

PLEASE SUBMIT APPLICATION ALONG WITH COPIES OF THE FOLLOWING ITEMS:

- _____ \$25.00 Tri-Merge credit report fee per applicant (Money order made out to Centro Campesino)
- _____ Proof of Income for the last 30 days: Paystubs, SSI Award letter, Retirement, Pension, Child Support. **if self-employed please provide year-to-date Profit & Loss Statement**
- _____ Last 3 months of financial statements: Checking, Savings, Retirement, Money Market or CD (no online transaction histories)
- _____ Last 2 years of tax returns (must be signed and include all schedules along with w2 and/or 1099)
- _____ Copy of Florida Driver's License for each applicant
- _____ Social Security card for each applicant
- _____ Proof of Citizenship or Permanent Residency for each applicant

PLEASE NOTE THE FOLLOWING:

- If you are pre-qualified by a lender, the Authorization to Pull Tri-Merge Credit, Report form and the credit report fee is not applicable. However, you are *required* to submit one of three , consumer driven report (do not have a negative impact on credit scoring) from **www.annualcreditreport.com**, no more than 60 days old to complete to be able to determine ongoing monthly obligation as part of the pre-purchase counseling section needed to complete the program
- If you are **pre-qualified by lender, a pre-qualification** letter is necessary to complete your file.
- We reserve the right to withhold Certificate of Completion until we have a complete file.
- Please arrive 15 minutes prior to scheduled appointment and/or workshop. We reserve the right to cancel session for late arrivals.
- Children are not allowed in intake, counseling/coaching and workshop sessions. Your appointment to submit the intake and supporting documents is with _____ Registration/Intake Coordinator on _____
 - After your appointment you will be scheduled to attend *Essentials for First Time Homebuyer* workshop on _____ from 10:00 AM – 6:00 PM.

INTAKE FORM

What type of services are you interested in?

Rental Counseling Counseling and Education to Purchase a Home Homeowner Services
Coaching and Education to Improve Financial Capability Other _____

Who referred you to Centro Campesino?

Government agency Radio announcement Newspaper Television Walk-in
Employee referral _____ Client referral Lender _____
Lender _____ Other: Lender _____

APPLICANT

First Middle Name Last

Street City State Zip Code

Best Contact number: _____ E-mail: _____

Social Security Number

Birth Date

Driver's license number

Demographics – Check all that applies

Male Female Single Married Divorced Widowed Other _____

White African-American American Indian/Alaska Native Asian Hispanic Multi Racial
Other _____ Ethnicity: _____

Disabled Disabled Dependent Farm-worker Head of Household Housing Voucher
Foreign Born Veteran First Time Homebuyer First Generation Homeowner

Household Type

Single adult Single female parent household Single male parent household
Two or more unrelated adults Married with children Married w/out children
Other _____

Current Housing Arrangement

Rent Living with family member and not paying rent Homeowner w/ out mortgage
Other _____

Education

Below High School Diploma High School Diploma GED Vocational School Trade School
Associates Degree Bachelor Master Degree Other _____

Household Size: _____ Number of Dependents: _____
Number of dependents 18 or younger: _____ Ages of Dependents: _____

Household Yearly Income: \$ _____ Do you currently have? Checking Savings

CO-APPLICANT

First Middle Name Last

Street City State Zip Code

Best Contact number: _____ E-mail: _____

Social Security Number

Birth Date

Driver's license number

Demographics – Check all that applies

Male Female Single Married Divorced Widowed Other _____

White African-American American Indian/Alaska Native Asian Hispanic Multi Racial
Other _____ Ethnicity: _____

Disabled Disabled Dependent Farm-worker Head of Household Housing Voucher
Foreign Born Veteran First Time Homebuyer First Generation Homeowner

Household Type

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Two or more unrelated adults Married with children Married w/out children
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Current Housing Arrangement

Rent Living with family member and not paying rent Homeowner w/ out mortgage
Other _____

Education

Below High School Diploma High School Diploma GED Vocational School Trade School
Associates Degree Bachelor Master Degree Other _____

Household Size: _____ Number of Dependents: _____
Number of dependents 18 or younger: _____ Ages of Dependents: _____

Household Yearly Income: \$ _____ Do you currently have? Checking Savings

Relationship to Customer

Spouse Boyfriend Girlfriend Son Daughter Mother Father Brother Sister Friend
 Other _____

All of the information that I/We provided to CCFC correct and factual. No information has been withheld. We understand the necessity for accurate and complete information and we will provide any needed information to complete this worksheet. We understand that deliberately providing inaccurate information or an unwillingness to provide the counselor with the necessary information or documents to assist us in a timely manner will result in a closing of our file.

Applicant Signature Date

Co-Applicant Signature Date

INCOME

<i>Type of Income</i>	APPLICANT <i>Monthly Amount</i>	CO-APPLICANT <i>Monthly Amount</i>
Alimony/Child Support		
Rental Income		
Social Security		
Pension Income		
Public Assistance		
Self-employment Income		
Dependent SSI Income		
Disability Income		
Other Employment		

	APPLICANT		CO-APPLICANT	
Can you document your child support/alimony income? If yes, how long will it continue?	Yes	No	Yes	No
	_____		_____	

If your child or a family member receives SSI, how many more years will the payments continue?	_____	_____
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If you receive disability income, is it for a permanent disability?	Yes	No	Yes	No
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	APPLICANT		CO-APPLICANT	
Have your payments been made on time?	Yes	No	Yes	No
Are you currently in Chapter 13 bankruptcy? If yes, when did it begin? _____ If yes, when will it be paid out? _____ If yes, how much is the payment? _____	Yes	No	Yes	No

Have you had a Chapter 7 bankruptcy?	Yes	No	Yes	No
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	APPLICANT		CO-APPLICANT	
Have you owned a home in the last three (3) years?	Yes	No	Yes	No
Do you have a contract on a house at this time?	Yes	No	Yes	No
Are you currently working with a real-estate agent?	Yes	No	Yes	No

APPLICANT EMPLOYMENT / INCOME

Employer: _____

Title Hire Date / End Date

Street City State Zip Code

Phone: _____ Type of Business: _____

Part-Time Full-Time Seasonal Gross Income (before taxes): \$ _____

Is this amount paid: Hourly Weekly Every two weeks Twice a month Monthly

Employer: _____

Title Hire Date / End Date

Street City State Zip Code

Phone: _____ Type of Business: _____

Part-Time Full-Time Seasonal Gross Income (before taxes): \$ _____

Is this amount paid: Hourly Weekly Every two weeks Twice a month Monthly

CO-APPLICANT EMPLOYMENT / INCOME

Employer: _____

Title Hire Date / End Date

Street City State Zip Code

Phone: _____ Type of Business: _____

Part-Time Full-Time Seasonal Gross Income (before taxes): \$ _____

Is this amount paid: Hourly Weekly Every two weeks Twice a month Monthly

Employer: _____

Title Hire Date / End Date

Street City State Zip Code

Phone: _____ Type of Business: _____

Part-Time Full-Time Seasonal Gross Income (before taxes): \$ _____

Is this amount paid: Hourly Weekly Every two weeks Twice a month Monthly

CLIENT AGREEMENT

The purpose of this client agreement is to clarify expectation of applicant for the following programs:

The purpose of the **Essentials for First Time Homebuyers Program** provides housing counseling and education to all residents of Miami- Dade County and assist with credit rebuilding, creating a monthly expense plan to achieve homeownership.

The purpose of the **Steps to Financial Fitness Program** provides financial capability coaching and education to gain knowledge, capacity and tools to make sound financial decisions.

The counselor/coach will conduct an assessment and financial analysis and provide me with an Action Plan, resources and referrals to address barriers that prevent from reaching goals.

Client Responsibility

- Agree to follow the recommendation of the Action Plan that will be given to you by the counselor/coach.
- Understand that deliberately providing inaccurate information or an unwillingness to timely provide necessary information or documents will result in the closing of our file and no further assistance from the counselor will be provided.
- Understand that deliberately providing inaccurate information or an unwillingness to timely provide CCFC with the necessary information or documents to assist us will result in the closing of our file and no further assistance from the counselor will be provided.
- Hereby consent and authorize the staff of CCFC to take/use photographs, motion pictures, television transmission, and/or videotaped recordings of me for documentary and public relations purposes.
- Understand that it will not be the responsibility of the counselor/coach to fix the problem but rather to provide guidance and education to empower me/us in fixing those issues
- I/We will be on time for scheduled appointments and understand that if we are late for an appointment it will be canceled and rescheduled. I/We understand that after 3 missed appointments my file can be closed.
- Provide a copy of the documents such as Closing Disclosure, Appraisal when I purchase a home within 2 weeks of receipt.
- I/We understand that as part of program, I/We will be **required** to attend educational classes. I/We understand that failure to attend the required workshop(s) and/or follow the action plan will result in the discontinuation of services.

By signing this **Client Agreement Form**, I/We understand that it is my/our responsibility to work in conjunction with the counselor/coach. I/we are agreeing to attend the classes listed above as well as follow the recommendation of the work plan that will be given to us by the counselor/coach. Failure to cooperate will result in the discontinuation of my counseling program. This includes but is not limited to missing three consecutive appointments.

Applicant Signature

Date

Co-Applicant Signature

Date

AUTHORIZATION FORM FOR PROJECT REINVEST: FINANCIAL CAPABILITY

1. I understand that Centro Campesino Farmworker Center, Inc. provides financial capability counseling/coaching after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies as appropriate.
2. I understand that Centro Campesino Farmworker Center, Inc. submits client-level information relating to the Project Reinvest: Financial Capability grant to the NeighborWorks America Data Collection System (DCS), opens files to be reviewed for program monitoring and compliance purposes, and conducts follow-up with clients related to program evaluation.
3. I understand that I may opt-out of this requirement, but proof of this opt-out must be recorded in my client file.
4. I give permission for Project Reinvest: Financial Capability program administrators and/or their agents to follow-up with me within the next three years for the purposes of program evaluation.
5. I acknowledge that I have received a copy of Centro Campesino Farmworker Center, Inc.'s Privacy Policy.
6. I may be referred to other services of the organization, 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.
7. A counselor /coach may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.

Applicant Signature

Date

Co-Applicant Signature

Date

AGENCY DISCLOSURE

Centro Campesino Farmworker Center, Inc. (CCFC) provides counseling/coaching and education services to assist with credit rebuilding, creating a monthly expense plan to improve the financial capability and/or to purchase a home. As a client of Homebuyer/Homeowner Solutions Department you have the right to know the following:

CCFC is a not-for-profit organization and does not charge fees for its housing counseling services; however, the client may be asked to pay for certain third-party service fees, such as the cost of obtaining a tri-merge credit report.

CCFC is a Community Development Corporation that builds and sells affordable homes at reasonable prices. As a client of HHS, you are under no obligation to purchase property from CCFC. CCFC will work with you to assist you in the purchase of any property of your choice.

CCFC provides information on down payment assistance programs each with their own restrictions and guidelines to qualified applicants. As a client of HHS, you are under no obligation to participate in these programs. If you wish to pursue any form of down payment assistance, CCFC will work with you to identify the approved lender for these programs.

CCFC is certified by the US Department of Housing and Urban Development (HUD). CCFC maintains partnership with national, state and local community public and private businesses. CCFC receives funding sources from these partnerships. Major funding includes, but is not limited to Miami-Dade County, UNIDOS US, NeighborWorks America, Bank of America, Citi Foundation, Wells Fargo Foundation, Fannie Mae, Chase, HSBC, and Regions Bank. CCFC is always seeking new partners and contributors whose generous support makes it possible for CCFC to offer housing counseling and classes free-of-charge to our clients.

CCFC HHS counseling staff will inform you of available loan products and provide you with the contact information of local representatives of lenders who can educate clients about such products. Clients have absolute freedom of choice in selecting and engaging with industry professionals working in the homeownership promotion and/or preservation services.

Industry professionals (lenders, realtors, title companies, insurance companies, etc.) regularly assist CCFC by making presentations covering their areas of expertise in our workshops. Clients that are informed about these industry representatives are volunteers speaking generally about products and services and clients are under no obligation, nor is there any expectation by CCFC HHS counseling staff, for clients to contract with any of these individuals. Clients of CCHC's H H S staff are expected to make voluntary and informed decisions based on their own preferences free of coercion, intimidation or pressure from CCFC or any industry representative to whom they may be introduced through their participation in our classes or programs.

As a client, you have the right to decide to terminate your relationship with CCFC. I/We understand that this needs to be done in writing and can be submitted by US Postal mail or delivered in person to CCFC's main offices.

Applicant Signature

Date

Co-Applicant Signature

Date

PRIVACY POLICY

Centro Campesino Farmworker Center, Inc. values your trust and is committed to the responsible management, use and protection of personal information. We are 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, and others only with your authorization. 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

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- 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
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

- 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.
- You may opt-out of this requirement, but proof of your decision to opt-out must be recorded in your client file.

Release of your information to third parties

- 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/coaching you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you to anyone as permitted by law (e.g., if we are compelled by legal process).
- 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.

By signing here, I/we indicated our understanding of the privacy policy described above.

Applicant Signature

Date

Co-Applicant Signature

Date

AUTHORIZATION TO RELEASE CLOSING DISCLOSURE

Date: _____

To: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Address: _____

Dear _____:

I/We authorize representatives from Centro Campesino Farmworker Center, Inc. (CCFC), where I/we have applied to for assistance, to obtain a copy of the official Closing Disclosure from my Lender and/or Attorney/Title/Escrow Company upon the closing/recording of my transaction at their request. You may release any additional information without further authorization.

(This information is used for reporting purposes only)

CCFC Representative Name & Title

Sincerely,

Borrower/Applicant Date

Co-Borrower/Co-Applicant Date

MONTHLY FAMILY BUDGET

Monthly Income		Secured Debts (Monthly Payments)
Salary / Wages / Business Draw		Rent
Salary or Wages (Spouse)		1st Mortgage
Social Security		2nd Mortgage
Pension / Retirement		Land Lease (Trailer Park, Other)
Interest on Accounts		Student Loans
Alimony / Child Support		Auto Loans / Leases
Real Estate Rent (Income)		Recreation (Boat, ATV, etc.)
Investment Dividends		Past Due Taxes
Unemployment / Food Stamps		Other Debts
Other		Other Debts
Total Take Home Income		Other Loans
		Other Loans
Monthly Expenses		Total Monthly Fixed Expenses
Alimony / Child Support (Outgoing)		
Auto Gasoline		Unsecured Debt
Auto Insurance		Credit Card 1 minimum payment
Cable TV / Satellite Fees		Credit Card 2 minimum payment
Charitable Contributions		Credit Card 3 minimum payment
Child Care		Credit Card 4 minimum payment
Children's' Activities/Allowance		Credit Card 5 minimum payment
Laundry / Dry Cleaning		Credit Card 6 minimum payment
Clothing Purchases		Credit Card 7 minimum payment
Electric Bill		Credit Card 8 minimum payment
Food (In-Home / Groceries)		Personal Loan 1
Food (Out of Home - Lunch, Dining)		Personal Loan 2
Health and Dental Insurance		Medical Bill Payment
Homeowner / Condo Fees		Other
Homeowners / Renters Insurance		Other
Household Items		Total Monthly Variable Expenses
Internet Access		
Life and Disability Insurance		Summary
Membership (Health Club etc.)		Total Take Home (Income)
Barber/Beauty Shop		Total Living Expenses (-)
Prescriptions		Total Secured Debt Payments (-)
Personal Items/Toiletries		Total Unsecured Debt Payments (-)
Property Services (Gardener, Pool)		Disposable Income
Security Services / Alarm		Disposable Income as Percent
Subscriptions		A healthy budget will have 5-10% disposable income. If your calculations reveal a deficit you should seek help. It may mean you may be in serious debt and may need help. Buying a home now may not be the right thing!
Telephone (Home, Cell, Pager)		
Trash Disposal		
Tuition and School Supplies		
Water Bill		
Other Expenses		
Total Monthly Living Expenses		

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

COUNSELOR/COACH SIGNATURE: _____

AUTHORIZATION TO ACCESS CREDIT REPORT INFORMATION

I/We hereby authorize, Centro Campesino Farmworker Center, Inc., to access my/our credit information for the purpose of assessing my credit worthiness.

I fully understand the following:

- There is a fee per applicant when credit is pulled and may need be pulled more than once.
- I understand that credit report pulled by Centro Campesino is considered a “soft pull” and therefore will not affect credit score.
- This will appear on my credit bureau report as an inquiry.
- The Credit Bureau Repositories will NOT allow a copy of this report to be given to me personally, but may request a copy from the repositories directly.
- Centro Campesino Farmworker Center, Inc does not guarantee the accuracy of the information reported on neither the credit report.
- Any disputes regarding the accuracy or completeness of said credit report will be directed to the repository (Equifax, Experian, and Transunion) by applicant or co-applicant.
- All information will be kept confidential between Centro Campesino and applicant/co-applicant.
- Homebuyer/Homeowner Solutions Department will be held harmless for information received in this credit report.

Applicant Signature Date

Co-Applicant Signature Date