



Homebuyer/Homeowner Solutions Department

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

Free Virtual Workshops and Counseling

Thank you for your interest in Centro Campesino Farmworker Center, Inc. (Centro Campesino, CCFC)
Essentials for First Time Homebuyer Workshop 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 families throughout South Florida.

Essentials for First Time Homebuyer Workshop provides a FREE, HUD-approved course on housing information and education to all residents of South Florida who register and attend. All topics in the workshop (credit management, finding a realtor, qualifying for a loan, down payment assistance, professional home inspection) are key to your path 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. **(Only copies are accepted)**

PLEASE SUBMIT THE APPLICATION ALONG WITH COPIES OF THE FOLLOWING ITEMS SO THAT WE CAN CREATE YOUR FILE IN OUR DATA BASE.

_____ \$25.00 Tri-Merge credit report fee per applicant (Money order made out to Centro Campesino) **Not Required if a Pre-qualification letter is presented.**

_____ 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).*

_____ Most recent financial statements: Checking, Savings, Retirement, Money Market or CD (No online transaction histories).

_____ Last W-2's and/or 1099) used to file Tax returns for salary worker. (Self-employed individuals need to provide previous 2 years business tax returns).

_____ Copy of Florida Driver's License or proof of Citizenship or Permanent Residency for each applicant.

PLEASE NOTE THE FOLLOWING:

- If you are **Pre-qualified by a lender, the Pre-qualification** letter is necessary to complete your file.
- If you are currently not working with a lender, some may require additional documents.
- We reserve the right to withhold your Certificate of Completion until we have a complete file.



Home Buyer /Home Owner Solution Department

Service you are interested in:

HB Education/Pre-purchase counseling Credit Counseling Rental Counseling Financial Capability

APPLICANT: _____

CO-APPLICANT: _____

Date of Birth: ___/___/___

Date of Birth: ___/___/___

SSN: XXX - XXX - _____

SSN: XXX - XXX - _____

Email Address: _____

Email Address: _____

Cell Phone: _____

Cell Phone: _____

Work Phone: _____

Work Phone: _____

Home Phone: _____

Home Phone: _____

Relationship to Applicant: _____

REFERRED BY (check all that apply)

- Flyer Bank/Lender Realtor
- Walk-in Government Agency Friend Other

APPLICANT AND CO-APPLICANT INFORMATION/EDUCATION/RACE/ETHNICITY

APPLICANT:

CO-APPLICANT:

Gender: Female Male
 Married Separated
 Single Divorced Other

Gender: Female Male
 Married Separated
 Single Divorced Other

Household Size:

Number of Dependents: _____
 Number of dependents 18 or younger: _____ Ages of Dependents: _____
 Are you a farmworker? _____

Current Address of Applicant

Current Address of Co-Applicant

How long: _____ year(s) _____ month(s)

How Long: _____ year(s) _____ month(s)

Rent Payment: \$ _____

Rent Payment: \$ _____

Current Employer: _____

Current Employer: _____

Current occupation/position/title _____

Current occupation/position/title: _____

Date of Hire: ___ ___ ___

Date of Hire: ___ ___ ___

Prior Employer (if less than 2 years with current employer)

Prior Employer: (if less than 2 years with current employer)

Date of Hire: ___ ___ ___

Date of Hire: ___ ___ ___

Applicant Education (Please check one):

Co-Applicant Education (Please check one):

- Below High School Diploma
- High School Diploma or Equivalent
- Two-year college/Associates
- Bachelor's Degree
- Master's Degree or Higher

- Bellow High School Diploma
- High School Diploma or Equivalent
- Two-year college/Associates
- Bachelor's Degree
- Master's Degree or Higher

Applicant Race/Ethnicity

Hispanic _____ Non-Hispanic _____

Race:

- American Indian/Alaskan Native
- African American
- White
- Asian
- Other

Co-Applicant Race/Ethnicity

Hispanic _____ Non-Hispanic _____

Race:

- American Indian/Alaskan Native
- African American
- White
- Asian
- Other

Total Household income (include other incomes) \$ _____

OTHER INCOME

SOURCE OF INCOME	APPLICANT	CO-APPLICANT
Self-Employment		
Alimony/Child support		
Social Security		
Disability		
Pension		
Public Assistance (supplementary, or food stamps)		
Other		

Have you or Co-Applicant owned a home in the last three (3) years? *yes* *no*
 Do you have a contract on a house at this time? *yes* *no*
 Are you currently working with a real-estate agent? *yes* *no*

CLIENT AGREEMENT

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

- 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. 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.
- 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.

Applicant

Date

Co-Applicant

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. 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, Chase, HSBC and others. 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

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 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.

Agency Disclosure: 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 via email, US Postal Service mailing, or delivered in person to CCFC's offices.

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 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: _____

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

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

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
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		<p>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!</p>
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 Signature Date