



Homebuyer/Homeowner Solutions Department

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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 Financial Capability 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.

Financial Capability provides FREE financial 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 Bank statements: Checking, Savings, Retirement, Money Market or CD (No on line transaction histories).

_____ Last W-2's used to file Tax returns for **salary worker**. (Self-employed individuals with 1099s or not need to provide previous 2 years of personal /business tax returns when applicable).

_____ Copy of Florida Driver's License and 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.

Service you are interested in:

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

APPLICANT: _____

Date of Birth: ____/____/____

SSN: XXX - XXX - _____

Email Address: _____

Cell Phone: _____

Work Phone: _____

Home Phone: _____

CO-APPLICANT: _____

Date of Birth: ____/____/____

SSN: XXX - XXX - _____

Email Address: _____

Cell Phone: _____

Work 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:

Gender: Female Male

Married Separated

Single Divorced Other

Household Size:

Numbers in Household : _____

Do you live in a rural area? ____

Are you and active Military? ____

Current Address of Applicant

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

Rent Payment: \$ _____

Current Employer: _____

Current occupation/position/title _____

Date of Hire: ____ ____ ____

Second or Prior Employer (if less than 2 years)

Date of Hire: _____

CO-APPLICANT:

Gender: Female Male

Married Separated

Single Divorced Other

Current Address of Co-Applicant

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

Rent Payment: \$ _____

Current Employer: _____

Current occupation/position/title: _____

Date of Hire: ____ ____ ____

Second or Prior Employer: (if less than 2 years)

Date of Hire: _____

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

Co-Applicant Education (Please check one):

- ☐ 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 annual 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 Financial Capability program is to provide financial 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. Other services provided include: Foreclosure prevention, Post -purchase ,and rental counseling

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. 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 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 (only I can see it)
- 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

HOUSEHOLD BUDGET

	APPLICANT NAME	CO-APPLICANT NAME
Clients sources of income:	1:	2:
1. Salary/self-employment (net)	\$	\$
2. SSI/Child support	\$	\$
3. Other _____	\$	\$
Average Monthly Debts:		
1. Rent	\$	\$
2. Mortgage (Principal and Interest)	\$	\$
3. Property Taxes, HOA, Insurance	\$	\$
4. Car Payment(s)	\$	\$
5. Car Insurance	\$	\$
6. Gas/ Public Transportation	\$	\$
7. Childcare/daycare	\$	\$
8. Alimony/Child Support	\$	\$
9. Student Loans/ Installment loans	\$	\$
10. Credit cards (totals minimum payment)	\$	\$
11. Health & Life Insurance	\$	\$
12. Internet/Streaming services	\$	\$
13. Cable TV	\$	\$
14. Electricity	\$	\$
15. Water/Sewer	\$	\$
16. Cell Phone/Telephone	\$	\$
17. Gym/Other subscriptions	\$	\$
18. Food (groceries)	\$	\$
19. Eating out	\$	\$
20. Family Support/Donations	\$	\$
21. Medicines/Doctor co-payments:	\$	\$
22. Clothing/Toiletries/Dry cleaning	\$	\$
23. Beauty Salon/Barber	\$	\$
24. Tolls/Sun pass	\$	\$
Total COMBINED costs:	\$	

COMBINED costs as added on the right. This represents your monthly cash flow. Complete the calculation below.

Taking my combined monthly net income of \$_____

and subtracting my combined monthly costs of \$_____

equals \$_____

I/we have ☐ POSITIVE or ☐ NEGATIVE cash flow.

A healthy cash flow should show from 10 to 15% discretionary income

Name 1 Signature: _____ Date: _____

Name 2 Signature: _____ Date: _____

Counselor Signature: _____ Date: _____