

Homebuyer Pre-Purchase Coaching & Credit Building Intake –Supplemental Pages



*Please complete and return *Supplement Pages* along with copies of: **bank statements (all accounts) for the last 2 months**, **most recent credit card statements (if applicable)**, **proof of income (all sources) for a month** (if not already provided).

Return all documents requested at least 4 business days prior to your appointment.

CLIENT INFORMATION	CO-CLIENT INFORMATION
Name _____ First Middle Last 	Name _____ First Middle Last
Last 4 #'s of SSN: xxx-xx-_____ <small style="text-align: center;">OPTIONAL DEMOGRAPHIC INFO:</small>	Last 4 #'s of SSN: xxx-xx-_____ <small style="text-align: center;">OPTIONAL DEMOGRAPHIC INFO:</small>
<u>Gender:</u> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Prefer not to answer	<u>Gender:</u> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Prefer not to answer
<u>Race:</u> <input type="checkbox"/> Native-American or Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other <input type="checkbox"/> Prefer not to answer	<u>Race:</u> <input type="checkbox"/> Native-American or Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other <input type="checkbox"/> Prefer not to answer
<u>Ethnicity:</u> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic	<u>Ethnicity:</u> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic
<u>Disabled:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <u>Veteran:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty	<u>Disabled:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <u>Veteran:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty
Highest Level of Education Obtained: _____	Highest Level of Education Obtained: _____

- ◆ Do you have a current situation which causes you to need assistance in completing this intake application and/or other expected aspects of this process? No Yes, _____
- ◆ Does anyone in the household also collect any other sources of income? *(If so, indicate the amount received)*
 Social Security _____ Child Support _____ Families First/WIC _____ Alimony _____
 Food Stamps _____ TennCare/Medicare/Medicaid Pell Grant/Student Financial Aid Other _____
- ◆ Does any adult in the household earn any other additional income from odd jobs, self-employment, etc..? No
 Yes, if so, please describe the work with the average amount of income and how often: _____
- ◆ Do you have any assets?: (indicate estimated value/balance) Savings account(s) _____
 Land Trust account Retirement /IRA/401K Other _____
- ◆ Do you have any upcoming changes in income and/or expenses? _____
- ◆ Do you plan on taking out any new lines of credit in the next 6 months? No Yes, _____
- ◆ Have you recently, or do you plan to, co-sign for someone on a purchase? No Yes, _____

I [We] certify that all the information I have provided is complete, correct and true to the best of my knowledge. I understand that false or misleading information may result in the rejection of my intake packet. I understand that there may be other requirements depending on my progress and/or the type of home loan option pursued. I also understand that the completion of this intake packet in no way guarantees me a house or the loans/funds to purchase one.

I pledge to fully participate in meetings with my housing counselor and take action in accordance to the recommendations advised to me. I understand that it is my responsibility to schedule meetings with my housing counselor and provide the requested information/documentation either promptly before or at the meeting. And if I wish to cancel my scheduled meeting, I will do so by contacting my housing counselor no later than 24 hours prior to the scheduled meeting time. Fees will be charged against me if I cancel within 24hrs, and/or do not show up for my scheduled appointment.

The goal of Clinch-Powell's Homebuyer Pre-Purchase Counseling program is to adequately prepare me for the challenges of buying/owning a home to the best of the instructor(s)'s abilities. While the program may strive to provide a variety of relevant information, the program does not assume the same level of expert knowledge available from professionals in their respective disciplines. As such, I understand that the information bestowed to me through this program in no way replaces or assumes comparability to that of: a tax professional/CPA, loan officer, financial/estate planner, contractor, psychologist, marriage counselor, real estate agent, lawyer (bankruptcy, property, divorce, tax), or otherwise. Clinch-Powell is not affiliated with any credit bureaus and cannot "fix" my credit for me; my housing counselor may provide educational information and guidance to help me work on improving my credit. I authorize Clinch-Powell to assist me in communicating with creditors and credit bureaus, and/or to contact them directly on my behalf.

I authorize Clinch-Powell to contact me by any method I have provided. I understand Clinch-Powell has no control over the security of communication methods outside of its internally owned communication portals, and is therefore not responsible for external security breaches.

Lastly, I acknowledge that this intake packet is specifically for Clinch-Powell's Homebuyer Pre-Purchase Counseling program- and is NOT any type of loan application. The information provided within this intake, or in my counseling sessions will not be provided to any outside loan officer without my permission; however, the aforementioned information may be shared with Clinch-Powell's in-house housing/loan staff unless I specifically request it not to be in writing.



CLIENT _____ DATE _____ CO-CLIENT _____ DATE _____



❖ MONTHLY HOUSEHOLD EXPENSES

**You may edit budget outline or make notes as needed. Complete this to the best of your knowledge based on your current expenses.

CATEGORY	ITEM	(AVERAGE) MONTHLY COST	NOTES
HOUSING EXPENSES	Rent or Mortgage		Escrowed? <input type="checkbox"/> No <input type="checkbox"/> Yes or annual amount: _____
	Renters Insurance or Homeowner Insurance		
	Property Taxes or Lot Rent		or annual amount: _____
	Electricity		
	Wood /Coal /Oil /Gas (Propane)		
	Water/Sewer		
	Satellite/ Cable		
	Internet &/or Landline Telephone (If not included w/ cable ↑)		
	Cell Phone(s)		# of phones: _____
	Property Upkeep		
SUBTOTAL:			

LIVING EXPENSES	Food	Grocery (Not including Food Stamps)		
		Restaurant/ Fast food/ Coffee		
	Laundry/Cleaning & Toiletries			
	Clothing, etc.			
	Transportation (gasoline, car maintenance, bus fare)			
	Auto Insurance			or semiannual amount: _____
	Life Insurance (Not already deducted from pay)			
	Medical (any) Insurance (Not already deducted from pay)			
	Medical/ Dental & Prescription Expenses			
	Child Support and/or Daycare (Not including Families 1 st)			Garnished? <input type="checkbox"/> Yes <input type="checkbox"/> No
OTHER:				
SUBTOTAL:				

*List additional debts and lines of credit on another sheet if needed.

	↓ COMPANY NAME ↓	TOTAL BALANCE OWED	INTEREST RATE	MONTHLY PAYMENT	ALLOWABLE MINIMUM PAYMENT	# OF MONTHS TO PAY OFF
MONTHLY INSTALLMENT DEBT	Auto Payments:					
	Auto Payments:					
	Credit Card:					
	Other: _____:					
	Other: _____:					
	Other: _____:					
	Cash Advance/Payday loans:					
	Appliance/Furniture Payments:					
	Student Loan Payments:					
SUBTOTAL:						

Etc. MONTHLY EXPENSES	School Expenses	
	Recreation (movies, hobbies, trips, etc..)	
	Charity/Church/Gifts	
	Pet Care (food, grooming, vet)	
	Beauty & Personal Grooming (Haircuts, manicures, etc..)	
	Cigarettes, Tobacco, &/Or Alcohol	
	OTHER: _____	
SUBTOTAL:		

TOTAL MONTHLY EXPENSES =

Note if any money is routinely set aside for SAVINGS →