



phone: 865.828.5927
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 www.clinchpowell.net

HOMEBUYER PRE-APPLICATION The purpose of this intake is to permit Clinch-Powell to determine where you are in the home-buying process. We will verify certain information and pull your credit report (soft pull), then review your information related to different home purchase options. If you are mortgage ready, you will be referred to our lending department; if you are not yet mortgage ready, you will be referred to our Pre-Purchase coaching program. Please complete this form, read through the information provided, and sign and date where indicated. *In addition to your information and signatures, **each adult/applicant** will also need to provide a copy of the **last 2 paystubs** and pay a **credit check fee**. *You may pay with cash, money order, cashier's check, PayPal or credit card (+ an electronic processing fee).

CLIENT INFORMATION	CO-CLIENT INFORMATION
Mr./Ms. Name _____ <small style="display: flex; justify-content: space-between; width: 100%;">First Middle Last</small>	Mr./Ms. Name _____ <small style="display: flex; justify-content: space-between; width: 100%;">First Middle Last</small>
Birth date _____	Birth date _____
Social Security Number _____	Social Security Number _____
Home/Cell Phone (_____) _____	Home/Cell Phone (_____) _____
E-mail Address _____ <small>By providing an e-mail address, you attest it's secure & you can & will check it regularly</small>	E-mail Address _____ <small>By providing an e-mail address, you attest it's secure & you can & will check it regularly</small>
Veteran: <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty	Veteran: <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty
Household size: _____ # of Dependents _____	Ages of Dependents _____, _____, _____, _____, _____
Street Address _____	PO Box: _____
City/State/Zip-Code _____	County _____
How long at residence? _____	Is this a rental property? <input type="checkbox"/> No <input type="checkbox"/> Yes, monthly rent amount: \$ _____

HOUSEHOLD INCOME: provide information regarding ALL income received by the household in the tables below:

CLIENT EMPLOYMENT	CO-CLIENT EMPLOYMENT
Current occupation _____	Current occupation _____
Employer _____	Employer _____
Start Date _____ Income: _____	Start date _____ Income: _____
<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal
Average hours worked per week: _____	Average hours worked per week: _____
<u>How often do you get paid?</u>	<u>How often do you get paid?</u>
<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 2x per month <input type="checkbox"/> Monthly + <input type="checkbox"/> Overtime <input type="checkbox"/> Tips/commission <input type="checkbox"/> Bonuses	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 2x per month <input type="checkbox"/> Monthly + <input type="checkbox"/> Overtime <input type="checkbox"/> Tips/commission <input type="checkbox"/> Bonuses
<small>*for 2nd job –if applicable OR previous job</small>	<small>*for 2nd job –if applicable OR previous job</small>
Employer _____	Employer _____
Dates of employment _____ Income: _____	Dates of employment _____ Income: _____

OTHER HOUSEHOLD INCOME: List ALL others living in the household and how much (if any) income they receive:

NAME	BIRTHDAY	SOURCE/TYPE	AMOUNT RECEIVED	FREQUENCY
<i>Example: Johnny Doe</i>	<i>10/14/2004</i>	<i>child support</i>	<i>\$ 278.00</i>	<i>monthly</i>
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____

❖ **PROGRAM PARTICIPATION QUESTIONS** ¿Habla español? Póngase en contacto con nosotros para una cita.

- ◆ 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, _____
- ◆ How did you hear about this program? _____
- ◆ Have either the client or co-client filed bankruptcy within the past 3 years? No Not sure Yes:
 - Chapter 7 Chapter 13 other: _____ Discharge date: _____
- ◆ In the past 10 years, have you been convicted of A) felony larceny, theft, fraud, or forgery, B) money laundering, or C) tax evasion? No Yes, _____
- ◆ Do you have access to a fax machine? No Yes, # _____
- ◆ Do you have access to the internet/computer? No Yes
- ◆ Have either the client or co-client owned a house within the past 3 years? No Yes
- ◆ Are you working with a realtor? No Yes, _____
- ◆ Where (which county or city) would you like to live? _____

❖ **AUTHORIZATION TO VERIFY & RELEASE OF INFORMATION**

I/We authorize Clinch-Powell RC & D Council, Inc. to check any and all information and/or references contained herein, including but not limited to creditors, employers, and landlords. Clinch-Powell may also ask to see and/or photocopy my Driver's License, Identification Card, and/or Social Security Card for the purpose of confirming my identification or as specific programs require. I authorize Clinch-Powell and the Federation of Appalachian Housing Enterprises [Fahe] to use my Social Security, or other federally issued identification number for the purpose of obtaining my credit report for the purpose of evaluating my credit history. I also authorize the release of my credit report to Clinch-Powell and/or Fahe by those credit reporting agencies from which Clinch-Powell or Fahe may request my credit report.

I understand that the information on my credit report will be used by Clinch-Powell, its affiliates, lenders, USDA Rural Development, Federation of Appalachian Housing Enterprises/Just Choice Lending, or Tennessee Housing Development Agency only for the purpose of determining my potential eligibility for a home loan and/or mortgage program. This information will not be disclosed to outside, unrelated third parties without my knowledge.

I/we hereby authorize Clinch-Powell, when appropriate, to share information with USDA Rural Development, TN Housing Development Agency, Federation of Appalachian Housing Enterprises, Department of Housing & Urban Development, or another relevant third party or partnering agency or funder for the purposes of program monitoring, reporting, compliance, and evaluation.

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.

I understand that the purpose of this intake packet is to permit Clinch-Powell to assess my current situation and help me determine which mortgage programs I may be eligible to apply for. I understand that Clinch-Powell's role is to assist me in determining my options and potentially applying for a mortgage loan, but Clinch-Powell may not be my lender. There may be fees associated with the services that Clinch-Powell provides to me, but I will be advised of such a fee in advance of service. If I provide specific account information for electronic payment, I authorize Clinch-Powell to utilize it for my expressed purposes (provided by me either written or verbally). I understand checks must clear before payment will be credited, there is \$30 fee for insufficient funds, and that any money previously owed to Clinch-Powell must be reconciled before new services may begin. In the event that, based on the assessment of my completed intake packet and credit history, I am not currently eligible for the loan programs Clinch-Powell works with, I authorize the transfer of this intake packet and the information contained within to one of Clinch-Powell's housing counseling programs in order to assist me in becoming mortgage loan ready. At the time of file transfer, I will be given the opportunity to discontinue services if I so choose.

By signing below, I/we are verifying that I/we have read and understand the terms set forth within this authorization, as well as, the disclosures and privacy policy that accompany this authorization. I understand that this form is an authorization to collect specific information and assess my situation, and it is not, in and of itself, a loan or credit application. This authorization will expire five (5) years from the dates below.



CLIENT _____ DATE _____ CO-CLIENT _____ DATE _____





DISCLOSURE & CONFLICT OF INTEREST

Clinch-Powell RC & D Council is a non-profit Community Housing Development Organization and a HUD-approved counseling agency (82394) that, among other activities, helps families with affordable housing goals. Most services are available in alternative formats and locations upon request.

Clinch-Powell receives funding for its housing programs through grants and loans from a number of sources, including but not limited to: USDA Rural Development, US Dept. of Housing & Urban Development [HUD], Corporation for National and Community Service, Federal Home Loan Bank, the Environmental Protection Agency, THDA, Fahe/ Just Choice Lending, Citizens Bank & Trust Co. of Grainger County, Fannie Mae, Freddie Mac, public fundraising, and private donations.

As a housing counseling agency, Clinch-Powell offers the following services: 1) Pre-Purchase Homebuyer Education Workshops-- utilizing the *Realizing the American Dream* curriculum; 2) Pre-Purchase Counseling--financial readiness to purchase/own an affordable home; 3) Post-Purchase Counseling and Workshops-- non-delinquency home improvement, energy efficiency; 4) Foreclosure Prevention/Loss Mitigation Counseling—assisting to resolve mortgage defaults; 5) Rental Counseling--locating safe/decent rental housing; 6) Household Budgeting & Credit Repair Counseling and Workshops-- financial literacy and personal money management; 7) High-Cost Mortgage Counseling--requirement of certain mortgage loans to ensure borrower's understanding of the risk of the loan. Clinch-Powell, along with Clinch-Powell Construction Company develops affordable single-family homes to sell to low- to moderate- income families. In addition to coordinating the packaging and servicing of select loan products, Clinch-Powell itself occasionally offers low-interest loans and grants for various affordable housing activities.

Clinch-Powell NMLS #195063; S. Karge NMLS#: 2403630. Please visit <http://mortgage.nationwidelicencingsystem.org/> to find more information regarding history and profile as a mortgage lender. Lastly, Clinch-Powell is a property manager for a multi-family low-income apartment building, as well as, multiple single-family rental housing units which it also owns.

In providing counseling services, Clinch-Powell housing counselors will present to their clients several options in the furtherance of their housing goal/ service, possibly including recommendations of some of the above listed services. The Clinch-Powell housing counselor will recommend only services that are in the best interest of the client, and will inform the client of any interests the organization has in any particular product or service. Within the agency, individual housing counselors may perform multiple affordable housing activities within the scope of their regular job duties, and as such, will not receive any additional funds or incentives specifically for those activities. Moreover, as per HUD guidelines, housing counselors will not simultaneously participate in specific housing activities.

As the client, you have the right to inquire as to specific relationships Clinch-Powell or its employees have with other entities. You also have the right to choose (or not) the products or services that you feel are right for your household, regardless of any option presented or recommendation made by the housing counselor. **YOU ARE UNDER NO OBLIGATION TO UTILIZE/RECEIVE, OR EVEN CONTINUE WITH SERVICES THROUGH YOUR HOUSING COUNSELOR OR CLINCH-POWELL AS A WHOLE.** Your decision to utilize or not utilize certain programs and products will not in any way affect your housing counseling service. If you decide to discontinue services with Clinch-Powell, or if your need is beyond the scope of the agency's capabilities, Clinch-Powell staff will assist you locating a more suitable local agency.

If you/your housing situation meet certain criteria, we may collect personal information directly from you and enter into a computer system call HMIS (Homeless Management Information System). Many agencies that provide assistance use this computer system to gather information about clients that are homeless or at risk of homelessness. We only collect information that we consider to be appropriate. You are not required to provide this information. However, without your information we may not be able to fully assist your needs. All information provided to the HMIS system is safeguarded and held under tightest security.

Clinch-Powell Resource Conservation and Development Council is a 501(c)(3) non-profit organization. All programs of the RC&D are available without regard to race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, reprisal or retaliation for prior civil rights activity, in any program or activity conducted, or because the applicant has in good faith exercised any right under the Consumer Credit Protection act. The federal agencies that administer compliance with these laws are: U.S. Department of Justice, Civil Rights Division, 950 Pennsylvania Avenue, NW Washington, D.C. 20530-000; Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, D.C.



PRIVACY POLICY NOTICE

We may collect non-public personal information about you from the following sources: A) Information that you provide to us orally or written, such as on applications or other forms; B) Information about your transaction with us or others; and C) Information from others, such as credit bureaus, real estate appraisers, lenders and employers.

We do not disclose any non-public personal information about you without your consent to anyone, except:

- information provided to your lender as required to gain approval for a loan or protect your current home,
- to government agencies and grantors in compliance with their respective monitoring and reporting requirements,
- in broader forms to partnering agencies for reporting purposes, joint applications, and/or compilation of statistical data,
- as required by law.

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information in order to provide you products and services requested with this application. We may disclose certain limited information to relevant third parties as part of a particular service as further described in the specific program authorization. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information. As a client, you have the right to opt-out and direct us to withhold non-public personal information from third parties, or to specify/limit to whom such information is provided. If you choose to opt-out, we will not be able to answer questions from third parties. To opt-out, you will need to make special note of this on this page, written separately, or explicitly stated to your counselor; not signing this page is not sufficient to opt-out. If at any time, you wish to change your decision with regard to your opt-out, you may call us at 865-828-5927 and do so.

If you decide to discontinue services through Clinch-Powell, we will still adhere to the policies and practices as described in this notice. The agency will continue to safely maintain your records for a period of time, of at least three (3) years, after which all digital files will be purged and paper documents will be shredded and destroyed.

I have been provided a copy of, fully read, and understand the information within this disclosure, as well as, Clinch-Powell RC & D's policies regarding conflicts of interest and the confidentiality of client information as state above.



CLIENT _____ DATE _____ CO-CLIENT _____ DATE _____