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Strategic Housing Initiatives
 Family Transformations
 2shift.org | 423-720-1956

The Shift to Ownership Program is designed to help renting households transition into sustainable homeownership through a structured, affordable, sound pathway. The program combines stable housing, financial coaching, and readiness-based milestones to prepare you for successful mortgage qualification and long-term ownership. **This Homebuyer Pre-Application** permits 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 **Shift to our development and lending department**; if you are not yet mortgage ready, you will **Shift to our Financial Opportunity Center 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 **Shift Pledge** to show your commitment to Shift to Ownership.

CLIENT INFORMATION	CO-CLIENT INFORMATION
Mr./Ms. Name _____ <small>First Middle Last</small>	Mr./Ms. Name _____ <small>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: _____
How often do you get paid?	How often do you get paid?
<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 2x per month <input type="checkbox"/> Monthly	<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"/> Overtime <input type="checkbox"/> Tips/commission <input type="checkbox"/> Bonuses
<i>*for 2nd job –if applicable OR previous job</i>	<i>*for 2nd job –if applicable OR previous job</i>
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
Example: Minnie Mouse	10/14/2004	child support	\$ 278.00	monthly
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____



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 _____