



## List of Documents Needed for Homebuyers' Counseling

Make sure to gather and bring all applicable materials by your first appointment.

If you cannot locate a document, please call ahead as soon as possible to discuss options: 708-957-4674 ext 109.

### Identification (Required for all mortgagors and/or legal spouse of mortgagor)

1. Copy of VALID State of Illinois Driver's License, State ID, or US Passport (ID cannot be expired)

### Income (Required for all mortgagors and/or legal spouse of mortgagor)

2. TWO most recent Federal tax returns (all pages), including 1099s, W-2s, and all schedules documenting income (signed & dated by taxpayer, in ink)
3. Most recent TWO MONTHS consecutive pay stubs (Number of stubs depends on pay frequency: Weekly = 9 pay stubs; Bi-weekly = 5 pay stubs; Semi-monthly = 4 pay stubs; Monthly = 2 pay stubs.)
4. If self-employed - most recent TWO quarters of Profit & Loss Statements
5. Last TWO months of all other income, if applicable:
  - Social Security Income (Provide Award Letter or Recent Statement)
  - Pension Income (Provide Award Letter or Recent Statement)
  - Rental Income (Provide Rental Agreement, Statements and Receipts)
  - Social Security Disability Income (Provide Award Letter or Recent Statement)
  - Workman's Compensation/Temporary Disability (Provide Award Letter)
  - Child Support/Alimony (Provide Court Ordered Document Indicating Payment of or Receipt of Child Support and/or Alimony)
  - Annuities/Investment Income (Provide Most Recent Statement for All Accounts)
  - Proof of any other monthly income not listed

### Assets & Expenses (Required for all mortgagors and/or legal spouse of mortgagor)

6. Most recent three consecutive month's bank statements for all checking/savings accounts of the borrower/co-borrower. (Must be official statement. Transaction history or print screen will NOT be accepted.)
7. Most recent utility bills (gas, electric, and water) (if applicable)

### Application Materials

South Suburban Housing Center Documents, completed, signed, and dated

- |   |   |
|---|---|
| <input type="checkbox"/> Homebuyer Counseling Intake, pg 2-4  | <input type="checkbox"/> Authorization to Release Information, pg 7 |
| <input type="checkbox"/> Homebuyer Counseling Agreement, pg 5 | <input type="checkbox"/> Counseling Program Disclosure, pg 8-9      |
| <input type="checkbox"/> Privacy Policy, pg 6                 | <input type="checkbox"/> Monthly Household Budget Worksheet, pg 10  |



## Homebuyer Counseling Intake

### (For Office Use Only)

Case # \_\_\_\_\_

Date: \_\_\_\_\_

Counselor's Name: Russelyn Williams

Referred By: \_\_\_\_\_

Appointment Type, Date, & Time: In-Person

#### Prospective Homebuyer Information:

Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_

Social Security Number: \_\_\_\_\_  
(Last 4 Digits Only)

Please Mark Box of Preferred Contact Type Below:

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

County: \_\_\_\_\_

Length of Occupancy: \_\_\_\_\_

Residency Status:  Own  Rent  Other

Referral Source: \_\_\_\_\_

#### 2<sup>nd</sup> Prospective Homebuyer Information:

Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_

Social Security Number: \_\_\_\_\_  
(Last 4 Digits Only)

Please Mark Box of Preferred Contact Type Below:

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

County: \_\_\_\_\_

Length of Occupancy: \_\_\_\_\_

Residency Status:  Own  Rent  Other

Referral Source: \_\_\_\_\_

**Employment Information**

Employer: \_\_\_\_\_

Position: \_\_\_\_\_

Length of Employment: \_\_\_\_\_

Income: \$\_\_\_\_\_ Frequency: \_\_\_\_\_

**Employment Information**

Employer: \_\_\_\_\_

Position: \_\_\_\_\_

Length of Employment: \_\_\_\_\_

Income: \$\_\_\_\_\_ Frequency: \_\_\_\_\_

Additional Income & Source: \_\_\_\_\_

Total Monthly Household Income: \$\_\_\_\_\_ Total Monthly Household Debt: \$\_\_\_\_\_

Available Funds for Home Purchase: \_\_\_\_\_

**Demographic Information:**

What Race Do You Identify As? (Check all that apply)

Homebuyer 1:

White/Caucasian     Black/African American     Asian/Pacific Islander     American Indian/Alaskan Native     Other \_\_\_\_\_

Homebuyer 2:

White/Caucasian     Black/African American     Asian/Pacific Islander     American Indian/Alaskan Native     Other \_\_\_\_\_

Are You of Hispanic Origin? Homebuyer 1:  Yes  No

Homebuyer 2:  Yes  No

Gender: Homebuyer 1:  Male  Female  Non-Binary/Other

Homebuyer 2:  Male  Female  Non-Binary/Other

Number of Dependents in Household and Ages: \_\_\_\_\_

Household Size: \_\_\_\_\_

**Homebuyers' Marital Statuses:**

Marital Status 1:  Married  Divorced  Separated  Widowed  Single  Other

Marital Status 2:  Married  Divorced  Separated  Widowed  Single  Other

Is English your preferred language? Homebuyer 1:  Yes  No Homebuyer 2:  Yes  No

If not, what is your preferred language? \_\_\_\_\_

**Current Housing Status:**

- Homeowner (mortgage paid off)     Mortgagor (mortgage on property)     Potential Mortgagor (wants to buy)
- Renter (occupies rental property)     Potential Renter (wants to rent)     Homeless
- Other (please specify): \_\_\_\_\_

**Do you have a disability?** Homebuyer 1:  Yes  No                      Homebuyer 2:  Yes  No

If you require a reasonable accommodation due to your disability, please describe what you require:

---



---



---

**Highest Education Level Attained:**

- No High School Diploma             High School Diploma             GED Diploma
- Vocational Certificate             Some College (Not Completed)     Associate's Degree
- Bachelor's Degree             Master's Degree             Doctoral Degree

**Are You a US Veteran?** Homebuyer 1:  Yes  No                      Homebuyer 2:  Yes  No

**Check all that apply:**  Single Head of Household     Female Head of Household  
 First-Time Homebuyer     Owned Home in Last 3 Years

\*\*\*\*\*

**(For Office Use Only)**

Progress Report: \_\_\_\_\_

---

---

Final Result: \_\_\_\_\_

---

Date Counseling Terminated: \_\_\_\_\_



## Homebuyer Counseling Agreement

1. I understand that **South Suburban Housing Center** provides homebuyer counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that **South Suburban Housing Center** receives Congressional funds through the **Housing and Urban Development (HUD)** program and, as such is required to share some of my personal information with HUD program administrators or their agents for the purposes of program monitoring, compliance and evaluation.
3. I give permission for **HUD** program administrators and/or HUD agents to follow-up with me for up to (3) years from the date of this signed form for the purposes of program evaluation.
4. I acknowledge that I have received a copy of **South Suburban Housing Center's** Privacy Policy.
5. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
6. I understand that in the event I am dissatisfied, I can request a copy of the Complaint Resolution Process, a copy of which is available upon request.
7. I understand that **South Suburban Housing Center** provides information and education on numerous loan products and housing programs and I further understand that the counseling I receive from **South Suburban Housing Center**, in no way obligates me to choose any of these particular loan products or housing programs.
8. I waive all claims against **South Suburban Housing Center** relating to the information or services provided hereunder, except in the case of gross negligence by **South Suburban Housing Center**.

I have read and understand the terms of this document and the attached Privacy Policy.

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date



## Privacy Policy

**South Suburban Housing Center** is 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 and signature on the Counseling Agreement. 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 may opt-out of certain disclosures

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.

If you choose to “opt-out”, and indicate as such by marking the box below, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at 708-957-4674 and do so.

### 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 you, or is a requirement of grant awards which make our services possible.

We may also disclose any nonpublic personal information about you or former customers 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.

If we decide to change our privacy policy, we will provide you with a revised policy containing such changes.

I/We acknowledge that I/We have received a copy of South Suburban Housing Center’s privacy policy.

Check Here If You Choose To OPT-OUT:

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_



## Authorization to Release Information

The undersigned hereby authorize \_\_\_\_\_  
to discuss our personal information and release financial documentation to representatives of South  
Suburban Housing Center (SSHC) as requested and required per the terms of our counselor  
agreement with SSHC.

Homebuyer Name: \_\_\_\_\_  
(Please print)

Homebuyer Name: \_\_\_\_\_  
(Please print)

The undersigned acknowledges that this authorization will remain in effect until revoked by written,  
dated communication.

The undersigned may request to see any documentation that is to be sent

The undersigned has read and comprehends the nature of this release.

Homebuyer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Homebuyer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## SSHC Acknowledgement

SSHC Representative: \_\_\_\_\_  
(Printed Name & Title)

SSHC Signature: \_\_\_\_\_ Date: \_\_\_\_\_



**Disclosure to Client for HUD Housing Counseling Services**

Our agency provides the following HUD one-on-one housing counseling services: Pre-purchase / homebuying; non-delinquency post-purchase and resolving or preventing mortgage delinquency or default counseling.

Our agency also provides the following services and group education workshops: Financial literacy; and pre-purchase/homebuyer education.

**Relationships with Industry Partners:**

Our agency has financial or exclusive relationships, or both, with specific industry partners, including the US Department of Housing and Urban Development (HUD), the State of Illinois (IHDA), Cook County, Housing Action Illinois, Neighborhood Housing Services (NHS) of Chicago and banks including BMO Harris, Huntington, First Midwest, First Savings Bank of Hegewisch, Associated, Fifth-Third, Bank of America, Inland Mortgage, CIBC, PNC, Wintrust, Wells Fargo, Mutual of Omaha, Citi Mortgage and First Merchants Bank.

**No Client Obligation:**

There is no obligation to receive, purchase, or use any product or service offered by this agency or any services of its industry partners or other party in exchange for your receiving HUD housing counseling services.

**Alternatives:**

As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD’s Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

I have read and received a copy of this disclosure.

Client Signature: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

This disclosure was conveyed verbally via a virtual/telephonic session.

Agency Counselor Signature: \_\_\_\_\_

Date: \_\_\_\_\_



## Counseling Services

**Pre-Purchase/Home Buying:** Your comprehensive pre-purchase counseling will cover the entire homebuying process from beginning to end. This includes budgeting, finding a lender, types of mortgages, predatory lending, down payment assistance, credit reporting and scores, PITIA, closing costs, closing documents, purchase contracts, assembling your home buying team, negotiating home price, flood insurance, taxes, loan servicer sales and any other homeownership topic relevant to successfully maintaining a home. You will also receive important material on home inspection, fair lending, pre-foreclosure, and the dangers of lead.

**Non-Delinquency Post-Purchase:** You will receive material on how to properly maintain a home, schedule seasonal repairs, communicate with your lender, handle escrow increases, tax assessments and delinquency, refinancing with or without cash out, budget for emergencies, avoid fraud and any other topic relevant to maintaining your home. The counselor will provide additional specific references based on your individual household needs and goals.

**Resolving or Preventing Mortgage Delinquency or Default:** Your counselor will provide guidance on the consequences of default and foreclosure, your loss mitigation options, repayment plans, preparing the packet and advocating to your lender for a loan modification, reinstating your loan and the future consequences thereof. Your counselor will examine your income, expenses, and circumstances to determine the cause of delinquency and how it can be avoided going further. A comprehensive and sustainable budget is established, and an action plan set forward to achieve goals and overcome obstacles. If necessary, your counselor will provide resources and referrals to outside agencies to address associated issues that this agency is not equipped to address. If it is established that you are unable to maintain your loan and stay in your home, your counselor will guide you through the process of locating and establishing a rental unit.

**Pre-purchase Homebuyer Education Workshops:** Attendees will receive information on topics that will prepare the prospective homebuyer to make informed home purchase decisions. Topics include fair housing, homebuyer readiness, money management, understanding credit, getting a mortgage loan, shopping for a home, keeping your home/managing finances, and maintaining a home.

**Financial Literacy Workshops:** Attendees will receive information on topics that will prepare them to make informed home purchase/maintenance decisions. Topics include fair housing, homebuyer readiness, money management, and understanding credit.



## Monthly Household Budget Worksheet

<b>Housing Expenses</b>		<b>Other Living Expenses</b>	
First Mortgage (Principal & Interest)		Gas / Transportation	
Monthly Rent		Food	
Renter's Insurance		Clothing	
Mortgage Insurance		Entertainment	
HOA/Condo Fees		Other	
Second Mortgage (Principal & Interest)		Other	
<b>Total Housing Expenses</b>	<b>A</b>	Other	
		Other	
<b>Loans</b>		<b>Total Other Living Expenses</b>	<b>D</b>
Auto Loan #1			
Auto Loan #2		<b>Total All Expenses</b>	<b>E</b>
Credit Card #1			
Credit Card #2			
Credit Card #3			
Credit Card #4			
Student Loan			
Other Loan:			
<b>Total Loans</b>	<b>B</b>		

<b>Fixed Monthly Expenses (Utilities)</b>	
Gas	
Electric	
Water	
Trash	
Cable/Internet	
Telephone	
Cell Phone	
Auto Insurance	
Health / Dental Insurance	
Alimony / Child Support	
Day Care / Child Care	
Other:	
Other:	
Other:	
<b>Total Fixed Monthly Expenses:</b>	<b>C</b>

Income	Gross (Before Tax)	Net (After Tax)
Employment		
Employment		
Employment		
SSI/Disability		
SSI/Disability		
Employment		
Employment		
Employment		
SSI/Disability		
SSI/Disability		
Pension / Retirement		
Alimony/Child Support		
Public Assistance		
Other		
Other		
<b>Total Income</b>	<b>F</b>	<b>G</b>

<b>Total All Expenses:</b>		
<b>Income After Expenses:</b>		

Housing Debt to Income A/F & A/G		
Back-end Debt to Income B/F & B/G		
Total Percent of Income Spent E/F & E/G		