



P.O. Box 2179 | Durango CO 81302-2179 | 124 E. 9<sup>th</sup> Street | Durango CO 81301 | P: 970.259.1418 | F: 970.259.1298

Dear Homeownership Advising Client,

Thank you for your interest in our Homeownership Advising Program. Attached is our program application.

Please answer every question as best you can. All information, including bank and credit card statements, must be received by our office for prompt processing. You may submit the information via mail, fax, email, or in-person delivery. Should you choose to email the below documentation, please request a secure link from our office to protect your information. Send your request to [info@homesfund.org](mailto:info@homesfund.org). We typically need 2-3 business days to review, then our staff will contact you for an appointment.

**SUBMIT COPIES THAT WE MAY KEEP; WE CANNOT MAKE COPIES FOR YOU.**

**Documentation:**

- \_\_\_\_\_HomesFund Pre-Purchase Advising Application - (attached) - **Completed and signed.**
- \_\_\_\_\_Monthly Expenses /Budget Worksheet (attached). Provide your best estimates.
- \_\_\_\_\_Copy of Driver's License(s)
- \_\_\_\_\_Most recent paystubs covering 30 days
- \_\_\_\_\_Retirement, disability, child support or social security award letter (if applicable)
- \_\_\_\_\_2 Years Most Recent FEDERAL Tax Returns (State Returns not needed)
- \_\_\_\_\_2 Months Most Recent Bank Statements - including checking and savings accts - ALL pages
- \_\_\_\_\_Most Recent Retirement Account Statement
- \_\_\_\_\_2 Months Most Recent credit card statements - **Please send all credit card accounts that are being used and carry a balance**- ALL pages
- \_\_\_\_\_A check made payable to HomesFund for a credit report -  
\$20.30 for a single person; \$40.60 for couples.

We also accept credit card/ debit card for this report.

After providing all the documentation, please let us know in advance if you need assistance for mobility, visual, or hearing impairments, or for other disabilities for any appointments. Also please let us know prior to your appointment if you need a language translator and we will try to accommodate your request. Should transportation be a challenge, we can communicate via Zoom meeting.

Please review our Privacy Policy - attached. Please contact our office if you have any questions. We look forward to working with you!

Sincerely,  
Matt Morishige  
Homebuyer Program Coordinator  
[matt@homesfund.org](mailto:matt@homesfund.org)

Pam Moore  
Deputy Director  
[pam@homesfund.org](mailto:pam@homesfund.org)



# Pre-Purchase Advising Application

124 E. 9<sup>th</sup> Street, Durango, CO 81301 970-259-1418

Applicant 1	Applicant 2
Name:	Name:
Street Address:	Street Address:
City: _____ State: _____ Zip Code: _____ Is this addresses with City Limits? Yes No County: _____	City: _____ State: _____ Zip Code: _____ Is this addresses with City Limits? Yes No County: _____
Mailing Address (if different from above):	Mailing Address (if different from above):
Home Phone: _____ Cell Phone: _____	Home Phone: _____ Cell Phone: _____
Date of Birth: _____ Age: _____ Sex: M or F	Date of Birth: _____ Age: _____ Sex: M or F
Social Security:	Social Security:
E-Mail:	E-Mail:
Marital Status: Married Single	Marital Status: Married Single
Current Employer: _____ Date of Hire: _____	Current Employer: _____ Date of Hire: _____
Employer Address:	Employer Address:
Self Employed: Yes No	Self Employed Yes No
Full Time: _____ Part Time: _____ Average Hours Per Week: _____	Full Time: _____ Part Time: _____ Average Hours Per Week: _____
Monthly Income from Employment	Monthly Income from Employment
\$ Gross (pre-tax): _____ \$ Net (after taxes): _____	\$ Gross (pre-tax): _____ \$ Net (after taxes): _____
Are you paid on commission? No Yes Monthly Average \$ _____	Are you paid on commission? No Yes Monthly Average \$ _____
Do you receive bonus income? No Yes Monthly Average \$ _____	Do you receive bonus income? No Yes Monthly Average \$ _____
Do you receive overtime No Yes Monthly Average \$ _____	Do you receive overtime No Yes Monthly Average \$ _____
Monthly Income from Other Sources (Ex: Child Support, Alimony, Social Security, Retirement, etc) <u>Average Per Month</u> <u>Source</u> <u>How Long Received?</u>	Monthly Income from Other Sources (Ex: Child Support, Alimony, Social Security, Retirement, etc) <u>Average Per Month</u> <u>Source</u> <u>How Long Received?</u>
1) \$	1) \$
2) \$	2) \$
3) \$	3) \$
Circle your level of education: (Graduate School) (Bachelors) (Associates) (High School/GED) (Jr. High School) (Vocational) (None)	Circle your level of education: (Graduate School) (Bachelors) (Associates) (High School/GED) (Jr. High School) (Vocational) (None)

Number of Adults (over 18) in the Household \_\_\_\_\_

Number of Dependents \_\_\_\_\_ Ages \_\_\_\_\_

Are you a single parent head of household? Yes No

Assets:	Balance in Checking	\$
	Balance in Savings	\$
	Retirement	\$

Liabilities	Balance	Monthly Payment
Credit Cards (list all - add together)	\$	\$
Auto Loans	\$	\$
Student Loans	\$	\$
Other	\$	\$
Other	\$	\$
Current Monthly Rental/ Housing Expense	n/a	\$

	<u>Applicant 1</u>		<u>Applicant 2</u>		
Have you declared bankruptcy in the last 7 years?	Yes	No	Yes	No	
Have you owned a home in the last 3 years?	Yes	No	Yes	No	
Are you a Veteran?	Yes	No	Yes	No	
Are you Active Military?	Yes	No	Yes	No	
Are you a registered Sexual Offender?	Yes	No	Yes	No	
Have you ever been convicted of a felony?	Yes	No	Yes	No	
Have you taken Homebuyer Education Class?	Yes	No	Yes	No	If Yes, When _____
Do you own any other real estate?	Yes	No	Yes	No	
If Yes, please explain _____					
Are you currently under contract?	Yes	No			
Are you currently working with a realtor?	Yes	No	If yes, who?	_____	
Are you currently working with a lender?	Yes	No	If yes, who?	_____	
How did you hear about us?	_____				

**By signing below, I certify that the information contained in this application is true, correct and complete. I have made no misrepresentations, nor did I omit any pertinent information.**

**Applicant 1** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Check Box: I authorize Homes Fund to obtain a consumer credit report to evaluate my readiness to purchase a home.**

**I authorize the sharing of information contained within my client file with the US Department of Housing and Urban Development (HUD) in the event HomesFund files are audited. (Must be marked to receive Pre-Purchase Advisement Services.)**

The following information is requested by the Federal Government in order to monitor compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, bur are encouraged to do so. This agency may not discriminate on the basis of ethnicity, race or sex.

**Ethnicity:** Hispanic or Latino \_\_\_\_\_ Not Hispanic or Latino \_\_\_\_\_ **Sex:** Female \_\_\_\_\_ Male \_\_\_\_\_

**Race:** American Indian or Alaska Native \_\_\_\_\_ Native Hawaiian or Pacific Islander \_\_\_\_\_ Asian \_\_\_\_\_ White \_\_\_\_\_

Black or African American \_\_\_\_\_ I do not wish to furnish \_\_\_\_\_

**Applicant 2** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Check Box: I authorize Homes Fund to obtain a consumer credit report to evaluate my readiness to purchase a home.**

**I authorize the sharing of information contained within my client file with the US Department of Housing and Urban Development (HUD) in the event HomesFund files are audited. (Must be marked to receive Pre-Purchase Advisement Services.)**

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**Race:** American Indian or Alaska Native \_\_\_\_\_ Native Hawaiian or Pacific Islander \_\_\_\_\_ Asian \_\_\_\_\_ White \_\_\_\_\_

Black or African American \_\_\_\_\_ I do not wish to furnish \_\_\_\_\_



**MONTHLY  
BUDGET**

Borrower Name \_\_\_\_\_  
DATE \_\_\_\_\_

\$\$ INCOME \$\$			
Employer Name	Source	Net Amount	
<b>TOTAL</b>			0
EXPENSES			
	Client		Client
AUTO		UTILITIES	
Auto Insurance		Cable TV	
Auto Loan		Cell Phone	
Auto Tags/Registration		Electricity	
Auto Repairs		Heating/Propane	
Gas		Internet	
<b>Total</b>	0	Telephone	
CREDIT CARD PAYMENTS		Trash	
Credit Card 1		Water/Sewer	
Credit Card 2		<b>Total</b>	0
Credit Card 3		SAVINGS	
Credit Card 4		Retirement	
Credit Card 5		Savings	
Collections		<b>Total</b>	0
<b>Total</b>	0	Personal / Non-Discretionary	
EDUCATION		Barber/Beauty Shop	
Tuition		Child Care	
Book/Supplies		Child Support/Alimony	
Student Loans		Clothing	
<b>Total</b>	0	Club Dues/Membership Fees	
INSTALLMENT/CAR LOANS		Laundry	
Installment/Car Loans		Paper products/Toiletries	
Installment/Car Loans		Pet Expense	
Installment/Car Loans		Public Transportation	
<b>Total</b>	0	<b>Total</b>	0
HOUSING		Personal/non-Discretionary	
1st Mortgage Payment		Charity	
Homeowner/Renters Insurance		Dining	
Home Repairs/Maintenance		Entertainment	
Rent		Gifts	
<b>Total</b>	0	Vacations	
GROCERIES		<b>Total</b>	0
Food		Other Transactions	
<b>Total</b>	0		
INSURANCE			
Health Insurance			
Life Insurance			
<b>Total</b>	0		
Medical Bills			
Dental		<b>Total</b>	0
Doctor Visit/Co-Pay		Total Expenses	
Medical Bills		<b>Total</b>	0
Medications		Net Income	
Vision/Glasses/Contacts		<b>Total</b>	0
<b>Total</b>	0	Surplus/Defecit	
		<b>Total</b>	0



# FACTS **What Does HomesFund Do With Your Personal Information?**

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and assets
- employment information and Income
- credit history and credit card or other debt

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons HomesFund chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HomesFund share?	Can you limit this sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

**Questions?** • Call 970-259-1418 or go to [www.homesfund.org](http://www.homesfund.org) or email: [info@homesfund.org](mailto:info@homesfund.org)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	HomesFund 124 E. 9th Street PO Box 2179 Durango, CO 81302
<b>What we do</b>	
<b>How does HomesFund protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does HomesFund collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• give us your income information or give us your employment history</li> <li>• apply for financing or show your government-issued ID</li> <li>• seek financial or tax advice</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State Laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>HomesFund has no affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>HomesFund does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>HomesFund doesn't jointly market.</i></li> </ul>