

**Affordable Homeownership Foundation Inc.,
5264 Clayton Court, Suite 1
Fort Myers, FL 33907
239-689-4944**

Application for Program services

Please find enclosed our Application For Program services. It is important that you complete the application in full so that we may be better prepared to discuss ways to assist you. Since time is critical in preventing the possibility of Foreclosure, you must complete and return the application as soon as possible. Due to a high volume of applications, please note that processing may take from 1 to 3 weeks.

The Following is **a list of documents that you MUST include with your completed application:**

- Copies of your recent utility bills (electric preferably)
- 2 most recent pay stubs **(for each person in the household)**
- If Self employed a signed and dated year to date profit & Loss Statement
- Last 3 months of bank statements-**all pages all accounts**
- Proof of income from SSI/SSD, pensions, child support, alimony, etc. for each person in the household
- Last two years tax returns **(signed on the signature page)**
- 4506-T Signed and dated with phone number where requested

Do Not Send Original Documents, Incomplete Applications Will Not Be Processed

Please return your application to us via fax, mail or drop it off in person.

After we receive and process your application we will call you to set an appointment. If you do not have a phone number, please provide contact information where we can leave a message for you.

Because of the urgency in getting our clients the assistance they need in a timely manner, if you cannot keep your scheduled appointment, please call at least 24 hours in advance to reschedule and so we may give your originally scheduled time to another client.

Sincerely,

Lois M Healy
Executive Director
Affordable Homeownership Foundation

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Client Information Form

| | |
|---|--|
| <input type="checkbox"/> Homebuyer Education Workshop <input type="checkbox"/> Credit Repair <input type="checkbox"/> Budget/Debt Reduction | <input type="checkbox"/> Pre-purchase Homebuyer Counseling <input type="checkbox"/> Post Purchase Homebuyer Counseling <input type="checkbox"/> Mortgage Default/Foreclosure |
|---|--|

Applicant Name: _____

First MI Last

Co-Applicant Name: _____

First MI Last

Address: _____ City/Zip _____

Name of Apartment Complex (if applicable): _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

E-Mail: _____ How did you hear about us? _____

APPLICANT INFORMATION ONLY

Marital Status ☐ Single ☐ Engaged ☐ Married ☐ Divorced ☐ Widowed

Demographic Info-Household Size: Number of Adults: _____ Number of Children: _____

Race/National Origin: ☐ American Indian/Alaskan ☐ African American ☐ Asian American

☐ Hispanic/Latino ☐ White ☐ Other

Applicant's Gender: ☐ Male ☐ Female Is Applicant Head of Household ☐ Yes ☐ No

Applicant's Age: _____ Is Someone in the household disabled? If so please check who:

☐ Applicant ☐ Co-Applicant ☐ Child

Total Gross Household Income \$ _____ ☐ Hourly ☐ Weekly ☐ Bi-weekly ☐ Monthly ☐ Yearly
(Include all sources of income, Salary, SSI/SSD, Unemployment, Child Support, etc. from ALL household members.)

I certify this information to be true and correct: _____

Applicant's Signature Date:

For Affordable Homeownership Use Only

MFI Calculation HH Size _____ Total HH Income \$ _____ MFI _____
Gross _____ Net _____

Funding Source ☐ Lee County ☐ Collier County ☐ FHFC ☐ HUD ☐ OTHER

Verified by: ☐ Property Appraiser's Website ☐ Spoke to _____ @Property Appraiser's Office

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SOCIAL SECURITY NUMBER COLLECTION POLICY

Affordable Homeownership Foundation Inc. and its funding sources collect your Social Security number for the following purposes: classification of accounts, identification and verification, credit worthiness, billings and payments, data collection, reconciliation, tracking, benefit processing, tax reporting and qualification for grant or loan processing under Section 119.071(5), Florida Statutes (2007). Social Security numbers serves as a numeric identifier and may be used for such purposes. By signing below, I/We acknowledge receipt of the Social Security Number Collection Policy Disclosure.

Applicant's Signature

Co-Applicant's Signature

Social Security Number

Social Security Number

Date of Birth

Date of Birth

Affordable Homeownership Foundation

3820 Colonial Blvd #100

Fort Myers, FL 33966

Telephone: (239) 689-4944

Fax: (239) 989-0138

| NET INCOME | |
|-------------------------|---------------|
| TYPE OF INCOME | |
| | |
| | |
| | |
| | |
| TOTAL NET INCOME | \$0.00 |

| MONTHLY LIVING EXPENSES | | |
|--------------------------------|-----------------|-----------------|
| FIXED EXPENSES | CURRENT MONTHLY | REVISED MONTHLY |
| Rent/ 1st Mortgage | | |
| 2nd Mortgage | | |
| Association Fee | | |
| Electricity | | |
| Water/Sewer/Trash | | |
| Telephone | | |
| Oil/Gas (for heating) | | |
| Cable TV / Dish | | |
| Car Payment 1 | | |
| Car Payment 2 | | |
| Auto Insurance | | |
| Required Medication (Rx.) | | |
| Child Support / Alimony | | |
| Child Care (for Work / School) | | |
| Tuition/School books | | |
| Credit Card Payments | | |
| Personal Loan Payments | | |
| Other Debt monthly payments | | |
| TOTAL FIXED EXPENSES | \$0.00 | \$0.00 |

| Periodic Expenses (Consider these costs for the next 12 months and divide by 12 for a monthly amount) | CURRENT MONTHLY | REVISED MONTHLY |
|---|-----------------|-----------------|
| Property Taxes | | |
| Homeowners/Renters Ins. | | |
| Life Insurance | | |
| Health Insurance | | |
| Car Maintenance / Tags | | |
| Home Maintenance | | |
| Lab Tests | | |
| Doctors Visits | | |
| Optical/Dental/Hearing | | |
| Clothing | | |
| Gifts | | |
| Auto Club | | |
| Veterinarian | | |
| Other | | |
| TOTAL PERIODIC EXPENSE | \$0.00 | \$0.00 |

| MONTHLY LIVING EXPENSES (cont.) | | |
|---------------------------------|-----------------|-----------------|
| FLEXIBLE EXPENSES | CURRENT MONTHLY | REVISED MONTHLY |
| Groceries | | |
| Meals Out/Snacks | | |
| School Lunches | | |
| Home Cleaning supplies | | |
| Diapers/Formula/Baby Supplies | | |
| Cosmetics/Toiletries | | |
| Laundry Supplies | | |
| Vitamins/Food Supplements | | |
| Gasoline (Car) | | |
| Public Trans./Parking/Tolls | | |
| Mobile Phone/Pager | | |
| Computer Online Expense | | |
| Pet Food/Grooming | | |
| Laundry/Dry Cleaning | | |
| Occupational Expense | | |
| Lawn Care/Pest Control | | |
| Pool Maintenance | | |
| Monitored Home Security | | |
| Hair Cuts/Hair Care | | |
| Manicures/Pedicures | | |
| Church/Charities | | |
| Hobbies/Club Dues | | |
| Entertainment/Movies/Sports | | |
| Babysitter (for Entertainment) | | |
| Spa/Fitness/Center/YMCA | | |
| Newspaper/Magazine/Books | | |
| Allowances | | |
| Postage/Misc. office supplies | | |
| Bank Service Charges | | |
| Cigarettes/Tobacco/Alcohol | | |
| Lottery | | |
| Other | | |
| TOTAL FLEXIBLE EXPENSES | \$0.00 | \$0.00 |

| BUDGET SUMMARY | | |
|-----------------------------------|---------------|---------------|
| EXPENSES | CURRENT | REVISED |
| Fixed | \$0.00 | \$0.00 |
| Periodic | \$0.00 | \$0.00 |
| Flexible | \$0.00 | \$0.00 |
| TOTAL LIVING EXPENSES | \$0.00 | \$0.00 |
| TOTAL NET INCOME | \$0.00 | \$0.00 |
| LESS TOTAL LIVING EXPENSES | \$0.00 | \$0.00 |
| SURPLUS/(DEFICIT) | \$0.00 | \$0.00 |

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Fair Housing Act
Disclosure

Affordable Homeownership Foundation Inc., fully support the principles of the Fair Housing Act (Title VIII of the Civil Rights Act of 1968), as amended, which generally prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

In addition, each and every Affordable Homeownership Foundation Inc., office is contractually required to comply, in all respects, with all laws, rules and regulations applicable to the real estate industry, including without limitation, the requirements imposed by the Fair Housing Act. As an adjunct to the foregoing commitment, Affordable Homeownership Foundation Inc., actively promote, and are committed to, creating and fostering an environment of diversity throughout their respective organizations and franchise systems, and each views such a concept as a critical component to the on-going success of their business operations.

I acknowledge receipt of this statement.

Client's Signature

Date

PRIVACY POLICY AND PRACTICES OF AFFORDABLE HOMEOWNERSHIP FOUNDATION INC.

We at Affordable Homeownership Foundation Inc. value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information.

Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Information We Collect

We collect personal information to support our lending operations, financial fitness counseling and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references.

Information We Disclose

We may disclose the following kinds of personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

We may also disclose personal information about you to third parties as permitted by law. *Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.*

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security

**PRIVACY POLICY AND PRACTICES OF
AFFORDABLE HOMEOWNERSHIP FOUNDATION INC.**

procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Directing Us Not to Make Disclosures to Unaffiliated Third Parties

If you prefer that we not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

- If you wish to opt out of disclosures to unaffiliated third parties other than nonprofit organizations involved in community development, you may check Box 1 on the attached Privacy Choices Form.
- If you wish to opt out of disclosures to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes, you may check Box 2 on the attached Privacy Choices Form.

Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.

**PRIVACY POLICY AND PRACTICES OF
AFFORDABLE HOMEOWNERSHIP FOUNDATION INC.**

PRIVACY CHOICES FORM

If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, check the box or boxes below to indicate your privacy choices. Then send this form to the address listed below.

Box 1 - Limit disclosure of personal information about me to unaffiliated third parties other than nonprofit organizations involved in community development.

☐

Box 2 – Limit disclosure of personal information about me to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

☐

Name: _____

Address: _____

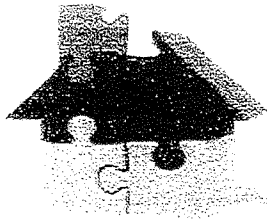
City: _____ State: _____ Zip Code: _____

Phone Number: _____

If you have checked any of the boxes above,
Please mail this form in a stamped envelope to:

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Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.



Affordable Homeownership Foundation Inc.
Solving The Puzzle of Homeownership!
Program Disclosure Form

Initials _____

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: Affordable Homeownership Foundation Inc. is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, reverse mortgage, rental and homeless counseling. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.

Client and Counselor Roles and
Responsibilities:

Counselor's Roles and Responsibilities

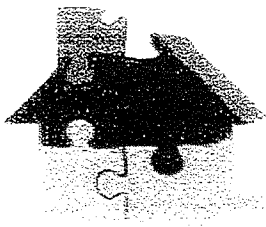
- Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.
- Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.
- Preparing a household budget that will help you manage your debt, expenses, and savings.
- Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.

Client's Roles and Responsibilities

- Completing the steps assigned to you in your Client Action Plan.
- Providing accurate information about your income, debts, expenses, credit, and employment.
- Attending meetings, returning calls, providing requested paperwork in a timely manner.
- Notifying Affordable Homeownership Foundation or your counselor when changing housing goal.
- Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as

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Program Disclosure Form

- Neither your counselor nor Affordable Homeownership Foundation employees, agents, or directors may provide legal advice.
- Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Termination of Services: Failure to work cooperatively with your housing counselor and/or Affordable Homeownership Foundation Inc. with result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.

Initials

Agency Conduct: No Affordable Homeownership Foundation employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships: Affordable Homeownership Foundation has financial affiliation (if funded by HUD) or professional affiliations (if not funded by HUD) with HUD, NeighborWorks America, Florida Housing Finance, NCST and banks including Bank of America, Wells Fargo, and JP Morgan Chase. As a housing counseling program participant, you are not obligated to use the products and services of Affordable homeownership Foundation or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: Affordable homeownership Foundation has a first-time homebuyer program developed in partnership with Bank of America, Chase and other Banks.; however, you are not obligated to participate in this or other Affordable Homeownership Foundation programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Authority (FHA) for first-time

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Program Disclosure Form

homebuyer loan programs, and Affordable Homeownership Foundation for other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance,

Updated by HUD as of June 2012 emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by Affordable Homeownership Foundation and its exclusive partners and affiliates.

Privacy Policy: I/we acknowledge that I/we received a copy of Affordable Homeownership Foundations Privacy Policy. Errors and Omissions and Disclaimer of Liability: I/we agree Affordable Homeownership Foundation, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in Affordable Homeownership Foundation counseling; and I hereby release and waive all claims of action against Affordable Homeownership Foundation and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, Affordable Homeownership Foundation, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with Affordable Homeownership Foundation grantors such as HUD or NeighborWorks America.

I/we acknowledge that I/we received, reviewed, and agree to Affordable Homeownership Foundation Program Disclosures.

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Solving The Puzzle of Homeownership!
Program Disclosure Form

Name 1 Signature

Date

Counselor Signature

Date

Name 2 Signature

Date

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CAUTION

U.S. Department of Housing
and Urban Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538
(exp. 05/31/2014)

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired or replaced; and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- ✓ Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property is marketable.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.



HUD-92564-CN (6/06)



CAUTION

For Your Protection: Get a Home Inspection

Name of Buyer _____

Property Address _____

What the FHA Does for Buyers... and What We Don't Do

What we do: FHA helps people become homeowners by insuring mortgages for lenders. This allows lenders to offer mortgages to first-time buyers and others who may not qualify for conventional loans. Because the FHA insures the loan for the lender, the buyer pays only a very low down-payment.

What we don't do: FHA does not guarantee the value or condition of your potential new home. If you find problems with your new home after closing, we can not give or lend you money for repairs, and we can not buy the home back from you.

That's why it's so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Appraisals and Home Inspections are Different

As part of our job insuring the loan, we require that the lender conduct an FHA appraisal. An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. The lender does an appraisal for three reasons:

- to estimate the value of a house
- to make sure that the house meets FHA minimum property standards
- to make sure that the house is marketable

Appraisals are not home inspections.

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information than an appraisal--information you need to make a wise decision. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- evaluate the physical condition: structure, construction, and mechanical systems
- identify items that need to be repaired or replaced
- estimate the remaining useful life of the major systems, equipment, structure, and finishes

What Goes into a Home Inspection

A home inspection gives the buyer an impartial, physical evaluation of the overall condition of the home and items that need to be repaired or replaced. The inspection gives a detailed report on the condition of the structural components, exterior, roofing, plumbing, electrical, heating, insulation and ventilation, air conditioning, and interiors.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

I understand the importance of getting an independent home inspection. I have thought about this before I signed a contract with the seller for a home.

X _____

Signature & Date

X _____

Signature & Date

How Credit is Scored

