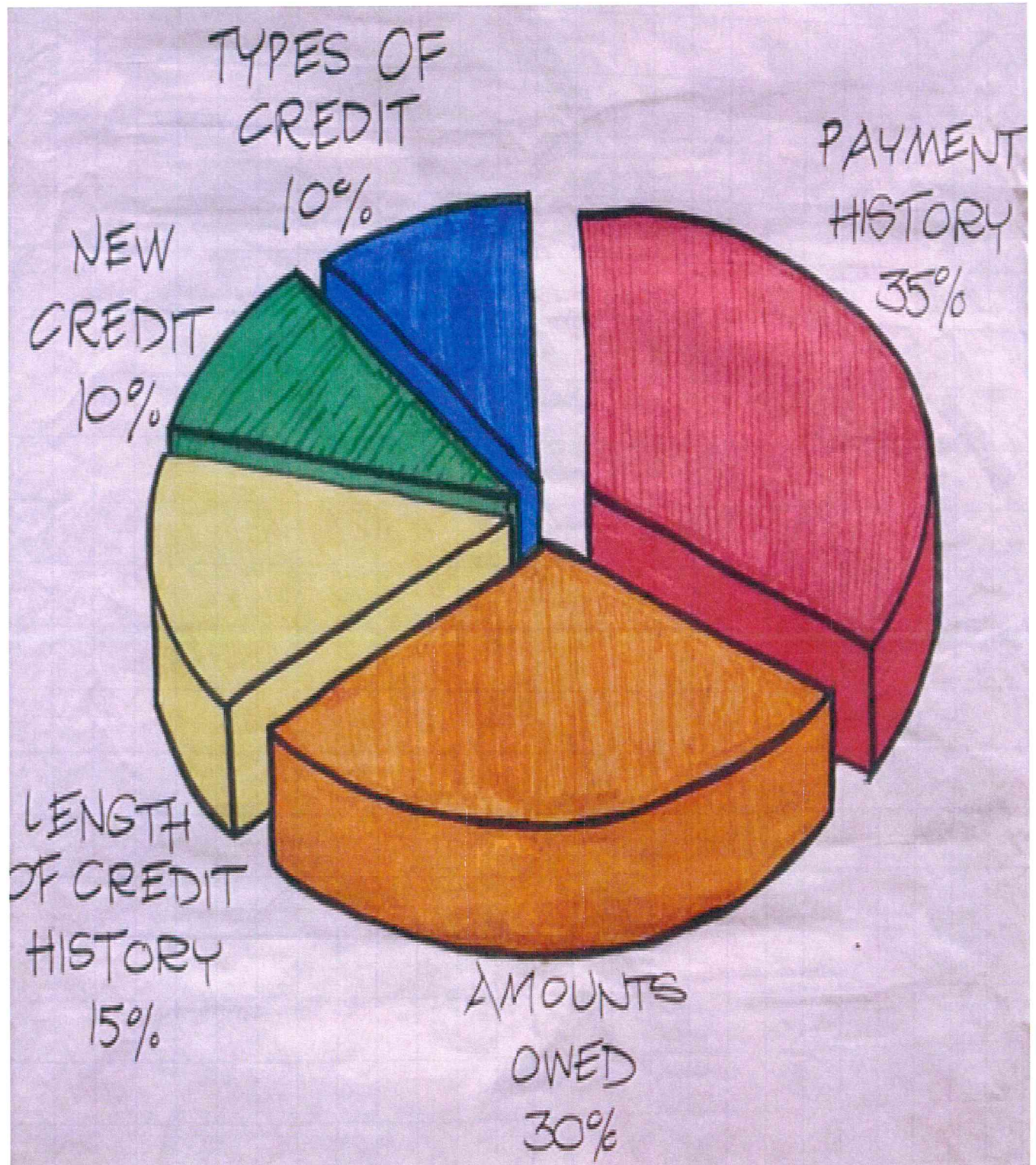


How Credit is Scored



Affordable Homeownership Foundation
5264 Clayton Court, Suite 1
Fort Myers, FL 33907
239-689-4944
www.affordablehomeownershipfoundationinc.org

APPLICATION FOR SERVICES

Credit Counseling

Please complete these forms to proceed with Credit Counseling Services

Name: _____

Date: _____ Referred by: _____

Applicant: _____ DOB _____ Social Security # _____

Co-Applicant: _____ DOB _____ Social Security # _____

Marital Status: _____

Are you currently a Renter _____ or Homeowner _____

Current Address: _____

How long a current address: _____

Mailing Address if different from above: _____

Telephone Numbers: Home: _____ Cell (1): _____

Cell (2): _____ Work: _____

Email Address: _____

What is the best way to contact you?: _____

Number of Household Members:

Dependents:

Name:

Age:

Applicant Employer: _____ Start Date: _____

Affordable Homeownership Foundation
5264 Clayton Court, Suite 1
Fort Myers, FL 33907
239-689-4944
www.affordablehomeownershipfoundationinc.org

Address: _____

Telephone #: _____

Please provide the most recent 30 days paycheck stubs

Applicant Employer: _____ Start Date: _____

Address: _____

Telephone #: _____

Other Income: _____

Other Income: _____

Other Income: _____

Please provide documentation for all other household income (copies of check stubs etc...)

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

Credit Counseling Disclosure

Purpose of Counseling: I/We understand that the purpose of the credit counseling is to provide one-on-one counseling to help clients become more informed and educated on their personal financial situation and to help them locate and fix those problems that may have led them to their current situation. The counselor will analyze my/our financial and credit situation, identify those barriers and develop a plan to remove those barriers. The counselor will also provide education in debt load management with the preparation of a monthly and manageable budget plan.

Signed

Signed

Date

Date

Affordable Homeownership Foundation Inc.
5264 Clayton Court, Suite 1
Fort Myers, FL 33907
www.affordablehomeownershipfoundationinc.org

Authorization to Release Financial Information
To
Affordable Homeownership Foundation Inc.
A Non Profit Counseling Agency

To Whom It May Concern:

- 1.) I/We authorize you to provide any, and all documentation or information requested by The Affordable Homeownership Foundation Inc., such information or documentation included, but is not limited to a written credit report, creditor information and debts, balances, account numbers, addresses, phone numbers and payment histories.
- 2.) I/We authorize The Affordable Homeownership Foundation Inc. and its employees to act on my/our behalf to negotiate any/all repayment, settlement or modification options regarding my debts.
- 3.) I/We agree that a copy of the original authorization may be accepted as an original . This authorization will remain in effect for 1 year from the date of the original signature below,
- 4.) I/We authorize my/our file to be reviewed by all of the Affordable Homeownership Foundation Inc.'s employees staff and consultants.
- 5.) I/We acknowledge that I/We have read and understand the above agreement and the purpose of the authorization and its uses.

Signature: _____ Date _____

Printed Name: _____ Social Security # _____

Street Address _____ City: _____ Zip _____

Signature: _____ Date _____

Printed Name: _____ Social Security # _____

Street Address _____ City: _____ Zip _____

Affordable Homeownership Foundation

5264 Clayton Court, Suite 1

Fort Myers, FL 33907

239-689-4944

www.affordablehomeownershipfoundationinc.org

Credit Counseling Demographics Collection Form

The following information is requested strictly for reporting purposes only. Affordable Homeownership Foundation Inc., does not discriminate based on race, creed, religion, color, age, sex, familiar status, national original or handicap in the provision of services.

Number of persons in the household:

1 person _____ 2 to 4 persons _____ 5 or more people _____

Is head of household a Male _____ or a Female _____ ?

Is head of household a Married _____ Divorced _____ Single _____ ?

How Many people in the household are employed? _____

Please give a number of household members in the following age categories:

0-25 years of age group _____ 26 to 40 years of age group _____

41-61 years of age group _____ 62 and over years of age group _____

Yearly Gross Income for Each Person in the Household

1. _____ 2. _____ 3. _____ 4. _____ 5. _____

6. _____ 7. _____

Country of Origin: _____

U.S. Citizen _____ Permanent Resident Alien _____ Non Resident Alien _____

RACE

American Indian _____ Asian _____ Black _____ White _____ Other _____

ETHNICITY

Hispanic _____ Non Hispanic _____

OTHER

U.S. Veteran _____ Farm Worker _____ Developmentally Disabled _____ Elderly _____

Homeless _____

Credit Repair Checklist

Like many renovation projects, credit can be repaired on a do-it-yourself basis. Roll up your sleeves and get started by using this worksheet.

1. Order your credit reports.

- Go to www.annualcreditreport.com, which is the only authorized source for consumers to access their annual credit report online for free.
- Call toll free 877-322-8228 877-322-8228
- Complete the form on the back of the "Annual Credit Report Request" brochure, available from the FTC, and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

2. Examine for errors and calculate the exact amount owed.

- If there are errors on your credit reports, see the work sheet "How to fix mistakes on your credit report."

3. Create a budget.

- Write down everything you spend money on and then cut the fat. Use this worksheet for making your own spending plan.

4. Prioritize bills and pay them off.

- Consistently paying at least the minimum due every month is crucial to building up your credit score. Use the debt paydown calculator to organize.

5. Find products to rebuild credit.

- As debts disappear, or following a bankruptcy, look for products such as secured credit cards to help give your credit score a boost.
- Make sure they report to the credit bureaus, not all do.



The Federal Reserve Board

5 Tips for Improving Your Credit Score

1. Get copies of your credit report—then make sure the information is correct.

Go to www.annualcreditreport.com. This is the only authorized online source for a free credit report. Under federal law, you can get a free report from each of the three national credit reporting companies every 12 months.

You can also call 877-322-8228 or complete the Annual Credit Report Request Form at www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

2. Pay your bills on time.

One of the most important things you can do to improve your credit score is pay your bills by the due date. You can set up automatic payments from your bank account to help you pay on time, but be sure you have enough money in your account to avoid overdraft fees.

3. Understand how your credit score is determined.

Your credit score is usually based on the answers to these questions:

- Do you pay your bills on time? The answer to this question is very important. If you have paid bills late, have had an account referred to a collection agency, or have ever declared bankruptcy, this history will show up in your credit report.
- What is your outstanding debt? Many scoring models compare the amount of debt you have and your credit limits. If the amount you owe is close to your credit limit, it is likely to have a negative effect on your score.
- How long is your credit history? A short credit history may have a negative effect on your score, but a short history can be offset by other factors, such as timely payments and low balances.
- Have you applied for new credit recently? If you have applied for too many new accounts recently, that may negatively affect your score. However, if you request a copy of your own credit report, or creditors are monitoring your account or looking

at credit reports to make prescreened credit offers, these inquiries about your credit history are not counted as applications for credit.

- How many and what types of credit accounts do you have? Many credit-scoring models consider the number and type of credit accounts you have. A mix of installment loans and credit cards may improve your score. However, too many finance company accounts or credit cards might hurt your score.

To learn more about credit scoring, see the Federal Trade Commission's website, Facts for Consumers at www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm.

4. Learn the legal steps you must take to improve your credit report.

The Federal Trade Commission's "Building a Better Credit Report" (www.ftc.gov/bcp/edu/pubs/consumer/credit/cre03.shtm) has information on correcting errors in your report, tips on dealing with debt and avoiding scams—and more.

5. Beware of credit-repair scams.

Sometimes doing it yourself is the best way to repair your credit. The Federal Trade Commission's "Credit Repair: How to Help Yourself" (www.ftc.gov/bcp/edu/pubs/consumer/credit/cre13.shtm) explains how you can improve your creditworthiness and lists legitimate resources for low-cost or no-cost help.



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

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:

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

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

5264 Clayton Court Suite 1

Fort Myers, FL 33907

Telephone: (239) 689-4944 Fax: (239) 243-8543

NET INCOME	
TYPE OF INCOME	
TOTAL NET INCOME	\$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

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

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