



200 S. Cruse/PO Box 1717  
 Helena, MT 59624  
 406-442-1236

## Homebuyer Education Intake Form

### PERSONAL PROFILE ~ Primary Applicant

**Name:** \_\_\_\_\_  
First MI Last

\_\_\_\_\_  
Street City State Zip Code County

**Phone:** (\_\_\_\_)\_\_\_\_-\_\_\_\_ (\_\_\_\_)\_\_\_\_-\_\_\_\_ (\_\_\_\_)\_\_\_\_-\_\_\_\_ **Email:** \_\_\_\_\_  
Cell Home Work

**Date of Birth:** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Gender:** (please circle) Male Female **Handicapped?** (please circle) Yes No

**Current Housing Arrangement:** (please circle) 1. Rent 2. Living with family member and not paying rent.  
 3. Homeowner 4. Homeless 5. Other

**Household Type:** (please select the most accurate) 1. Single Adult 2. Female head of single parent household  
 3. Male head of single parent household 4. Married without children 5. Married with children  
 6. Two or more unrelated adults 7. Other

**Rural Status:** (please select the most accurate) 1. Lives in a rural area 2. Does not live in a rural area

**Family/Household Size:** \_\_\_\_ **How many dependents:** \_\_\_\_ **What are their ages:** \_\_\_\_\_.

**English Proficiency:** (please circle) 1. Is English proficient 2. Is not English proficient

**Education:** (please circle one) 1. Below High School Diploma 2. High School Diploma or equivalent  
 3. Associates Degree 4. Bachelor's Degree 5. Master's Degree

**Current Employer:** \_\_\_\_\_ **Title:** \_\_\_\_\_ **Hire Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_  
 \_\_\_\_\_  
**Phone:** (\_\_\_\_)\_\_\_\_-\_\_\_\_

\_\_\_\_\_  
Street Address City State Zip Code

**Employment Status:** (please circle) Fulltime Part-time

**Gross monthly income** (before taxes) \$\_\_\_\_.\_\_\_\_ **Net monthly income** (after taxes) \$\_\_\_\_.\_\_\_\_

**Race:** (please circle) 1. White 2. Black or African American 3. American Indian/Alaskan Native  
 4. Asian 5. Native Hawaiian/Other Pacific Islander 6. American Indian/Alaskan Native/White  
 7. Asian and White 8. Black/African American/White 9. American Indian/Alaskan Native/Black  
 10. Other

**Ethnicity:** Hispanic (please circle) Yes No

**Foreign Born:** (please circle) Yes No

**Who referred you to us:** (please circle) Lender Realtor Family Friend Other



**ADDITIONAL INFORMATION**

	<u>Applicant</u>		<u>Secondary Applicant</u>	
Do you receive child support? If yes, how long will it continue?	Yes	No	Yes	No
Does anyone in your household receive SSI?	Yes	No	Yes	No
Are you a Veteran?	Yes	No	Yes	No
Are you active military?	Yes	No	Yes	No
Do you know your credit score? If so, what is it?	Yes	No	Yes	No
Have you filed Chapter 13 bankruptcy? If so, when?	Yes	No	Yes	No
Have you filed Chapter 7 bankruptcy? If so, when was it discharged?	Yes	No	Yes	No
Have you had a home foreclosure? If so, when?	Yes	No	Yes	No
Do you have active collections? If so, please provide a description and amount. (attach an inventory sheet if necessary)	Yes	No	Yes	No

**LIABILITIES/DEBT**

Please list any debts you have, including credit cards, auto loans, student loans or personal loans. (Please do not include utilities.)

<u>Description</u>	<u>Current Balance</u>	<u>Monthly Payment</u>	<u>Primary Applicant or Secondary Applicant</u>	
_____	\$ _____	\$ _____	[ _____ ]	[ _____ ]
_____	\$ _____	\$ _____	[ _____ ]	[ _____ ]
_____	\$ _____	\$ _____	[ _____ ]	[ _____ ]
_____	\$ _____	\$ _____	[ _____ ]	[ _____ ]
_____	\$ _____	\$ _____	[ _____ ]	[ _____ ]
_____	\$ _____	\$ _____	[ _____ ]	[ _____ ]
_____	\$ _____	\$ _____	[ _____ ]	[ _____ ]

(please attach an inventory sheet if necessary)

**BUDGET WORKSHEET**

Monthly Plan for : \_\_\_\_\_ Date \_\_\_\_\_

Monthly Spending/Savings Plan		Amount		Item	Amount
Income	Employment		Savings	401K, SEP, IRA	
	Overtime			Stocks/Investments	
	Interest and Dividend		Utilities	Internet	
	Bonuses			Cable	
	Child support			Cell	
	Other			Electricity	
Net Income	Monthly Income Total:			Trash	
				Heating gas/oil	
Fixed expenses	Item	Amount		Water/Sewer	
Auto	Insurance			Telephone	
	Loans		Discretionary	Church Donations	
	Tags			Donations	
	Repairs/Maintenance		Dining out	Monthly	
	Gasoline		Adult Education	Books, fees	
	Parking		Entertainment	Books/mags/news	
Child support/Alimony				Lottery	
Credit Cards (Min.)				movies/tickets	
Credit Collections			Groceries	Monthly	
Youth Education	School Lunches		Gifts	Birthdays	
	Tuition			Holidays	
	Books/School Supplies		Household	Alcohol	
Entertainment	Events and Hobbies			Allowance	
Housing Payment	Rent			Checking fees	
	Renters Insurance			Barber/Beauty	
Installment Loans	Loans			Child Care	
	Personal Loan			Tobacco	
	Student loans			Cleaning supplies	
Insurance	Accident/Disability			Clothing	
	Health			Fitness	
	Life			Dependent care	
Medical	Dentist			Toiletries	
	Copay or Visit			Laundry	
	Vision/Glasses/Contact			Mad Money	
	Medical bills			Movie Rental	
	Medications			Vacations	
Miscellaneous	Other			Pets	
	Other			Savings	
	Total Expenses			Total Expenses	

**ROCKY MOUNTAIN DEVELOPMENT COUNCIL, INC., COUNSELING AGREEMENT AND DISCLOSURE**

1. I understand that Rocky Mountain Development Council, Inc., provides individual counseling after which I will received an action plan consisting of recommendations in order to reach my goals.
2. I understand that Rocky Mountain Development Council, Inc., receives funds through other programs and is required to share some of my personal information with program administrators or their agents for the purpose of program monitoring, compliance and evaluation.
3. I acknowledge I have reviewed a copy of Rocky Mountain Development Council, Inc., Privacy Policy.
4. I acknowledge I have received a copy of HUD form – 92564-CN: *For Your Protections Get a Home Inspection, and Ten Important Questions to Ask Your Home Inspector.*
5. I may be referred to other organizations or another agency 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. These services are funded in part by NeighborWorks Montana, the Montana Board of Housing, the Montana Department of Commerce and Rocky Mountain Development Council, Inc., as well as other businesses and organizations. I am not required to receive any other services offered by Rocky Mountain Development Council, Inc., or by another funder. This activity is partially or fully funded by a HUD housing counseling grant or sub-grant, when applicable.
6. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
7. I understand that all of the guest speakers at the classes present with a common goal in mind. The common goal is to offer information for our participants to make appropriate decisions in the pre or post purchase process. In this effort, we rotate our volunteers and do not advocate one business over another. The views and opinions expressed by all of our guest speakers do not necessarily reflect those of Rocky Mountain Development Council, Inc.
8. I understand Rocky Mountain Development Council, Inc., provides information and education on numerous loan products and housing programs and I further understand the housing counseling I receive from Rocky Mountain Development Council, Inc., in no way obligates me to choose any of these particular loan products or housing programs.
9. At Rocky we provide pre purchase counseling, mortgage default and delinquency counseling, financial and budget counseling. Your counselor will discuss goals, barriers and strategies, review budget and credit if applicable and provide you with an Action Plan showing next steps in the process

\_\_\_\_\_  
Primary Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Secondary Applicant Signature

\_\_\_\_\_  
Date

**APPLICANT/CO-APPLICANT RELEASE AND AUTHORIZATION**

I/we authorize Rocky Mountain Development Council, Inc., to:

- (a) Pull my/our credit report to review my/our credit file for informational inquiry purposes to assist in the pursuit of a loan to purchase real property;

**Note:** A credit report will only be pulled in the event of a follow up counseling session specifically for the purpose of a credit review. We do not pull credit reports prior to homebuyer education class.

- (b) Obtain a copy of my Closing Disclosure, when I purchase a home, from the lender who facilitated my/our loan and/or the title company that closed the loan.

- (c) To use my image/home buying story on a variety of promotional materials, including but not limited to: RMDC’s website, social media accounts, advertisements, posters, reports and other digital and print communications.

**Note:** *Other than your first name, all other information is confidential and will not be shared.*

\_\_\_\_\_  
Primary Applicant Name (Printed)

\_\_\_\_\_  
Primary Applicant Signature

\_\_\_\_\_  
Secondary Applicant Name (Printed)

\_\_\_\_\_  
Secondary Applicant Signature

This is notice to you as required by the **RIGHT TO FINANCIAL PRIVACY ACT OF 1978** that the Department of Housing and Urban Development (HUD) has a right of access to financial record held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction with be available to the Department of Housing and Urban Development without further notice or authorization but will not be disclosed or released to another government agency or department without you consent except as required or permitted by law.

**PRIVACY POLICY AND PRACTICES OF ROCKY MOUNTAIN DEVELOPMENT COUNCIL, INC.**

We, at Rocky Mountain Development Council, 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 you have provided us on any applications or forms you may have completed.

**Information We Collect**

We collect personal information to support our pre-purchase counseling, financial capability counseling, budget 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, aiding you in obtaining loans from mortgage lenders and for use during financial counseling. We maintain physical and electronic security 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.

*Faint mirrored text from the reverse side of the page is visible through the paper.*

\_\_\_\_\_  
Primary Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Secondary Applicant Signature

\_\_\_\_\_  
Date

## HOME INSPECTION

US Department of Housing  
and Urban Development (HUD)  
Federal Housing Administration

OMB Approval No: 2502-0538  
(exp. 06/30/2006)

# For Your Protection: Get a Home Inspection

Name of Buyer (s) \_\_\_\_\_

Property Address \_\_\_\_\_

### 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
- 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 for three reasons:

- to estimate the market value of a house
- to make sure that the house meets FHA minimum property standards/requirements
- to make sure that the house 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.

### 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 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.

I/we understand the importance of getting an independent home inspection. I/we have considered this before signing a contract with the seller for a home. Furthermore, I/we have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.

\_\_\_\_\_ I/We choose to have a home inspection performed.

\_\_\_\_\_ I/We choose not to have a home inspection performed.

X  
\_\_\_\_\_  
Signature & Date

X  
\_\_\_\_\_  
Signature & Date

## Ten Important Questions to Ask Your Home Inspector - HUD

### 1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

### 2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

### 3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

### 4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

### 5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

### 6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

### 7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

### 8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

### 9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

### 10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.