DEBTHELPER.COM
CREDIT CARD MANAGEMENT SERVICES, INC.
1325 N. CONGRESS AVE. STE 201; WEST PALM BEACH, FL 33401 TEL: 561-472-8000 FAX: 1-888-789-4699

Welcome to Debthelper. Buying a home can be the largest purchase you'll ever make in a lifetime. We know that making this purchase decision comes with questions, stress and excitement. This course is designed to educate you on the buying process to help you find the answers for your needs. As a HUD Approved Housing Counseling Agency, our in-person course is approved for use with loan, grant and down payment programs in our communities. Courses may offer Expert Speakers from the industry. All courses cover the curriculum shown below:

Pre-purchase Homebuyer Education Workshop Curriculum

I. Steps of Homeownership
- a. Pros and cons of homeownership
- b. Thinking like a homeowner
- c. Community Involvement
- d. Budgeting
- e. Fair Housing

II. Credit Analysis
- a. Credit Scores
- b. Derogatory Credit
- c. Non-traditional Credit Sources
- d. Establishing Credit

III. Prequalification for a Mortgage
- a. Credit
- b. Capacity
- c. Capital
- d. Collateral
- e. Character
- f. Defining mortgage and liens
- g. Types of Mortgages
- h. Private Mortgage Insurance
- i. Lending Laws

IV. Finding a Realtor
- a. Choosing a Realtor by experience
- b. Selling Agent
- c. Listing Agent

V. Commission of a realtor Shopping or Looking for a Home
- a. Needs and Wants
- b. Knowing your neighborhoods
- c. Property Taxes
- d. Fair Housing

VI. Submitting an offer
- a. Comparable from your agent
- b. Contingencies
- c. Closing Date
- d. Condo Association approval
- e. Contract Deposit

VII. Title Company chosen
- a. How the title company chosen
- b. Ordering Title after mortgage commitment
- c. Cost of a title company

VIII. Choosing a Home Inspector/Engineer
- a. Engineer vs. Home Inspector
- b. Wind Mitigation for Home insurance
- c. Cost and Contingency
- d. Repairs

IX. Finalizing Mortgage Application
- a. Mortgage application fees
- b. Appraisal –value and condition of property
- c. Verification of Employment
- d. Verification of Assets

X. Shopping for Home Insurance
- a. Choosing a Home insurance Agent
- b. Cost of Home Insurance
- c. Cost of Flood Insurance
- d. Riders

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CLIENT CHECKLIST

___Complete and return items to FTHB@debthelper.com as soon as possible.

Required for Pre-purchase Homebuyer Education Workshop:

___ **Signed Agency Disclosure** (1 page) ___ **Signed Privacy Policy** (1 page)

___ **Signed and Completed Pre-purchase Intake Form with Completed Budget** (3 pages)

*One-on-One Financial Assessment for Pre-purchase Counseling: In addition to all of the items above, the below documents are required. Without them, approval letters and certificates of counseling **may not** be released to your lender / loan program, and may subsequently delay your closing if these documents are a required element of your lender / loan program.*

___ **Signed Credit Report Authorization & Release Form** (1 page)

___ **Copies of Government Issued Photo ID and Social Security Card** (or equivalent)

___ **Copies of All Buyers Last Two Consecutive Pay Stubs**

___ **Copies of Last Month's Bank statement** (if multiple, your main account, all pages)

___ **Copies Last 2 Years W-2s** (from all employers)

___ **Copies Last 2 Years Completed & Signed Tax returns** (including all schedules)

These additional items may be asked from you, if applicable: Hint: Include items below if you know, in advance, that the below items are your primary or only source of income or ID.

___ Copy of Social Security Awards Letter for Social Security

___ Copies of Last 2 Years 1099s from Social Security

___ Current Year to Date Profit and Loss for Business Income

___ Current Retirement Income Statement

___ Copies of Retirement Statements (401k, IRA, CDs, etc.)

___ Copy of Permanent Resident Card or Current Visa (alternate ID)

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Pre-purchase Homebuyer Intake Form



PRIMARY APPLICANT (USE LEGAL NAME)	Please Print Clearly
Full Legal Name:	
Full Address:	
How long have you lived at this address? _____ Years & _____ Months	
Cell Phone:	**Phone:**
Fax:	**Email:**
1. Date of Birth:	**2. Gender:** ☐ Female ☐ Male
3. Race/Ethnicity (Check one) ☐ White ☐ Black / African American ☐ Native American Indian / Alaskan Native ☐ Asian ☐ Native Hawaiian / Other Pacific Islander ☐ Hispanic ☐ Multiple	
4. Household Type (Check one**)** ☐ Married ☐ Single ☐ Divorced ☐ Separated ☐ Widowed ☐ Domestic Partners	
5. Family Household Size:	**6. Age of each household member:**
7. Housing Arrangement: (Check one**)** ☐ Renter ☐ Rent Free ☐ Homeowner	**8. Monthly rent payment:**
9. Highest level of education attained: (Check one**)** ☐ Unknown ☐ Elementary ☐ High School ☐ Jr. College ☐ University ☐ Graduate School ☐ Other	
10. Are you currently working? (Check one**)** ☐ Yes – Full time ☐ Yes - Part time ☐ No – Receiving unemployment ☐ No – Not receiving unemployment	
11. Are you active duty in the military? ☐ Yes ☐ No	**12. Are you a Veteran?** ☐ Yes ☐ No
13. Have you owned a home in the past? (Check one**)** ☐ Yes ☐ No _____ **If yes, Check if:** ☐ Short Sale ☐ Foreclosure ☐ Regular Sale	**Year of Sale:**
14. Are you a first time home buyer or you have not owned a home in the past 3 years? ☐ Yes ☐ No	
15. How much in liquid assets / cash / savings do you have to meet your goals? (Answer below)	
CHECKING: $	**SAVINGS: $**	**OTHER: $**

PRIMARY APPLICANT EMPLOYMENT	
Primary Employer (Current):	
Job:	**Hire Date :**
☐ **Part-Time** ☐ **Full-Time**	**Work Phone:**
Annual Gross Income (before taxes): $	
Concurrent / 2nd Employer (if applicable):	
Job:	**Hire Date :**
☐ **Part-Time** ☐ **Full-Time**	**Work Phone:**
Annual Gross Income (before taxes): $	

CO- APPLICANT (USE LEGAL NAME)	
Full Legal Name:	
Full Address:	
Cell Phone:	**Email:**
Phone:	**FAX:**
1. Date of Birth:	**2. Gender:** ☐ Male ☐ Female
3. Race: (Check only one) :☐ White ☐ Black / African American ☐ Native American Indian / Alaskan Native ☐ Asian ☐ Native Hawaiian / Other Pacific Islander ☐ Hispanic ☐ Multiple	

CO-APPLICANT EMPLOYMENT	
Primary Employer (Current):	
Job:	**Hire Date:**
☐ **Part-Time** ☐ **Full-Time**	**Work Phone:**
Annual Gross Income (before taxes): $	
Concurrent / 2nd Employer (if applicable):	
Job:	**Hire Date:**
☐ **Part-Time** ☐ **Full-Time**	**Work Phone:**
Annual Gross Income (before taxes): $	

Are you currently working with a LENDER?		
☐No ☐Yes. If yes, which Lender are you working with?		
Company:	**Name:**	**Phone:**

MONTHLY HOUSEHOLD BUDGET

MONTHLY EXPENSES	$ AMOUNT	MONTHLY EXPENSES	$ AMOUNT
HOUSING LEASE / RENT		AUTO INSURANCE	
ELECTRICITY		LIFE INSURANCE	
HEATING (Gas at Home)		RENTERS INSURANCE	
WATER / SEWER / TRASH		HEALTH INSURANCE	
TELEPHONE / INTERNET / CABLE		DOCTOR / MEDICATION / DENTAL	
HOA / MAINTENANCE / REPAIR		GIFTS	
LAWN CARE / PEST CONTROL		CLOTHING/ LAUNDRY DRY CLEANING	
FOOD : GROCERIES		DONATIONS / TITHE	
FOOD : AT WORK / SCHOOL		SCHOOL FEES / BOOKS / SUPPLIES	
CAR PAYMENT 1		NEWSPAPER / MAGAZINES	
CAR PAYMENT 2		HOBBIES / ATHLETIC COSTS	
GASOLINE FOR CAR		VACATION	
CAR REPAIR / OIL CHANGES		PET SUPPLIES / CARE	
LICENSE TAGS / TAXES		EMERGENCY FUND	
BARBER / SALON		DOWN-PAYMENT SAVINGS FUND	
CHILD EXPENSES		UNION DUES	
CHILD SUPPORT		OTHER	
TOBACCO / ALCOHOL		OTHER	
ALIMONY		OTHER	

X _____ X _____

Applicant's Signature Date Co-Applicant's Signature Date

_____ _____

Printed Name Printed Name

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AGENCY DISCLOSURE

Credit Card Management Services, Inc. D/b/a Debthelper.com (herein Debthelper.com) is a US Dept. of HUD approved, Florida Nonprofit Multistate Housing Counseling Agency controlled by a voluntary Board of Directors. Debthelper.com is not owned by any individual or entity. Debthelper.com offers: Pre-purchase Counseling; Rental Housing Counseling; Reverse Mortgage Counseling; Financial Management/Budget Counseling; Mortgage Delinquency and Default Resolution Counseling; Payday Loan Counseling; Student Loan Counseling, High Cost Loan Counseling; Credit Counseling; Credit Report Analysis; Personal Financial Education Instructional Courses; Pre-purchase Homebuyer Education Workshops; Resolving/Preventing Mortgage Delinquency Workshops; Financial, Budgeting, and Credit Workshops. Debthelper offers affordable housing opportunities through its wholly owned corporation: Property Holdings of CCMS, LLC. Debthelper.com serves all members of the community. Debthelper.com does not discriminate. Debthelper provides service without regard of race, color, religion, sex, disability, familial/marital status, national origin, gender identity, sexual orientation, ancestry, creed, age, handicap, pregnancy, parental status, or physical, mental, emotional or learning disability, and family characteristics of persons and households who are applicants for, participants in, or beneficiaries or potential beneficiaries of, programs administered by the Department(s). By attending this course you are not committing to a loan. Fee waivers are available to those who meet approved guidelines. Services are provided without regard to ability to pay.

The Fee for Pre-purchase Homebuyer Education Workshop is $0 upfront. The fees for Debthelper.com's unaffiliated Online Pre-purchase Homebuyer Education providers are as follows: Framework by FannieMae $75.00, eHome by Community Ventures $99.00; and Make Your Move by A.C.C.E. $85.00 single / $99.00 joint. Online classes are not eligible for all loan types. If you are not certain of which loan type you are applying for, you should ask your counselor before enrolling in an online course. Upon loan closing, an education fee of $0-$500 may be assessed and paid by: your loan, your lender, your grant program or others.

ACKNOWLEDGEMENT

I/we acknowledge that I have received a copy and read these Disclosures and understand that Debthelper.com provides information and education on numerous services and If I use these services, Debthelper.com may receive a financial benefit, such as funding from its Partners, or other benefit as the result and I/we am understand that I/we are not obligated to receive, purchase, or utilize any other services offered by Debthelper.com, or its partner(s) or its affiliates, in order to receive housing counseling. I/we 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. Debthelper.com may disclose my client level personal information to third parties such as, but not limited to: government agencies including the US Dept. of Housing and Urban Development, Florida Housing Finance Corporation, HSCP, Grantors, creditors, financial service providers and/or lenders. Third parties provided my personal information may review Debthelper.com files for monitoring and compliance purposes and conduct follow-up with me related to program evaluation. My/Our provision of information to Debthelper.com is voluntary. My/Our receipt of services and assistance from Debthelper.com does not guarantee a mortgage loan, financial assistance or other tangible benefit. If I/we want legal advice, I/we will be referred for appropriate assistance. A counselor may answer questions and provide information, but not give any legal advice.

Received By Company:

X _____ X _____ X _____

Applicant's Signature Date | Co-Applicant's Signature Date | Counselor Date

_____ _____ _____

Printed Name | Printed Name | Printed Name

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PRIVACY POLICY

At Debthelper.com we value your trust and are committed to the responsible management, use and protection of personal information. This notice describes its 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 Debthelper.com on any applications or forms that you have completed. See also https://www.debthelper.com/privacy-policy/

Information We Collect

We collect personal information to support our housing counseling program 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 credit 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. We may also disclose personal information about you to third parties as permitted by law and to those in which we have funding agreements with.

Confidentiality and Security

We restrict access to personal information about you to those of Staff 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 procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. Debthelper.com uses locked files, user authentication and detection software to protect your information. Debthelper.com safeguards comply with regulations to guard your personal information.

X _____		X _____	
Applicant's Signature	Date	Co-Applicant's Signature	Date
_____		_____	
Printed Name		Printed Name	

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CONSUMER CREDIT REPORT AUTHORIZATION & RELEASE FORM

I/We hereby authorize Credit Card Management Services, Inc. d.b.a. Debthelper.com ("CCMS") and **CoreLogic Credco, LLC, and/or Spinwheel, and/or Xactus and/or TransUnion**, (collectively called "**Credit Report Provider**" herein) to obtain my consumer report/credit information, credit risk scores and other enhancements to my consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, TransUnion) and I/we further authorize **Credit Report Provider** to provide a copy of the Report to CCMS to provide credit counseling services. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. § 1681b(a)(2).

I/We acknowledge that the Report is provided "AS IS" AND THAT CCMS AND **CREDIT REPORT PROVIDER** MAKES NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE WITH RESPECT TO THE ACCURACY, VALIDITY, OR COMPLETENESS OF THE REPORT OR THAT IT WILL MEET MY NEEDS AND CCMS AND **CREDIT REPORT PROVIDER.** EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES.

I/We recognize that the accuracy, validity or completeness of the Report provided by CCMS and **CREDIT REPORT PROVIDER** is not guaranteed by CCMS and **CREDIT REPORT PROVIDER** and I/we hereby release CCMS and **CREDIT REPORT PROVIDER** and their respective parents, sisters, affiliated companies, successors and assigns and its and their directors, officers, agents, employees and independent contractors (collectively, "Affiliates") from any liability for any negligence in connection with the preparation of the Report and from any loss, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by me resulting directly or indirectly from the inaccuracy, invalidity or incompleteness of the Report.

I/We covenant not to sue or maintain any claim, cause of action, demand, cross action, counterclaim, third party action or other form of pleading against CCMS and **CREDIT REPORT PROVIDER** or Affiliates for damages based upon the inaccuracy, invalidity or incompleteness of any Report provided by CCMS and **CREDIT REPORT PROVIDER** hereunder.

If one or more of the provisions, or a portion of a provision of this document are held for any reason to be invalid, illegal or unenforceable, such invalidity or illegality or unenforceability will not affect any other provisions of this document, and this document will be construed as if such invalid, illegal or unenforceable provision had not been contained herein.

The fee for Credit Report is $3.00 to 29.99* and is nonrefundable. I/we agree to pay this fee in full and subject to the terms and conditions and policies found at: https://www.debthelper.com/terms-of-use/ **Fees are subject to change based on the provider's current rate for the prevailing rate of a single client with a single bureau consumer credit report ranging to a joint client with a three bureau "tri-merge" consumer credit report.*

Applicant Name _____ Social Security Number _____ Date of Birth _____

Co Applicant Name _____ Social Security Number _____ Date of Birth _____

Address: _____

[__] check here if you listed previous addresses on back, if less than 1 year at current address

X _____ X _____

Applicant's Signature Date Co-Applicant's Signature Date

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POST PURCHASE CERTIFICATION SIGNED BY CLIENT AND COUNSELOR

THE BELOW CLIENT(S) AND COUNSELOR CERTIFY THAT A MANDATORY POST PURCHASE COUNSELING WILL BE COMPLETED WITHIN 6-12 MONTHS FROM THE PURCHASE DATE OF HOUSING. TOPICS OF POST PURCHASE COUNSELING MAY INCLUDE ANY ITEMS THAT HELP HOMEOWNERS AVOID FORECLOSURE OR OTHER CHALLENGES, AND MAKE HOMEOWNERSHIP MORE SUSTAINABLE AFTER PURCHASE; SUCH AS: BUDGETING FOR REPAIR AND UPKEEP, AVOIDING PREDATORY LENDING, WISE USE OF CREDIT, HOME MAINTENANCE, SAVING FOR EMERGENCIES, THE IMPORTANCE OF USING A LICENSED CONTRACTOR, HOW TO AVOID FORECLOSURE, FAIR HOUSING, HOA OR COA , AND/OR OTHER RELEVANT TOPICS.

Client/Buyer Signature & Date

Client/Co-Buyer Signature & Date

Counselor Signature & Date

The following items will be collected during post purchase counseling:

First-Time Homebuyer? (yes or no):

Zip Code (after purchase):

Closing Date (mm/dd/yy):

Lender Name:

Lender Street Address:

Lender City:

Lender State:

Lender Zip:

Purchase Price ($):

Loan Amount ($):

Interest Rate Type: 30 yr / 15 yr / Fixed / Adjustable / Other: _____

Loan Interest Rate (%):

Down Payment Assistance Source (or N/A):

Down Payment Assistance Amount ($) :

New Monthly Payment ($):

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2027

Debthelper First-Time Homebuyer Education Class Schedule – FREE

https://debthelper.com/housing-counseling/home-buyer-education/

Preregistration Required. **'ZOOM' CLASS DATES HIGHLIGHTED** Classes start at **9:00 am** EST

Presented by Debthelper Alex Borge, CDMP, HUD HECM Counselor

Contact: **561-472-8000** email: **fthb@debthelper.com** www.debthelper.com/disclosures

January

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	**16**
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

February

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	**20**
21	22	23	24	25	26	27
28						

March

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	**20**
21	22	23	24	25	26	27
28	29	30	31			

April

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	**17**
18	19	20	21	22	23	24
25	26	27	28	29	30	

May

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	**15**
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

June

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	**19**
20	21	22	23	24	25	26
27	28	29	30			

July

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	**17**
18	19	20	21	22	23	24
25	26	27	28	29	30	31

August

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	**21**
22	23	24	25	26	27	28
29	30	31				

September

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	**18**
19	20	21	22	23	24	25
26	27	28	29	30		

October

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	**16**
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

November

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	**20**
21	22	23	24	25	26	27
28	29	30				

December

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	**18**
19	20	21	22	23	24	25
26	27	28	29	30	31	



BBB ACCREDITED BUSINESS