



Welcome,

Thank you for choosing the **Homeownership Program** to help you fulfill your dream of becoming a homeowner. We have the tools it takes to help make your dream become a reality.

By completing this application package we will provide **FREE housing counseling** that will help you take the steps you need to meet your goal of being a homeowner.

All of our housing programs require that you have income and are income based programs.

Inside this packet you will find a **housing counseling application and a checklist of information** that **MUST** be returned to process your application. **This application must be filled out completely and all supporting documentation provided.**

Please contact the contact the **Homeownership Department at 479-785-2303, 124** for application assistance or **if you need other methods of providing supporting documents. We can provide you other options.**

We are excited to take the homeownership journey with you and look forward to helping you reach your dreams. There are so many possibilities ahead!

Congratulations! You just took the first step to becoming a homeowner!

Homeownership & Asset Development Center

CRAWFORD-SEBASTIAN COMMUNITY DEVELOPMENT COUNCIL, INC.

1617 South Zero, P O Box 180070, Fort Smith, AR 72918

479-785-2303

Fax 479-7849029

Confidentiality Statement

Information shared with C-SCDC
staff will be kept strictly
confidential. These forms will be
maintained in locked files.

Client #1 Head of Household (HoH):

First Name:_____ Last Name:_____

Current Residential Address:_____

City, State, Zip:_____ County:_____

Home Phone:_____ Cell Phone:_____

Email:_____

Birth Date:_____ Age:_____ SS#_____

Gender:_____ Race:_____ Ethnicity:_____

Preferred Language:_____ (If Other)_____

Education:_____ Marital Status_____

Veteran:_____ Active Military:_____ Disabled:_____

Disabled Dependent:_____ Health Insurance:_____

Health Insurance Source:

Medicaid	Medicare
Employment Based	State Children's Health Insurance
Direct Purchase	State Health Insurance for Adults

Work Status (Individuals 13+):

Employed Full-Time	Employed Part-Time
Migrant Seasonal Farm Worker	Unemployed (Not in Labor Force)
Unemployed (Short-Term 6 months or less)	
Unemployed (Long-Term over 6 months)	

Employer:_____ Date of Hire:_____

Client #3 Other Adult:

First Name:_____ Last Name:_____

Current Residential Address:_____

City, State, Zip:_____ County:_____

Home Phone:_____ Cell Phone:_____

Email:_____

Birth Date:_____ Age:_____ SS#_____

Gender:_____ Race:_____ Ethnicity:_____

Preferred Language:_____ (If Other)_____

Education:_____ Relationship to HoH:_____

Veteran:_____ Active Military:_____ Disabled:_____

Disabled Dependent:_____ Health Insurance:_____

Health Insurance Source:

Medicaid	Medicare
Employment Based	State Children's Health Insurance
Direct Purchase	State Health Insurance for Adults

Work Status (Individuals 13+):

Employed Full-Time	Employed Part-Time
Migrant Seasonal Farm Worker	Unemployed (Not in Labor Force)
Unemployed (Short-Term 6 months or less)	
Unemployed (Long-Term over 6 months)	

Employer:_____ Date of Hire:_____

Household Information:

Gross Yearly Income (Income before taxes for ALL sources): \$_____

Childcare Expenses (for children under age 12): \$_____ How often Paid _____

Number in Houshold_____

Signature:_____ Date_____

Signature:_____ Date_____

Signature:_____ Date_____

Signature:_____ Date_____

Client #2 Co-Applicant:

First Name:_____ Last Name:_____

Current Residential Address:_____

City, State, Zip:_____ County:_____

Home Phone:_____ Cell Phone:_____

Email:_____

Birth Date:_____ Age:_____ SS#_____

Gender:_____ Race:_____ Ethnicity:_____

Preferred Language:_____ (If Other)_____

Education:_____ Relationship to HoH:_____

Veteran:_____ Active Military:_____ Disabled:_____

Disabled Dependent:_____ Health Insurance:_____

Health Insurance Source:

Medicaid	Medicare
Employment Based	State Children's Health Insurance
Direct Purchase	State Health Insurance for Adults

Work Status (Individuals 13+):

Employed Full-Time	Employed Part-Time
Migrant Seasonal Farm Worker	Unemployed (Not in Labor Force)
Unemployed (Short-Term 6 months or less)	
Unemployed (Long-Term over 6 months)	

Employer:_____ Date of Hire:_____

Client #4 Other Adult:

First Name:_____ Last Name:_____

Current Residential Address:_____

City, State, Zip:_____ County:_____

Home Phone:_____ Cell Phone:_____

Email:_____

Birth Date:_____ Age:_____ SS#_____

Gender:_____ Race:_____ Ethnicity:_____

Preferred Language:_____ (If Other)_____

Education:_____ Relationship to HoH:_____

Veteran:_____ Active Military:_____ Disabled:_____

Disabled Dependent:_____ Health Insurance:_____

Health Insurance Source:

Medicaid	Medicare
Employment Based	State Children's Health Insurance
Direct Purchase	State Health Insurance for Adults

Work Status (Individuals 13+):

Employed Full-Time	Employed Part-Time
Migrant Seasonal Farm Worker	Unemployed (Not in Labor Force)
Unemployed (Short-Term 6 months or less)	
Unemployed (Long-Term over 6 months)	

Employer:_____ Date of Hire:_____

Child #1

First Name:_____ Last Name:_____
Birth Date:_____ Age:_____ SS#:_____
Gender:_____ Race:_____ Ethnicity:_____
Relationship to HoH:_____ Education Level:_____
Disabled:_____ Health Insurance:_____

Health Insurance Source:

Medicaid Medicare Employer Based
State Children's Health Insurance Direct Purchase

Child #3

First Name:_____ Last Name:_____
Birth Date:_____ Age:_____ SS#:_____
Gender:_____ Race:_____ Ethnicity:_____
Relationship to HoH:_____ Education Level:_____
Disabled:_____ Health Insurance:_____

Health Insurance Source:

Medicaid Medicare Employer Based
State Children's Health Insurance Direct Purchase

Child #5

First Name:_____ Last Name:_____
Birth Date:_____ Age:_____ SS#:_____
Gender:_____ Race:_____ Ethnicity:_____
Relationship to HoH:_____ Education Level:_____
Disabled:_____ Health Insurance:_____

Health Insurance Source:

Medicaid Medicare Employer Based
State Children's Health Insurance Direct Purchase

Child #7

First Name:_____ Last Name:_____
Birth Date:_____ Age:_____ SS#:_____
Gender:_____ Race:_____ Ethnicity:_____
Relationship to HoH:_____ Education Level:_____
Disabled:_____ Health Insurance:_____

Health Insurance Source:

Medicaid Medicare Employer Based
State Children's Health Insurance Direct Purchase

Child #2

First Name:_____ Last Name:_____
Birth Date:_____ Age:_____ SS#:_____
Gender:_____ Race:_____ Ethnicity:_____
Relationship to HoH:_____ Education Level:_____
Disabled:_____ Health Insurance:_____

Health Insurance Source:

Medicaid Medicare Employer Based
State Children's Health Insurance Direct Purchase

Child #4

First Name:_____ Last Name:_____
Birth Date:_____ Age:_____ SS#:_____
Gender:_____ Race:_____ Ethnicity:_____
Relationship to HoH:_____ Education Level:_____
Disabled:_____ Health Insurance:_____

Health Insurance Source:

Medicaid Medicare Employer Based
State Children's Health Insurance Direct Purchase

Child #6

First Name:_____ Last Name:_____
Birth Date:_____ Age:_____ SS#:_____
Gender:_____ Race:_____ Ethnicity:_____
Relationship to HoH:_____ Education Level:_____
Disabled:_____ Health Insurance:_____

Health Insurance Source:

Medicaid Medicare Employer Based
State Children's Health Insurance Direct Purchase

Child #8

First Name:_____ Last Name:_____
Birth Date:_____ Age:_____ SS#:_____
Gender:_____ Race:_____ Ethnicity:_____
Relationship to HoH:_____ Education Level:_____
Disabled:_____ Health Insurance:_____

Health Insurance Source:

Medicaid Medicare Employer Based
State Children's Health Insurance Direct Purchase

Signature:_____ Head of Household (HoH)

Date:_____

Signature:_____ Co-Applicant

Date:_____



The Homeownership and Asset Development Center



Housing Counseling Disclosure

Crawford-Sebastian Community Development Council, Inc. is a non-profit HUD approved housing counseling agency. These counseling services such as homebuyer education courses, one-on-one credit review and loan preparation counseling are at no charge to you. We recommend different mortgage options or programs to you as a result of this counseling; however, YOU are free to choose your lender, lending products, home and down payment assistance program if you qualify, regardless of the recommendation made by your counselor.

While C-SCDC does offer several programs such as down payment assistance, homes that we have for sale and partnerships with lenders for special loan products, you are at no obligation to use any of those additional services. Some of our down payment assistance programs do require administrative fees that are paid at closing. These fees are paid out of grant funds given to you at closing and are only charged if you close on your home. HUD may look at your file when C-SCDC has their annual review by HUD.

Counseling Program: HUD

Date: _____

***I acknowledge receipt of this disclosure and verify that I/we are receiving counseling from C-SCDC in the following areas:**

_____ Credit Review Counseling

Assess credit reports and understanding credit scores

_____ Prepared a monthly budget

Create a spending plan that helps to meet housing goals

_____ Refresher Homebuyers Course

Understanding the homebuying process and your rights

_____ Individual Income Counseling

Personalized Financial strategies and goals

_____ Pre-Purchase & DPA

Navigate mortgage options and assistance programs

***I acknowledge that I/we are receiving information from C-SCDC in the following areas:**

For Your Protection: Get a Home Inspection & Ten Important Questions to ask your Home Inspector:

Privacy Policy and Practices of C-SCDC

Housing Services & Fees Price List

Signature: Head of Household (HoH)

Signature: Co-Applicant



**PRIVACY POLICY AND PRACTICES OF
Crawford-Sebastian Community Development Council, Inc.**

Home Ownership and Asset Development Center

We at Crawford-Sebastian Community Development Council, Inc – Home Ownership and Asset Development Center 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 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.

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 below to indicate your privacy choice.

I do _____, or do not _____ allow disclosure of my personal information to unaffiliated 3rd parties (Lenders, Realtors, etc.)

Signature: Head of Household (HoH)

Signature: Co-Applicant

Date

CONSUMER AUTHORIZATION AND RELEASE

I hereby authorize CoreLogic Credco, LLC ("CREDCO" or "FAC") to obtain my/our tri-merged 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, Trans Union) and provide a copy of the Report to my counseling agency, Crawford-Sebastian Community Development Council (hereinafter collectively referred to as "Counselor") for Counselor to review for the purposes of providing housing counseling services, and/or information inquiry purposes. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2).

I acknowledge that the Report is provided "AS IS" and that CREDCO 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 CREDCO expressly disclaims all such representations and warranties.

I recognize that the accuracy, validity or completeness of the Report provided by CREDCO is not guaranteed by CREDCO and I hereby release CREDCO and CREDCO's parent, sister, affiliated companies, successors and assigns and its and their directors, officers, agents, employees and independent contractors (collectively, "CREDCO's Affiliates") from any liability for any negligence in connection with the preparation of the Report and from any loss damages, expenses, costs or obligation of any kind of nature whatsoever suffered by me resulting directly or indirectly from the inaccuracy, invalidity or incompleteness of the Report.

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 provisions of this document, and this document will be construed as if such invalid, illegal or unenforceable provision had not been contained herein.

I authorize the Counselor to discuss with my lender my qualifications and terms of loan. I also, authorize Counselor to release information regarding my credit, income, or qualification assistance to lenders where I have applied for a home mortgage and to funders which provide assistance to homebuyers.

Please check one: I do ____ or I do not ____ authorize C-SCDC to give specific information about my loan to my realtor.

My Realtor's name is (if applicable): _____

There is no expiration date to this form. Copy is deemed as original.

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

Signature: Head of Household (HoH)

Date

Signature: Co-Applicant

Date

Signature: Client #3

Date

Signature: Client #4

Date

A program of Crawford-Sebastian Community Development Council, Inc.
Affirmative Action/Equal Opportunity Employer

The Homeownership and Asset Development Center

1617 South Zero Street - P O Box 180070
Fort Smith, AR 72918
Phone: 479-785-2303 Fax: 479-784-9029

Certification of Zero Income

(To be completed by adult household members only, if appropriate)

Household Name: _____

1 I HEREBY CERTIFY THAT I DO NOT INDIVIDUALLY RECEIVE INCOME FROM ANY OF THE FOLLOWING SOURCES:

- A. Wages from employment (including commissions, tips, bonuses, fees, etc.);
- B. Income from operation of a business;
- C. Rental income from real or personal property;
- D. Interest or dividends from assets;
- E. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- F. Unemployment or disability payments
- G. Public Assistance Payments;
- H. Periodic allowances such as alimony, child support, or monthly gifts received from persons not living in my household;
- I. Sales from self-employed resources (Avon, Mary Kay, etc);
- J. Any other source not named above.

2 I currently have no income of any kind and there is no imminent change expected in my financial status or employment status.

SECTION 1001 OF TITLE 18, UNITED STATES CODE PROVIDES: "WHOEVER, IN ANY MATTER WITHIN THE JURISDICTION OF ANY DEPARTMENTS OR AGENCY OF THE UNITED STATES KNOWINGLY AND WILLFULLY FALSIFIES, CONCEALS OR COVERS UP BY ANY TRICK, SCHEME OR DEVICE A MATERIAL FACT, OR MAKES ANY FALSE, FICTICIOUS OR FRAUDULENT STATEMENTS OR REPRESENTATIONS, OR MAKES OR USES ANY FALSE WRITING OR DOCUMENT KNOWING THE SAME TO CONTAIN ANY FALSE, FICTICIOUS OR FRAUDULENT STATEMENT OR ENTRY, SHALL BE FINE UNDER THIS TITLE OR IMPRISONED NOT MORE THAN FIVE YEARS, OR BOTH."

Signature of Household Member

Printed Name

Date

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Affirmative Action/Equal Opportunity Employer



The Homeownership and Asset Development Center

1617 South Zero Street - P O Box 180070
Fort Smith, AR 72918
Phone: 479-785-2303 Fax: 479-784-9029

Certification of No Child Support Income

(To be completed by adult household members only, if appropriate)

Household Name: _____

- 1 I hereby certify that I have ____ child or children under the age of 18, but I do not receive child support from the absent parent.
- 2 Please check the one that applies to your situation:
 - a. _____ I have a court order child support, but I do not receive any child support income.
 - b. _____ I don't have a court ordered child support, and I do not receive any child support income.
- 3 When was the last time you received any child support income from the absent parent?

Date: _____ How much? _____

SECTION 1001 OF TITLE 18, UNITED STATES CODE PROVIDES: "WHOEVER, IN ANY MATTER WITHIN THE JURISDICTION OF ANY DEPARTMENTS OR AGENCY OF THE UNITED STATES KNOWINGLY AND WILLFULLY FALSIFIES, CONCEALS OR COVERS UP BY ANY TRICK, SCHEME OR DEVICE A MATERIAL FACT, OR MAKES ANY FALSE, FICTICIOUS OR FRAUDULENT STATEMENTS OR REPRESENTATIONS, OR MAKES OR USES ANY FALSE WRITING OR DOCUMENT KNOWING THE SAME TO CONTAIN ANY FALSE, FICTICIOUS OR FRAUDULENT STATEMENT OR ENTRY, SHALL BE FIND UNDER THIS TITLE OR IMPRISONED NOT MORE THAN FIVE YEARS, OR BOTH."

Signature of Household Member

Printed Name

Date

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MONTHLY BUDGET WORKSHEET

Household Name: _____

Date: _____

Income

Monthly Net Income \$ _____

Expenses

Living Expenses

Rent	\$ _____
Gas/Oil	\$ _____
Electricity	\$ _____
Water, Sewer	\$ _____
Phone	\$ _____
Food	\$ _____
Cleaning Supplies	\$ _____
Cable TV/Internet	\$ _____
Eating Out	\$ _____
Laundry	\$ _____
Personal/Toiletries (Diapers, etc)	\$ _____
Gasoline	\$ _____
Clothing	\$ _____
Hair Care	\$ _____
Magazines/Books	\$ _____
Tobacco/Alcohol	\$ _____
Entertainment	\$ _____
Prescriptions	\$ _____
Medical Bills	\$ _____
Church/Charity	\$ _____
Child Support	\$ _____
Car Insurance	\$ _____
Pet Care	\$ _____
Misc.	\$ _____
<i>TOTAL LIVING EXPENSES</i>	\$ _____

Debt Repayments

	%
Car Payment	\$ _____
Credit Card Payments	\$ _____
Other	\$ _____

Student Loans Balance: \$ _____

Total Debt with student loan debt \$ _____

Total Income \$ _____

Surplus/Deficit \$ _____

Housing Counseling Application Check List

Homeownership and Asset Development
Center 1617 South Zero Street
Fort Smith, AR 72901
(479) 785-2303

ALL ADULTS OVER THE AGE OF 18 MUST SIGN THESE DOCUMENTS AND REPORT ALL INCOME

Completed, Signed, and Dated Application

Completed and Signed Privacy Policy and Practices Form

Signed Housing Counseling Disclosure Form

Signed and Dated Consumer Authorization and Release Form

Completed Monthly Household Budget Form

ALL Applicants (Including Children)

Copy of ID or Driver's License

Copy of Social Security Cards

Copy of ALL Household Income (All that apply)

* Last 4 pay stubs

*Last declaration letter for Social Security/SSI or VA Benefits

*Child Support/Court Order/Divorce Decree/or Bank Statements showing proof of Child Support received.

*Self-Employment - last 2 years tax returns

*Any other form of income

Your application will not be processed until, we have all of the forms thoroughly completed, signed, dated, attached with copies of ALL household income, I.D. or Driver's License, and Social Security Cards for ALL applicants.