



Dear Applicant,

Thank you for your interest in our housing and financial counseling service! Our objective is to help you identify and achieve your housing and financial goals. To better assist you, we request your cooperation in providing the below list of required documents in order for our advisor to complete a careful review of your current situation and assess the best way to help you. **In order to meet with an advisor you will be required to complete all the forms and return them to CDCU prior to scheduling an appointment.** We will follow-up with a call to set-up a phone or in-person appointment to discuss the results of your assessment, provide relevant recommendations, and guide you through the next steps. Please note that if you arrive **more than 15 minutes late** to your appointment **you will be asked to reschedule**. Please let me know if you have any questions or concerns before that time.

Please send the following documents to CDCU:

- Completed CDCU Forms (attached):**
Client Profile, Agency Disclosure, Privacy Policy, and Budget
- Signed Authorization for a “soft” credit-pull (attached)**
- All paycheck stubs for the last 30 days and/or proof of other sources of income for ALL adult household members**
- The most recent financial statements for all adults:**
 - Checking Accounts***
 - Savings Accounts***
 - Investment & Retirement Accounts* (if applicable)**

***Please bring all pages from each statement, even if blank.**

You can return the documentation in the manner most convenient for you:

Mail/Drop off: Community Development Corporation of Utah, 501 E. 1700 S., Salt Lake City, UT 84105

Email: Scan and send to denise@cdcutah.org

Fax: 801-994-7220

Best Regards,

CDCU Team

I am interested in (check all that apply): Managing my finances Purchasing a home Fixing my home Saving my home

APPLICANT INFORMATION

Applicant: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____

Email: _____

DOB: _____ **SSN:** _____

Highest Level of Education: _____

Sex: Male Female **Ethnicity:** Hispanic Non-Hispanic

Race: White Black Asian
 American Indian or Native Alaskan
 Native Hawaiian or Other Pacific Islander
 Other: _____

CO-APPLICANT INFORMATION

Co-Applicant: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____

Email: _____

DOB: _____ **SSN:** _____

Relation to Applicant: _____

Sex: Male Female **Ethnicity:** Hispanic Non-Hispanic

Race: White Black Asian
 American Indian or Native Alaskan
 Native Hawaiian or Other Pacific Islander
 Other: _____

Have you received services from other counseling agencies? _____

How did you hear about our organization? _____

HOUSEHOLD INFORMATION

The following questions are for survey purposes only and do not affect an applicant's eligibility.

Marital Status: Single Married Separated Divorced Widowed

Household Type: Single Adult Two or more unrelated adults Married with children Married without children
 Female headed single parent household Male headed single parent household Other _____

Is there a household member who is: Disabled Veteran Elderly
 Disabled Dependent Active Duty Military Foreign Born

Household is English proficient Household is not English proficient

Do you need any special accommodations for language or disability? _____

Current Housing Situation: Homeowner Renter Other: _____

Have you owned a home in the past three years? Yes **Do you own a mobile home?** Yes **Do you own any real estate?** Yes

If you answered "yes" to the three questions above: Estimated Value \$ _____ Balance Owed \$ _____

Please provide the following information for all household members other than applicant & co-applicant:

	<u>Name</u>	<u>Relationship</u>	<u>Age</u>	<u>Date of Birth</u>	<u>Sex</u>	<u>Ethnicity</u>	<u>Race</u>
1.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
2.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
3.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
4.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
5.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____

Does anyone live with you now who is not listed? Yes Does anyone plan to live with you in the future who is not listed? Yes

Additional household members listed on a separate page. If you answered "yes" to the above questions, please include their information.

HOUSEHOLD INCOME INFORMATION

Gross Annual Household Income: \$_____ (total yearly income for entire family, before taxes & deductions)

Applicant Employment Information:

Employer Name: _____

Business Type: _____

Title: _____

Start Date: _____

Pay Period: Weekly Bi-Weekly Semi-Monthly Monthly

Hourly Income: \$_____

Average Hours Worked per Week: _____

Gross Monthly Income: _____

Net Monthly Income: _____

Other Income: _____

I am a: Certified Teacher Sworn law-enforcement officer
 Firefighter or Certified Emergency Medical Technician

Co-Applicant Employment Information:

Employer Name: _____

Business Type: _____

Title: _____

Start Date: _____

Pay Period: Weekly Bi-Weekly Semi-Monthly Monthly

Hourly Income: \$_____

Average Hours Worked per Week: _____

Gross Monthly Income: _____

Net Monthly Income: _____

Other Income: _____

I am a: Certified Teacher Sworn law-enforcement officer
 Firefighter or Certified Emergency Medical Technician

Other household members over the age of 18: Additional household members included on a separate page

Name: _____

Employed: Yes No

Employer Name: _____

Title: _____

Start Date: _____

Pay Period: Weekly Bi-Weekly Semi-Monthly Monthly

Hourly Income: \$_____

Average Hours Worked per Week: _____

Name: _____

Employed: Yes No

Employer Name: _____

Title: _____

Start Date: _____

Pay Period: Weekly Bi-Weekly Semi-Monthly Monthly

Hourly Income: \$_____

Average Hours Worked per Week: _____

I certify that the information above is true and correct to my knowledge:

Applicant Signature

Printed Name

Date

Co-Applicant Signature

Printed Name

Date



Agency Disclosure Statement

Community Development Corporation of Utah (CDCU) goal is to strengthen our communities by empowering all Utahns through access to affordable housing and financial security. CDCU offers a variety of different programs and services to fulfill its mission. These programs and services are offered regardless of race, creed, color, ethnicity, national origin, religion, sex, sexual orientation, gender expression, age, physical or mental ability, veteran status, military obligations, and marital status. We administer services in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act.

Service Disclosure

In the interest of full disclosure, CDCU provides the following HUD-approved programs and services in accordance with HUD guidelines:

- Financial Management/Budget Counseling
- Pre-purchase Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Homebuyer Education Workshops
- Home Improvement & Rehabilitation Counseling (Non-Delinquency Post-Purchase)

CDCU also offers the following services to assist clients along the pathway to homeownership:

- Owner-occupant Loan program
- Down Payment Assistance programs
- Home Sales programs
- Mortgage Lending Services
- Real Estate Representation

Funding Disclosure

Community Development Corporation of Utah is funded through a variety of sources to support its mission. These funding sources include congressionally appropriated funds through the Department of Housing and Urban Development (HUD), Project Reinvest: Financial Capability program, and the United States Treasury, local municipalities, banks including, but not limited to, American Express, Ally Bank, JP Morgan Chase, KeyBank, Morgan Stanley Bank, Synchrony Bank, US Bank, Wells Fargo, as well as other public and private organizations including foundations and individuals. CDCU currently receives financial compensation for clients that participate in the online course, Framework Homeownership Education.

Utilization of Services

Clients are not obligated or expected to receive, purchase, or utilize any other services offered by CDCU or its exclusive funders or partners in order to participate in any of CDCU’s programs, including housing counseling services. When discussing potential services or referrals a list of service providers will be shared with the client including alternatives to services provided by CDCU and its partners. Implementation of any suggestions or information received, participation in programs, or utilization of services provided by or referred by CDCU or their partners are the client’s own responsibility and based on decisions made of his/her own free will and choice.

Code of Conduct

No CDCU employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering services 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.

Acknowledgment

By signing below, I acknowledge that I have received and read this Agency Disclosure Statement and I agree to hold harmless CDCU and to be personally responsible for the result of any decisions I make in connection with services, opportunities and information offered by CDCU, its partners and funders. By signing below I also give permission for CDCU to share some of my personal information with program administrators and/or their agents to review my file and possibly follow-up with me in the future for the purposes of program evaluation, monitoring, and compliance. I acknowledge that I have received a copy of CDCU’s Privacy Policy.

(Client Signature)

(Client Signature)

(Date)



Privacy Policy and Practices

We at Community Development Corporation of Utah (CDCU) value your trust and are committed to the responsible management, use, and protection of your personal information. This notice describes our policy regarding the collection and disclosure of personal information. "Personal Information" or "non-public personal information", as used in this notice, means information that identifies an individual personally and is not otherwise publicly available. It includes personal financial information such as credit history, income, social security number, and other specific information you have provided us.

Information We Collect

We collect non-public personal information, including:

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

Information We Disclose

We may disclose the following kinds of non-public 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 parties to your transactions, your account balances, and your payment history
- Information we receive from consumer reporting agencies, such as your credit bureau reports, credit history, and credit worthiness

To Whom We Disclose Information

We may disclose some or all of your non-public personal information to the following types of nonaffiliated third parties to provide program services to you:

- Creditors or other third parties where we have determined that it would be helpful to you or would aid us in counseling or otherwise assisting you
- Others (such as non-profit organizations or funding partners that make our services possible) as required for the purpose of review, auditing, research, and oversight
- We may also disclose personal information about you to anyone as permitted or required by law.

You have the opportunity to "opt-out" of certain disclosures (direct us to not make those disclosures) by informing CDCU of your decision in writing.

Confidentiality and Security

Within the organization, we restrict access to non-public, personal information about you to those employees who need to know that information to provide services to you and to help them do their jobs, including financial or housing counseling, loan underwriting, loan servicing, or aiding you in obtaining a loan from others. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information. We do not share non-public personal information with any non-affiliated third parties for the purpose of making sales calls or marketing products or services to you.

Emails and Updates

Please initial if you would NOT like us to contact you by email with updates and information about services that we feel may interest you. _____

By signing below, you acknowledge that you have received and read this disclosure notice.

(Client Signature)

(Client Signature)

(Date)



MONTHLY SPENDING PLAN

Net Monthly Income	
Total Net Income	

Fixed Monthly Expenses	
Mortgage/Rent	
Savings	
Power	
Gas	
Water/Sewer/Garbage	
Home/Cell phone	
Cable/Internet	
Car Payment	
Car Payment	
Student Loans	
Credit Card	
Credit Card	
Credit Card	
Child Support/ Alimony	
Car Insurance	
Life Insurance	
Donations	
Other:	
Other:	
Total Fixed Expenses	

Variable Monthly Expenses	
Gas	
Groceries	
Household Supplies	
Eating Out	
School Lunches	
Entertainment	
Personal Care/Hair care	
Clothing	
Medical	
Gym Membership	
Pet Supplies	
Other:	
Other:	
Other:	
Total Variable Expenses	
SUMMARY	
Net Monthly Income	
— Total Fixed Expenses	
— Total Variable Expenses	
Total Surplus or Deficit	



Authorization to Pull Credit

By signing below, I/we authorize Community Development Corporation of Utah (CDCU) to (check all that apply):

- Pull my credit report as a soft inquiry for the purpose of financial counseling, credit counseling, home purchase counseling and/or foreclosure prevention counseling services. I understand that this inquiry will NOT affect my credit score.*

- Pull my credit report as a hard inquiry to review my credit file in connection with my pursuit of a loan to purchase real property and/or down payment assistance program administered by CDCU. I understand this credit inquiry MAY impact my credit score.*

There is no charge for CDCU to pull a credit report. Applicant(s) understand and authorize CDCU to obtain information regarding outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, etc.) I/we understand that this authorization does not commit me/us to obtain a mortgage loan from CDCU.

CDCU has a contract with a third party in order to pull credit reports. CDCU does not guarantee the accuracy, validity, or completeness of the credit report provided.

Client signature

Date

Printed name

Client signature

Date

Printed name