



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. This appointment only lasts 30 minutes. 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 & Consent Form, 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 pilar@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: _____

Have you received services from other counseling agencies? _____

How did you hear about our organization? _____

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: _____

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	_____

HOUSEHOLD INCOME INFORMATION

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

Balance of All Debt: \$_____ Total Monthly Payments, Excluding Rent: _____

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 Housing Counseling Consent Form

Mission

Community Development Corporation of Utah (CDCU) strengthens our communities by empowering all Utahns through access to affordable housing and financial security.

Non-discrimination

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.

Services

CDCU provides the following HUD-approved programs and services in accordance with HUD guidelines:

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

CDCU also offers the following services:

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

Funding Disclosure

CDCU is funded through a variety of sources, including congressionally appropriated funds through the Department of Housing and Urban Development (HUD), NeighborWorks' Project Reinvest: Financial Capability program, the United States Treasury, local municipalities, and banks, as well as other public and private organizations including foundations and individuals. CDCU currently receives financial compensation for clients that participate in Framework's online Homeownership Education course.

CDCU 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, providing preferential treatment for any person or organization, or engaging in conduct that would compromise CDCU's compliance with federal regulations or our commitment to serving the best interests of our clients.

Utilization of Services

CDCU provides information about numerous loan products and housing programs, and may refer Client to other agencies for assistance. Client acknowledges that CDCU cannot guarantee Client's eligibility for any program and Client cannot expect to receive any assistance from any program until Client has been approved by the provider. Implementation of any suggestions or information received, participation in programs, and utilization of services provided by CDCU or its partners is the Client's responsibility. Participation in any of CDCU's programs does not obligate Client to participate, receive, purchase or utilize any other services offered by CDCU or its partners or funders.

Client acknowledges that if CDCU provides housing and financial counseling/coaching services, Client will receive a written action plan consisting of recommendations for handling Client's financial and housing situation. Client understands that the quality of the action plan is dependent on the accuracy of the information that Client provides and that errors in factual information may seriously affect the projected outcomes discussed in counseling. Likewise, any change in Client's personal situation may significantly change the potential for success of the decisions Client makes pursuant to the action plan.

CDCU reserves the right to terminate services at any time if it is determined that Client does not qualify for the programs that CDCU offers, if Client's needs cannot be met by said programs, or if a respectful and professional relationship is not maintained. CDCU does not tolerate verbal abuse or harassment. Client may also terminate services at any time.

Indemnity

Client acknowledges that information received from CDCU about real estate, taxes, bankruptcy, foreclosure and other legal matters is only general information, not legal advice. In the event legal advice is needed or desired, Client agrees to consult an attorney or request a referral for legal assistance. Client agrees to indemnify and hold harmless CDCU and their subsidiaries, affiliates, successors, permitted assigns, officers, directors, agents, and employees from and against any and all damages, third party claims, demands, actions or causes of action, liabilities, expenses (including reasonable attorney's fees) arising out of any services, opportunities or information offered by CDCU, its partners and funders.

Release of Information

Client hereby grants permission for CDCU to share Client's personal information that may be reviewed by the U.S Department of Housing and Urban Development (HUD), Housing Partnership Network and/or NeighborWorks America Data Collection System and/or their agents for tracking or reporting purposes. Client also agrees, upon request, to provide follow-up information to CDCU for the purposes of program evaluation, monitoring, and compliance.

Acknowledgment

By signing below, Client acknowledges having received and read this Agency Disclosure Statement and Housing Counseling Consent Form and 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