



**Self Help Enterprises**

8445 W. Elowin Ct. Visalia, CA 93291

[www.selfhelpenterprises.org](http://www.selfhelpenterprises.org)

(559)651-1000 Fax: 559)651-3634

[GATEWAY@selfhelpenterprises.org](mailto:GATEWAY@selfhelpenterprises.org)

Welcome to the GATEWAY! This is our opportunity to ensure that you have the tools to succeed in homeownership. Self Help Enterprises (SHE) is prepared to provide you with information, coaching and community resources to help you realize the dream of homeownership. Our goal is to help you identify the steps that can lead to the purchase of a home and to assist you in completing those steps.

In order to begin this process, we will need several items from you. These documents will help us assess your readiness for homeownership and are also needed for developing a detailed plan. If you are unable to provide copies of the documents requested, we ask that you bring originals to our office and we will make copies for you.

Items needed to open a file:

- ① COMPLETED Personal Profile Intake Form (included with this letter) Signed and Dated
- ② MONTHLY BUDGET - List all of your regular expenses
- ③ SIGNED Authorization Form (included with this letter)
- ④ Last year's tax forms (all pages) and W-2s
- ⑤ Last month's pay stubs for ALL working adults in your household
- ⑥ Last Month's Bank Statements (checking/savings) for all accounts
- ⑦ Verification of income letter from SSI, Retirement, Disability, Welfare
- ⑧ Divorce/Bankruptcy Documents (all pages), if applicable

A \$50 fee is required to book a coaching appointment. This fee covers the cost of a credit report as well a portion of the Education fee.

\*\*You have the option of ordering your own "free" credit report as allowed by law. There are many sites from which to do this including [www.creditreport.com](http://www.creditreport.com) and [www.creditkarma.com](http://www.creditkarma.com)

**The package MUST be completed and returned at least 72 hours prior to your scheduled appointment.**

*We cannot begin the coaching process without the requested information. If you do not provide the information at least 72 hours prior to your initial appointment, your appointment will be re-scheduled.*

\*You may mail, email, fax or bring in your Intake form and documents. Email address and fax number are shown above.

Call 559-651-1000 if you have any questions.

Sincerely,

Homeownership Counselor

encl: Intake forms and disclosures

***Working together with low-income families to build and sustain healthy homes and communities.***

Note: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please speak with your housing counselor about arranging alternative accommodations.



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## **FEE POLICY AND DISCLOSURE**

	Applicant	Spouse
BACK TO WORK COUNSELING	\$50.00	N/A
HOME BUYER EDUCATION ("LIVE" CLASS)	\$75.00	\$25.00
EHOME AMERICA ONLINE HOME BUYER EDUCATION	\$99.00	

The fee is due in full ***prior*** to enrollment in the education course / Counseling.

***\*\*If you are having financial difficulties and are unable to pay the full fee, please inform the Project Technician or Homeownership Counseling Manager by calling 559-651-1000.***

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## SELF-HELP ENTERPRISES HOME BUYER ASSISTANCE LOAN PROGRAM GENERAL INFORMATION FOR HOME BUYERS

### Attention Home Buyer:

Buying a home is one of the biggest purchases we make in our lifetime and most home buyers are not familiar with the complexities of the home loan application process. This process can be frustrating and intimidating. Through the Self-Help Enterprises--Homeownership Counseling & Education services, we will assist in homeownership preparation and education.

Coaching will prepare you for making informed decisions during the loan application process regarding such items as: selection of Realtor and lender, market interest rates, customary and reasonable fees and charges, budgeting, credit reports, homeowner insurance, property and pest inspections, real estate taxes, and appraisals.

Homeownership Counseling & Education will provide you with:

- resource information
- guidance through the loan application and homebuying process
- assistance and support when requested

When buying an automobile most people check with more than one auto agency and want to secure an interest rate and fees which are reasonable and customary. This is also true when buying a house. We will recommend that you contact a few Realtors and lenders to determine the services provided, type of loan and fees being offered, before making your final decisions. **Any Realtor or lender list we provide is meant to be used as a guide, the final selections are yours.**

We may provide our customers with comparison worksheets for interviewing both lenders and Realtors. An informed decision is a benefit for all involved. **However, at no time will we make any of those decisions for you or direct you to a specific agent or lender.** If the Realtor and/or lender have already been selected we will cooperate with them fully (subject to meeting HBA program minimum guidelines).

The loan comparison and application process may be a challenging experience, but in the long term, is critical to realing successful homeownership. Our goal is to serve you and help make your loan application process successful and as pleasant as possible. Please call your home buyer counselor for additional information.

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Homebuyer

Date

---

Homebuyer

Date

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## **CLIENT AUTHORIZATION FOR HOMEOWNERSHIP COUNSELING**

CLIENT NAME(S): \_\_\_\_\_ COUNSELOR NAME: \_\_\_\_\_  
\_\_\_\_\_

I would like to participate in your counseling sessions to help me improve my housing situation. I understand that my homeownership advisor may discuss information about my credit history, financial situation, employment and other information with me, and with other representatives of financial institutions, or agencies, as necessary to assist me in improving my housing situation. I understand that information about me will not be discussed with anyone not directly involved in our efforts to improve my housing situation.

I hereby authorize my homeownership advisor to discuss any information related to my personal circumstances that may be necessary in our attempts to improve my housing situation, and to release and/or obtain credit, financial, employment and other information to and/or from other agencies or financial situations when disclosing this information is essential to the improvement of my housing situation.

It is expressly understood that it is my option to work with the real estate agent and/or lender and/or attorney and/or other representative(s) of my choosing, and the home counseling agency will work with such representative in assisting me to improve my housing situation.

It is further understood that in consideration of the home counseling agency's assistance with my housing situation, I agree to hold harmless the home counseling agency and its agents and/or employees from any and all claims or causes of actions arising, or which may arise, from mistakes, errors or omissions in regards to said counseling. It is also understood that the counseling agency is not obligated to sell me/us a home, nor am I/we obligated to purchase a home by participating in this program.

I understand and authorize my homeownership advisor to provide my complete credit package including paystubs, bank statements, W-2s and tax returns to the loan processor for use in determining my eligibility if I choose to apply for a DPA loan being administered by Self-Help Enterprises. I also understand that additional documentation may be required and that the loan processor will request that documentation as needed.

I/we hereby authorize SHE to verify my/our past and present employment earnings records, bank accounts, stock holdings, any other asset balances that are needed to process a mortgage loan application. I/we further authorize SHE to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references, and request a copy of our final settlement statement (HUD-1). It is understood that a photocopy of this form will also serve as authorization.

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Signature Date

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<b>Office Use Only:</b>	Posted to HCO: _____	By: _____
_____	Homeownership Counseling/Education	
_____	Financial Ed/ Post Purch	
_____	Homebuyer's Assistance Program	
_____	New Homes Program	
_____	Rehab Program	
_____	Refer to Lender	

**PERSONAL PROFILE INTAKE FORM (PLEASE PRINT)**

**Applicant**

First Middle Last

SS# DOB

Home Phone Cell Phone Other Phone

eMail Address \_\_\_\_\_ Do you wish to be contacted via email?

Street Address

City St. Zip Rural Area? Y/N

Mailing Address

City St. Zip

How Much do you pay in Rent / Mortgage? How long at this address?

Education: \_\_\_\_\_  
 1. Below H.S. 2. H.S. Diploma or equivalent  
 3. Two-Yr College 4. Bachelor's or Master's Degree  
 5. Other \_\_\_\_\_

Marital Status: \_\_\_\_\_  
 1. Single 2. Married 3. Divorced 4. Separated  
 5. Widowed

Household Type: \_\_\_\_\_  
 1. Married with children 2. Married without children  
 3. Single Adult 4. Female Head of Household  
 5. Male Head of Household 6. 2 or more unrelated adults. 7. Other

Number of Dependents: \_\_\_\_\_ Relationship to Co-Applicant: \_\_\_\_\_

Race \_\_\_\_\_  
 1. White 2. Black 3. Asian 4. Am. Indian 5. Pacific  
 Islander 7. Other/Multi-Racial

Ethnicity \_\_\_\_\_ Sex: \_\_\_\_\_ 1. Male 2. Female

Dependent Name DOB Age

1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
5	_____	_____	_____
6	_____	_____	_____

**Co-Applicant**

First Middle Last

SS# DOB

Home Phone Cell Phone Other Phone

eMail Address \_\_\_\_\_ Do you wish to be contacted via email?

Street Address

City St. Zip Rural Area? Y/N

Mailing Address

City St. Zip

How Much do you pay in Rent / Mortgage? How long at this address?

Education: \_\_\_\_\_  
 1. Below H.S. 2. H.S. Diploma or equivalent  
 3. Two-Yr College 4. Bachelor's or Master's Degree  
 5. Other \_\_\_\_\_

Marital Status: \_\_\_\_\_  
 1. Single 2. Married 3. Divorced 4. Separated  
 5. Widowed

Household Type: \_\_\_\_\_  
 1. Married with children 2. Married without children  
 3. Single Adult 4. Female Head of Household 5. Male Head of Household  
 6. 2 or more unrelated adults. 7. Other

Number of Dependents: \_\_\_\_\_ Relationship to Applicant: \_\_\_\_\_

Race \_\_\_\_\_  
 1. White 2. Black 3. Asian 4. Am. Indian 5. Pacific  
 Islander 7. Other/Multi-Racial

Ethnicity \_\_\_\_\_ Sex: \_\_\_\_\_ 1. Male 2. Female

M/F Relationship

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DECLARATIONS

\*\*\* Please enter an explanation for each question to which you answer YES.

- 1 Do you have a contract on a house at this time? Y N
2 Are you currently working with a real estate agent? Y N Contact Name/ph#:
3 Are you currently working with a lender? Y N Contact Name/ph#:
4 Are there any unpaid judgements/liens or taxes against you? Y N
5 Have you had property foreclosed upon in the last 3 years? Y N
6 Are you party to a lawsuit? Y N
7 Are you a Co-signer / endorser of a loan or note? Y N
8 Are you obligated to pay alimony or separate maintenance? Y N Monthly \$
9 Are you obligated to pay child support? Y N Monthly \$
10 Have you owned a home in the last 3 years? Y N When?
11 Have you declared bankruptcy? Y/N Type Date Filed Date Discharged
12 Are you a US Citizen? Applicant: Y N Co-Applicant: Y N
13 Are you a permanent resident Alien? Applicant: Y N Co-Applicant: Y N
14 Preferred Language
15 Is the household Limited English Proficiency? Y N

Comments/Notes:

CERTIFICATION AND AGREEMENT

I hereby certify that all the statements I have made are true to the best of my knowledge. I understand that any false statements are unlawful and can be cause for disqualification. I understand all information will be held in confidence and that a credit report may be requested to verify the information provided. 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 Codes, Section 1001.

I agree to complete Self Help Enterprise's curriculum to receive my Homebuyer Education Certificate. The curriculum requirements state that I must complete individual counseling and two (2) 3.5hr pre-purchase classes.

Applicant Date
Co-Applicant Date





# MONTHLY EXPENSES WORKSHEET



### Housing

Rent/Mortgage	\$	_____
Heating <i>(gas/oil)</i>	\$	_____
Electricity	\$	_____
Water/Sewage	\$	_____
Telephone <i>(land-line/Cellular)</i>	\$	_____
Insurance <i>(Renter's/Homeowner's if not included in mortgage pmt)</i>	\$	_____
Trash/Garbage Service	\$	_____
Home maintenance/Furnishings	\$	_____
Cleaning Supplies/Lawn Service	\$	_____
Pest Control/Security System	\$	_____

### Transportation

Gas/Oil Change	\$	_____
Car Payment	\$	_____
Car Insurance	\$	_____
Car Repairs/Maintenance	\$	_____
License/registration	\$	_____
Public Transportation/Taxi	\$	_____
Parking / Tolls	\$	_____

### Food

Grocery	\$	_____
School Lunch	\$	_____
Work Related <i>(Lunch / Snacks)</i>	\$	_____

### Insurance

Health <i>(Medical/Dental, if not payroll deducted)</i>	\$	_____
Life	\$	_____
Disability	\$	_____

### Medical

Doctor	\$	_____
Dentist	\$	_____
Prescriptions	\$	_____

### Child Care

Childcare/babysitter	\$	_____
Child Support / Alimony	\$	_____

### Clothing

Clothing / Shoes	\$	_____
Laundry / Dry cleaning	\$	_____

### Donations

Religious / Charity	\$	_____
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### Education

Tuition/Student Loans	\$	_____
Books, paper/supplies	\$	_____
Newspapers/Magazines	\$	_____
LESSONS <i>(sports,dance,music)</i>	\$	_____

### Gifts

Birthday	\$	_____
Major Holiday	\$	_____

### Personal

Barber/Beauty shop	\$	_____
Toiletries / diapers	\$	_____
Allowance	\$	_____
Tobacco products	\$	_____
Beer / Wine / Liquor	\$	_____

### Entertainment

Movies/ Sports / Concerts	\$	_____
Video Rental	\$	_____
Internet	\$	_____
Cable / Satellite TV	\$	_____
Restaurant / takeout meals	\$	_____
Gambling / Lottery	\$	_____
Fitness Social Club	\$	_____
Vacations / Trips	\$	_____
Hobbies / Crafts	\$	_____

### Miscellaneous

Checking Acct / Money Order Fees	\$	_____
Pet Care / supplies	\$	_____
Postage	\$	_____
Pictures / photo processing	\$	_____
Pocket "mad" money	\$	_____

### Debts

Student Loan	\$	_____
Credit Card	\$	_____
Credit Card	\$	_____
Credit Card	\$	_____

### Other Finances

Savings	\$	_____
Retirement	\$	_____
Other	\$	_____

Total regular monthly expenses:

\$



# SAMPLE



## MONTHLY EXPENSES WORKSHEET



### Housing

Rent/Mortgage	\$ 550.00
Heating (gas/oil)	\$
Electricity	\$ 75.00
Water/Sewage	\$ 50.00
Telephone (land-line/Cellular)	\$ 60.00
Insurance (Renter's/Homeowner's if not included in mortgage pmt)	\$
Trash/Garbage Service	\$ 35.00
Home maintenance/Furnishings	\$
Cleaning Supplies/Lawn Service	\$
Pest Control/Security System	\$

### Transportation

Gas/Oil Change	\$ 75.00
Car Payment	\$ 275.00
Car Insurance	\$ 75.00
Car Repairs/Maintenance	\$
License/registration	\$
Public Transportation/Taxi	\$
Parking / Tolls	\$

### Food

Grocery	\$ 300.00
School Lunch	\$
Work Related (Lunch / Snacks)	\$

### Insurance

Health (Medical/Dental, if not payroll deducted)	\$
Life	\$
Disability	\$

### Medical

Doctor	\$
Dentist	\$
Prescriptions	\$ 50.00

### Child Care

Childcare/babysitter	\$
Child Support / Alimony	\$

### Clothing

Clothing / Shoes	\$ 40.00
Laundry / Dry cleaning	\$

### Donations

Religious / Charity	\$
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### Education

Tuition/Student Loans	\$
Books, paper/supplies	\$
Newspapers/Magazines	\$
Lessons (sports,dance,music)	\$

### Gifts

Birthday	\$
Major Holiday	\$

### Personal

Barber/Beauty shop	\$ 40.00
Toiletries / diapers	\$ 40.00
Allowance	\$
Tobacco products	\$
Beer / Wine / Liquor	\$ 50.00

### Entertainment

Movies/ Sports / Concerts	\$ 50.00
Video Rental	\$
Internet	\$
Cable / Satellite TV	\$ 70.00
Restaurant / takeout meals	\$ 50.00
Gambling / Lottery	\$
Fitness Social Club - soccer league	\$ 50.00
Vacations / Trips	\$
Hobbies / Crafts	\$

### Miscellaneous

Checking Acct / Money Order Fees	\$
Pet Care / supplies	\$
Postage	\$
Pictures / photo processing	\$
Pocket "mad" money	\$

### Debts

Student Loan	\$
Credit Card	\$ 40.00
Credit Card	\$
Credit Card	\$

### Other Finances

Savings	\$ 25.00
Retirement	\$
Other	\$

Total regular monthly expenses:

\$ 2,000

12/31/14lgr

# SAMPLE



*A Nonprofit Housing and Community Development Organization*

Greetings!

Attached are the disclosures that we will need from you. If your appointment will be done in person, please bring these with you to your appointment.

If your appointment will be done via phone, please sign and mail these in with the entire Intake Packet and needed supporting documents.

We look forward to working with you.

Sincerely,

Self Help Enterprises  
GATEWAY/Homeownership Counseling and Education Staff



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## **Resource and Referral List**

**\*\*\*PLEASE CONTACT OUR OFFICE IF YOU WOULD LIKE A COPY OF THE REFERRAL LIST FOR YOUR COUNTY.**



## PRIVACY POLICY

### Privacy Policy and Practices:

Self-Help Enterprises values your trust and is 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.

### Directing Us Not to Make Disclosures to Unaffiliated Third Parties

If you prefer that we not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

- If you wish to opt out of disclosures to unaffiliated third parties other than nonprofit organizations involved in community development, you may check Box 1 on the attached Privacy Choices Form.
- If you wish to opt out of disclosures to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes, you may check, Box 2 on the attached Privacy Choices Form.

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## PRIVACY POLICY

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 or boxes below to indicate your privacy choices. Then send this form to the address listed below.

**Box 1** - Limit disclosure of personal information about me to unaffiliated third parties other than nonprofit organizations involved in community development.

**Box 2** - Limit disclosure of personal information about me to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Signature Date

If you have checked any of the boxes above, please mail this form in a stamped envelope to:

**Self-Help Enterprises**  
**P.O. Box 6520**  
**Visalia, CA 93290-6520**

Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.

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