

Today's Date: \_\_\_\_\_

**Rocky Mount Housing Authority (RMHA)  
Homebuyer's Education Class  
Intake/Registration Form**

Please provide information about yourself (& co-applicant if applicable).

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
(Primary Applicant)

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_  
(Co-Applicant)

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

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

County: \_\_\_\_\_ Home Phone \_\_\_\_\_

**Applicant:**

**Co-Applicant:**

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Birth Date: \_\_\_\_\_

SS Number: \_\_\_\_\_

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

**Ethnicity:**

- a. Hispanic
- b. Non-Hispanic

**Applicant:**

**Co-Applicant:**

\_\_\_\_\_  
\_\_\_\_\_

**Race:**

**Single Race:**

- a. American Indian/Alaskan native
- b. Asian
- c. Black or African American
- d. Native Hawaiian or Other Pacific Islander
- e. White

**Multi-Race:**

- f. American Indian or Alaskan Native and White
- g. Asian and White
- h. Black or African American and White
- i. American Indian or Alaskan Native and Black or African American
- j. Other multiple race

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**Gender of Applicant(s):**

k. Male \_\_\_\_\_

l. Female \_\_\_\_\_

**Marital Status of Applicant(s):**

Single \_\_\_\_\_

Married \_\_\_\_\_

Divorced \_\_\_\_\_

Separated \_\_\_\_\_

Widowed \_\_\_\_\_

Female head of household \_\_\_\_\_

First time home buyer \_\_\_\_\_

Disabled \_\_\_\_\_

Senior (age 62 or older) \_\_\_\_\_

Owned home within past three years? \_\_\_\_\_

Veteran \_\_\_\_\_

**Family Size:** \_\_\_\_\_

**Annual gross income (before taxes):**

Applicant \_\_\_\_\_

Co-applicant \_\_\_\_\_

Total \_\_\_\_\_

**Monthly gross income:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Current Rent or Mortgage payment:** \_\_\_\_\_

**How did you hear about our Homebuyer's Education Classes?**

- Newspaper
- Bank
- Government
- Walk-in
- Staff member
- Homebuyer fair

- Previous customer
- Friend/relative
- Realtor
- Flyer
- TV/radio
- Other

Education Level: Diploma/GED \_\_\_ Some College \_\_\_ Degree \_\_\_ Technical \_\_\_ Military \_\_\_ Other \_\_\_

**CLIENT SIGNATURE:** \_\_\_\_\_

**CO-CLIENT SIGNATURE:** \_\_\_\_\_



Rocky Mount Housing Authority

# HOMEOWNERSHIP Pre-Eligibility Questionnaire

Submit by E-mail

Print Form

Date \_\_\_\_\_

E-mail \_\_\_\_\_

### Applicant's

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State/Province \_\_\_\_\_ Zip/Postal Code \_\_\_\_\_

Date Of Birth \_\_\_\_\_

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

# Of Dependents \_\_\_\_\_

### Co-Applicant's

Names \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State/Province \_\_\_\_\_ Zip/Postal Code \_\_\_\_\_

Date Of Birth \_\_\_\_\_

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

Names & Ages of Dependents \_\_\_\_\_

**Marital Status:** Married \_\_\_\_\_ Unmarried \_\_\_\_\_ Separated \_\_\_\_\_ If Separated is it a "Legal" Separation? \_\_\_\_\_

**Credit history must be satisfactory. Do you have any of the following: Check all that apply.**

Collections \_\_\_\_\_ Charge Off(s) \_\_\_\_\_ Bankruptcy \_\_\_\_\_ Tax liens \_\_\_\_\_ Late payments \_\_\_\_\_ Judgements \_\_\_\_\_

Foreclosure \_\_\_\_\_ Repossession \_\_\_\_\_

### Applicant's Monthly Income

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

### Co-Applicant's Monthly Income

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

### Total Monthly Income Amount

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Number in family	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	RMHA Use Only
Very Low(50%)	19,350	22,100	24,850	27,600	29,850	32,050	34,250	36,450	Income
Low (80%)	30,950	35,350	39,750	44,150	47,700	51,250	54,750	58,300	Eligibility Met? _____

### Debt - Credit cards, Car payments, Loans

### Monthly Payment

### Estimated Balance

\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

### Total Of Debts

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Final Action: "A" Mortgage Ready \_\_\_\_\_ "B" Ready within 3-18 Months \_\_\_\_\_  
 "C" Ready in 18 Months or more \_\_\_\_\_ "D" Over Income \_\_\_\_\_ "E" Under Income \_\_\_\_\_  
 RMHA Use Only Eligibility Status \_\_\_\_\_

Comments \_\_\_\_\_

# **HOUSING COUNSELING DISCLOSURE STATEMENT:**

## **Rocky Mount Housing Authority**

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### **DESCRIPTION OF SERVICES:**

✓ **Pre-Purchase Counseling:**

Addresses issues that may prevent or delay affordable mortgage financing, while offering specific steps to help the client achieve their goal of homeownership.

✓ **Pre-Purchase Homebuyer Education Workshops:**

In a group education setting workshops will offer information to clients how to help them reach their goal of homeownership. Informing about affordable mortgage products.

✓ **Mortgage Delinquency and Default Resolution Counseling:**

A personalized Foreclosure Prevention Counseling session will reveal your overall financial picture and explain possible alternatives to foreclosure. Determining the best course of action can be difficult to do on your own, especially with the large number of programs and options available.

✓ **Financial Management /Budget Counseling:**

After getting an overview of a client's financial picture by taking inventory of credit cards, income and expenses, a counselor will discuss the financial goals of the client and create an action plan to help them meet those goals. Financial goals may include surviving a financial crisis—such as a job loss, divorce or death; getting out of debt; saving for a down payment on a home; building an emergency savings cushion. Personalized plans include prioritizing debt repayment, use of household budget, addressing credit issues, and possibly a debt management plan. Credit score is assessed to get a clearer snapshot of the client's credit standing.

✓ **Home Improvement and Rehabilitation:**

Provide technical assistance on routine maintenance of your home of equipment serving, roofing gutter clean-out, plumbing, (clogs), floor care, smoke detector testing, remove sediment from the bottom of the tank, care of major appliances, and more.

✓ **Non-Delinquency Post-Purchase Counseling for Homeowners:**

This service is for those who have recently completed the home-buying process. People who are new to owning a house need to make sure that they are prepared for the new costs they will incur. We provide information of what to expect and how to manage your finances effectively. This session also covers the specifics of the mortgage and its features.

✓ **Rental Housing Counseling:**

Explanation of tenant's rights, lease and rental agreements. Customers are also informed of HUD Section 8/Housing Choice Voucher Subsidy Program, landlord tenant mediation, landlord grievances and Fair Housing Laws.

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I/We understand that it is my/our right and responsibility to decide whether to engage in any course of Housing Counseling with the Rocky Mount Housing Authority (RMHA) and determine whether counseling is suitable for my/our housing problem.

I/We understand that we are not obligated to receive, purchase, or utilize any other services offered by Rocky Mount Housing Authority (RMHA), or its exclusive partners, in order to receive housing counseling.

I/We understand that the Rocky Mount Housing Authority (RMHA) does not currently charge a fee for any counseling services. However, I/We understand that the Rocky Mount Housing Authority (RMHA) has the discretion to charge reasonable fees for some counseling services in the future, and that these fees will be explained to me prior to any counseling. I further understand that fees will not be charged if they create a financial hardship, and that I will not be denied counseling if I cannot pay the fees.

I/We understand that the Rocky Mount Housing Authority provides information on a broad range of housing programs and products, and that the housing counseling I receive from the Rocky Mount Housing Authority (RMHA) in no way obligates me to choose any particular loan product or housing program discussed in my counseling sessions.

I/We understand that the Rocky Mount Housing Authority does not guarantee that I/We will receive mortgage financing from any lender and/or other mortgage financing entity.

I/We may be referred to other housing services of the organization or to another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of these services offered to me.

I/We understand that a counselor may answer questions and provide information but cannot give legal advice. If I want legal advice, I will be referred for appropriate assistance.

\*\*\*\*\*

**I have reviewed & understand the above Counseling Services Disclosure Statement.**

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

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

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

**Telephone Counseling:**

Disclosure Statement Read to Client? \_\_\_\_\_ Yes \_\_\_\_\_ No

# **NON-EXCLUSIVE/DISCLOSURE NOTIFICATION**

## **Housing Counseling & Homeownership Services**

### **Rocky Mount Housing Authority**

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By executing this notice, I hereby acknowledge that I understand and agree that I have complete discretion concerning the selection of any services needed, recommended, or required in regards to my pursuit of homeownership including, but not limited to; lenders, lending products, and home choice.

I further acknowledge that I understand and agree that I am receiving “Counseling Services” regarding “Homeownership Relations” from RMHA HUD-Certified Counselors; and I understand and agree that I am not bound and/or restricted by any opinions, recommendations, or advice provided to me by any employee(s) of the Housing Authority of the City of Rocky Mount, North Carolina, its agents, or its housing program partners.

\* \* \* \* \*

I, hereby, acknowledge my understanding and agreement of the above by my legal signature below:

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*Client's Printed Name (Please print clearly.)*

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*Client's Legal Signature*

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*Date*

\* \* \* \* \*

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*Counselor's Signature*

*Date*

**HOUSING COUNSELING DISCLOSURE STATEMENT:**

**Rocky Mount Housing Authority**

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**I have reviewed and understand the above Counseling Services Disclosure Statement.**

\_\_\_\_\_  
Client's Legal Signature

\_\_\_\_\_  
Co-Client's Legal Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Counselor's Signature

\_\_\_\_\_  
Date

**Telephone Counseling:** Disclosure Statement Read to Client?  Yes  No

**Virtual Counseling:** Disclosure Statement Read to Client?  Yes  No