Pre-Purchase Counseling

Client’s Name: ____________________________  Counselor’s Name: ____________________________

Appointment Date: _______________________
Time: _______________________

For assistance with Homeownership, please bring the following documents:

Failure to bring the necessary documentation will only delay your appointment to a later day to be seen with a counselor.

List of Documents

- Valid photo identification-State of Illinois Driver’s License, State ID, Matricula or US Passport
- Recent 30 days of income:
  - Paystubs
  - Unemployment Benefit Letter or payment detail
  - SSI/SSDI/SSA Benefit Award Letter (2023)
  - Pension Letter
  - Workers Compensation/Temporary Disability: Award Letter
  - Rental Income: Rental leases & proof of rental receipts
  - Divorce Decree or court order for child support or alimony
  - Self-Employment: recent quarters of Profit & Loss Statement
  - Public Aid/ Welfare Benefit Letter

- Other documents
  - Bank statements for the last 2 months (All accounts and all pages)
  - 2021 & 2022 State & Federal Income Tax Returns w/W2 (Signed & Dated)
  - Utility Expenses: electricity, natural gas, water, cell phone, auto/life insurance, credit cards, etc.

- Copy of your most recent credit report provided by the 3 credit bureaus. If you cannot provide us a copy of the credit report, we can order it for you. There will be a charge of
  - $21.00 for one individual
  - $36.00 for two individuals

- If applicable:
  - Pre-Qualification/Pre-Approval Letter
  - Real Estate contract
  - Loan Estimate
  - Down Payment Assistance Forms
  - Closing Disclosure

Action Plan:

If you have any questions about your appointment or need to reschedule, please contact us at (773) 523-7110 and ask to speak with a team member in the Financial Services Department.

*An appointment to meet with a housing counselor will not be scheduled if you are missing 3 or more of the documents.
I/We further authorize Brighton Park Neighborhood Council (BPNC) (Hereafter “Non-profit Agency) and its representatives to 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/us in improving my/our personal circumstances.

I/We also authorize the Real Estate Agency, Lender and/or Servicer handling my/our loan to verify share and collect loan information and any other documentation related to the purchase of my home with Non-profit Agency.

Non-profit Agency agrees to maintain the confidentiality of borrower(s) information; however, I/we also authorize Non-profit Agency and/or lender and/or servicer handling my/our loan to submit my/our personal information to the entities funding this program or their agents for the exclusive purposes of program evaluation and monitoring.

I/We further authorize Non-profit Agency and/or lender and/or servicer handling my/our loan to access my/our credit report file(s) for debt/expense verification in conjunction with my/our Pre-Qualification and/or Approval for a home purchase.

This authorization will not be valid unless signed by all applicants and co-applicants named above and will only remain valid until revoked in writing by any applicants and co-applicants named above.

Applicant’s Signature: ___________________________________________  Date:__________________

Co-Applicant’s Signature: _________________________________________  Date:__________________
This Disclosure Statement is provided by Brighton Park Neighborhood Council to all clients seeking Pre-Purchase Counseling and Homebuying Education from Brighton Park Neighborhood Council.

Complete list of services provided by Brighton Park Neighborhood Council in addition to counseling:

- School-based mental health counseling, case management, and crisis intervention services
- Before-and-after-school academic enrichment programming
- Youth and adult leadership training and organizing
- Public policy advocacy (violence prevention, education justice, immigration rights)
- Parent safety patrol and other violence prevention services
- Foreclosure mitigation counseling
- Homeownership Education: Pre-Purchase, Post-Purchase counseling
- Rental Counseling
- Financial Coaching and Financial Literacy workshops
- LIHEAP and Weatherization services
- Volunteer Income Tax Assistance through Ladder up
- Affordable Care Act, SNAP, and Medical Card
- Property Tax and Homeowner Insurance Review, Property Tax Appeal

Description of any financial relationships between Brighton Park neighborhood Council and any other industry partners: [Illinois Housing Authority Development (IHDA), UnidosUS, and The Chicago Community Trust]

As a client of Brighton Park Neighborhood Council you are not obligated to receive any other services offered by Brighton Park Neighborhood Council or its industry partners (as identified above).

Brighton Park Neighborhood Council certifies that its staff and volunteers who will provide Pre-Purchase Counseling, Education for Homebuyers, Home Maintenance and Financial Management under the HUD Comprehensive Housing Services have no conflict(s) of interest due to any other relationships with servicers, real estate agencies, mortgage lenders and/or other entities or industry partners (whether identified above or not) that may stand to benefit from particular counseling outcomes.

Executive Director/Authorized Official Signature
Patrick Brosnan, Executive Director
Printed Name and Title
I/we hereby verify that by signing this disclosure statement I/we confirm that I/we have read the above disclosed information, and received a copy of the disclosure statement.

Applicant’s Signature: ____________________________ Date:________________

Co-Applicant’s Signature: ____________________________ Date:________________
Brighton Park Neighborhood Council is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Pre-Purchase and Homebuyers Authorization. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

**Types of information that we gather about you**

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

**You may opt-out of certain disclosures**

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. You may opt-out of this requirement, but proof of your decision to opt-out must be recorded in your client file.
3. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at (773-523-7110) and do so.

**I choose to opt-out:**

I request that Brighton Park Neighborhood Council (BPNC) make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that BPNC will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting Brighton Park Neighborhood Council.

**Release of your information to third parties**

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.
3. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
4. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

5. I acknowledge that I have read, received a copy of Brighton Park Neighborhood Council Privacy Policy

**Applicant's Signature:** ______________________________ **Date:**____________________

**Co-Applicant's Signature:** ___________________________ **Date:**____________________
*In order to process your application, please complete the entire application. Please write legibly and with ink only.*

**Personal Information**

First name: _______________________________  Last name: _______________________________

Current address: ___________________________  City: _____________________________  State: _____  Zip code: __________

Date of birth: _____/_____/_______  Social Security #: ________-________-_________

Home phone: (___)_________  Cell Phone #: (___)_________

Email address: _______________________________

Household size: _____  Number of Dependents: _____ Adults  _____ Children

- Best Time To Call: 
  - Morning
  - Afternoon
  - Evening

- Do you live in a rural area?: 
  - Yes
  - No
  - Choose not to respond

- Residency Status: 
  - Own
  - Rent
  - Other:________

- How long have you lived at this current address: __________ year’s __________ months

**Demographic Information:**

- Gender: 
  - Female
  - Male
  - Non-Binary
  - Choose not to respond

- Marital Status: 
  - Single
  - Married
  - Divorced
  - Widowed

- Citizenship: 
  - Citizen
  - Permanent Resident
  - Non-Resident Alien
  - Choose not to respond

- Ethnicity: 
  - Hispanic
  - Not Hispanic
  - Choose not to respond

- Race: 
  - American Indian/Alaskan Native
  - Asian
  - Black/African American
  - Native Hawaiian/Pacific Islander
  - White
  - More than one race
  - Choose not to respond

Country of origin: _______________

- English Proficiency Status: 
  - Limited English Proficient
  - Not Limited English Proficient
  - Choose not to respond

- Active Military: 
  - Yes
  - No

- Disabled?: 
  - Yes
  - No

- If yes, do you need special arrangements?: 
  - Yes
  - No

Preferred Language: _______________________

Highest Education Level __________________________

- Have you file bankruptcy? 
  - Yes
  - No

- Is the bankruptcy active? 
  - Yes
  - No

- What chapter did you file?: 
  - Chapter 7
  - Chapter 13

**Employment History:**

- Are you employed?: 
  - Yes
  - No

- If yes, are you: 
  - Full-time
  - Part-time
  - Seasonal

- How long have you been with this employer: __________ year’s __________ months

- Are you self-employed?: 
  - Yes
  - No

Employer’s Name: _______________________________

Address: _____________________________  City: ________________  State: ________  Zip code: __________

Office phone: (___)_________  Your title/position: __________________________  Annual salary:$ __________

- Are you paid?: 
  - Weekly
  - Bi-weekly
  - Semi-monthly
  - Monthly

Employment start date: _____/_____/_____  Employment end date: _____/_____/_____  When did you started receiving benefits: _____/_____/_____
Co-Applicant's Personal Information

Personal Information

First name: ___________________________ Last name: ___________________________

Current address: ___________________________ City: ___________________________ State: ______ Zip code: __________

Date of birth: ______/______/_______ Social Security #: ________-________-_________

Home phone: (___)_________ Cell Phone #: (___)_________

Email address: __________________________ Preferred contact type: _______________________

Household size: _____ Number of Dependents: _____ Adults _____ Children

Best Time To Call: [ ] Morning [ ] Afternoon [ ] Evening

Do you live in a rural area?: [ ] Yes [ ] No [ ] Choose not to respond

Residency Status: [ ] Own [ ] Rent [ ] Other: ______

How long have you live at this current address: ______ year’s ______ months

Demographic Information:

Gender: [ ] Female [ ] Male [ ] Non-Binary [ ] Choose not to respond

Marital Status: [ ] Single [ ] Married [ ] Divorced [ ] Widowed

Citizenship: [ ] Citizen [ ] Permanent Resident [ ] Non-Resident Alien [ ] Choose not to respond

Ethnicity: [ ] Hispanic [ ] Not Hispanic [ ] Choose not to respond

Race: [ ] American Indian/Alaskan Native [ ] Asian [ ] Black/African American [ ] Native Hawaiian/Pacific Islander [ ] White [ ] More than one race [ ] Choose not to respond

Country of origin: ______

English Proficiency Status: [ ] Limited English Proficient [ ] Not Limited English Proficient [ ] Choose not to respond

Active Military: [ ] Yes [ ] No

Disabled?: [ ] Yes [ ] No

If yes, do you need special arrangements?: [ ] Yes [ ] No

Preferred Language: __________________________ Highest Education Level __________________________

Have you file bankruptcy? [ ] Yes [ ] No

Is the bankruptcy active? [ ] Yes [ ] No

What chapter did you file? [ ] Chapter 7 [ ] Chapter 13

Employment History:

Are you employed? [ ] Yes [ ] No

If yes, are you: [ ] Full-time [ ] Part-time [ ] Seasonal

How long have you been with this employer: ______ year’s ______ months

Are you self-employed? [ ] Yes [ ] No

Employer's Name: __________________________

Address: __________________________

City: __________________________

State: ______ Zip code: __________

Office phone: (___)_________

Your title/position: __________________________

Annual salary:$ __________

Are you paid? [ ] Weekly [ ] Bi-weekly [ ] Semi-monthly [ ] Monthly

Employment end date: ____/____/____

Are you unemployed? [ ] Yes [ ] No

If yes, are you receiving benefits?: [ ] Yes [ ] No

When did you started receiving benefits: ___/___/___
Housing Information:

Are you a first time homebuyer?  
- Yes  
- No

Do you plan to buy a house in?  
- 3 months  
- 6 months  
- 1 year

Are you pre-approved for a mortgage loan?  
- Yes  
- No

What date were you pre-approved? : ______/_______ /_______  
How much? $________________

Have you been victim of predatory lending?  
- Yes  
- No

Have you been victim of discrimination?  
- Yes  
- No

What is your biggest obstacle(s) to purchase a home _________________________________________________  
_______________________________________________________________________________________________

Other Information:

Check the public benefits you or anyone in your household currently receives:
- SNAP
- LIHEAP
- TANF
- Medicaid
- Other:________________

How did you hear about the program  
- Flyer/Poster
- Social Media/Internet
- Non-profit Organization
- Family/Friend
- Real Estate Agent
- Loan Officer
- Community Based Event
- Other Organization
- Other:________________

What topics interest you?  
- Credit Management/Obtaining Credit
- Landlord Training
- Money Management/Establishing a Budget
- Foreclosure Prevention
- Homeownership Counseling
- Tenant/Landlord Rights
- Other:________________

Applicant's Signature: ______________________________  
Date:________________

Co-Applicant’s signature: ____________________________  
Date:________________

OFFICE USE ONLY

Documents Received By: ___________  
Date: ____/____/____
## Monthly Budget/Expenses

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Sources</th>
<th>Monthly Gross:</th>
<th>Monthly Net:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrower's Salary</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co-Borrower's Salary</td>
<td></td>
<td></td>
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<tr>
<td>Public Aid/Food Stamps</td>
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<tr>
<td>Social Security/SSI:</td>
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</tr>
<tr>
<td>Rental Income</td>
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<td></td>
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<tr>
<td>Other income</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Expenses</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$</td>
</tr>
<tr>
<td>Homeowners Association</td>
<td>$</td>
</tr>
<tr>
<td>Electricity</td>
<td>$</td>
</tr>
<tr>
<td>Water &amp; Sewer</td>
<td>$</td>
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<tr>
<td>Natural Gas</td>
<td>$</td>
</tr>
<tr>
<td>Cellular Phone</td>
<td>$</td>
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<tr>
<td>Telephone</td>
<td>$</td>
</tr>
<tr>
<td>Food/Groceries</td>
<td>$</td>
</tr>
<tr>
<td>Auto Loan Payments</td>
<td>$</td>
</tr>
<tr>
<td>Transportation / Gasoline</td>
<td>$</td>
</tr>
<tr>
<td>Auto Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Life / Medical Insurance</td>
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<tr>
<td>Education / Tuition / Books</td>
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<tr>
<td>Alimony / Child Support</td>
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<tr>
<td>Clothing</td>
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<tr>
<td>Cable</td>
<td>$</td>
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<tr>
<td>Internet</td>
<td>$</td>
</tr>
<tr>
<td>Miscellaneous Expenses (toiletries, pets etc.)</td>
<td>$</td>
</tr>
<tr>
<td>Other (specify)</td>
<td>$</td>
</tr>
<tr>
<td>Other (specify)</td>
<td>$</td>
</tr>
</tbody>
</table>

Total Income Available $ __________
Total Expenses $ __________
Income after Expenses $ __________