

■ HOMEBUYER EDUCATION

PACKAGE

The information you provide will be held strictly confidential and will not be disclosed to anyone without your consent.



**Ten
North
Group™**

Formerly OLCDC



FORMS:

- DISCLOSURE AND AUTHORIZATION TO RELEASE STATEMENT
- HOMEBUYER EDUCATION APPLICATION
- BUDGET
- HUD: FOR YOUR PROTECTION
- HOMEBUYER EDUCATION EVALUATION
- MIAMI DADE COUNTY INCOME AFFIDAVIT
- MIAMI DADE COUNTY STEPS TO MORTGAGE READINESS

FINANCIAL EMPOWERMENT

📍 490 Opa-locka Boulevard, Suite 20, Opa-locka, Florida 33054

📞 305-687-3545

🌐 www.tennorthgroup.com

✉️ financialempowerment@tennorthgroup.com

fb @TENNORTHGROUPE



HOMEBUYER EDUCATION

Documents Disclosure Statement & Authorization to Release



Counseling Services: I understand that Opa-locka Community Development Corporation, HUD approved Housing Counseling agency will provide me with housing counseling services. The Housing Counseling Program provides:

FBC-Financial Management/Budget

Counseling: Gain control of money and credit

HIC-Home Improvement & Rehabilitation

Counseling: Prepare to qualify, maintain and retain

PPC-Pre-Purchase Counseling: Prepare to qualify for home loan

RHC-Rental Housing Counseling: How to maintain rental housing.

FBW-Financial, Budget, and Credit Repair

Workshop: How to manage money & credit

NDW-Non-Delinquency Post-Purchase

Workshops/Counseling: How to remain successful homeowners

PPW-Pre-Purchase Education Workshop:

Evaluate readiness for homeownership

I understand that Opa-locka Community Development Corporation provides information and education on numerous housing programs, loan products, and financial relationships with other partners and that I am not obligated to receive any other services offered by Opa-locka Community Development Corporation or its exclusive partners to receive housing counseling services.

Waiver: In consideration of these services, I hereby agree to hold harmless Opa-locka Community Development Corporation 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 pursuant to said counseling and/or Opa-locka Community Development Corporation efforts on my behalf. I acknowledge that Opa-locka Community Development Corporation makes no guarantees regarding the outcome of these services. I understand a counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.

Authorization to Release and Receive Information: To assist me in my housing needs, I hereby authorize Opa-locka Community Development Corporation to release and receive my personal information and records, including, but not limited to, my name, social security number, income and employment information, credit report, and account information. This authorization shall remain in effect until I revoke it in writing and shall allow Opa-locka Community Development Corporation to release and receive my personal information and records to and from legitimate third parties, including, but not limited to, financial institutions, mortgage service providers, governmental entities, affordable housing programs, credit reporting agencies, and any other third parties that Opa-locka Community Development deems necessary. I may be referred to other services of the organization or another agency or agencies as appropriate that may assist with concerns that have been identified.

Confidentiality: Other than as provided herein, Opa-locka Community Development will make every effort to keep my personal information and records confidential. I understand, however, that Opa-locka Community Development Corporation may be obligated to disclose my personal information and records under state or federal law.

By signing below, I acknowledge that I have received full disclosure of the programs and services provided by Opa-locka Community Development Corporation, and I understand that I am in no way obligated to Opa-locka Community Development Corporation or its partners.

Client's Name (Print):

Client's Signature/Date

Counselor's Signature/Date

Telephone
Counseling:
Counselor Read to
Client

Yes

No

HOMEBUYER EDUCATION

APPLICATION

Please complete all questions.



Course Date:

Email:

Applicants Name :

Address/City/Zip Code

Date Of Birth:

Phone Number:

Gross Annual Income:

Household Size:

No. of Dependents

Head of Household:

Yes No

First Time Homebuyer:

English Proficient:

Disabled:

Disabled Dependent

Yes No

Yes No

Yes No

Yes No

Veteran:

Active Duty:

Foreign Born:

Housing Voucher:

Yes No

Yes No

Yes No

Yes No

Race:

American Indian

Black/African American

Pacific Islander

White

Other:

Ethnicity:

Hispanic

Haitian

Jamaican

Other:

Gender:

Male

Female

Other

Current Residence

Rent

Own

Marital Status:

Single

Married

Widowed

Divorced

Separated

Living Together

Household Type:

Single Adult

Single Parent Household

Two or more unrelated

Married with Dependents

Married no Dependents

Education:

College

Graduate School

High School/GED

Vocational/ Technical

Junior College

Referred By:

HUD/Miami Dade County

Social Media

Lender

Realtor

Family/ Friend

Other:

Ten North Group (Opa-locka Community Development Corporation) offers a variety of housing services. I understand that there is no obligation to select other services offered by Ten North Group or any agency or individual associated with Ten North Group. I understand any intentional or negligent representation of information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

Client's Signature/Date

HOMEBUYER EDUCATION

APPLICATION

Please complete all questions.



Course Date:

Email:

Co-Applicants Name :

Address/City/Zip Code

Date Of Birth:

Phone Number:

Gross Annual Income:

Household Size:

No. of Dependents

Head of Household:

Yes No

First Time Homebuyer:

English Proficient:

Disabled:

Disabled Dependent

Yes No

Yes No

Yes No

Yes No

Veteran:

Active Duty:

Foreign Born:

Housing Voucher:

Yes No

Yes No

Yes No

Yes No

Race:

American Indian

Black/African American

Pacific Islander

White

Other:

Ethnicity:

Hispanic

Haitian

Jamaican

Other:

Gender:

Male

Female

Other

Current Residence

Rent

Own

Marital Status:

Single

Married

Widowed

Divorced

Separated

Living Together

Household Type:

Single Adult

Single Parent Household

Two or more unrelated

Married with Dependents

Married no Dependents

Education:

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Client's Signature/Date

BUDGET

Please complete all questions.

Applicants Name :

Co-Applicants Name :

MONTHLY NET INCOME	MONTHLY AMOUNT
APPLICANT	
CO-APPLICANT	
TOTAL NET INCOME	
MONTHLY DEBT PAYMENTS:	
AUTO LOAN(S)	
CREDIT CARD(S)	
PERSONAL LOAN(S)	
STUDENT LOANS(S)	
MORTGAGE PAYMENT INCLUDING ESCROW	
OTHER(S)	
TOTAL MONTHLY DEBT PAYMENTS	
MONTHLY EXPENSE PAYMENTS	
RENT PAYMENT	
UTILITY PAYMENT (ELECTRIC/GAS/WATER/SEWER)	
CELL PHONE/TELEPHONE SERVICE	
INTERNET SERVICE	
CABLE/STREAMING SERVICES	
GROCERIES/RESTAURANTS/BEVERAGES EXPENSES	

BUDGET

Please complete all questions.



MONTHLY EXPENSE PAYMENTS (CONTINUED)	MONTHLY AMOUNT
GASOLINE/ELECTRIC	
RIDE SHARE/PUBLIC TRANSPORTATION/TOLLS/PARKING	
AUTO INSURANCE	
AUTO MAINTENANCE	
TUTITION/CHILD CARE SERVICES/EXTRACURRICULAR	
CLOTHING/UNIFORMS	
HAIRCARE/MANICURE/PEDICURE	
PET VET/INSURANCE EXPENSES	
PET FOOD/ETC	
HEALTHCARE/PRESCRIPTION EXPENSES	
LIFE INSURANCE	
ENTERTAINMENT EXPENSES	
GIFTS/DONATIONS	
FITNESS/HOBBIES	
VACATION	
OTHER EXPENSES	
TOTAL MONTHLY EXPENSES	
MONTHLY CALCULATIONS	
TOTAL NET INCOME	
LESS: TOTAL MONTHLY DEBT	
LESS: TOTAL MONTHLY EXPENSES	
MONTHLY AVAILABLE SAVINGS	

HOME INSPECTION

Formerly OLCDC

U.S. Department of Housing and Urban Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-053B
(Expires 07/31/2025)

For Your Protection: Get a Home Inspection

Why You Need a Home Inspection

Buying a home is probably the biggest investment you will ever make. The purpose of a home inspection is to inform and educate you about the property before you make a financial commitment. A home inspection will give you more detailed information about the overall condition of the house you want to buy.

Be an Informed Buyer

A home inspection will only occur if you arrange for one; FHA does not perform home inspections. For a fee, a qualified inspector will take an unbiased look at your potential new home to evaluate its physical condition; estimate the remaining useful life of the major systems, equipment, structure, and finishes; and identify any items that need to be repaired or replaced. If you request an inspection early in the process, you may be able to make your purchase contract contingent on its results.

What is Included in the Inspection?

To better understand what to expect in the home inspection, ask the prospective inspector for their Standards of Practice (SOP) or for a sample home inspection report.

How to Find an Inspector

To find a qualified home inspector ask for references from friends, real estate professionals, local licensing authorities and organizations that qualify and test home inspectors.

Appraisals are NOT Home Inspections!

An appraisal is required to estimate the home's value for your lender and does not replace a home inspection. **FHA does not guarantee the value or condition of your new home.** If you find problems with your home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you.

Radon Gas Testing and Other Health or Safety Issues

The Environmental Protection Agency and the Surgeon General recommend that all houses be tested for radon. For more information, call the toll-free National Radon Information Line at 1-800-SOS-Radon (1-800-767-7236). Ask your inspector if additional health and safety tests are relevant for your home, such as mold; air or water quality; presence of asbestos, lead paint, or urea formaldehyde insulation; or pest infestations.

Client's Signature/Date



HUD-92564-CN (02/09/2023)



EVALUATION

Please help us understand how well we did today. We value your comments.



Applicants Name :

Email:

Phone Number:

Main topic of concern?

<input type="checkbox"/> Budget	<input type="checkbox"/> Credit	<input type="checkbox"/> Debt	<input type="checkbox"/> Qualifying for mortgage	<input type="checkbox"/> Other
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Please complete the following:

	EXCELLENT	GOOD	FAIR	POOR
How do you rate course overall?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How effective were presenters?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How would you rate material and handouts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How well did this course help in terms related to housing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How well did this course help you understand the financial requirements to qualify for a mortgage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How well did this course help you understand the steps involved to purchase a home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How confident are you that you will purchase a home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Would you like our
counseling services?

How do you prefer to
conduct session?

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> In-Person	<input type="checkbox"/> Zoom	<input type="checkbox"/> Teams	<input type="checkbox"/> Phone	<input type="checkbox"/> Other
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Client's Signature/Date