

Intake Form



PRIMARY APPLICANT		Please Print Clearly	
Last Name:		First Name:	
Street :		Apt/Unit#:	
City:		State:	
Zip Code:		MI:	
How long have you lived at this address? ____ Years & ____ Months (If you've lived at this address less than 2 years, please attach another page to complete)			
Home: (____) ____ - ____		Mobile/Cell: (____) ____ - ____	
Email:		FAX: (____) ____ - ____	
1. Date of Birth:		2. Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male	
3. Race (Check only one)			
<input type="checkbox"/> White/Non- Hispanic <input type="checkbox"/> Black / African American <input type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian / Other Pacific Islander <input type="checkbox"/> Hispanic			
4. Total Household Members: <input type="text"/>		5. Age of each adult and child: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
6. Household Type (Please check one)			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Include single, divorced, widowed, domestic partners)			
7. Housing Arrangement: (Please check one)		8. Monthly mortgage /rental payment: <input type="text"/>	
<input type="checkbox"/> Renter <input type="checkbox"/> Rent Free <input type="checkbox"/> Homeowner			
9. Highest level of education attained:			
<input type="checkbox"/> None <input type="checkbox"/> High School <input type="checkbox"/> Associate's <input type="checkbox"/> Masters <input type="checkbox"/> Elementary <input type="checkbox"/> Some College <input type="checkbox"/> Bachelor's <input type="checkbox"/> Doctoral			
10. Are you currently working?			
<input type="checkbox"/> Yes – Full time <input type="checkbox"/> Yes - Part time <input type="checkbox"/> No – Not receiving Unemployment <input type="checkbox"/> No- receiving Unemployment			
11. Are you active duty in the military? <input type="checkbox"/> Yes <input type="checkbox"/> No		12. Are you a Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No	
13. Have you owned a home in the past? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes: <input type="checkbox"/> Sold <input type="checkbox"/> Short Sale <input type="checkbox"/> Foreclosure Year of Sale /Short Sale / Foreclosure: <input type="text"/>			
14. Are you a first time home buyer? (or have not owned home in the past 3 years): <input type="checkbox"/> Yes <input type="checkbox"/> No			
15. How much in liquid assets do you have to meet your goals?			
Checking: <input type="text"/>		Savings: <input type="text"/> Other: <input type="text"/>	

PRIMARY APPLICANT EMPLOYMENT - Provide us with the last two (2) years of employment information.**Primary Employer (Current):**

Title:		Hire Date :	
Street:	City:	State:	Zip Code:
<input type="checkbox"/> Part-Time <input type="checkbox"/> Full-Time		Phone: (____) ____ -- ____	
Annual Gross Income (before taxes): <input type="text"/>			

Previous Employer:

Title:		Hire Date :	
Street:	City:	State:	Zip Code:
<input type="checkbox"/> Part-Time <input type="checkbox"/> Full-Time		Phone: (____) ____ -- ____	
Annual Gross Income (before taxes): <input type="text"/>			

If necessary, attach additional pages to complete your 2 year work history.

CO- APPLICANT

Last Name:		First Name:		MI:
Street:	City:	State:	Zip Code:	
Home: (____) ____ -- ____		Mobile/Cell: (____) ____ -- ____		
Email:		FAX: (____) ____ - ____		
1. Date of Birth:		2. Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female		
3. Race (Check only one) : <input type="checkbox"/> White / Non Hispanic <input type="checkbox"/> Black / African American <input type="checkbox"/> American Indian / Alaskan Native Asian <input type="checkbox"/> Native Hawaiian / Other Pacific Islander <input type="checkbox"/> Hispanic				
4. Relationship to Primary Applicant: <input type="checkbox"/> Spouse / Partner <input type="checkbox"/> Child <input type="checkbox"/> Sibling <input type="checkbox"/> Parent <input type="checkbox"/> Other Relative <input type="checkbox"/> Relative by Marriage				
5. Household Type (Please check one) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Include single, divorced, widowed, domestic partners)				

CO-APPLICANT EMPLOYMENT - Provide us with the last two (2) years of employment information.

Primary Employer (Current):			
Title:		Hire Date:	
Street:	City:	State:	Zip Code:
<input type="checkbox"/> Part-Time <input type="checkbox"/> Full-Time		Phone: (____) ____ -- ____	
Annual Gross Income (before taxes): <input type="text"/>			



Previous Employer:			
Title:		Hire Date:	
Street:	City:	State:	Zip Code:
<input type="checkbox"/> Part-Time <input type="checkbox"/> Full-Time		Phone: (____) ____ -- ____	
Annual Gross Income (before taxes):		<input type="text"/>	
If necessary, attach additional pages to complete your 2 year work history.			

REAL-ESTATE AGENT INFORMATION	
Are you currently working with a real-estate agent ? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, with whom are you working? Name:	Phone: (____) ____ -- ____



CREDIT CARD MANAGEMENT SERVICES, INC.

1325 N. CONGRESS AVE. STE 201; WEST PALM BEACH, FL 33401 ❖ TEL: 561-472-8000 ❖ FAX: 561-844-0406 ❖ EFAX: 1-888-789-4699
ESTABLISHED 1996; 501C3 NON PROFIT AGENCY; LICENSED BONDED AND INSURED ~ WEST PALM BEACH, FL ~ WOBURN, MA ~ LAS VEGAS, NV ~ ASHEVILLE, NC

DISCLOSURE STATEMENT

Credit Card Management Services, Inc. D/b/a Debthelper.com herein Debthelper.com is a HUD Approved nonprofit organization controlled by a voluntary Board of Directors. Debthelper.com is not owned by any individual or entity. Debthelper.com offers a wide range of services that include, but are not limited to: Pre-Purchase One-on-One Counseling: One-on-one counseling designed to prepare consumers for home buying. Pre-Purchase Homebuyer Education Workshops: Multiple-hour course designed to prepare consumers for home buying. Mortgage Delinquency and Default Resolution Counseling; Resolving/Preventing Mortgage Delinquency Workshops; Reverse Mortgage Counseling; Financial Management/Budget Counseling; Financial, Budgeting, and Credit Workshops: Services are provided without regard to ability to pay. The Fee for Homebuyer Education is \$0-25 for an in person group class, \$0- \$100 online plus \$500 paid upon mortgage loan closing by client(s) to the extent that it is not paid by the lender or government agency or other source. One-on-One Counseling Fee is an additional fee. Fee schedules are available at Debthelper.com. Fee waivers are available to those who meet approved guidelines. Debthelper.com serves all members of the community. Debthelper.com does not engage in the practice of discrimination in the selection and participation of applicants in its programs or services with respect to age, race, religion, color, sexual orientation, gender, familial / marital status, national origin, or handicap. My/Our provision of information to Debthelper.com is voluntary. My/Our receipt of services and assistance from Debthelper.com does not guarantee a mortgage loan, financial assistance or other tangible benefit. If I/we want legal advice, I/we will be referred for appropriate assistances. A counselor may answer questions and provide information, but not give any legal advice.

ACKNOWLEDGEMENT

I/we acknowledge that I have received a copy and read of Credit Card Management Services, Inc.'s Disclosures and understand that Credit Card Management Services, Inc. provides information and education on numerous products and programs and If I use these services, Credit Card Management Services, Inc. may receive a financial benefit, such as funding from its Partners, or other benefit as the result and I/we am understand that I/we are not obligated to receive, purchase, or utilize any other services offered by Credit Card Management Services, Inc. dba Debthelper.com, or its partner(s), in order to receive housing counseling. I/we may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. Debthelper.com may disclose my client level personal information to third parties such as, but not limited to: government agencies including the US Dept of Housing and Urban Development or others, Florida Housing Finance Corporation, the National Mortgage Collaborative, creditors, financial service providers and/or lenders. Third parties provided my personal information may review Debthelper files for monitoring and compliance purposes and conduct follow-up with me related to program evaluation.

Rcv'd By Company:

Applicant's Signature Date Co-Applicant's Signature Date

Counselor Date

Printed Name Printed Name

Printed Name



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Applicant Name: _____

CoApplicant Name: _____

PRIVACY POLICY

At Debthelper.com we value your trust and are committed to the responsible management, use and protection of personal information. This notice describes its 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 Debthelper.com on any applications or forms that you have completed. See also <https://www.debthelper.com/privacy-policy/>

Information We Collect

We collect personal information to support our housing counseling program 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. We may also disclose personal information about you to third parties as permitted by law and to those in which we have funding agreements with.

Confidentiality and Security

We restrict access to personal information about you to those of Staff 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. Debthelper.com uses locked files, user authentication and detection software to protect your information. Debthelper.com safeguards comply with regulations to guard your personal information.

Applicant Signature

Date

Co Applicant Signature

Date



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CONSUMER CREDIT REPORT AUTHORIZATION & RELEASE FORM

I/We hereby authorize Credit Card Management Services, Inc. d.b.a. Debthelper.com ("CCMS") and CoreLogic Credco, LLC ("CREDCO"); Credit Plus or TransUnion to obtain my consumer report/credit information, credit risk scores and other enhancements to my consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, TransUnion) and I/we further authorize CREDCO, CREDIT PLUS OR TRANSUNION to provide a copy of the Report to CCMS to provide credit counseling services. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. § 1681b(a)(2).

I/We acknowledge that the Report is provided "AS IS" AND THAT CCMS and CREDCO, CREDIT PLUS OR TRANSUNION MAKES NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE WITH RESPECT TO THE ACCURACY, VALIDITY, OR COMPLETENESS OF THE REPORT OR THAT IT WILL MEET MY NEEDS AND CCMS, CREDCO, CREDIT PLUS OR TRANSUNION EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES.

I/We recognize that the accuracy, validity or completeness of the Report provided by CCMS and CREDCO, CREDIT PLUS OR TRANSUNION is not guaranteed by CCMS and CREDCO, CREDIT PLUS OR TRANSUNION and I/we hereby release CCMS and CREDCO, CREDIT PLUS OR TRANSUNION and their respective parents, sisters, affiliated companies, successors and assigns and its and their directors, officers, agents, employees and independent contractors (collectively, "Affiliates") from any liability for any negligence in connection with the preparation of the Report and from any loss, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by me resulting directly or indirectly from the inaccuracy, invalidity or incompleteness of the Report.

I/We covenant not to sue or maintain any claim, cause of action, demand, cross action, counterclaim, third party action or other form of pleading against CCMS and CREDCO, CREDIT PLUS OR TRANSUNION or Affiliates for damages based upon the inaccuracy, invalidity or incompleteness of any Report provided by CCMS and CREDCO, CREDITPLUS OR TRANSUNION hereunder.

If one or more of the provisions, or a portion of a provision of this document are held for any reason to be invalid, illegal or unenforceable, such invalidity or illegality or unenforceability will not affect any other provisions of this document, and this document will be construed as if such invalid, illegal or unenforceable provision had not been contained herein.

The fee for Credit Report is \$24.95* and is non refundable. I/we agree to pay this fee in full and subject to the terms and conditions and policies found at: <https://www.debthelper.com/terms-of-use/> *Fees are subject to change based on the provider's current rate for a joint tri-merge consumer credit report.

Applicant Name	Social Security Number	Date of Birth
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Co Applicant Name	Social Security Number	Date of Birth
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Address: _____

Applicant Signature	Date
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Co Applicant Signature	Date
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MONTHLY BUDGET WORKSHEET			
MONTHLY EXPENSE	AMOUNT	MONTHLY EXPENSE	AMOUNT
HOUSING		INSURANCE	
HOUSING / RENT		AUTO INSURANCE	
ELECTRICITY		LIFE INSURANCE	
HEATING (GAS, OIL)		RENTERS INSURANCE	
WATER / SEWER / TRASH		HEALTH INSURANCE (OUT OF POCKET)	
TELEPHONE / INTERNET / CABLE		MEDICAL	
HOME MAINTENANCE		DOCTOR / MEDICATION / DENTAL (OUT OF POCKET)	
HOA / MAINTENANCE / CLEANING / REPAIR		OTHER	
LAWN CARE / PEST CONTROL		CLOTHING	
FOOD		CLOTHING/ LAUNDRY DRY CLEANING	
FOOD : GROCERIES		GIFTS & DONATIONS	
FOOD : AT WORK / SCHOOL		GIFTS (BIRTHDAY, HOLIDAYS, ETC.)	
SAVINGS		CHURCH DONATIONS / TITHE	
EMERGENCY FUND		OTHER	
DOWN-PAYMENT SAVINGS FUND		EDUCATION	
CAR		SCHOOL FEES / BOOKS / SUPPLIES	
GASOLINE		NEWSPAPER / MAGAZINES / SUBSCRIPTION SERVICES	
CAR REPAIRS/MAINTENANCE		ENTERTAINMENT	
CAR PAYMENT		GOING OUT / HOBBIES / ATHLETIC COSTS / MOVIES/ STREAMING SERVICES	
LICENSE TAGS/TAXES / INSPECTION		VACATIONS	
PERSONAL		OTHER	
PERSONAL CARE ITEMS / TOILETRIES		PET SUPPLIES / CARE	
BARBER / SALON		POSTAGE	
CHILD EXPENSES		CHECKING ACCOUNT FEES	
CHILD SUPPORT/ALIMONY		UNION DUES (OUT OF POCKET)	
TOBACCO / ALCOHOL		OTHER	
OTHER			

Applicant Signature

Date

Co Applicant Signature

Date



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CLIENT CHECKLIST

- ___ Copies of Consecutive Paystubs covering 30 days
- ___ Copies Last 2 Years W-2s from all employers (2016 & 2017)
- ___ Copies Last 2 Years Completed & Signed Tax returns including all schedules (2016 & 2017)
- ___ Copies of Last Three Months Bank statements (including all pages)
- ___ Copies of Drivers License and Social Security Card
- ___ Copy of Permanent Resident Card or Current Visa
- ___ Copies of Last 2 Years 1099s from Social Security (2016 & 2017) (if self employed)
- ___ Current Year to Date Profit and Loss for Business income (if self employed)
- ___ Copies of Investment/Retirement Statements (401k, IRA, CDs, etc)
- ___ Copy of Social Security Awards Letter for Social Security (if applicable)



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DebtHelper.com Homebuyer Education Curriculum

I. Steps of Homeownership

- a. Pros and cons of homeownership
- b. Thinking like a homeowner
- c. Community Involvement
- d. Budgeting
- e. Fair Housing

II. Credit Analysis

- a. Credit Scores
- b. Derogatory Credit
- c. Non-traditional Credit Sources
- d. Establishing Credit

III. Prequalification for a Mortgage

- a. Credit
- b. Capacity
- c. Capital
- d. Collateral
- e. Character
- f. What is a mortgage and liens
- g. Types of Mortgages
- h. Private Mortgage Insurance
- i. Lending Laws

IV. Finding a Realtor

- a. Choosing a Realtor by experience
- b. Selling Agent
- c. Listing Agent

V. Commission of a realtor Shopping or Looking for a Home

- a. Needs and Wants
- b. Knowing your neighborhoods
- c. Property Taxes
- d. Fair Housing

VI. Submitting an offer

- a. Comparables from your agent
- b. Contingencies
- c. Closing Date
- d. Condo Association approval
- e. Contract Deposit

VII. Title Company chosen

- a. How is the title company chosen
- b. Ordering Title after mortgage commitment
- c. Cost of a title company

VIII. Choosing a Home Inspector/Engineer

- a. Engineer vs. Home Inspector
- b. Wind Mitigation for the Home insurance agent
- c. Cost and Contingency
- d. Repairs

IX. Finalizing Mortgage Application

- a. Mortgage application fees
- b. Appraisal –value and condition of property
- c. Verification of Employment
- d. Verification of Assets

X. Shopping for Home Insurance

- a. Choosing a Home insurance Agent
- b. Cost of Home Insurance
- c. Cost of Flood Insurance
- d. Riders