

Pre-Purchase Counseling Application

Guidance on purchasing a home and qualifying for downpayment assistance

Pre-purchase counseling helps prepare the first-time homebuyer for the home purchase process and their responsibilities of homeownership.

Counseling is done on an individual basis. Topics that are covered include:

- a review of credit,
- credit repair,
- debt reduction
- and current employment stability.

Items to bring to appointment:

- Completed Applicant Intake Form
- Signed Authorization Form
- Proof of Income
- Social Security Card
- Driver's License
- 2 most Recent Bank Statements

Counselors schedule vary. Please call (210) 735-2772 to make an appointment with a counselor.

Applicant Intake Form

Applicant Information:

Applicant name(s) _____ SSN: _____

_____ Date of Birth _____

_____ Property Address _____

_____ City _____ State _____ Zip Code _____

_____ Mailing address _____

_____ City _____ State _____ Zip Code _____

_____ Phone Numbers (home) _____ (office) _____

_____ (Cell) _____ Other _____

_____ E-mail _____

_____ Number of people in household _____ How long? _____

_____ No. of Children under 18 _____

Bankruptcy: _____ Yes _____ No _____ Chapter 7 _____ Chapter 13

Bankruptcy Attorney: _____

Employer's Name: _____

Employer's Address & Phone: _____

Title: _____

Type of Industry: _____

Start & End Date: _____

Hourly Wages: _____

Hours Per Week: _____

Gross Mortgagor Income: _____

Net Mortgagor Income: _____

Combined Income: _____

Median Income Less than 50% 50-80% 81-100% More than 100%

Co-Applicant Information:

Applicant name(s) _____ SSN: _____

_____ Date of Birth _____

_____ Mailing address _____

_____ Phone Numbers (home) _____ (office) _____

_____ (cell) _____ other _____

_____ E-mail _____

_____ Home phone: _____

_____ Work phone: _____

_____ Cell phone: _____

Employer's Name: _____

Employer's Address & Phone: _____

Title: _____

Type of Industry: _____

Start & End Date: _____

Hourly Wages: _____

Hours Per Week: _____

Gross Mortgagor Income: _____
Net Mortgagor Income: _____
Combined Income: _____

Mortgage Information:

Loan Number: _____
Servicer Loan Number: _____
Mortgage Company: _____
Current Servicer: _____
Original Lien Holder: _____
Payment prior to rate/escrow change: _____
Type: FHA _____ VA _____ Conv _____ ARM _____ Interest Rate: _____

Monthly Payment: _____ Months Delinquent: _____ Balance Owed: _____

Is the property for sale? _____ Listing date _____ Price \$ _____
Realtor name _____ Realtor phone _____

Borrower occupied. _____ Property Purchase Date: _____

Assets:

	Amount owed	Value
Home	\$ _____	\$ _____
Other Real Estate	\$ _____	\$ _____
Retirement Funds	\$ _____	\$ _____
Investments	\$ _____	\$ _____
Checking	\$ _____	\$ _____
Savings	\$ _____	\$ _____
Other	\$ _____	\$ _____

Automobile #1	Model _____	Year _____
	Amount owed _____	Value _____
Automobile #2	Model _____	Year _____
	Amount owed _____	Value _____

Monthly Income:

Applicant:

Wages _____
Unemployment _____
Child Support _____
Alimony _____
Disability Income _____
Rental Income _____
Retirement _____
Other _____
Other _____

Co-Applicant:

Wages _____
Unemployment _____
Child Support _____
Alimony _____
Disability Income _____
Rental Income _____
Retirement _____
Other _____
Other _____

Monthly Expenses: (Include expenses you are currently paying)

Total Expenses: _____

<u>Expense</u>	<u>Amount</u>
1. Mortgage	_____
2. 2 nd Mortgage	_____
3. Automobile Payment(s)	_____
4. Auto Insurance	_____
5. Auto Fuel/repairs	_____
6. Credit Card Payments	_____
7. Installment loan Payments	_____
8. Child support / Alimony	_____
9. Day Care / Child Care / Tuition	_____
10. Food	_____
11. Utilities	_____
12. Condominium/ Neighborhood Fees	_____
13. Medical (not covered by insurance)	_____
14. Other property payments	_____
15. Telephone / Cell Phone	_____
16. Cable TV	_____
17. Spending Money	_____
18. Other Expenses	_____

Authorization Form

DISCLOSURE STATEMENT

This statement describes the various types of services provided by the San Antonio Housing Trust Foundation, Inc., and any financial relationship between our organization and any other industry partners. Further, it states that any client of the San Antonio Housing Trust Foundation, Inc. is not obligated to receive or use any other services offered by the San Antonio Housing Trust Foundation, Inc. or its exclusive partners. A client is free to choose any mortgage lender, mortgage broker, builder, realtor, real estate sales agent, real estate broker of their choice if these services are required.

- Foreclosure Prevention Counseling:** Counselors assist families in danger of losing their homes because they are behind or in danger of falling behind on mortgage payments, or those clients looking to refinance their homes.
- Homeownership & Credit Counseling:** SAHTF provides one-on-one home ownership & credit counseling to first time homebuyers and the general public interested in knowing the facts about buying a home and information about loan programs.
- Affordable Housing Finance:** San Antonio Housing Trust provides funds, when available and upon approval of the City of San Antonio council members, to affordable housing non-profit agencies in San Antonio for activities such as rental rehab, and other projects deemed qualified by Finance Committee comprised of members of the Board of Trustees appointed by city counsel members.

Signature _____ Date _____

Signature _____ Date _____