



130 N State Avenue, Somerton, AZ 85350
Phone: (928) 627-4221 Fax: (928) 722-5760

AUTHORIZATION TO RELEASE INFORMATION

Borrower's Name: _____ Social Security Number: xxx-xx- _____
Borrower's Name: _____ Social Security Number: xxx-xx- _____
Property Address: _____ Loan Number: _____
City, State, Zip Code: _____ Loan Number: _____

I/We authorize the nonprofit agency Housing America Corporation (HAC) and its representatives to speak with my/our lender and with whoever has servicing responsibilities for my/our loan and to provide to such parties documentation on my/our behalf regarding my/our loan.

I/We also authorize the lender and/or servicer handling my/our loan to discuss my/our loan with HAC, including notification of loan modification status or future default or delinquency.

Housing America Corporation agrees to maintain the confidentiality of borrower(s) information; however, I/We also authorize HAC 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.

This authorization will only remain valid until revoked in writing by any borrower or co-borrower named above.

Housing America Corporation is a HUD-certified nonprofit housing counseling agency with Taxpayer Identification Number (TIN) of 86-0315599.

Borrower's Signature: _____ Date Signed: _____

Borrower's Signature: _____ Date Signed: _____

Client and Counselor Contract

Housing America Corporation and its counselors agree to provide the following services:

- Development of a spending plan
- Analysis of the mortgage default, including the amount and cause of default
- Presentation and explanation of reasonable options available to the homeowner
- Assistance communicating with the mortgage servicer and other creditors
- Timely completion of promised action
- Explanation of collection and foreclosure process
- Identification of assistance resources
- Referrals to needed resources
- Confidentiality, honesty, respect and professionalism in all services

I/We [Print name(s)] _____ / _____
agree to the following terms of service:

- I/We will always provide honest and complete information to my/our counselor, whether verbally or in writing.
- I/We will provide all necessary documentation and follow-up information within the timeframe requested.
- I/We will be on time for appointments and understand that if we are late for an appointment, the appointment will still end at the scheduled time.
- I/We will call within 6 hours of a scheduled appointment if I/we will be unable to attend an appointment.
- I/We will contact the counselor about any changes in our situation immediately.
- I/We understand that breaking this agreement may cause the counseling organization to sever its service assistance to me/us.

Homeowner Signature

Date

Co-Homeowner Signature

Date

Counselor Signature

Date

Monthly Expense Sheet

MONTHLY INCOME	Net Income	
	Net Income	
	Overtime	
	Child Support	
	Rental	
	Other	
Total monthly		

Borrower(s) Name(s):	
Loan Number(s):	
Property Address:	

HOUSING	TOTAL
Mortgage (1st & 2nd)	\$
Telephone (land line)	\$
Cell Phone	\$
Electricity	\$
Heating (gas)	\$
Water and sewer	\$
Trash Service	\$
Homeowners Insurance	\$
Property Taxes	\$
Maintenance or repairs	\$
Other	\$
Subtotals	\$

TRANSPORTATION	TOTAL
Gas	\$
Car payments	\$
Auto Insurance	\$
Public transportation	\$
Maintenance	\$
License Plates	\$
Other	\$
Subtotals	\$

INSURANCE	TOTAL
Health	\$
Life	\$
Disability	\$
Other	\$
Subtotals	\$

FOOD	TOTAL
Groceries	\$
School Lunches	\$
Work related (lunches/snacks)	\$
Restaurant & take out	\$
Subtotals	\$

MEDICAL	TOTAL
Doctor (co-pays)	\$
Dentist	\$
Prescriptions	\$
Medical Bills (only if you pay these)	\$
Other	\$
Subtotals	\$

PERSONAL CARE	TOTAL
Hair cuts/barber	\$
Toiletries	\$
Children's allowances	\$
Tobacco products	\$
Beer, wine or liquor	\$
Other	\$
Subtotals	\$

ENTERTAINMENT	TOTAL
Movie/Game Rentals	\$
Movie/Music/Game Purchases	\$
Movie Theater	\$
Cable/Satellite TV	\$
Internet	\$
Events	\$
Other	\$
Subtotals	\$

DEBT	TOTAL
Credit Cards	\$
Personal Loans	\$
Student Loans	\$
Other	\$
Other	\$
Subtotals	\$

MISCELLANEOUS	TOTAL
Checking account fees	\$
Pet Care and supplies	\$
Postage	\$
Other	\$
Subtotals	\$

CHILD CARE	TOTAL
Childcare or babysitting	\$
Child Support or alimony	\$
Other	\$
Subtotals	\$

CLOTHING	TOTAL
Clothing, shoes, etc.	\$
Laundry and dry cleaning	\$
Subtotals	\$

EDUCATION	TOTAL
Tuition/lessons	\$
Books, newspaper, mag.	\$
Other	\$
Subtotals	\$

OTHER	TOTAL
Other	\$
Other	\$
Other	\$
Subtotals	\$

TOTAL MONTHLY INCOME	\$
TOTAL MONTHLY EXPENSES	\$
DIFFERENCE (income minus expenses)	\$

Signature _____ Date _____

Signature _____ Date _____

Housing America Corporation

PROGRAM FEE NOTICE

Corporate Office
P.O. Box 600
130 North State Avenue
Somerton, Arizona 85350
(928) 627-4221 – Fax (928) 627-4213



Satellite Office
2 515 Kingman Avenue
Kingman, Arizona 86401
(928) 718-1888
fax (928) 718-1808

The Program Fee Notice is to all prospective clients seeking assistance from Housing America Corporation (HAC) to ensure accurate information on fees charged for the programs and services provided by Housing America Corporation.

COUNSELING PROGRAM

- Material Fee **\$50.00**.
- A Post-Purchase Participant Agreement fee of **\$100.00** (may be refundable if attend all workshops).
- Credit report fee of **\$18.00** for individuals, **\$30.00** for married couples. (Foreclosure Intervention Program)
- At close of escrow, all participants of the MRB and MCC programs will be required to pay a minimum down payment of \$1,000 of your own funds (no gifts or other assistance may be used), all borrowers of Your Way Home AZ subsidy assistance will be required to pay up to **3%** of the purchase price to the Title Company to close the home purchase. Closing costs may also be required at the time of home purchase (down payments & closing costs are payable to the Title Company).
- A subordination fee of **\$50.00**. Might be required upon closing.

HOME BUYER EDUCATION AND COUNSELING

- **NO FEES** are charged for Homebuyer Education and Counseling services or Home Inspections.

MUTUAL SELF-HELP PROGRAM

- Credit report fee of **\$18** for individuals, **\$30** for married couple.
- A Post-Purchase Participant Agreement fee of **\$100** (may be refundable if attend all workshops).
- Mortgage credit report of **\$25** for individuals, **\$34** for married couple (check must be made payable to Rural Development).
- Construction Insurance premium up to \$600 (payable to Title Co. prior to loan closing).
- If you choose, you may pay closing costs out of pocket (payable to the Title Co.), instead of financing these costs in your mortgage loan.

MULTIFAMILY HOUSING

- A monthly rent (based upon your income), security deposit will apply if you qualify to move into one of our rental units.
- Late Fees may be applied to your monthly rent
- Any damages or repairs caused by occupants will be charged to the tenant.

IMPORTANT INFORMATION

- * **NO CASH** is accepted by HAC (**only checks or money orders made payable to HAC**).
- * Should you be asked to pay other fees than stated above, please contact the *Finance Director or the Executive Director immediately at (928) 627-4221*.
- * This form must be signed & returned to HAC to be eligible for consideration for our services.

I hereby acknowledge receipt of this Program Fee Notice.

Print Name

Signature

Date

Print Name

Signature

Date

Thank you for allowing Housing America Corporation to serve you.

In accordance with Federal law and the U.S. Department of Agriculture's Policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability. (Not prohibited basis apply to all programs) To file a complaint of discrimination, write to: USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, DC 20250-9410



Required Document Checklist 1

The following documents are necessary before you begin to work with your counselor. Please make sure to bring the documents listed here (that are applicable to your situation) along with your personal intake form. If you have any questions regarding these documents, please feel free to contact us at (928) 627-4221.

- Federal Tax Returns for the last 2 years (*including* W2 Forms) for each member responsible for the mortgage
- Most recent statement/correspondence from your lender showing the current status of the mortgage (what amount is needed to bring loan current)
 - If you receive mortgage coupon booklets for payments, bring the booklet
- Home Equity Loan/Line of Credit/Judgments/Tax Liens
- Any Trustee Sale information from: your mortgage company, its attorneys, or the County Recorder's Office
- ❖ These documents are in the Closing Packet from when you first purchased your home (each document listed below usually consists of more than one page):
 - Promissory Note
 - Deed of Trust
 - Truth in Lending (TIL) Form
 - HUD 1 Settlement (Closing Statement)
- ❖ If you refinanced or have a second mortgage, you will need to bring the four documents listed above from each loan.

Please be aware that these documents are required by your lender and/or our funding sources. Since this is a time sensitive matter, try to submit these documents and intake form as soon possible.

Failure to do so will delay scheduling you for an appointment.