

Getting Started...

Submitting your intake form & payment

The membership is offered for the “buying unit” which includes everyone that will be involved in applying for the home loan or is in the household (i.e. a spouse that won’t be involved in the loan application but will live in the home can be included as a co-client that attends the classes at no additional charge).

Getting Started (instructions on how to submit your documents and payment is below). You will be contacted within 5 business days after payment is received regarding class enrollment.

- **To sign up for membership, submit the intake form and payment of the \$60.00* membership fee.**
- **If you elect to utilize the online self-paced homebuyer education option, an additional \$15.00 is required*** (for a total of \$75)**
- **If you are an HSTA member: HSTA is providing you with a \$30 subsidy towards your membership. All we need is a copy of your HSTA member card. If you are taking the live classes, you can pay online. If you wish to take the Framework self-paced class you’ll want to select “Invoice Me”.**

To utilize our financial coaching services, we will need the following documents:

- Income documentation (One month of pay stubs, award letters, etc.)
- Asset account statements – Latest months’ checking, savings, retirement and investment account statements
- Last federal tax return
- Credit report pulled within the last 60 Days. You can either:
 - Pull a free credit report from each of the credit bureaus at no charge from www.annualcreditreport.com. There are no score on these reports.
 - Order a Tri-Merge Credit Report from HHOC for \$25.20 (single) or \$50.40 (joint). This report will contain scores from all three credit bureaus and is a “soft pull” that will not affect your credit score.

*Payment plans can be arranged – an installment of the membership fee must accompany the intake form. No refunds will be issued if any services were received (i.e. class).

No refunds will be issued for online education.

** Credit report costs subject to change based on vendor charges.

*** We currently partner with Framework to provide online education. The cost is subject to change based on third party vendor charges.

Payment:

- We accept checks, money orders, cash (only in our office – no change is available) or credit cards.
- Credit card payments can be made online or they can be processed in our office or we can send a payment invoice for you to pay online as well.

Submitting Intake Form & Documents:

You can fax, mail, drop off, or submit your documents securely via our website. Forms/documents for all islands converted to pdf’s and stored on a secure server in Oahu. The original documents will either be shredded or returned to you.

INTAKE FORM

Note: In order for us to make a Preliminary Readiness Assessment, which will identify potential barriers in your home buying process and determine how we can best help you become a homeowner, you must complete all sections. **Please print clearly.**

PERSONAL INFO		Client	Co-Client
<i>First Name, MI</i>			
<i>Last Name</i>			
<i>Mailing Address</i>			
<i>City, State, Zip</i>			
<i>Physical Street Address, Apt. #</i>			
<i>City, State, Zip</i>			
<i>How long at address?</i>			
<i>Home Phone</i>			
<i>Work Phone/Extension</i>			
<i>Cell Phone</i>			
<i>E-mail</i>			
<i>Race</i>	<input type="checkbox"/> White <input type="checkbox"/> Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> African American <input type="checkbox"/> Hispanic <input type="checkbox"/> American Indian <input type="checkbox"/> Other <input type="checkbox"/> Alaska Native <input type="checkbox"/> Hawaiian: Less than 50% Blood Quantum <input type="checkbox"/> Hawaiian: 50% or More Blood Quantum	<input type="checkbox"/> White <input type="checkbox"/> Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> African American <input type="checkbox"/> Hispanic <input type="checkbox"/> American Indian <input type="checkbox"/> Other <input type="checkbox"/> Alaska Native <input type="checkbox"/> Hawaiian: Less than 50% Blood Quantum <input type="checkbox"/> Hawaiian: 50% or More Blood Quantum	
<i># Household Members</i>			
<i>Gender</i>	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-conforming	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-conforming	
<i>Female-Headed House?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<i>Veteran or currently in the armed services?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<i>Foreign Born?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<i>Date of Birth</i>			
<i>Do you need special accommodations?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, type of accommodation _____	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, type of accommodation _____	
<i>Education</i>	<input type="checkbox"/> Below HS Diploma <input type="checkbox"/> HS Diploma/Equivalent <input type="checkbox"/> 2-Year College <input type="checkbox"/> Bachelor Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Above Master's Degree <input type="checkbox"/> Unknown	<input type="checkbox"/> Below HS Diploma <input type="checkbox"/> HS Diploma/Equivalent <input type="checkbox"/> 2-Year College <input type="checkbox"/> Bachelor Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Above Master's Degree <input type="checkbox"/> Unknown	
<i>Marital Status</i>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	
<i>First Time Buyer?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<i>First Generation Buyer?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Annual Household Income (gross income - before deductions): \$ _____

<i>Client</i>	<i>Co-Client</i>
First & Last Name	
CURRENT HOUSING ARRANGEMENT	
Maximum monthly mortgage payment you are comfortable with: \$ _____	
<input type="checkbox"/> Rent (\$ _____ per month) <input type="checkbox"/> Section 8 (max. # of bedrooms _____) <input type="checkbox"/> Homeowner (\$ _____ per month) <input type="checkbox"/> Currently don't pay rent or mortgage <input type="checkbox"/> Other _____	Co-Client <i>(please check if NOT living with Client)</i> <input type="checkbox"/> Rent (\$ _____ per month) <input type="checkbox"/> Section 8 (max. # of bedrooms _____) <input type="checkbox"/> Homeowner (\$ _____ per month) <input type="checkbox"/> Currently don't pay rent or mortgage <input type="checkbox"/> Other _____

MONTHLY EXPENSE PROJECTIONS

<u>Item</u>	<u>Estimate</u>	<u>Item</u>	<u>Estimate</u>
Auto (Car payment, registration, gas, maintenance)	\$ _____	Utilities (Phone, electrical, gas, water, garbage)	\$ _____
Child Support/Alimony	\$ _____	Charity (Donations or Tithing)	\$ _____
Credit Card Min. Payments	\$ _____	Dining (Eaten in restaurant or taken out)	\$ _____
Credit Collections (Fees collected for lack of payment)	\$ _____	Entertainment (Movies, concerts, sports, gym, etc)	\$ _____
Education (School Fees, uniforms & school loans)	\$ _____	Food and Groceries (Food used in meal prep at home)	\$ _____
Rent/Mortgage Payment (Mortgage- Principal, Interest, Taxes, HOA Fees)	\$ _____	Gifts (Birthdays and special occasions)	\$ _____
Installment Loans (Monthly debt repaid over period of time, excluding car & student loans)	\$ _____	Household (Cleaning and maintenance supplies, home repairs)	\$ _____
Insurance (Auto, home, health, renters & life)	\$ _____	Pet Expenses (Food, vet care, grooming)	\$ _____
Medical (Out of pocket expenses for medical care /prescriptions, Do not include deductions from payroll)	\$ _____	Public Transportation (Bus fare, taxi, Uber)	\$ _____
Savings per month (include 401K & IRA contributions)	\$ _____	Miscellaneous (include hair, nails, etc)	\$ _____
Tax (not deducted via payroll deduction)	\$ _____		\$ _____

EMPLOYMENT/GROSS INCOME (Please list all sources of income for all family members)

Employer/Source of Income	Job Title	Whose Income	Hire Date	Hourly Wage	# of Hours per Week	Pay Schedule	Gross Income Per Month

Are you about to receive additional funds (i.e., tax refunds, property sales, gift, etc.)? Yes No

If yes, how much? \$ _____ From where? _____

All documents sent to Oahu for processing

1259 Aala St., Ste. 201, Honolulu, HI 96817
 Phone: (808) 523-9500 Toll-Free (877) 523-9503
 Fax (808) 523-9502
 Secure Document Submission Available: <http://www.hihomeownership.org>

Co-Client Relationship to Client:

- | | |
|------------------------------------------|-----------------------------------------|
| <input type="checkbox"/> Spouse | <input type="checkbox"/> Sibling |
| <input type="checkbox"/> No Relationship | <input type="checkbox"/> Parent |
| <input type="checkbox"/> Step Parent | <input type="checkbox"/> Legal Guardian |
| <input type="checkbox"/> Grandparent | <input type="checkbox"/> Grandchild |
| <input type="checkbox"/> Step Child | |
| <input type="checkbox"/> Other _____ | |

Do you have a contract on a home at this time?

Yes No

Referred to HomeOwnership Center by (please check all that apply):

- | | | | | | |
|----------------------------------------------|---------------------------------------|----------------------------------------|------------------------------------|--------------------------------------|-----------------------------|
| <input type="checkbox"/> Print Advertisement | <input type="checkbox"/> Bank/Lender | <input type="checkbox"/> Government | <input type="checkbox"/> REALTOR | <input type="checkbox"/> Radio | <input type="checkbox"/> TV |
| <input type="checkbox"/> Staff/Board Member | <input type="checkbox"/> None/Walk-in | <input type="checkbox"/> Friend/Family | <input type="checkbox"/> Newspaper | <input type="checkbox"/> Other _____ | |

Please provide the name of the person and/or business that made the referral: _____

CREDIT REPORT AUTHORIZATION:

____ I authorize the Hawai'i HomeOwnership Center to pull my /our credit report(s) or review my / our credit file(s) for housing counseling in connection with my/our pursuit on a loan to purchase real property.

Social security numbers are required to pull your credit report.

Name/Social Security#: _____

Name/Social Security#: _____

____ I will provide a credit report.

Hawai'i HomeOwnership Center (HHOC) Disclosure Statement
BY SIGNING THIS FORM, I ACKNOWLEDGE THE FOLLOWING:

HHOC Services Offered:

Pre-purchase Counseling: Clients receive comprehensive one-on-one counseling, which covers the entire home buying process from beginning to end. Counselors assist their clients with creating a sustainable budget/spending plan for their current household situation, and a clear action plan is developed to achieve the overall goal of homeownership. Clients also receive important material on home inspection, pre-foreclosure, and any other homeownership topic relevant to successfully maintaining a home.

Non-delinquency Post-purchase Counseling: Clients receive important material on how to properly maintain a home, refinance a home, and select a realtor. Clients are assessed for individual needs and are assisted with the tools and services to successfully maintain a home.

Pre-purchase Homebuyer Education Workshops: Attendees will receive information on topics that will prepare the prospective homebuyer to make informed home purchase decisions. Topics include homebuyer readiness, money management, understanding credit, getting a mortgage loan, shopping for a home, keeping your home/managing finances, and maintaining a home.

- I understand that HHOC receives funds (including Congressional funds) through various sources (including the US Department of Housing & Urban Development), so HHOC is required to share some of my personal information with grant administrators or their agents for purposes of program monitoring, compliance and evaluation.
- I understand that HHOC provides information and education on numerous loan products and housing programs and I further understand that the HUD counseling services and guidance I receive from HHOC in no way obligates me to choose any of these particular loan products or housing programs.
- I understand that HHOC provides HUD housing counseling services that may result in an action plan that includes referrals to other agencies or lenders for services or loan products. Receiving services from HHOC in no way obligates me to choose any of the programs or products to which I am referred.
- I understand that HHOC is affiliated with a non-profit, HHOC Housing and Land Trust which may have homes for sale. I understand that I am not obligated to choose this as a vehicle to buy a home and that HHOC is not a licensed real estate broker, nor employs real estate agents with an active license.
- I understand that HHOC is affiliated with a non-profit mortgage brokerage, HHOC Mortgage. I am not obligated to obtain my home mortgage from HHOC Mortgage. I understand that HHOC recommends "shopping" for my loan with at least four (4) lenders. HHOC is not a licensed mortgage broker and none of its staff can originate mortgage products.
- I understand that as a condition of the use of our services, and in alignment to meeting our counseling goals, and in compliance with HUD's Housing Counseling Program requirements, HHOC may provide me with information on alternative service programs and products that are available, if applicable, and known by our staff. I understand I am not obligated to use the services of referral agencies to receive housing counseling services. I can find a list of HHOC donors on the HHOC website (<http://www.hihomeownership.org>)

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- I understand that the role of the Hawaii HomeOwnership Center and its employees is to provide support, education, and resources to help me reach my homeownership goal. HHOC aims to meet the needs of all clients whenever possible. However, I understand HHOC does not guarantee that I will be able to secure a mortgage, participate in any assistance programs, or purchase a home. This information does not constitute an application for mortgage financing or mortgage insurance.
- I have received the attached Home Inspection informational sheets.

Client Signature

Print Name

Date

This disclosure was conveyed verbally via a virtual/telephonic session.

HHOC Staff Signature

Print Name

Date

PAYMENT OPTIONS

- I am submitting a check. Check # _____ Amount _____
- Please invoice me so I can pay by credit card. **(HSTA members who wish to do the Framework self-paced education please select this)**
- I will pay for my membership online at <http://hihomeownership.org/membership.html>
- I need a payment plan for the membership fee – please contact me. My first payment installment is provided.
- My household income is 30% AMI or less. Please contact me for payment details.
- My payment will address:
 - \$60.00 lifetime membership fee (no refunds once any services received. **HSTA members get a \$30 discount. HSTA member card required.**)
 - OR Self-paced education for **non-HSTA members** (your membership & education fee will be paid via our education website by Framework – <https://hhoc.frameworkhomeownership.org/>. No refunds once you've registered on the education site)
 - OR Self-paced education for **HSTA members** (your HHOC membership & education fee will be paid via our education website by Framework – we will provide a link. No refunds once you've registered on the education site. **HSTA members will get a \$30 discount. HSTA member card required. HHOC will bill you, do not use the link on the website to pay.**)
 - Credit report: # reports _____ (no refunds once the report is pulled even if no services rendered)