



Affordable Housing Corporation of Lake County

Homebuyer Education & Counseling

HOME BUYER EDUCATION CLASSES:

We suggest you attend our class as your first step - even prior to counseling, as attending the class first will make your counseling session all the more useful, effective and time-efficient.

PRE-PURCHASE COUNSELING:

Considering meeting with a Housing Counselor to discuss your personal circumstances. AHC provides you with unbiased consumer information, and helps prepare you to qualify for the best loan possible. You will receive guidance as to how much house you can afford, what mortgage products might be best for your household, and help overcoming credit and debt and budgeting issues.

SCHEDULING A COUNSELING APPOINTMENT:

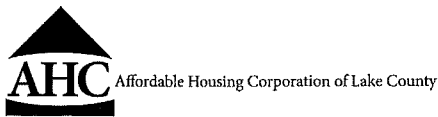
Submit the following items prior to scheduling a counseling session. Upon receipt of a complete application, a Housing Counselor will call you within 2-3 business days to schedule an appointment.

- (1) Completed application form (attached)
- (2) Completed budget template (attached)
- (3) Completed and signed credit report authorization form
- (4) \$20 credit report fee per individual; cash, money order, or credit/debit card only
- (5) 30 days of pay stubs for all adults age 18+, pension statement(s), social security award letter(s), proof of court ordered child support, etc.
- (6) Most recent year's tax return (federal only) and all applicable W2's, 1099's, etc.

OTHER IMPORTANT INFORMATION:

- ***Counseling and education is required for all AHC mortgage assistance programs***
- ***Directions.*** Counseling sessions are held at the AHC office. We are located in the Hilltop Executive Center, on the east side of the road, about one mile north of Route 60, and about two miles south of Route 176. We are in same building as Tacos El Norte.

**Call 847/263-7478 or visit www.ahclc.org
for more information.**



1590 S. Milwaukee Ave.
Suite 312
Libertyville, IL 60048
(T) 847/263-7478 (F) 847/263-9381
www.ahclc.org

Homebuyer Programs & Pre-Purchase Counseling Application

Borrower Name _____ Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Social Security # _____ Birth Date _____ Home Phone _____ <input type="checkbox"/> _____ Cell Phone <input type="checkbox"/> _____ Gender Female <input type="checkbox"/> Male <input type="checkbox"/> Email _____ Present Address _____ City _____ State _____ Zip Code _____	Co-Borrower Name _____ Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Social Security # _____ Birth Date _____ Home Phone _____ <input type="checkbox"/> _____ Cell Phone <input type="checkbox"/> _____ Gender Female <input type="checkbox"/> Male <input type="checkbox"/> Email _____ Present Address _____ City _____ State _____ Zip Code _____
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General Number of People in House _____ Ages _____ Check all that apply: <input type="checkbox"/> Single Parent <input type="checkbox"/> Disabled <input type="checkbox"/> Veteran Desired Price of Home? \$ _____ Desired Total Monthly Payment? \$ _____	Have any borrowers owned a home in past 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you taken a homebuyer education class offered by AHC or any other HUD certified Agency? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Date & Which Agency? _____ What is the primary language spoken in your household? _____
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Employment Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No Employer _____ Address _____ City _____ State _____ Zip Code _____ Phone: _____ Title: _____ Yrs. @ Current Employer: _____ Do you have two continuous years in the same line of work? <input type="checkbox"/> Yes <input type="checkbox"/> No	Employment Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No Employer _____ Address _____ City _____ State _____ Zip Code _____ Phone: _____ Title: _____ Yrs. @ Current Employer: _____ Do you have two continuous years in the same line of work? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Gross Monthly Income \$ _____ Income BEFORE taxes _____ Overtime \$ _____ Bonuses \$ _____ Commissions \$ _____ Other \$ _____ Please explain: _____ Total \$ _____ <i>*If applicable, how much income will come from residents not going on the loan</i> \$ _____	Gross Monthly Income \$ _____ Income BEFORE taxes _____ Overtime \$ _____ Bonuses \$ _____ Commissions \$ _____ Other \$ _____ Please explain: _____ Total \$ _____
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Assets Savings \$ _____ 401(k), IRA, Pension \$ _____ Stocks/Mutual Funds \$ _____ Gift \$ _____ Other \$ _____	Liabilities – Monthly Payments Auto 1 \$ _____ Auto 2 \$ _____ Credit Cards \$ _____ Student Loans \$ _____ Child Support/Alimony \$ _____
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Borrower Judgments <input type="checkbox"/> Yes <input type="checkbox"/> No Bankruptcy <input type="checkbox"/> Yes <input type="checkbox"/> No Release/Discharge Date <input type="checkbox"/> Yes <input type="checkbox"/> No Foreclosure <input type="checkbox"/> Yes <input type="checkbox"/> No Co-Sign on Note <input type="checkbox"/> Yes <input type="checkbox"/> No US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No Permanent Resident Alien <input type="checkbox"/> Yes <input type="checkbox"/> No Ethnicity <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino Race: <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Do not wish to state	Co-Borrower Judgments <input type="checkbox"/> Yes <input type="checkbox"/> No Bankruptcy <input type="checkbox"/> Yes <input type="checkbox"/> No Release/Discharge Date <input type="checkbox"/> Yes <input type="checkbox"/> No Foreclosure <input type="checkbox"/> Yes <input type="checkbox"/> No Co-Sign on Note <input type="checkbox"/> Yes <input type="checkbox"/> No US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No Permanent Resident Alien <input type="checkbox"/> Yes <input type="checkbox"/> No Ethnicity <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino Race: <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Do not wish to state
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I/We authorize Affordable Housing Corp of Lake County (AHC) to obtain a credit report to determine our ability to pre-qualify for homebuyer counseling. It is understood that a pre-qualification does not constitute loan approval.

I/We agree to allow AHC to obtain my credit report

I/We do not agree to allow AHC to obtain my credit report

Borrower Signature _____	Date _____	Co-Borrower Signature _____	Date _____
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Rev August 2014

MONTHLY EXPENSES AND DEBTS

Expense Category	Expense Description	Monthly Amount	Total Amount Owed
Housing	Rent		
	Rental Insurance		
	Maintenance/Supplies		
	Improvements		
Utilities	Phone (Land Line)		
	Cell Phone		
	Gas		
	Electric		
	Cable/Internet		
	Water/Garbage/Sewer		
Transportation	Car Payment 1		
	Car Payment 2		
	Gasoline		
	Car Insurance		
	Repairs & Maintenance		
	IPASS / Tolls / Parking		
	Public Transportation		
Household Expenses	Groceries		
	Non-Food Supplies		
	Personal Care		
	Clothing		
Education	Education		
Insurance	Life		
	Medical		
	Dental		
Medical	Disability		
	Doctor Visits		
	Medication		
	Other		
Child Care	Child Care		
Child Support	(if not garnished from check)		
Cash / Entertainment	Spending Money		
	Entertainment		
	Vacation		
	Gifts		
Dues / Donations	Church / Charity		
	Dues		
Miscellaneous / Other	Savings		
	Other		
Loans / Credit	Credit Card / Loan 1		
	Credit Card / Loan 2		
	Credit Card / Loan 3		
	Credit Card / Loan 4		
Total Expenses		\$ -	\$ -
Total Income			
Difference + (-)		\$ -	



Affordable Housing Corporation of Lake County

Credit Card Authorization Form

I, _____, hereby authorize Affordable Housing Corp of Lake County (AHC) to charge my credit card for the following amount as payment for credit report cost incurred:

\$ _____

Cardholder Name: _____

American Express / Discover / VISA / MasterCard

Credit Card Number: _____

Expiration Date: ____ / ____



SEC Code: _____

3 Digit Card Verification Number

Credit Card Billing Address:

Street: _____

City: _____ State: _____ Zip Code: _____

Telephone: () _____

Email: _____

Cardholder's Signature _____

Date _____

Your completion of this authorization form helps us to protect you, our valued customer, from credit card fraud. AHC will keep all information entered on this form strictly confidential.