



“We Help With Housing”

Donna M. Blaze  
Chief Executive Officer

In order to obtain a one-on-one counseling session all of the requested supporting documents listed below will be needed prior to scheduling any appointment(s).

Please be advised that as a consumer you may opt to obtain a copy of your credit reports by logging onto [www.annualcreditreport.com](http://www.annualcreditreport.com). You **MUST** provide copies of each report from all three credit repository companies (Equifax, Experian, and Transunion) and credit scores. If you would like for AHA to order your credit reports the fee is \$16.75 or \$33.50 per couple. Payment must be in the form of a money order or credit/debit payments only. You will be contacted to schedule an appointment once all of the requested information and/or payments have been received.

### Pre-purchase Supporting Document Checklist

If you have any questions concerning the information requested, please contact us at (732) 389-2958.

Please **ONLY** provide copies. Original documentation will **NOT** be accepted. AHA does charge \$1 per page copied.

- \_\_\_\_\_ Bank Statements; 3 months saving & checking accounts (all pages including the blank pages)
- \_\_\_\_\_ Federal Income Tax Returns (*last 2 years, must be signed & include W-2s*)
- \_\_\_\_\_ Most Recent Paycheck Stubs (*for last 30 days*) must be consecutive, for weekly last 4 pay periods/biweekly last 2 pay periods.
- \_\_\_\_\_ Credit Card and Installment Loan Statements or Payment Books
- \_\_\_\_\_ Divorce Decree (*if applicable*)
- \_\_\_\_\_ Bankruptcy Documentation (*if applicable*)
- \_\_\_\_\_ Alimony and Child Support Documentation (*if applicable*)
- \_\_\_\_\_ Proof of other household income (*if applicable*)
- \_\_\_\_\_ Credit Report Fee **\$16.75** per person or **\$33.50** a couple (*Includes all 3 reports & scores*)
- \_\_\_\_\_ Budget Form (must be completed)
- \_\_\_\_\_ Credit Authorization Form (if paying by credit/debit card this form must be completed)
- \_\_\_\_\_ Other: \_\_\_\_\_

[WWW.HOUSINGALL.ORG](http://WWW.HOUSINGALL.ORG)

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# Pre-purchase Client Counseling Session Forms

**Primary Applicant**

*Please Print Clearly*

Name: \_\_\_\_\_  
*First MI Last*

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_ Work: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_ Email: \_\_\_\_\_

Fax: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_ Pager: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_ Mobile/Cell (\_\_\_\_) \_\_\_\_\_-\_\_\_\_

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Social Security Number Birth Date

**Race** (please circle):

1. White 2. Black or African American 3. American Indian/Alaskan Native 4. Asian 5. Native Hawaiian/Other Pacific Islander  
6. American Indian/Alaskan Native and White 7. Asian and White; 8. Black/African American and White  
9. American Indian/Alaskan Native and Black 10. Other (specify) \_\_\_\_\_

**Ethnicity** (please select "yes" or "no" for Hispanic Origin. You should select both a "Race" category and a "yes" or "no" for Hispanic origin:) **Hispanic:** Yes No

**Immigrant Status** (please select one):

1. You are U.S. born and 1 or both of your parents are foreign born  
2. You are U.S. born but 1 or both grandparents foreign born  
3. You are foreign born  
4. You, your parents and grandparents are all U.S. born

**Marital Status** (please circle): 1. Single 2. Married 3. Divorced 4. Separated 5. Widowed

**Gender** (please circle): Male Female

**Handicapped?** Yes No

**Current Housing Arrangement** (please circle):

1. Rent 2. Homeless  
3. Homeowner with mortgage 4. Living with family member and not paying rent  
5. Homeowner with mortgage paid off

**Are you a first Time Buyer** (you do not currently own a home and have not owned a home in the past three years)?

Yes No

**Household Type** (please select the most accurate)?

1. Female headed single parent household 2. Male headed single parent household 3. Single adult  
4. Two or more unrelated adults 5. Married with children 6. Married without children 7. Other

**Family/Household Size:** \_\_\_\_\_ **How many dependents** (other than those listed by any co-borrower)? \_\_\_\_\_

What ages are they? \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

**Are there non-dependents who will be living in the home?** Yes No *If yes, list below:*

Relationship \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_

**Household Income:** \$ \_\_\_\_\_ (annual)

**Education (please circle one):**

- 1. Below High School Diploma
- 2. High School Diploma or Equivalent
- 3. Two-Year College
- 4. Bachelors Degree
- 5. Masters Degree
- 6. Above Masters Degree

**Referred to by (please circle all that apply):**

- Print Advertisement
- Bank
- Government
- TV
- Realtor
- Staff/Board member
- Walk-In
- Friend
- Radio
- Newspaper Article

If you were referred by a bank, which one? \_\_\_\_\_

If referred by another source not listed above, which one? \_\_\_\_\_

**CO-APPLICANT**

Name: \_\_\_\_\_  
*First MI Last*

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Work: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email: \_\_\_\_\_

\_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Social Security Number Birth Date

**Race (please circle):**

- 1. White 2. Black or African American 3. American Indian/Alaskan Native 4. Asian 5. Native Hawaiian/Other Pacific Islander
- 6. American Indian/Alaskan Native and White 7. Asian and White; 8. Black/African American and White
- 9. American Indian/Alaskan Native and Black 10. Other (specify) \_\_\_\_\_

**Ethnicity** (please select "yes" or "no" for Hispanic Origin. You should select both a "Race" category and a "yes" or "no" for Hispanic origin:) **Hispanic:** Yes No

**Immigrant Status** (please select one for each applicant if applicable):

- 1. You are U.S. born and 1 or both of your parents are foreign born
- 2. You are U.S. born but 1 or both grandparents foreign born
- 3. You are foreign born
- 4. You, your parents and grandparents are all U.S. born

**Marital Status (please circle):** 1. Single 2. Married 3. Divorced 4. Separated 5. Widowed

**Gender:** Male Female

**Handicapped Household** Yes No

**Education (please circle one):**

- 1. Below High School Diploma
- 2. High School Diploma or Equivalent
- 3. Two-Year College
- 4. Bachelors Degree
- 5. Masters Degree
- 6. Above Masters Degree

**Relationship to Primary Client (please circle):** Spouse Daughter Son Sister Brother Girlfriend  
Boyfriend Mother Father Other: \_\_\_\_\_

Primary Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Hire Date (Month Date and Year)

Street City State Zip Code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Part-Time or Full-Time (Please Circle) Gross Income (before taxes): \$ \_\_\_\_\_

Is this amount paid \_\_\_ hourly \_\_\_ weekly \_\_\_ every two weeks \_\_\_ twice a month \_\_\_ monthly?

Previous Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Length of Employment

Street City State Zip Code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Part-Time or Full-Time (Please Circle)

Secondary Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Hire Date

Street City State Zip Code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Part-Time or Full-Time (Please Circle) Gross Income (before taxes): \$ \_\_\_\_\_

Is this amount paid \_\_\_ hourly \_\_\_ weekly \_\_\_ every two weeks \_\_\_ twice a month \_\_\_ monthly?

**CO-APPLICANT EMPLOYMENT — Last 2 Years**

Primary Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Hire Date (Month Date and Year)

Street City State Zip Code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Part-Time or Full-Time (Please Circle) Gross Income (before taxes): \$ \_\_\_\_\_

Is this amount paid \_\_\_ hourly \_\_\_ weekly \_\_\_ every two weeks \_\_\_ twice a month \_\_\_ monthly?

Previous Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Length of Employment

Street City State Zip Code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Part-Time or Full-Time (Please Circle)

Secondary Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Hire Date

Street City State Zip Code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Part-Time or Full-Time (Please Circle) Gross Income (before taxes): \$ \_\_\_\_\_

Is this amount paid \_\_\_ hourly \_\_\_ weekly \_\_\_ every two weeks \_\_\_ twice a month \_\_\_ monthly?

**CLIENT INCOME**

*Please Print Clearly*

<i>Type of Income</i>	<i>CLIENT Monthly Amount</i>	<i>CO-APPLICANT Monthly Amount</i>
Salary		
Alimony/Child Support		
Rental Income		
Social Security		
Pension Income		
Public Assistance		
Self-employment Income		
Dependent SSI Income		
Disability Income		
Other Employment		

**CUSTOMER**

**CO-APPLICANT**

*Can you document your child support/alimony income?  
If yes, how long will it continue?*

Yes \_\_\_\_\_ No \_\_\_\_\_

Yes \_\_\_\_\_ No \_\_\_\_\_

*If your child or a family member receives SSI,  
how many more years will the payments continue?*

\_\_\_\_\_

\_\_\_\_\_

*If you receive disability income,  
is it for a permanent disability?*

Yes \_\_\_\_\_ No \_\_\_\_\_

Yes \_\_\_\_\_ No \_\_\_\_\_

*Regarding other employment, have you worked  
in this field for two years or more?*

Yes \_\_\_\_\_ No \_\_\_\_\_

Yes \_\_\_\_\_ No \_\_\_\_\_

**LIABILITIES/DEBT**

*Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. Do NOT include rent or utilities. Both Applicants*

<i>Paid To</i>	<i>Current Balance</i>	<i>Monthly Payment</i>	<i>Who's Debt? C=Client, A=Co-Applicant B=Both</i>
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

*Please use additional sheets if necessary.*

Have your payments been made on time? Yes No

Are you currently in Chapter 13 bankruptcy? Yes No

If yes, when did it begin? \_\_\_\_\_

If yes, when will it be paid out? \_\_\_\_\_

If yes, how much is the payment? \_\_\_\_\_

Have you had a Chapter 7 bankruptcy? Yes No

If yes, when was it discharged? \_\_\_\_\_

**LIQUID FUNDS/SAVINGS/INVESTMENTS** *Please Print Clearly*

Please list the approximate value of the following:

Checking account			
Savings account			
Cash			
CDs			
Securities (stocks, bonds, etc.)			
Retirement account			
Other Liquid Funds			

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

If yes, how much? \$ \_\_\_\_\_

**LIVING EXPENSES**

Current monthly rent or mortgage			
Electric/Gas/Solid Waste			
Telephone			
Cellular/Pager			
Cable/Satellite TV			
Other Living Expenses			

**ADDITIONAL INFORMATION**

Have you owned a home in the last three (3) years? Yes No

Are you a Veteran? Yes No

Do you have a contract on a house at this time? Yes No

Are you currently working with a real-estate agent? Yes No

Most convenient time for an individual appointment? \_\_\_\_ AM \_\_\_\_ PM

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Client

\_\_\_\_\_  
Date

## Pre-Purchase Counseling Budget Form

	Gross	Net	Verification
Person (A) Monthly Income Employer	\$	\$	
Person (B) Monthly Income Employer	\$	\$	
Other Employment Income	\$	\$	
Other Employment Income	\$	\$	
Social Security /SSI / SSDI	\$	\$	
Child or Spousal Support	\$	\$	
Unemployment Compensation	\$	\$	
Workers Disability Compensation	\$	\$	
Veterans Benefits	\$	\$	
Retirement Benefits	\$	\$	
Household Members Over Age 18 Wages	\$	\$	
Food Stamps	\$	\$	
Child care assistance	\$	\$	
Housing assistance	\$	\$	
Other	\$	\$	
<b>TOTAL HOUSEHOLD INCOME</b>	<b>\$</b>	<b>\$</b>	

For expenses, please answer only what is applicable

Monthly Expense	Current	Delinquency	Adjusted	Crisis Fixed Expenses
<b>Housing</b>				
Rent				
Renter insurance				
Gas /heating source				
Electricity				
Telephone: Land Line, Cable, Internet				
Telephone: Cell				
Water/sewer				
<b>Transportation</b>				
Gas				
Car Payment				
Public Transportation or Taxi				
Parking and Tolls				
Insurance				
Maintenance /repairs				
<b>Insurance</b>				
Health (medical and dental, if not payroll deducted)				
Life				
Disability				
Other:				
<b>Childcare</b>				
Childcare or Babysitters				
Child Support or Alimony				
<b>Fixed Expenses Sub-Total</b>				
<b>Flexible Expenses</b>				
Groceries				
School Lunches				
Work-Related (lunches and snacks)				
<b>Housing</b>				
Home Maintenance				
Other:				
<b>Medical</b>				
Doctor				
Dentist				
Prescriptions				

Monthly Expense	Current	Delinquency	Adjusted	Crisis
Other:				
<b>Savings</b>				
Savings Account				
College Funds				
Emergency Fund				
<b>Clothing</b>				
Clothing				
Laundry and Dry Cleaning				
Other:				
<b>Education</b>				
Tuition				
Books, Papers and Supplies				
Newspapers and Magazines				
Lessons ( <i>sports, dance, music</i> )				
Other:				
<b>Donations</b>				
Religious or Charity				
Other ( <i>if not payroll deducted</i> ):				
<b>Miscellaneous</b>				
Birthdays				
Pet Care or Supplies				
Entertainment ( <i>concerts, sports, movies etc</i> )				
Barber or Beauty Shop				
Other:				
<b>Flexible Expenses Sub-Total</b>				

<b>Monthly Debts</b>				
Student Loan				
Credit Card (monthly minimum*)				
Credit Card (monthly minimum*)				
Credit Card (monthly minimum*)				
Credit Card (monthly minimum*)				
Credit Card (monthly minimum*)				
Credit Card (monthly minimum*)				
Medical Bills				
Personal Loan				
Payday Loan(s)				
Rent to Own Contract				
Income Tax Payment Plan				
Other:				
Other:				
<b>Monthly Debts Sub-Total</b>				



# Affordable Housing Alliance

59 Broad Street  
Eatontown, NJ 07724  
732-389-2958  
fax: 732-389-3163



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## HUD – 1 RELEASE

I authorize the Affordable Housing Alliance of New Jersey to obtain a copy of the HUD – 1 Settlement Statement from the lender who made me a loan or the title company that closed the loan when I purchase a home.

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Print Name

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Signature

---

Date

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## Disclosure Statement & Privacy Policy

In addition to providing comprehensive housing counseling services for homebuyers, homeowners and renters, the Affordable Housing Alliance offers the following services and programs: administrative agent services for municipalities; ownership, management and development of affordable for-sale and rental housing; administration of utility assistance programs; administration of housing rehabilitation programs; administration of matching savings account programs; provision of pre-purchase, post-purchase and rental workshops

Financial support for the Affordable Housing Alliance’s Housing Counseling Program is currently being provided by the following industry partners:

- US Department of Housing and Urban Development (HUD)
- Department of Community Affairs (DCA)
- New Jersey Housing Mortgage Finance Agency (NJHMFA)
- Congressional funds through NFMC Program
- Federal Home Loan Bank (FHLB)

Housing Counseling clients are not obligated to use any other product or service offered by this agency, its affiliate or partners. The Affordable Housing Alliance will provide information on alternative services, programs and products. Clients should consider a variety of resources and options and upon evaluation, select the resources that best meet their needs.

The Affordable Housing Alliance is committed to assuring the privacy of clients. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Within the organization, we restrict access to nonpublic personal information to only those employees who need to know the information to provide services to you. We maintain physical, electronic and procedural safeguards to protect your information. Information will only be released to those institutions, companies or agencies who our agency believes can provide assistance to you, or who require it as a condition of the grant awards which make our services possible. We may use anonymous aggregated case file data for the purposes of evaluating our services.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Borrower

\_\_\_\_\_ Date: \_\_\_\_\_  
Co- Borrower

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59 Broad Street Eatontown, NJ 07724  
(732) 389-2958/FAX (732) 389-3163

## CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct **Affordable Housing Alliance** (hereinafter "**AHA**") to obtain and review my credit report. My credit report will be obtained from a credit-reporting agency chosen by **AHA**. I understand and agree that **AHA** intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home and/or to engage in post-purchase counseling activities. My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to **AHA** in connection with such evaluation. Authorization is further granted to the credit-reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my ability to obtain a loan, I

Authorize  
 Do not authorize

**AHA** to share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services. I understand that I may revoke my consent to these disclosures by notifying **AHA** in writing.

\_\_\_\_\_  
Client's Name (Print)

\_\_\_\_\_  
Client's Name (Print)

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

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## CREDIT CARD AUTHORIZATION

NAME: \_\_\_\_\_  
FIRST MIDDLE LAST

ADDRESS: \_\_\_\_\_

Credit card type:  Master Card  Visa

Credit card number: \_\_\_\_\_

Expiration date: \_\_\_\_\_

I hereby give permission to the Affordable Housing Alliance to charge my credit card for the following purposes and/or program:

\_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### **IMPORTANT INFORMATION IF YOU WANT TO PAY BY CREDIT CARD**

If you are planning on paying by credit card you must sign and make a legible copy of the credit card you want to pay with on a separate sheet of paper (Visa or Master Card only). If we do not have a signature and a copy of the credit card, we will not be able to charge your card. We will not accept credit card information over the phone.

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