



Pre-Purchase Checklist / Coversheet

Borrower Name: _____
Please Print

Co-Borrowers Name: _____
Please Print

Required Documentation for Borrower and Co-Borrower

For all clients:

- ☐ Intake Form
- ☐ Agency Disclosure Forms (Signed)
- ☐ Monthly Spending Plan
- ☐ Income verification: 1 month of most recent consecutive Paystubs, Proof of additional income (child support, alimony, SSI, disability, rental income, etc.)
- ☐ Bank statements for the last two months (All Pages)
- ☐ Tax Returns for the current year (1040 and W-2s) [for all borrowers - if more than one] (Signed)
- ☐ Copy of Driver's License or Government Issued ID Card

Additional documentation if you are Self-Employed:

- ☐ Profit & Loss Statement for the last quarter (Signed and Date)
- ☐ Tax Returns for the last two years (1040 and W-2s) [for all borrowers - if more than one] (Signed)
- ☐ Business Taxes for the last two years (if applicable) (Signed)
- ☐ Business Bank Statement for the last two months (All Pages) (if applicable)

-Circle all that apply-

Credit Coaching

Financial Management

Rental Counseling

Homebuyer Counseling

Fax completed package to 703-580-8842
Or
Scan and email to HELP@FirstHomeAlliance.org

3138 Golansky Blvd., Suite 202 🏠 Woodbridge, Virginia 22192
Phone: 703-580-8838 📞 Fax: 703-580-8842 📞 Email: Help@FirstHomeAlliance.org
www.FirstHomeAlliance.org

Dated: 10.25.20. ND



Housing Counseling Program Disclosure / Financial Capability Counseling /Coaching Program Disclosure / Client Services Agreement / Authorization and Privacy Policy

First Home Alliance is pleased to offer our programs and services to help with your current finance and housing needs. Through personal finance counseling, credit, pre-purchase and post purchase, we will provide you with assistance and advice that typically includes:

- Gathering information from you to learn about your current finance issue, including obtaining demographic information, reason for financial difficulty and situation, housing objective, credit status, home value and loan documentation.
- Accessing your situation and financial capability to meet your monthly obligations;
- Determining their realistic options available to you;
- Developing and executing an agreement to action plan to meet your financial goals;
- Provide the upmost confidentiality honesty and professionalism in all our dealings.

Please understand that First Home Alliance has no authority our jurisdiction over the lender/servicer/other creditor. First Home Alliance does not delay, prevent, or stop any collection or foreclosure action that is pending against your alone. It is solely at the discretion of the lender/servicer/creditor whether they wish to help resolve your issues.

First Home Alliance staff and volunteers do not give legal advice or provide legal services. First Home Alliance staff may refer you to other agencies for legal assistance, but you are not obligated to use any services offered.

Client Service Agreement

By signing this document, I acknowledge the following:

- In consideration for receiving services from First Home Alliance, I agree to hold First Home Alliance and his staff, including its volunteers, free of harmless from any claims, damages, liabilities or injuries arising from the services;
- I understand First Home Alliance receives funds through the Project Reinvest (NeighborWorks); U.S. Department of Housing and Urban Development, Virginia Housing Development Authority (VHDA), Department of Housing and Community Development (DHCD), Bank of America, JPMorgan Chase, PNC, TRUIST, TD, United Bank, Wells Fargo, local governments, foundations, nonprofits, individual donors, and are required to share some or all of our personal information with their program administrators or their agents for the purpose of program monitoring and compliance. I also acknowledge that my personal information to be submitted to the data collection system for grantors to conduct follow up with me related to program evaluation.
- First Home Alliance may pull credit reports to evaluate my credit for finance and housing counseling purposes;

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www.FirstHomeAlliance.org



First Home Alliance staff and volunteers may answer any questions and refer me to an appropriate entity for further assistance.

- I have reviewed and understand the disclosures and authorization and its entirety;
- I will always provide honest and complete information to my counselor;
- I will be on time for appointments and understand that if I am late for an appointment the appointment will still end at the scheduled time; and
- I will provide all necessary documentation and follow up information in a timely manner.

Non-Discrimination Policy

First Home Alliance does not and shall not discriminate on the basis of race, creed, color religion, gender, age, national origin physical or mental health, sexual orientation or any characteristic protected by law, and is in compliance with all requirements of law and regulations with respect to the provision of services, employment decisions and volunteer participation.

Referral Service Disclosure

As a client of First Home Alliance, you have the option of utilizing the services of the licensed real estate brokers, lenders, attorneys and other service experts on our referral lists, however, you are under no obligation to utilize these individuals.

First Home Alliance does, from time to time, receive grants or donations from various institutions in order to provide free services to the public. However, First Home Alliance does not endorse or recommend any particular institutions. First Home Alliance provides a list of services for the sole purpose of informing clients and providing a starting point for clients that may need it.

Alternative Services, Programs and Products

First Home Alliance counselors, as appropriate, refers clients to other community service organizations such as: Prince William County's Office of Housing and Community Development which include financial counseling, homeownership education, voucher programs (Section 8), adult and child care programs, homeless intervention and other housing assistance.

Clients are provided with a community resource list which outlines emergency shelter programs, financial assistance, transitional housing information, free medical assistance as well as other programs and resources offered in Prince William County and the surrounding region. We also additionally refer clients to Wells Fargo, Bank of America, TD Bank, SunTrust, and other lenders.



Authorization

1. I understand that First Home Alliance provides financial capability counseling/coaching after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies as appropriate.
2. I understand that First Home Alliance submits client-level information relating to the Project Reinvest: Financial Capability grant to the NeighborWorks America Data Collection System (DCS), opens files to be reviewed for program monitoring and compliance purposes, and conducts follow-up with clients related to program evaluation.
3. I understand that I may opt-out of this requirement, but proof of this opt-out must be recorded in my client file.
4. I give permission for my information and data to be shared with HUD and VHDA for purposes of program monitoring, auditing, compliance, evaluation and follow up for up to three years.
5. I acknowledge that I have received a copy of First Home Alliance's Privacy Policy.
6. I may be referred to other services of the organization, another agency or agencies as appropriate that may be able to assist with concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
7. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.



Privacy Policy

First Home Alliance is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors and others, only with your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

- You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
- You may opt-out of this requirement, but proof of your decision to opt-out must be recorded in your client file.
- If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “optout”, you may call us at (703)580-8838 and do so.

Release of your information to third parties

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
- Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



Acknowledgement

I understand that First Home Alliance provide information and education on numerous loan products and housing programs and I further understand that the finance/housing counseling I receive from First Home Alliance in no way obligates me to choose any of these particular loan products or housing programs.

First Home Alliance employs persons who are qualified to provide the services rendered. To that end, all First Home Alliance housing counselors are required to be certified. New counselors employed by First Home Alliance have one year to acquire such certification, which can be obtained through the Association of Housing Counselors, the National Federation of Housing Counselors or Neighbor Works.

Additionally, I acknowledge that I have received First Home Alliance's Financial Capability Program Disclosure, Client Services Agreement, Authorization, Privacy Policy, Referral Disclosure and Agency Disclosures;

Applicant Name: _____ Signature: _____

Co-Applicant Name: _____ Signature: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: (____) _____ - _____

Date: _____



Service Fee Schedule (2020)

Services:	Fee:
Foreclosure Prevention and Default Counseling [fee is waived]	(FREE)
VA (VHDA) Homebuyer Education Class & One-on-One Counseling	(FREE)
MD & DC Homebuyer Education Class & One-on-One Counseling	(\$79/household)
Online Homebuyer Education Class – Provided by eHome America	(\$99/household)
FHA's Back to Work Counseling	(\$125/hours up to \$250)
Refinance Counseling (Non-Delinquency/Non-Foreclosure)	(\$125/hours up to \$250)
Reverse Mortgage Certification Counseling:	\$150
*Credit Reports: Tri-merge report with scores required for all counseling	(\$30/person)

*Process payment via online voucher or bring certified funds. Personal checks are not accepted.

If you have any questions, please do not hesitate to call or email us.

Sincerely,
The First Home Alliance Team

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Dated: 10.25.20



CLIENT CREDIT REPORT AUTHORIZATION FORM

I hereby authorize and instruct *First Home Alliance, Inc.* (hereinafter “*First Home Alliance*”) to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by *First Home Alliance*. I understand and agree that *First Home Alliance* intends to use the credit report for the purpose to evaluate my financial readiness to purchase a home, refinance an existing loan and/or to engage in pre- & 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 *First Home Alliance* 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

First Home Alliance to share potential mortgage lender 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 *First Home Alliance* in writing.

Client's Name (Print)

Client's Name (Print)

Client's Signature Date

Client's Signature Date

Social Security Number

Social Security Number

Date of Birth

Date of Birth

Address

City

State

Zip

EIN # 32-0026605 HUD ID #84016 UWNCA #9316 CFC #18370
3138 Golansky Blvd., Suite 202 📍 Woodbridge, Virginia 22192
12320 Parklawn Drive, Suite 200 📍 Rockville, MD 20852
12807 South Halsted Street 📍 Chicago, IL 60628

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📧 Email: Help@FirstHomeAlliance.org 🌐 Website: www.FirstHomeAlliance.org

Dated: 10.25.20



Home / Program Offices / Housing / Single Family / Inspectors / Ten Important Questions to Ask Your Home Inspector

TEN IMPORTANT QUESTIONS TO ASK YOUR HOME INSPECTOR

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.







9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?




One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

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U.S. Department of Housing and Urban Development | 451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112 TTY: (202) 708-1455
[Find the address of the HUD office near you](#)

CAUTION—Your Action is Required Soon

U.S. Department of Housing
and Urban Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538
(exp. 06/30/2021)

For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

_____/_____/_____
(Signed) Homebuyer Date

_____/_____/_____
(Signed) Homebuyer Date

Public reporting burden for this collection is estimated at an average of 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at <http://www.whitehouse.gov/library/omb/OMBINVC.html> - HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.



HUD-92564-CN (expiration)