



Programs and Services Division
Education and Counseling Programs Application Packet

Welcome to Visionary Home Builders of California, Inc. (VHB)
Homeownership, Rental and Financial Education Center

This application will be used to enroll you in the programs offered by our agency which include:

- **Homebuyer Education and Counseling:**
 - A HUD Approved 8 hour Homebuyers Education Class to assist current and prospective Homebuyers with the necessary information to make educated decisions regarding the purchase of a home.

- **Rental Counseling:**
 - A program designed to assist participants who are not ready for homeownership but want to become sustainable and knowledgeable renters in understanding the intake screening process, required deposits, credit report and alternative to credit report requirements, tenant and landlord responsibilities and fair housing.

- **Financial Capability/Education:**
 - A workshop providing participants information on how to create a spending plan/budget, building & maintaining credit, paying down debts and creating savings goals.

Please fill out the application related to the program you have chosen & return it to our office. If a question does not apply to you, please mark N/A (Not Applicable). If you have any questions please contact us at:

315 N. San Joaquin Street, Stockton, CA 95202
Phone: (209) 466-6811 Fax: (209) 466-3465
www.visionaryhomebuilders.org

Please Note: We Cannot Accept Original Documents.

Bring copies of the required documents and Completed Pages per program applied for as listed below:

Application: Part 1, 2, 3, 4 and 5

Please Note: In Part 2; place an “x” in the next to the program you seeking services for.

Net Income: Spending Plan/Budget (Monthly)

Disclosure Forms: 1 & 2

Authorization Forms: 1 & 2

Driver’s License/Identification Card (Photo ID)

Social Security Card

Last 3 Months: Work Paystubs

Last 3 Months: Checking and Savings Account Statements

Last 3 Months: Retirement and Investment Account Statements

Last 3 Years: Federal Tax Returns including all W2’s and 1099’s

If applicable:

- Final Bankruptcy Discharge Papers
- Final Foreclosure Notice
- If you have seen a lender, bring your loan application (1003), Loan Cost Illustration (Good Faith Estimate) and pre-approval letter

Fees:

- Class/Workshop Fee: \$50.00 per person
- Credit Report Fee: \$23.05 per person

The funds must be in the form of a Money Order or Cashier’s Check made payable to:

Visionary Home Builders of California, Inc.

Personal Checks and Cash ARE NOT ACCEPTED

Applicant Information

First Name: _____ Middle Name: _____
Last Name: _____
Head of Household: Yes No
Social Security Number: _____
Driver's License/ID #: _____
Date of Birth: ____/____/____
Mobile Phone: (____) ____-____
Home Phone: (____) ____-____
Email: _____
Home Address: _____
City: _____ State: ____ Zip code: _____
Is your mailing address the same? Yes No
Years living at current residence: _____
Housing Payment: _____
Household Size: _____ # Dependents: ____
Ages: _____

Employment & Income Information: (2 Years)

Current Employer: _____
Position/Title: _____
Phone: (____) ____-____ Hire Date: __/__/__
Monthly Income: Gross: \$ _____ Net: \$ _____

Previous Employer: _____
Position/Title: _____
Phone: (____) ____-____ Hire Date: __/__/__
Monthly Income: Gross: \$ _____ Net: \$ _____

Previous Employer: _____
Position/Title: _____
Phone: (____) ____-____ Hire Date: __/__/__
Monthly Income: Gross: \$ _____ Net: \$ _____

Other Source of Income: _____
Monthly Amount: \$ _____

Co-Applicant Information

Relationship to Applicant: _____
First Name: _____ Middle Name: _____
Last Name: _____
Head of Household: Yes No
Social Security Number: _____
Driver's License/ID #: _____
Date of Birth: ____/____/____
Mobile Phone: (____) ____-____
Home Phone: (____) ____-____
Email: _____
Home Address: _____
City: _____ State: ____ Zip code: _____
Is your mailing address the same? Yes No
Years living at current residence: _____
Housing Payment: _____
Household Size: _____ # Dependents: ____
Ages: _____

Employment & Income Information: (2 Years)

Current Employer: _____
Position/Title: _____
Phone: (____) ____-____ Hire Date: __/__/__
Monthly Income: Gross: \$ _____ Net: \$ _____

Previous Employer: _____
Position/Title: _____
Phone: (____) ____-____ Hire Date: __/__/__
Monthly Income: Gross: \$ _____ Net: \$ _____

Previous Employer: _____
Position/Title: _____
Phone: (____) ____-____ Hire Date: __/__/__
Monthly Income: Gross: \$ _____ Net: \$ _____

Other Source of Income: _____
Monthly Amount: \$ _____

Each Applicant & Co-Applicant must fill out this Form
Place an “x” in the next to the program you seeking services for

- Homebuyer Education Class
- Financial Capabilities/Education Workshop
- Rental Counseling

Previous Client: Yes No # of Co-Applicants: _____
 If “No,” please explain: _____
 First Name: _____ MI: _____ Last Name: _____
 Address: _____ City: _____ State: _____ Zip: _____
 Email Address: _____

Mobile Phone: (____) _____ - _____ Work Phone: (____) _____ - _____
 Home Phone: (____) _____ - _____ Work Phone: (____) _____ - _____

Preferred Language: English Spanish Other: _____ English Proficient: Yes No

Referral Source: How did you hear about Visionary Home Builders of California, Inc.?

- Friend/Relative Flyer/Sign Facebook/Social media Website Walk-in
- Previous Client HUD/Government Non-Profit Agency Lender/Bank
- Realtor Newspaper TV Radio Other: _____

Government Monitoring and Reporting Demographic Information

- **Race:** Asian American Indian/Alaskan Native Black or African American
 Native Hawaiian-Pacific Islander White Hispanic Other Multiple Race
- **Ethnicity (optional):** Cambodian Chinese Filipino Hmong Vietnamese
 Mexican Puerto Rican
- **Number in Household:** _____
- **Live in Rural Area:** Yes No
- **Gender:** Male Female Other/Non-Conforming
- **Education:** College High School GED Primary/Vocational None
- **Household Annual Income:** \$ _____ **Current Residence:** Own Rent Other

Please check here if you do not wish to furnish the information requested below; if not, continue:

- **Head of Household:** Yes No **Foreign Born:** Yes No
- **Age:** _____ **Birthdate:** ____/____/____
- **Are you Disabled?** Yes No **Are you a Disabled Dependent?** Yes No
- **Marital Status:** Married Single Other
- **Active Military:** Yes No **Are you a Veteran:** Yes No
- **First Time Home Buyer:** Yes No **First Generation Home Buyer:** Yes No



Asset Information

Have you owned real estate property in the last three (3) years? Yes No
 Have you had a bankruptcy? Yes No If "Yes" Date: _____
 Have you had a foreclosure? Yes No If "Yes" Date: _____

<u>Name of Bank/Institution</u>	<u>Balance</u>	<u>Name of Bank/Institution</u>	<u>Balance</u>
Cash: _____	\$ _____	CD's: _____	\$ _____
Checking: _____	\$ _____	Stocks/Bonds: _____	\$ _____
Checking: _____	\$ _____	Retirement: _____	\$ _____
Savings: _____	\$ _____	Gift Funds: _____	\$ _____
Savings: _____	\$ _____	Other: _____	\$ _____

Liability Information

<u>Name of Lender/Creditor</u>	<u>Monthly Payment</u>	<u>Balance</u>
1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____
3. _____	\$ _____	\$ _____
4. _____	\$ _____	\$ _____
5. _____	\$ _____	\$ _____
6. _____	\$ _____	\$ _____
7. _____	\$ _____	\$ _____
8. _____	\$ _____	\$ _____
9. _____	\$ _____	\$ _____
10. _____	\$ _____	\$ _____
11. _____	\$ _____	\$ _____
12. _____	\$ _____	\$ _____

Declaration Page

- 1. Are there any outstanding judgments against you? Yes No
- 2. Have you been declared bankrupt within the past 7 years? Yes No
- 3. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Yes No
- 4. Are you a party to a lawsuit? Yes No
- 5. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? **(This includes loans for: home mortgage, SBA, home improvement, educational, & manufactured mobile home).** Yes No
- 6. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? Yes No
- 7. Are you obligated to pay alimony, child support, or separate maintenance? Yes No
- 8. Is any part of the down payment borrowed? Yes No
- 9. Are you a co-maker or endorser on a note? Yes No

If you answered "Yes" to any questions 1 through 9, please attach Separate Sheet with explanation. Include: Date, name, and address of Lender, FHA or VA case number, and reasons for the action.

- 10. Are you an immigrant to the U.S./Foreign Born? Yes No
 - o If "Yes", Year of Immigration: _____
- 11. Will you occupy the property as your primary residence? Yes No
 - o If "Yes," Have you had an ownership interest in a Property in the last three years? Yes No
 - o If "Yes": What type of property did you own? (See options below):
 - Principal Residence Second Home Investment Property
 - o If "Yes": How did you hold title to the home? (See options below):
 - Solely by yourself Jointly with Spouse Jointly with another person

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Date: _____

Date: _____

Authorized Staff - Signature and Name

Date: _____

Authorization

By signing below, I/we certify that the above is true and correct and authorize Visionary Home Builders of California, Inc. to:

- Pull my/our credit report to review my/our credit report.
- Verify all information contained herein.
- Obtain a copy of the HUD-1 settlement statement from the mortgage lender or Title Company that I/we utilize for my/our mortgage loan.

I/we understand that willful concealment of information regarding family size, income, assets, holdings, personal or real property, business or partnerships, royalties, child support, debt repayment or other eligibility criteria will result in immediate disqualification from any Visionary Home Builders of California, Inc. program(s) from which I/we have submitted information and may result in civil and/or criminal recourse through the legal system.

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Date: _____

Date: _____

Authorized Staff - Signature and Name

Date: _____



Net Income: Spending Plan/Budget (Monthly)

Rent/Housing:	
Rent /1 st Mortgage (Principal & Interest)	\$
Monthly Property Taxes	\$
Renters/Homeowners Insurance	\$
2 nd Mortgage (If Applicable)	\$
Loans:	
Car Loan(s)	\$
Student Loan(s)	\$
Credit Card: 1 (minimum payment)	\$
Credit Card: 2 (minimum payment)	\$
Credit Card: 3 (minimum payment)	\$
Credit Card: 4 (minimum payment)	\$
Education:	
School Fees/Books/Supplies	\$
School Lunches	\$
Tuition	\$
Tuition	\$
Utilities:	
Electricity & Gas	\$
Garbage/Trash	\$
Water/Sewer	\$
Telephone(s)/Mobile	\$
Food:	
Food/Groceries	\$
Food at Work	\$
Insurance:	
Life Insurance	\$
Pet Insurance	\$
Medical/Health:	
Doctor/Dentist Visit-Copay	\$
Medications	\$
Health Insurance	\$
Home Maintenance:	
Cleaning Supplies	\$
Lawn Care/Maintenance	\$
Monthly Maintenance Allotment	\$
Pest Control	\$
Auto:	
Auto Insurance	\$
Car Repairs/Smog/Inspection	\$
Fuel: Gasoline/Diesel	\$
Annual Registration/Tags	\$

Entertainment:	
Athletic Events/Hobbies	\$
Cable TV	\$
Internet	\$
Dining Out	\$
Movie Rentals	\$
Newspaper/Magazines	\$
Vacations	\$
Gifts/Donations:	
Christmas	\$
Church Donation	\$
Other Gifts/Donations	\$
Other:	
Birthday Gifts	\$
Checking Account Fee	\$
Pet Food/Expenses	\$
Veterinary Visits	\$
Misc./Spending Money	\$
Personal:	
Allowances	\$
Barber/Beauty Shop	\$
Child Care	\$
Child Support	\$
Alimony	\$
Personal Items	\$
Child Sports	\$
Other	\$
Savings:	
Emergency Fund	\$
Other Savings	\$
Clothing:	
Clothing/Shoes	\$
Laundry/Dry Cleaning	\$
Other:	
	\$
	\$
	\$
Summary:	
Total Net Income:	\$
Total Expenses:	\$
Surplus/Shortfall:	\$

Applicant - Signature and Name: _____ Date: _____

Co-Applicant - Signature and Name: _____ Date: _____

Conflict of Interest Programs Disclosure Statement

I/We, _____, have been advised that Visionary Home Builders of California, Inc. (VHB) provides the following services:

- **Homeownership Counseling and Education:** A HUD Approved 8 hour Homebuyers Education Class to assist current and prospective Homebuyers with the necessary information to make educated decisions regarding the purchase of a home.
- **Rental Counseling:** A program designed to assist participants who are not ready for homeownership but want to become sustainable and knowledgeable renters in understanding the intake screening process, required deposits, credit report and alternative to credit report requirements, tenant and landlord responsibilities and fair housing.
- **Financial Capability/Education:** A workshop providing participants information on how to create a spending plan/budget, building & maintaining credit, paying down debts and creating savings goals.
- **Multi-Family Affordable Housing:** Provides affordable rental communities for low-to-moderate-income families.
- **Real Estate Agency:** Real estate agents assist clients in the purchase and sale of real property.
- **Property Management Company:** Oversee and manage VHB's "for rent" properties.

I/We also acknowledge that VHB has financial relationships with industry partners including: BAC Community Bank, Bank of America, BBVA, Bank of Stockton, Bank of the West, JPMorgan Chase, Citibank, F&M Bank, Oak Valley Community Bank, Ocwen, Union Bank, U.S. Bancorp, Raza Development Fund and Wells Fargo. I/We further acknowledge that VHB has program participation, funding, management, and development agreements with various governmental agencies including cities and counties.

Finally, I/we acknowledge and agree that the services I/we receive from VHB **do not obligate me in any way** to receive, purchase, or utilize any other services offered by VHB, to purchase or rent a home from VHB, to utilize products or services of any of VHB's industry partners or any other vendor, or receive any services or participate in any program of any governmental agencies.

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Date: _____

Date: _____

Counseling Program Disclosure

Purpose of Counseling: I/We understand that the purpose of the counseling and program is to provide one-on-one counseling to help participants repair problems that may prevent affordable mortgage financing. The counselor will analyze my/our financial and credit situation, identify those barriers preventing me/us from obtaining affordable mortgage financing, and develop a plan to remove those barriers. The counselor will also provide assistance in debt-load management with the preparation of a monthly and manageable budget plan. I/We further understand that it will not be the responsibility of the counselor to repair the problem for me/us but rather to provide guidance and education to empower me/us in fixing those issues preventing affordable mortgage financing. I/We understand that even if we follow the plan and remove the barriers I/we may still not obtain mortgage financing.

Eligible Criteria: I/We understand that the counseling agency provides housing counseling assistance to customers whose problems can be resolved in 24 months or less. I/We understand that if it is determined my/our issues will take longer than 24 months to fix, I/we will be referred to a long-term housing counseling program.

Homeownership Education Classes: I/We understand that as part of the housing counseling program, I/we will be required to attend group homeownership education classes.

Hold Harmless Agreement: In consideration of the counseling services provided by Visionary Home Builders of California, Inc. I/we agree to release, discharge, and hold Visionary Home Builders of California, Inc. and their respective employees and volunteers, (the “Indemnified Parties”), harmless from any liability, damages, claim, suit, action, or demand asserted against or incurred by me/us as a result of services which I/we receive from the Indemnified Parties.

Customer’s Responsibility: I/We understand that it is our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my counseling program. This includes but is not limited to missing three consecutive appointments.

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Date: _____

Date: _____

Authorized Staff - Signature and Name

Date: _____

Client Authorization for Release of Information

I/We agree to participate in counseling sessions to help me/us with my/our present housing situation and or to provide a roadmap of ways to make better money management decisions. I/we understand that counselors and sales staff may obtain and discuss information on my/our credit history, banking financial situations, employment, or other related subjects which may improve my/our ability and chances to purchase/acquire a home. Additionally, I/we understand that this is necessary to create a spending plan/budget, build & maintain credit, pay down debts and create savings goals. I/we understand that all information will be held in confidence and that no information will be divulged to any person who is not directly involved in the counseling or homeownership process.

I/we understand that I/we am/are free to choose any loan product or house, regardless of the loan products shown to me/us or homes built by Visionary Home Builders of California, Inc.

I/we authorize Visionary Home Builders of California, Inc. to share credit, financial, employment and other information with other non-profits, governmental agencies, or lending institutions as may be necessary to help facilitate homeownership or other housing alternative(s).

As the undersigned, I/we have applied for mortgage counseling. As such I/we give permission to Visionary Homebuilders of California, Inc. to obtain our credit history.

Hold Harmless Agreement: In consideration of the counseling services provided by Visionary Home Builders of California, Inc. I/We agree to release, discharge, and hold Visionary Home Builders of California, Inc. and their respective employees and volunteers, (the “Indemnified Parties”), harmless from any liability, damages, claim, suit, action, or demand asserted against or incurred by me/us as a result of the disclosure of my/our information so long as the Indemnified Parties have used reasonable efforts to keep it confidential.

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Social Security Number

Social Security Number

Date: _____

Date: _____

Authorized Staff - Signature and Name

Date: _____



Information Disclosure Authorization

I/We hereby authorize you to release to Visionary Home Builders of California, Inc., or whom it assigns, the following information for the purpose of verification:

- Employment history, dates, titles, hours, income etc.
- Banking and savings accounts of record
- Mortgage loans(s), landlord rating and payoff information
- Any other information deemed necessary in connection with a consumer credit report for transactions which involve real estate.

This information is for the confidential use in compiling a mortgage loan credit file for a VA, FHA or conventional home loan.

A photographic or carbon or faxed copy of this authorization being a valid copy of the signature(s) of the undersigned, may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help expedite my real estate transaction. Thank you for your cooperation.

Re: Loan #: _____
(If Applicable)

Property Address: _____

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

Social Security Number

Social Security Number

Date: _____

Date: _____

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will available to FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

