Our Casas Resident Council Inc.
2300 W. Commerce St. Ste. #218
San Antonio, Texas 78207
Phone: (210) 354-2400 Fax: (210) 354-2402 Email: ourcasas@stic.net

Documents Needed for Post Purchase Intake

- A current statement from your Lender or Servicer
- 30 – Day current verification of income from all household members including: Check Stubs, Social Security, SSI Award Letter, Child Support, Spousal Support Benefit Letters , TANF Or Food Stamps
- Last Current Bank Statement
- Copy of Tax Assessment (If Applicable)
- A Full Current Utility Bill (CPS, SAWS, etc.)
- License or ID

Our Casas Resident Council Sign-In Sheet

Date	Time In	Time Out	Notes

Initial Client Intake Application
For Our Casas Resident Council, Inc.

Intake Form

Attended Workshop ☐ Yes ☐ No

Information	Client A	Client B
Name:		
Address: City, State, Zip		
HOME Phone		
Cell Phone #		
Birth Date	Age	Age:
Social Security		
Email		
US Veteran	☐ Yes ☐ No	☐ Yes ☐ No
Legally	Single ☐ Married ☐ Widow ☐ Divorce ☐ Separarted ☐	Single ☐ Married ☐ Separated ☐ Divorce ☐ Widow ☐
Demographics	White ☐ Black African American ☐ Hispanic ☐ Hawaiian/Pacific Islands ☐ Asian ☐ Native AmericanAlaska ☐	☐ White ☐ Black African American ☐ Hispanic ☐ Hawaiian/Pacific Islands ☐ Asian ☐ Native American Alaska
Language	English ☐ Spanish ☐	English ☐ Spanish ☐
Education	High School ☐ College ☐ Primary ☐ GED ☐ Vocational ☐ None ☐	College ☐ GED ☐ High School ☐ Primary ☐ None ☐ Vocational ☐
Employer		
Position		
Starting Date		
Years Working		

Emergency Contact: ____________________________ Phone:_______________ Relationship:_________

Property Information:

Rent $_________ How Long _____ yrs _____ months		Delinquent Yes ☐ No ☐
Section 8 ☐ Yes ☐ No		Months Delinquent: _______
Mortgage: $ _________	Bought Home Date ___/___/___	First Mortgage ☐ Second Mortgage ☐
Mortgage Company. _______________________________		Delinquent: Yes ☐ No ☐ Months Delinq ____
Intrest Rate: ________ ☐ Fixed ☐ Adjustable	Taxes and Ins Included: Yes ☐ No ☐	Delinquent: ☐ yes ☐ no

Income Information:

Total Annual Household Income:		$		Total Number of people in the Household:	
Household Income Name:	Age/Sex	Relationship	Type of Income Received	Monthly Amt.	Perm. Disabled
		MY SELF			Yes ☐ No ☐
					Yes ☐ No ☐
					Yes ☐ No ☐
					Yes ☐ No ☐
					Yes ☐ No ☐

How did you hear about our services?	☐ Agency ☐ Realtor ☐ Bank ☐ Friend/Family
Service Requested.	☐ PrePuchase ☐ Foreclosure ☐ Post Purchase ☐ Rental ☐ Other:

Signature: ____________________________ Signature: ____________________________

Date: ____________________________ Date: ____________________________

Funding Source: __ HUD __ COSA __CRA

Client's Signature:______________________ Date:______________________

Client's Signature:______________________ Date:______________________

Monthly Expenses **Loan #:**

Client's Name:

Address:

Mortgage	$	$
2nd Mortf/HELOC	$	$
Property Taxes	$	$
Insurance	$	$
Condo Fees	$	$
SUB TOTAL	$	$
Electric	$	$
Gas/Oil	$	$
Water/Sewer	$	$
Telephone	$	$
Cell Phone	$	$
Cable/Internet	$	$
Home Maint.	$	$
Lawn/Alarm Sys.	$	$
SUB TOTAL	$	$
Food Groceries	$	$
Sch/Work Lunch	$	$
Dinning Out	$	$
Personal Items	$	$
Cleaning Supply	$	$
Pet Food/Care	$	$
SUB TOTAL	$	$
Gasoline	$	$
Car Insurance	$	$
Auto/Tag Inspec.	$	$
Public Transp.	$	$
Parking Tolls	$	$
SUB TOTAL	$	$
Clothing	$	$
Dependent Care	$	$
Day Care/BabySit	$	$
Diapers/Formula	$	$
Child S/Alimoni	$	$
SUB TOTAL	$	$
Rental Insurance	$	$
Life Insurance	$	$
Health Insurance	$	$
CoPays/ Dr Visits	$	$
Medical Bills	$	$
SUB TOTAL	$	$
Hair Cuts/Barbar	$	$
Religious	$	$
Enternainment	$	$
Cigar/Alcohol	$	$
Union Dues	$	$
Tuition/Books	$	$
SUB TOTAL	$	$
Car Payments	$	$
Credit Cards	$	$
Student Loans	$	$
IRS Payments	$	$
Per/Other Loans	$	$
SUB TOTAL	$	$
Total Expenses	$	$
NET INCOME	$	$
SUR PLUS	$	$

Housing Information:

Rent ☐ Own ☐ Buying ☐

Single ☐ Row ☐ Twin ☐ Appt ☐ Duplex ☐

Live in the Home?

Yes ☐ No ☐ Household #

Loan Information:

Lender:

Purch. Date Conv ☐ VA ☐ FHA ☐

Interest Fixed ☐ Arm ☐

Value Months Behind :

Amount Behind	$
Remaining Balance	$
New Principal	$

ASSESTS:

Savings Balance:	$
Checking Balance:	$

(1) Car Information

Year:______ Good ☐ Fair ☐ Poor ☐

Model:______________________

Balance:$______________________ Value: $

(2) Car Information

Year:______ Good ☐ Fair ☐ Poor ☐

Model:______________________

Balance:$______________________ Value: $

INCOME:

	GROSS	NET	
Paystubs	$	$	
SSI	$	$	
SSA	$	$	
Welfare	$	$	
Food Stamps	$	$	
Rent	$	$	
Child Support	$	$	
Alimony	$	$	
Self Emp.	$	$	
TOTAL	$	$	
DTI	#DIV/01		
FR 31%		$	PITI
BR 45%	$	$	PITI

To Solve For P&I

Interest Rate:	0.00%
Term (in years):	0
Remaining Balance:	$0.00
P&I:	Monthly Pmt
Re-type P&I:	
Escrow:	
NEW PITI	$

Agency: ______________ Phone:__________

Counselor:______________ Ext:__________

Disclosures

Our Casas Resident Council, Inc. Privacy Policy

Our Casas Resident Council, Inc. 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 "non-public personal information", such as your total debt information, income, living expenses, and personal information concerning your financial circumstances, will be signature on the Pre-Purchase, Foreclosure Mitigation, and Financial Capabilities 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 from 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;

1. You have the opportunity to "opt-out" of disclosures of your non-public personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to "opt-out", we will not be able to answer questions from your creditors.

Release of your information to third parties;

1. 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.
2. We may also disclose any non-public personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to non-public 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 non-public personal information.

______________________________ Client Signature ____________ Date

______________________________ Client Signature ____________ Date

Disclosures

Our Casas Resident Council, Inc

1. I understand that Our Casas Resident Council, Inc. provides Foreclosure Mitigation, Pre-Purchase, Financial Capabilities, Rental and Homeless counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.

2. I understand that Our Casas Resident Council, Inc. receives Congressional funds through National Foreclosure Mitigation Counseling and other HUD programs and as such is required to share some of my personal information with HUD and NFMC program administrators and HUD or their agents for purpose of program monitoring, compliance and evaluation.

3. I give permission for NFMC and HUD program administrators to follow-up with me for the purpose of program evaluation.

4. I acknowledge that I received a copy of Our Casas Resident Council's Privacy Policy.

5. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.

6. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred to appropriate assistance.

7. I understand that Our Casas Resident Council, Inc. provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from Our Casas Resident Council, Inc, in no way obligates me to choose any of these particular loan products or housing programs.

8. I understand if I do not respond when Our Casas Resident Council, Inc, has attempted to contact me after a 30 day period my case will be closed.

______________________________ ______________
Client Signature Date

______________________________ ______________
Client Signature Date

IMPORTANT DISCLOSURE TO CONSUMERS

Our Casas Resident Council provides housing counseling to interested consumers at no charge. Our services are on a One on One basis and also in Workshop settings in the following:
·Pre Purchase, Foreclosure, Rental, Shelter and Post Purchase. (Please see our Brochure)
These services are provided to assist you with your housing-related needs. In the course or providing assistance, it may be determined that you are eligible for certain programs, products and services.
Understand, however, that you are free to choose lenders, lending products, home inspectors, home insurance and homes, regardless of any recommendations made by counselors, or other agency members, or personnel.

I/We, ________________________ have read and received a copy of this disclosure form.

Client's Signature	Date
Client's Signature	Date

INFORMACION IMPORTANTE PARA EL CONSUMIDOR

Nueva Esperanza ofrece servicios de consejeria a los consumidores interesados sin fines de lucro. Nuestros servicios son en forma de cita uno a uno con el consejero y en forma de grupo en lo siguiente:
·Comprar Casa, Ejecucion Hipotecaria, Renta, Asilos de vivienda y Programas para duenos de casa. (por favor vea nuestro panfleto)
Estos servicios son proveidos para asistirle y determinar si usted esta elegible para ciertos programas, productos y servicios. Entienda que usted esta libre de escoger bancos, productos de prestamos, viviendas, Seguros de casa, Inspectores, aunque el consejero(a) le haya dado alguna recomendación, u otro miembro.

Yo/ Nos, ________________________ hemos leido y recibido una copia de esta forma.

Firma Del Cliente	Fecha
Firma Del Cliente	Fetcha

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Third Party Authorization and Agreement to Release

Loan # ________________________

Name(s): ___________________________

Property Address: _________________________
____

For the purpose of assisting in pursing and negotiating a Loss Mitigation alternative, I do Hereby authorize ___________________________________(my Lender/Mortgage Servicer) to Release or otherwise provide to Juan Gutierrez and Dario Chapa
Name(s)

Of Our Casas Resident Council, Inc.
Agency

In his/her capacity as a Counselor, of HUD Approved Certified Housing Counseling Agency
Relationship (if Applicable) Phone #(210) 354-2400

Public and non-public personal financial information contained in my loan account, which may Include, but not limited to; final payoff statement, loan status, payment history, and / or Property information. This letter of authorization will be valid for (12) months or until a Resolution has been reached.

____________________	____________________	_______________
Printed Customer Name	Customer Signature	Date
____________________	____________________	_______________
Printed Customer Name	Customer Signature	Date

Agency Name: **Our Casas Resident Council**

CFPB FINANCIAL WELL-BEING SCALE

Questionnaire

Part 1: How well does this statements describe you or your situation?

This statement describes me	Completely	Very Well	Somewhat	Very Little	Not at all
1. I could handle a major unexpected expense	☐	☐	☐	☐	☐
2. I am securing my financial future	☐	☐	☐	☐	☐
3. Because of my money situation, I feel like I will never have the things I want in life	☐	☐	☐	☐	☐
4. I can enjoy life because of the way I'm managing my money	☐	☐	☐	☐	☐
5. I am just getting by financially	☐	☐	☐	☐	☐
6. I am concerned that the money I have or will save won't last	☐	☐	☐	☐	☐

Part 2: How often does this statement apply to you?

This statement applies to me	Always	Often	Sometimes	Rarely	Never
7. Giving a gift for a wedding, birthday occasion would put a strin on my finances for the month	☐	☐	☐	☐	☐
8. I have money left over at the end of the month	☐	☐	☐	☐	☐
9. I am behind with my finances	☐	☐	☐	☐	☐
10. My finances control my life	☐	☐	☐	☐	☐

Part 3: Tell us about yourself

11. How old are you? ☐ 18-61 ☐ 62+

12. How did you take the questionnaire? ☐ I read the questions ☐ Someone read the questions to me

CAUTION

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

OMB Approval No: 2502-0538 (exp. 04/30/2018)

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified 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 or replaced; and
Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot 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.

Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.

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Signature: ____________________ Date: ____________

CAUTION

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CAU

HUD.GOV

THE LEAD DISCLOSURE RULE

Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X, to protect families from exposure to lead from paint, dust, and soil. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

What is Required?

Before ratification of a contract for housing sale or lease, sellers and landlords must:

- Give an EPA-approved information pamphlet on identifying and controlling lead-based paint hazards ("Protect Your Family From Lead In Your Home" pamphlet, currently available in English, Spanish, Vietnamese, Russian, Arabic, Somali).

- Disclose any known information concerning lead-based paint or lead-based paint hazards. The seller or landlord must also disclose information such as the location of the lead-based paint and/or lead-based paint hazards, and the condition of the painted surfaces.
- Provide any records and reports on lead-based paint and/or lead-based paint hazards which are available to the seller or landlord (for multi-unit buildings, this requirement includes records and reports concerning

Related Information

"Protect Your Family from Lead in Your Home" pamphlet

- In English
- In Spanish
- In Vietnamese
- In Russian
- In Arabic
- In Somali
- Don't see what you need?

Sample Lead Disclosure Rule Documents

- Sale: English; Spanish
- Rental: English; Spanish

HUD Resources

common areas and other units, when such information was obtained as a result of a building-wide evaluation).

- Include an attachment to the contract or lease (or language inserted in the lease itself) which includes a Lead Warning Statement and confirms that the seller or landlord has complied with all notification requirements. This attachment is to be provided in the same language used in the rest of the contract. Sellers or landlords, and agents, as well as homebuyers or tenants, must sign and date the attachment.
- Sellers must provide homebuyers a 10-day period to conduct a paint inspection or risk assessment for lead-based paint or lead-based paint hazards. Parties may mutually agree, in writing, to lengthen or shorten the time period for inspection. Homebuyers may waive this inspection opportunity.

Types of Housing Covered?

Most private housing, public housing, Federally owned housing, and housing receiving Federal assistance are affected by this rule.

Effective Dates

The regulations became effective on September 6, 1996 for transactions involving owners of more than 4 residential dwellings and on December 6, 1996 for transactions involving owners of 1 to 4 residential dwellings.

Recordkeeping

Sellers and lessors must retain a copy of the disclosures for no less than three years from the date of sale or the date the leasing period begins.

What Can You Do?

If you did not receive the Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards form when you bought or leased pre-1978 housing, contact **1-800-424-LEAD** (5323).

Lead Based Paint Disclosure Rule

Rule Interpretive Guidances

Part I, August 21, 1996

Part II, December 5, 1996

Part III, August 2, 2000

Lead Safe Housing Rule Fact Sheet

Fair Housing and Lead-based Paint

Fair Housing (FHEO) Website

Helpful Tools

Updated PIH Guidance on the Lead-Safe Housing Rule and Lead Disclosure Rule for Field Office Staff, Public Housing Agencies, and Property Owners