AMERICAN FINANCIAL SOLUTIONS | a nonprofit credit counseling agency

Thank you for contacting American Financial Solutions for Housing Counseling. Attached you will find authorization releases you need to complete prior to scheduling your appointment with a housing counselor. Please read the documents carefully, complete, sign and return them to the Housing Counseling Department at the address listed below. Once we have received your completed documents, we will contact you to schedule your appointment.

A pre-purchase counseling fee of $260.00 is due when the housing counselor schedules your appointment. If pre-approved for the HomeChoice Down Payment Assistance; the Counseling Fee is due from the Lender at Closing. Grant funds may be available to help those at or below 80% of the area median income.

A Credit Report Fee, of $18.00 for a single applicant and $36.00 for joint applicants, will be due at the time of scheduling.

Please include the following documentation:

- Completed Client Information Sheet,
- Completed Client Budget/Financial Worksheet,
- Signed CREDCO Consumer Authorization and Release (one per borrower),
- Signed Housing Counseling Agreement,
- Last Two Months of Bank Statements (All accounts, all pages),
- Income Verification for last 30 days (Paystubs, Benefit Verification Letters or Last Quarter Profit & Loss Statement, if Self-Employed).

If you need assistance on how to gather these documents or what to include, please contact our office at 1-888-864-8699.

Mail, fax or email documents to:

American Financial Solutions
Attn: Housing Department
500 Pacific Ave. Suite 550
Bremerton, WA 98337
Fax: 888-282-5495
DocProcessing@myfinancialgoals.org

Client Information Sheet

Client Information	Co-Client Information
First and Last Name:	First and Last Name:
Mailing Address:	Mailing Address:
City, State, Zip:	City, State, Zip:
Social Security Number:	Social Security Number:
Date of Birth:	Date of Birth:
Gender (M/F):	Gender (M/F):
Home Phone:	Home Phone:
Cell Phone:	Cell Phone:
Email Address:	Email Address:
Best time to reach Client (with Time zone):	Best time to reach Client (with Time zone):

Household Demographics

Race *(check only one):*

- ☐ American Indian / Alaskan Native
- ☐ Asian
- ☐ Black or African American
- ☐ Native Hawaiian or other Pacific Islander
- ☐ White
- ☐ American Indian/Alaskan Native **and** White
- ☐ Asian **and** White
- ☐ Black/African American **and** White
- ☐ American Indian/Alaskan Native **and** Black/African American
- ☐ Other Multiple Race
- ☐ Choose not to respond

Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino ☐ Choose not to respond

Military Status: ☐ Active Duty ☐ Veteran ☐ Not Applicable

Is the Primary Borrower Disabled? ☐ Yes ☐ No | Is the Co-Borrower Disabled? ☐ Yes ☐ No

Number of people in household:	**Number of Dependents:**	**Age(s) of Dependents:**

Household Type (check only one):

- ☐ Single Adult
- ☐ Female-Headed Single Parent Household
- ☐ Male-Headed Single Parent Household
- ☐ Other Household Type (describe):
- ☐ Married without Dependents
- ☐ Married with Dependents
- ☐ Two or More Unrelated Adults

Primary Borrower Highest Educational Level:

- ☐ No High School Diploma/GED
- ☐ High School Diploma/GED
- ☐ Associates Degree
- ☐ Bachelor's Degree
- ☐ Master's Degree
- ☐ Doctorate

Co-Borrower Highest Educational Level:

- ☐ No High School Diploma/GED
- ☐ High School Diploma/GED
- ☐ Associates Degree
- ☐ Bachelor's Degree
- ☐ Master's Degree
- ☐ Doctorate

Pre-Purchase Information

Status:

- ☐ Just getting started/Looking at options
- ☐ Completed 8-hour Pre-Purchase Class
- ☐ Contacted Realtor
- ☐ Already Working with a Lender
- ☐ Made an offer to Purchase
- ☐ Paid Earnest Monies
- ☐ Closing Date is Scheduled

Lender Name: _____

Anticipated Closing Date: _____

Loan Type:

- ☐ FHA Insured ☐ VA Insured
- ☐ Other Pre-Purchase Program
- ☐ Please specify program below:

_____

Estimated Purchase Price: $ _____

Are you receiving Down Payment Assistance? YES NO

Program Name:_____

Down Payment Available: $ _____

Client Budget/Financial Worksheet

EMPLOYMENT INFORMATION

BORROWER		**CO-BORROWER**	
Employer		Employer	
Position		Position	
Hire Date		Hire Date	

INCOME DATA

HOUSEHOLD INCOME	Primary Homeowner		Additional Occupants	
	Current		Current	
	Gross	Net	Gross	Net
Employment Income				
Disability				
Rental Income				
Unemployment				
Child Support/Alimony				
Other (MOM)				
Total Monthly Income	0.00	0.00	0.00	0.00

Income Frequency: (please check one)

Primary Borrower:

☐ Weekly ☐ Bi-weekly ☐ Monthly ☐ Quarterly ☐ Yearly

Co-Borrower:

☐ Weekly ☐ Bi-weekly ☐ Monthly ☐ Quarterly ☐ Yearly

Current Employment Status Primary Borrower: (please check one)

☐ Employed FT ☐ Part-Time ☐ Unemployed ☐ Self-Employed ☐ Retired

Current Employment Status Other Borrower: (please check one)

☐ Employed FT ☐ Part-Time ☐ Unemployed ☐ Self-Employed ☐ Retired

ASSETS/LIABILITIES

DESCRIPTION	ESTIMATED VALUE	AMOUNT OWED	NET VALUE
Auto - Make/Model			
Deposit Accts. - Checking/Savings			
IRA/KEOGH Accounts			
401k Savings Plan			
Stocks/Bonds/CDs			
Other Asset:			
Other Asset:			
Other Asset:			

HOUSEHOLD LIABILITIES AND EXPENSES

EXPENSES	MONTHLY PAYMENT	BALANCE DUE
ALIMONY/CHILD SUPPORT		
AUTOMOBILE EXPENSES (Gas, Maintenance)		
CHILD CARE/ELDER CARE		
CHURCH/CLUB DONATIONS		
EDUCATION		
FOOD - FAMILY		
SCHOOL OR WORK LUNCHES PURCHASED		
MEDICAL/DENTAL		
PRESCRIPTIONS/HOSPITAL/CO-PAYS		
PETS		
RENT PAYMENT		
SPENDING MONEY		
OTHER EXPENSE		
AUTO INSURANCE		
HEALTH INSURANCE		
LIFE INSURANCE		
CABLE		
ELECTRICITY		
GAS		
TELEPHONE/CELL PHONE/INTERNET		
WATER/SEWER		
CLOTHING		
DRY CLEANING		
MONTHLY PARKING		
UNION DUES		
OTHER EXPENSE		

DEBTS	MONTHLY PAYMENT	BALANCE DUE
AUTOMOBILE LOANS		
AUTOMOBILE LOANS		
CREDIT CARDS		
INSTALLMENT LOANS		
OTHER MORTGAGE(S)		
OTHER SECURED DEBT		
OTHER UNSECURED DEBT		
PERSONAL LOANS		
OTHER		

TOTAL EXPENSES/DEBT	$	$

CREDCO CONSUMER AUTHORIZATION AND RELEASE

I hereby authorize CoreLogic Credco, LLC ("CREDCO" or "FAC") to obtain my consumer report/credit information, credit risk scores and other enhancements to my consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, or TransUnion) and provide a copy of the Report to my credit counseling agency, American Financial Solutions ("Counselor") for Counselor to provide credit counseling, financial education, and/or housing counseling services. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2).

I acknowledge that the Report is provided "AS IS" AND THAT CREDCO MAKES NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE WITH RESPECT TO THE ACCURACY, VALIDITY, OR COMPLETENESS OF THE REPORT OR THAT IT WILL MEET MY NEEDS AND CREDCO EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES.

I recognize that the accuracy, validity or completeness of the Report provided by CREDCO is not guaranteed by CREDCO and I hereby release CREDCO and CREDCO's parent, sister, affiliated companies, successors and assigns and its and their directors, officers, agents, employees and independent contractors (collectively, "CREDCO's Affiliates") from any liability for any negligence in connection with the preparation of the Report and from any loss, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by my resulting directly or indirectly from the inaccuracy, invalidity or incompleteness of the Report.

I covenant not to sue or maintain any claim, cause of action, demand, cross action, counterclaim, third party action or other form of pleading against CREDCO or CREDCO's Affiliates for damages based upon the inaccuracy, invalidity or incompleteness of any Report provided by CREDCO hereunder.

If one or more of the provisions, or a portion of a provision of this document are held for any reason to by invalid, illegal or unenforceable, such invalidity or illegality or unenforceability will not affect any other provisions of this document, and this document will be construed as if such invalid, illegal or unenforceable provision had not been contained herein.

Date:_____ _____

(Signature)

_____

(Print Name)

****Please have each applicant sign a <u>separate</u> Authorization and Release Form****

CREDCO CONSUMER AUTHORIZATION AND RELEASE

I hereby authorize CoreLogic Credco, LLC ("CREDCO" or "FAC") to obtain my consumer report/credit information, credit risk scores and other enhancements to my consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, or TransUnion) and provide a copy of the Report to my credit counseling agency, American Financial Solutions ("Counselor") for Counselor to provide credit counseling, financial education, and/or housing counseling services. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2).

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I covenant not to sue or maintain any claim, cause of action, demand, cross action, counterclaim, third party action or other form of pleading against CREDCO or CREDCO's Affiliates for damages based upon the inaccuracy, invalidity or incompleteness of any Report provided by CREDCO hereunder.

If one or more of the provisions, or a portion of a provision of this document are held for any reason to by invalid, illegal or unenforceable, such invalidity or illegality or unenforceability will not affect any other provisions of this document, and this document will be construed as if such invalid, illegal or unenforceable provision had not been contained herein.

Date:_____ _____

(Signature)

_____

(Print Name)

****Please have each applicant sign a <u>separate</u> Authorization and Release Form****

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HOUSING COUNSELING AGREEMENT **Counselor Name:**

American Financial Solutions (AFS) is a Credit and Housing Counseling Agency that provides financial education and counseling to current and potential homeowners or tenants to assist them in improving their housing conditions and in meeting the responsibilities of homeownership or tenancy. AFS is a sub-grantee of the Washington State Housing Finance Commission.

AFS acts as a neutral third-party and does not endorse or recommend any specific product or lender. We are not affiliated with any lender and/or mortgage broker. Although AFS may have resources and/or programs available to assist you in meeting your housing needs, you are under no obligation to utilize such services nor are you obligated to use any of the services or programs that we may suggest or refer you to in order to receive housing counseling services. AFS has no exclusive, financial or other relationships with any other industry partners.

AFS abides by the Americans with Disabilities Act (ADA). Our facilities are ADA compliant. AFS will provide ASL Interpreter Services upon request. AFS provides counseling in English and Spanish. If you need counseling in another language, please contact us and we will attempt to find an agency that can help you.

AFS provides budget and credit counseling, financial education classes both in the classroom and online, pre-purchase housing counseling, foreclosure prevention counseling and post-purchase housing counseling. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will seek the assistance of a legal professional.

I understand that AFS may need to discuss non-public personal information on my financial situation, employment or related family problems with other institutions. This information will be treated as totally confidential and no information will be divulged to any party who is not directly involved in my situation.

I authorize AFS to release credit, financial, employment and other non-public personal information to other agencies or firms as may be essential in the solution of my housing situation. I also authorize these firms and agencies to release information to AFS. I acknowledge that I have received a copy of AFS Privacy Policy. The undersigned accepts full responsibility for their own decisions in these matters and acknowledges the role of AFS as merely a provider of objective information. I further knowingly and intelligently waive any rights or claims against AFS and hereby fully release and discharge AFS from any liability.

Client Signature Date

Client Signature Date

Property Address

(Loan number if applicable)

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American Financial Solutions Privacy Notice

FACTS	WHAT DOES AMERICAN FINANCIAL SOLUTIONS DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • Your contact information, including first and last name, mailing address, phone numbers, and email • Assets and liabilities • Account Numbers and account balances When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Financial Solutions chooses to share; and whether you can limit this sharing.

Reasons that AFS can share your personal information	Does AFS Share?	Can you limit this sharing?
For our everyday business purposes— such as processing your transactions, maintaining your account(s), reporting to our trade associations, responding to court orders and legal investigations, or other day to day operations	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Contact Us	suggestions@myfinancialgoals.org **(888) 282-5494**, American Financial Solutions, 600 University Street, Suite 2409, Seattle, WA 98101.

How does AFS protect your personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does AFS collect your personal information?	• From you directly, when you voluntarily provide information over the phone or in person to our credit counselors or on our website when you click the "GET HELP NOW!" link or "Get Started" link at www.myfinancialgoals.org. • From your creditors • From consumer reporting agencies and credit bureaus • From your ISP or web servers • When you use our services
Why can't you limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. *AFS does not share with affiliates.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. *AFS does not share with non-affiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *AFS does not share your personal information in its joint marketing efforts.*

ACCEPTANCE OF PRIVACY NOTICE.

Your use of our services and/or website, including any dispute concerning privacy, is subject to this Privacy Notice. **BY USING OUR SERVICES OR WEBSITE, YOU ARE ACCEPTING THE PRACTICES SET OUT IN THIS PRIVACY NOTICE.** We reserve the right to modify this Privacy Notice at any time by posting the changes on our website. Updates will be sent out annually. Please check the effective date at the bottom of this page to determine if the notice has been modified since you last reviewed it. Your continued use of any portion of our website following posting of the updated Privacy Notice will constitute your acceptance of the changes.

EFFECTIVE DATE: January 15, 2019