



Client Intake Form

CLIENT

Please Print Clearly

Name: _____
First MI Last

Address: _____
Street

City State Zip Code

Primary Phone Number: (____) _____-____ Additional Phone: (____) _____-____

Email: _____ Social Security Number _____ Birthdate ____/____/____

Race (please circle):

White	American Indian/Alaskan Native and White
Black or African American	Asian and White
American Indian/Alaskan Native	Black/African American and White
Asian	American Indian/Alaskan Native and Black
Native Hawaiian/Other Pacific Islander	Other

Ethnicity (Please select both a "Race" category and a "yes" or "no" for Hispanic origin):

Hispanic: Yes No

Immigration Status (please circle):

Citizen Non-Citizen

Gender (please circle):

Male Female Other

Marital Status (please circle):

Single	Divorced	Widowed
Married	Separated	

Are you disabled? (please circle):

Yes No

Education (please circle one):

Below High School Diploma
 High School Diploma Equivalent
 Associates Degree

Bachelor's Degree
 Master's Degree
 Above Master's Degree

Current Housing Arrangement (please circle):

Renting
 Living with family member and not paying rent
 Homeless

Homeowner with mortgage
 Homeowner with mortgage paid off
 Other: _____

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)?:

Female headed single parent household
 Male headed single parent household
 Single adult

Two or more unrelated adults
 Married with children
 Married without children

Household Size: _____ **How many dependents** (other than those listed by any co-borrower)? _____

Ages of Dependents? _____, _____, _____, _____, _____, _____, _____, _____, _____, _____

Are there non-dependents who will be living in the home?

Yes (if yes, list below) No

Relationship _____ Age _____	Relationship _____ Age _____
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Annual Family or Household Income: \$ _____

QUESTIONS:

1. Do you live in a home that was built before 1978, and/or do you have concerns about lead paint in your home? ____Yes ____No
2. Do you have questions or concerns about Emergency Preparedness or Disaster Recovery? ____Yes ____No
3. Would you like additional information, or resources about Emergency Preparedness or Disaster Recovery? ____Yes ____No
4. Do you think that you might be, or have you been a victim of Fair Housing Discrimination? ____Yes ____No
5. If you have been a victim of Fair Housing Discrimination would you like assistance filing a fair housing complaint? ____Yes ____No

Referred by (please circle all that apply):

Print Advertisement	Staff/Board member	Article
Bank*	Walk-In	Spouse
Government	Friend	Child
TV	Radio	Parent
Realtor	Newspaper	Other: _____

*If you were referred by a bank, which one? _____

CLIENT EMPLOYMENT — Last 2 Years**Please Print Clearly**

Primary Employer/Income Source: _____

Title _____	Hire Date _____
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Street _____	City _____	State _____	Zip Code _____
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Phone: (_____) _____-_____

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

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

Monthly Expenses

Monthly Rent/Mortgage		Child Daycare/Sitting	
2nd Mortgage Equity Line		Alimony/Child Support	
Renter Insurance		Emergency Savings	
Hoa (association Dues)		Saving Goals	
Home Maintenance		Prior Year (taxes)	
Gas/Electric (average)		Estimated Tax Payments	
Water, Sewer, Garbage		Cable/Satellite	
Telephone		Student Loans	
Property Taxes		Pet Care	
401k/403b Contributions		Storage Fee	
Savings/Checking Account		Beauty/Barber	
IRA		Clothing (purchases)	
Money Market/Stock/CD		Cosmetics/Manicure	
Cash Value Life Insurance		Laundry/Dry Cleaning	
Property/Land		Other	
401k/403b Loans		Movie/Concerts/Theatre	
Groceries/Household Items		Books/Magazines	
Food at Work/School		CD/Tapes/Video/DVD	
Doctor/Chiropractor		Dining Out	
Optometrist/Lenses		Sports/Hobbies/Clubs/Gym	
Dentist/Orthodontist		Reading Materials/Music	
Prescriptions/Doctor's Visit		Internet Access	
Health Insurance		Vacation/Travel	
Life Disability Insurance		Tuition/Lessons	
Car Payment #1		Cell Phone	
Car Payment #2		Pool Service/Gardening	
Credit Card Payments		Banking Fees	
Auto Insurance		Monitored Alarm	
DMV Registration		Alimony/Child Support	
Gasoline/Oil		Cigarettes/Alcohol	
Maintenance/Repairs		Charity/Tithing	

CLIENT SERVICE AGREEMENT

Purpose

Opportunities Credit Union (OCU) is working with Inclusiv and Neighborhood Trust Financial Partners (“NTFP”) to launch the Pathways to Financial Empowerment program (“Pathways program”). The purpose of the Pathways program is to assist OCU in providing you with financial counseling services and recommendations for financial products and other services. The goal of the Pathways program is to help you create and maintain a financial action plan for your financial stability and independence.

Participation

I understand and agree that **OCU** is offering me free financial counseling services through the Pathways program. I understand that my participation in the Pathways program is entirely voluntary and I may leave the Pathways program at any time. I may ask questions of **OCU** regarding the Pathways program and my participation in it at any time. I understand that my **OCU** account and balance information may be accessed and used to support the delivery of free financial counseling services under the Pathways program.

Client Confidentiality

I understand that as part of the Pathways program, the **OCU**, Inclusiv and NTFP may have access to information about me and the financial counseling services provided to me for the purpose of evaluating and modifying the Pathways program. This information will not be sold or used for any commercial purpose. I understand that my information will be retained as part of the Pathways program for my future counseling sessions and will be used to improve the counseling services provided to me. I understand that this information, except for personally identifiable information, may be combined with information provided by other persons receiving counseling and used to analyze, modify and improve the Pathways program. I understand that I may stop receiving financial counseling services through the Pathways program at any time.

COMMUNICATIONS AND TEXT MESSAGING

I understand that **OCU** will be communicating with me as part of the Pathways program to support me in following my financial action plan. I authorize **OCU** to send me text messages or emails to remind me of upcoming appointments, update on financial recommendations, and other financial counseling related items. I understand that I will not receive these communications if I am no longer participating in the Pathways program.

Client Agreement

I have read this agreement or it has been read to me. I understand the information about the Pathways program and have had my questions answered. I agree to continue with the financial counseling sessions as part of the Pathways program.

Client Name (Please Print)

Client Signature

Date

Counselor Name (Please Print)

Counselor Signature

Date



BALANCE
Financially Empowering You

PATHWAYS
to Financial Empowerment



Authorization to obtain credit reports

I hereby authorize and instruct OCU to obtain and review my credit report. Additionally, I authorize OCU to obtain and review my credit report at additional times within the next 24 months so OCU, Inclusiv and NTFP can evaluate the effectiveness of the counseling services and the Pathways program. I understand that OCU will obtain these credit reports through what are known as "soft pulls" that will not have any adverse effect on my credit history, rating, or score. I understand that records of my credit report(s) and scores will be kept on file by the Pathways program for program evaluation purposes only.

Housing Counseling Program Disclosure

Purpose of Housing Counseling. I understand that the purpose of the housing counseling program is to provide one-on-one counseling to help customers fix those problems that prevent affordable mortgage financing. I understand that it will not be the responsibility of the counselor to fix the problem for me/us but rather to provide guidance and education to empower me/us in fixing those issues preventing affordable mortgage financing.

Mortgage Financing Assistance. Upon completion of the housing counseling program, I understand that the counselor will help to identify those loan programs that best my/our needs and choose a lender that is right for me/us. We are not required to use Opportunities Credit Union's lending services- we may choose any lending institution of our liking. Upon completion of the program, and with my/our permission, my/our customer information will be transferred to my/our selected lender. I understand that the counselor will monitor my/our loan progress to ensure the loan process runs smoothly and provide assistance as needed. I understand that the counseling agency does not guarantee that I will receive mortgage financing from the chosen lender.

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

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

Customer's Responsibility. I 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.

Client Name (Please Print)

Client Signature

Date

I have received the following documents

1. **Ten Important Questions to ask your Home Inspector:** _____ (initials)
2. **For your Protection: Get a Home Inspection:** _____ (initials)

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.



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.

