

## **Are You Ready?**

Please follow these directions to prepare for your one on one housing counseling appointment.

**First:** Please complete the TLC Application and Disclosure forms so that the counselor is ready to assist you during your appointment.

**Second:** Please submit your \$26 per person processing fee (\$52 for joint applicants). This fee may be paid at the following link <https://www.tallahasseelenders.org/housing-counseling-services.html>. You may also pay in person during TLC walk-in hours. Walk-in hours are on Tuesdays and Thursdays from 9-4:30 p.m.

**Third:** TLC will need the following documents. These documents must be submitted one week prior to your scheduled appointment. If they are not provided one week in advance of your appointment, it must be rescheduled. You may request a **SECURE LINK** by email. Please see contact information.

- Paystubs for the last 60 days: 8 Paystubs if paid Weekly, 4 Paystubs if paid Bi-Weekly, 4 Paystubs if paid Semi-Monthly, 2 Paystubs is paid Monthly
- If self-employed, please provide your tax returns for the last two years and a Profit & Loss Statement for the current calendar year.
- Proof of other income: Social Security & Veterans' Benefits, Cash Contributions, Alimony & Child Support Documentation
- Driver's License or ID and Social Security Card
- Banking statements for **ALL** accounts for the last 60 days: We will accept an E-statement. Transaction summary/statement will **NOT** be accepted.
- Personal Budget Form (Provided in the TLC Application Packet)
- Bankruptcy Documentation- Schedule F or H (if applicable)

For more information please contact:

**Kayla Beasley**

Administrative Assistant

[\*\*Kbeasley@tallahasseelenders.org\*\*](mailto:Kbeasley@tallahasseelenders.org)

Orientation Class Date: \_\_\_\_\_

Paid/Amount: \_\_\_\_\_

Form of Payment: \_\_\_\_\_

Appointment Date: \_\_\_\_\_

Receipt# \_\_\_\_\_

Allocated To: \_\_\_\_\_

**Tallahassee Lenders' Consortium**

224 Office Plaza Drive

Tallahassee, FL. 32301

Tel. 850-222-6609

Fax. 850-222-6687

**APPLICANT'S INFORMATION:**

**Name:** \_\_\_\_\_  
(Last) (First) (Middle Initial) (Suffix-Jr., Sr., etc.)

**Present Address:** \_\_\_\_\_  
(Street) (City) (State) (Zip)

**Phone Numbers:** **Home:** \_\_\_\_\_ **Work:** \_\_\_\_\_

**EMAIL:** \_\_\_\_\_

<u><b>Date of Birth</b></u> ____/____/____ -	<u><b>Social Security Number</b></u> ____-____-____	<u><b>Sex*</b></u> Male <input type="checkbox"/> Female <input type="checkbox"/>	<u><b>Marital Status</b></u> Single <input type="checkbox"/> Married <input type="checkbox"/>	<u><b>Race/National Origin*</b></u> <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> White not of Hispanic Origin <input type="checkbox"/> Black not of Hispanic Origin <input type="checkbox"/> American Indian/Alaskan <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/Pacific Islander
<u><b>Veteran?</b></u> YES NO (circle one)	<u><b>Education Level</b></u> _____	<b>Do you currently rent?</b> _____ <b>Do you own a home?</b> _____		

**APPLICANT CURRENT EMPLOYMENT:**

**Employer's Name:** \_\_\_\_\_ **Your Position:** \_\_\_\_\_ **Date of Hire:** \_\_\_\_\_

**Address:** \_\_\_\_\_  
(Street) (City) (State) (Zip)

**IF EMPLOYED LESS THAN TWO YEARS, PLEASE LIST YOUR FORMER EMPLOYER:**

**Employer's Name:** \_\_\_\_\_ **Your Position:** \_\_\_\_\_ **How Long:** \_\_\_\_\_

**Address:** \_\_\_\_\_  
(Street) (City) (State) (Zip)

**PLEASE LIST GROSS MONTHLY INCOME FOR EACH CATEGORY:**

<b>Full-Time Job:</b> \$ _____	<b>Social Security:</b> \$ _____	<b>**Child Support:</b> \$ _____	<b>Other:</b> \$ _____
<b>Part-Time Job:</b> \$ _____	<b>Disability:</b> \$ _____	<b>**Alimony:</b> \$ _____	<b>TOTAL:</b> \$ _____

**CO-APPLICANT'S INFORMATION:**

**Name:** \_\_\_\_\_  
(Last) (First) (Middle Initial) (Suffix-Jr., Sr., etc.)

**Present Address:** \_\_\_\_\_  
(Street) (City) (State) (Zip)

**Home:** \_\_\_\_\_ **Work:** \_\_\_\_\_

<u><b>Date of Birth</b></u> ____/____/____ -	<u><b>Social Security Number</b></u> ____-____-____	<u><b>Sex*</b></u> Male <input type="checkbox"/> Female <input type="checkbox"/>	<u><b>Marital Status</b></u> Single <input type="checkbox"/> Married <input type="checkbox"/>	<u><b>Race/National Origin*</b></u> <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> White <input type="checkbox"/> Black <input type="checkbox"/> American Indian/Alaskan <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/Pacific Islander
<u><b>VETERAN?</b></u> YES NO (Circle One)	<u><b>Education Level</b></u> _____	<u><b>Email</b></u> _____		

**CO-APPLICANT CURRENT EMPLOYMENT:**

**Employer's Name:** \_\_\_\_\_ **Your Position:** \_\_\_\_\_ **Date of Hire:** \_\_\_\_\_

**Address:** \_\_\_\_\_  
(Street) (City) (State) (Zip)

<b>IF EMPLOYED LESS THAN TWO YEARS, PLEASE LIST YOUR FORMER EMPLOYER:</b>			
Employer's Name: _____	Your Position: _____	How Long: _____	
Address: _____			
(Street)	(City)	(State)	(Zip)
<b>PLEASE LIST GROSS MONTHLY INCOME FOR EACH CATEGORY FOR EACH ADULT HOUSEHOLD MEMBER:</b>			
Full-Time Job: \$ _____	Social Security: \$ _____	**Child Support: \$ _____	Other: \$ _____
Part-Time Job: \$ _____	Disability: \$ _____	**Alimony: \$ _____	TOTAL: _____

*\*This information is requested for statistical purposes only.*

*\*\*This information is necessary in qualifying you for the City of Tallahassee Down Payment Assistance Program*

*(Regulation "B" - Equal Credit Opportunity - Section 202.8(d))*

Do you currently live in subsidized or public housing? YES

NO

**LIST ALL PEOPLE WHO WILL BE LIVING IN THE HOUSE TO BE PURCHASED**

Name	Social Security Number	Date of Birth	Age	Relationship to Applicant	Annual Income (If Any)
					\$
					\$
					\$
					\$
					\$
					\$

**ASSETS:**

Do you have an account with a bank, credit union or savings bank? Yes ☐ No ☐

If yes, please list the name of your financial institution(s): \_\_\_\_\_

Amount in checking account: \_\_\_\_\_ Amount in savings account: \_\_\_\_\_

List what source you will use for your portion of the down payment: \_\_\_\_\_

**Must be completed for ALL persons, including minors, who will be living in the house to be purchased.)**

Family Member	Asset Description	Current Value	Annual Income from Asset

**DEBTS OWED AND PAYING ON:**

Debt Owed	Monthly	Balance	Debt Owed	Monthly	Balance
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	Payment	Owed		Payment	Owed
Child Support payment	\$	\$	Finance Company	\$	\$
Alimony	\$	\$	Loan Payment	\$	\$
Auto Payment	\$	\$	Student Loan(s)	\$	\$
Rent	\$	\$	Other:	\$	\$
MasterCard	\$	\$	Other:	\$	\$
Visa	\$	\$	Other:	\$	\$
Other:	\$	\$	TOTAL	\$	\$

Have you owned a home in the last three years? Yes ☐ No ☐

If yes, how much do you owe on it? \$ \_\_\_\_\_

Do you own a home or a mobile home now? Yes ☐ No ☐

Have you attended a first-time homebuyer's class? Yes ☐ No ☐ if yes, when \_\_\_\_\_

Who referred you to the Tallahassee Lenders' Consortium? \_\_\_\_\_

### **ACKNOWLEDGEMENT**

I/We understand that the information on this form is to be used to determine maximum income for eligibility. I/We certify that the statements are true and complete to the best of my/our knowledge. I/We agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided are a matter of public record. I also agree to pay a **non-refundable** processing fee of \$26.00 for individual applicants or \$52.00 for joint applicants to the Tallahassee Lenders' Consortium.

WARNING: Florida Statute 817 provides that willful false statements or misrepresentation concerning income; asset or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statutes 775.082 or 775.83.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

***A payment of \$26.00 fee per applicant must be provided to cover the cost of processing.***



Tallahassee Lenders' Consortium  
dba TLC  
224 Office Plaza  
Tallahassee, FL. 32301  
Tel. 850-222-6609  
Fax. 850-222-6687

NeighborWorks®  
HomeOwnership Center

## Tallahassee Lenders' Consortium Program Disclosure and Authorization

**Purpose of Housing Counseling.** I/We \_\_\_\_\_, understand that the purpose of the housing counseling program is to provide one-on-one counseling to help customers with problems that 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 correct the problem for me/us but rather to provide guidance and education to empower me/us to correct issues preventing affordable mortgage financing.

I/We hereby authorize the staff of the Tallahassee Lenders' Consortium to obtain a credit report containing detailed information about my credit history from Core Logic Credco for the purpose of Housing Counseling.

I also agree to pay a non-refundable processing fee of **\$26.00** for individual applicants or **\$52.00** for joint applicants to the Tallahassee Lenders' Consortium.

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Signature

Printed Name

Date

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Signature

Printed Name

Date

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

- Home Buyer Readiness
- Financial Fitness (if recommended by Counselor)
- Home Buyer Education
- Once a Person becomes a homeowner, we encourage them to attend the Post Homeownership class to celebrate their homeownership, and to gain additional information for homeowners.

**City of Tallahassee & Leon County Down Payment Assistance Program.** Tallahassee Lenders' Consortium is under contract with the City of Tallahassee and Leon County to administer and process the municipality's down payment assistance loan program, in which the City or County is the lender; while we offer the loan program to all qualified clients it is not mandatory to participate. This Program is only available if a home is purchased in the municipality's jurisdiction.



Revised 6/14/2019





I/We understand, if we do participate in the Down Payment Assistance Program, I/We must submit the requested documents in order to determine my/our eligibility for the program.

**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.

**The Tallahassee Lenders' Consortium does not discriminate against any person because of race, color, religion, sex, national origin, handicap or familial status (presence of children under the age of 18 or pregnancy).**

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Signature	Printed Name	Date
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Signature	Printed Name	Date
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***This release and authorization is good for one year from the date of the signature.***

*Please Note: This general consent will not be used to request a copy of a tax return. If one is needed, contact your local IRS office for Form 4506, "Request for Copy of Tax Return," prepare, and sign separately from this document.*

#### **Tallahassee Lenders' Consortium Program Fees**

The Tallahassee Lenders' Consortium values the services it provides to the City of Tallahassee, Leon County and Big Bend communities. Through the grant writing and contracting with the City of Tallahassee, Leon County, NeighborWorks America, Housing and Urban Development (HUD), local lenders, and Homeownership Center Partners, it helps to keep the cost of our services at a minimum. The only fees charged by Tallahassee Lenders' Consortium include:

- The processing of a program application, which the client will obtain a credit report containing detailed information about the credit history from CoreLogic Credco, is **\$26.00 per person.**
- A book entitled, "The American Dream," to be utilized in the Home Buyer Education class and the cost is **\$25.00 per household.**
- Any fees incurred as a part of being eligible and closing on the loan for the City of Tallahassee's or Leon County's Down Payment Assistance programs are presented to the prospective homeowner in the Closing Disclosure form three days prior to the closing on the home.

I/We have read the above information on the TLC's program fees, and understand my/our responsibility.

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Signature	Printed Name	Date
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Signature	Printed Name	Date
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Tallahassee Lenders' Consortium  
dba TLC  
224 Office Plaza  
Tallahassee, FL. 32301  
Tel. 850-222-6609

NeighborWorks®  
HomeOwnership Center

### **AUTHORIZATION FOR RELEASE OF INFORMATION**

I/We, \_\_\_\_\_, the undersigned, hereby authorize the release, without liability, information regarding my employment, income, and/or assets, to the Tallahassee Lenders' Consortium for the purposes of verifying information provided as part of determining eligibility for assistance under the Down Payment Assistance Loan Program and HOUSING COUNSELING with the City of Tallahassee, NeighborWorks America, Housing & Urban Development (HUD) or Leon County. I understand that only the information necessary for determining eligibility can be requested.

#### **Types of information to be verified:**

I understand that previous or current information regarding all household members and me may be required. Verifications that may be requested include, but are not limited to: employment history, hours worked, salary and payment frequency, commissions, raises, bonuses, and tips; cash held in checking/savings accounts, certificates of deposit, stocks, bonds, Individual Retirement Accounts, interest dividends; payments from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, unemployment, disability, worker's alimony or child support payments. It is intended that this authorization be used to obtain any and all of my financial information.

#### **Agreement to Conditions**

I agree that a photocopy of this authorization may be used for the purposes stated herein. I understand that I have the right to review this file and correct any information found to be incorrect.

**\*\*This release is good for one year from the date signed.**

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Signature	Printed Name	Date
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Signature	Printed Name	Date
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*Note: This general consent may not be used to request a copy of a tax return. If one is needed, contact your local IRS office for Form 4506, "Request for Copy of Tax Return" and prepare and sign separately from this document.*



**Current Monthly Household Income and Expenses**

Name:		Date:		
INCOME	AMT	EXPENSES	AMT	COMMENTS
Monthly Gross Pay Before Taxes)	\$ -	<b>HOUSING EXPENSES</b>	\$ -	
Monthly Net (After Taxes)	\$ -	Rent / Mortgage	\$ -	
Monthly Gross Pay Before Taxes	\$ -	Rent/Mortgage	\$ -	
Monthly Net (After Taxes)	\$ -	Taxes	\$ -	
Disability (Social Security	\$ -	Insurance (Home/Rental)	\$ -	
Monthly Net Avg. Self Employment Income	\$ -	Electricity	\$ -	
Pension/ Retirement	\$ -	Gas	\$ -	
Veteran Benefits	\$ -	Water/Sewer	\$ -	
Public Assistance	\$ -	Home Telephone	\$ -	
Alimony	\$ -	Cell Phone	\$ -	
Child Support	\$ -	Cable/Satellite	\$ -	
Alimony	\$ -	Internet	\$ -	
Other Income	\$ -	Waste Removal	\$ -	
Other Income	\$ -	<b>TRANSPORTATION</b>	\$ -	
<b>NET MONTHLY INCOME</b>	\$ -	Auto Payment 1	\$ -	
<b>TOTAL MONTHLY INCOME</b>	\$ -	Auto Payment 2	\$ -	
Credit Card 1	\$ -	Auto Insurance	\$ -	
Credit Card 2	\$ -	Auto Gas	\$ -	
Credit Card 3	\$ -	Public Transportation	\$ -	
Credit Card 4	\$ -	Licensing	\$ -	
Credit Card 5	\$ -	Maintenance	\$ -	
Credit Card 6	\$ -	<b>INSURANCE</b>	\$ -	
Credit Card 7	\$ -	Health	\$ -	
OTHER MONTHLY EXPENSES	\$ -	Life	\$ -	
ENTERTAINMENT	\$ -	Other	\$ -	
Monthly Childcare	\$ -	<b>FOOD</b>	\$ -	
Monthly CHILD EXPENSES (Ex:Sports, Band)	\$ -	Groceries	\$ -	
Student Loan(s)	\$ -	Dining Out	\$ -	
Student Loan(s)	\$ -	<b>PERSONAL CARE</b>	\$ -	
Student Loan(s)	\$ -	Medical/Prescriptions	\$ -	
Monthly Personal loan payment 1	\$ -	Hair/Nails	\$ -	
Personal loans 2	\$ -	Clothing	\$ -	
Personal loans 3	\$ -	Dry Cleaning	\$ -	
Personal loan 4	\$ -	Gifts and Donations	\$ -	
Total Debt in Collection	\$ -	Charity	\$ -	
<b>NET MONTHLY INCOME</b>	\$ -	Church/Tithes	\$ -	
<b>TOTAL MONTHLY EXPENSES</b>	\$ -	VIDEOS	\$ -	
<b>TOTAL DIFFERENCE</b>	\$ -	SAVINGS	\$ -	
			\$ -	Gross
<b>BEGIN TO SAVE \$</b>		<b>PETS</b>	\$ -	Net
		Food		\$ -
<b>Revised 3/16/2020</b>	DATE	<b>TOTAL EXPENSES</b>	\$ -	