



First Home, Inc.

PO Box 29590 San Francisco, CA 94129  
www.myHomeGateway.com

## Home Buyer Counseling Worksheet: Overview

The counseling process was developed in partnership with First Home, Inc., the Bay Area Home Buyer Agency, and Springboard. Your file will be reviewed by First Home and Springboard counselors to ensure that we can offer you the best possible advice on your financial and homebuying needs.

Thank you for your interest in First Home, Inc.'s comprehensive homebuyer counseling program. We hope that the counseling worksheet you are about to complete will be your first step towards owning a home. We look forward to working with you as you begin your journey down the path to home ownership.

### What We Need From You

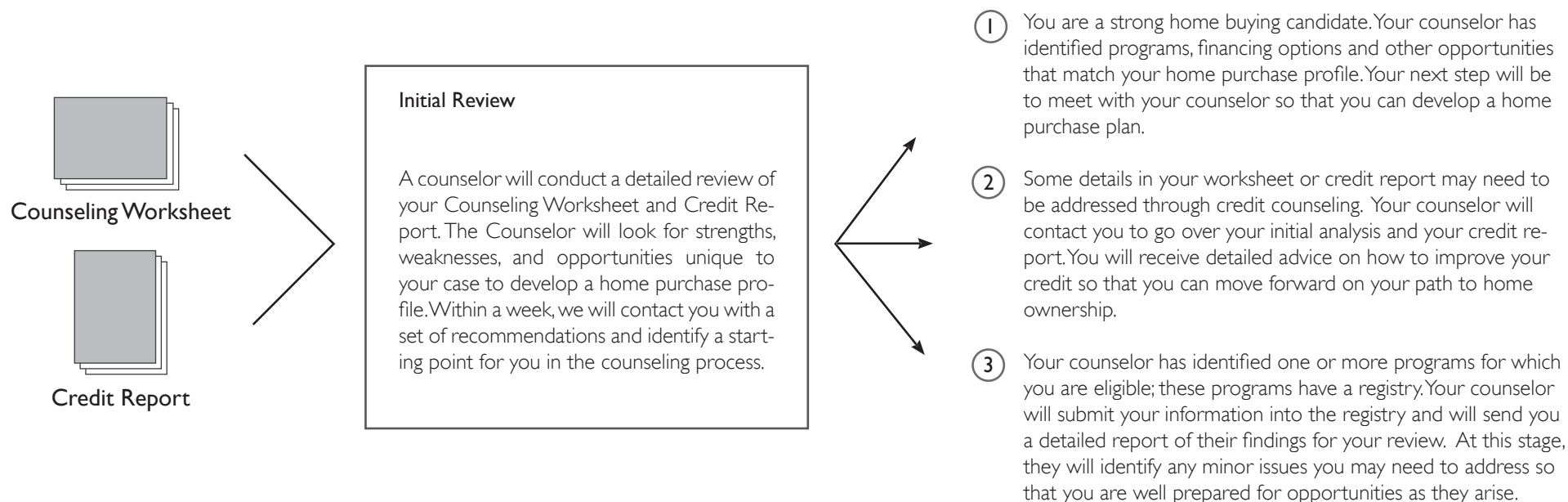
- 1 **A completed counseling worksheet:** Complete the Counseling Worksheet as accurately as possible so that your counselor can offer you the best guidance.

- 2 **A tri-agency consumer credit report:** Your worksheet is not complete without a full credit report that contains your FICO scores from all three credit bureaus. If you already have a tri-agency credit report (run within the past 45-days), attach it to your completed counseling worksheet. Otherwise, we strongly recommend that you order a report through our website or attach a check for \$40 to cover the cost of running your report. Your counselor will send you your report as soon as we run it. We understand that you may be able to find credit reports advertised at a lower cost; these

reports often exclude necessary information such as your FICO scores or may only include information from one credit reporting agency.

- 3 **Patience and determination:** We designed the counseling process with one clear objective: to help you become a home owner. Our counselors work to provide clear, concise, and honest guidance throughout the entire homebuying process. In return, we ask that you are forthcoming and that you share their determination to help you succeed in becoming a home owner.

### How the Counseling Process works





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# Home Buyer Counseling Worksheet

This worksheet will allow our Home Buyer Counselors to get a snapshot of your home buying potential. The accuracy of this worksheet is very important. We suggest having your current bank statements and any credit card bills on hand while filling it out.

Ref: WEBINQ05

Rec'd:

## BORROWER GENERAL INFORMATION

First Name	MI	Last Name
Social Security No. - -	Date of Birth / /	
Home Address		
City	State	Zip Code
Home Phone ( )	Work Phone ( )	ext.
Home Email	Work Email	

## BORROWER HOUSEHOLD INFORMATION

No. In Household	Have you owned a home in the last 3 years?
Monthly Rent \$	Years Renting @ Current Location
Have you attended a Home Buyer Seminar or Workshop?	
Which one?	Date: City:

## BORROWER EMPLOYMENT INFORMATION

Are you self employed?	For how long?
Current Employer	Title
Work Address	
City	State Zip Code
From Mo. / Year To Mo. / Year	(If less than 2 years, please fill out prior employment history below.)
Prior Employer Title	
From Mo. / Year To Mo. / Year	

## CO-BORROWER GENERAL INFORMATION

First Name	MI	Last Name
Social Security No. - -	Date of Birth / /	
Home Address		
City	State	Zip Code
Home Phone ( )	Work Phone ( )	ext.
Home Email	Work Email	

What is your relationship to the Borrower?

## CO-BORROWER HOUSEHOLD INFORMATION *(only complete if different from the Borrower)*

No. In Household	Have you owned a home in the last 3 years?
Monthly Rent \$	Years Renting @ Current Location?
Have you attended a Home Buyer Seminar or Workshop?	
Which one?	Date: City:

## CO-BORROWER EMPLOYMENT INFORMATION

Are you self employed?	For how long?
Current Employer	Title
Work Address	
City	State Zip Code
From Mo. / Year To Mo. / Year	(If less than 2 years, please fill out prior employment history below.)
Prior Employer Title	
From Mo. / Year To Mo. / Year	

## JOINT GENERAL INFORMATION *(for both the Borrower and Co-Borrower)*

What is your target property purchase price? \$	Is there a specific program you are interested in?
Are you currently working with a real estate agent?	Would you like us to bring a HomeQuest Real Estate Specialist to your counseling session?
How did you hear about the Bay Area Home Buyer Agency/First Home, Inc. or our Home Buyer Seminars and Counseling?	<input type="checkbox"/> Employer <input type="checkbox"/> News Story <input type="checkbox"/> Referral <input type="checkbox"/> Mailing/Emailing <input type="checkbox"/> Other:
What are your preferred geographic regions? <i>(Indicate priority by numbering 1 through 4)</i>	<input type="checkbox"/> Peninsula <input type="checkbox"/> East Bay <input type="checkbox"/> North Bay <input type="checkbox"/> Other:

Counselor Notes:

CONTINUED ON REVERSE »

**BORROWER INCOME**

SOURCE	GROSS AMOUNT PER YEAR
Current Employment	\$
	\$
	\$

**BORROWER ASSET ACCOUNTS (CASH & EQUIVILENT)**

NAME OF BANK	ACCOUNT TYPE	ESTIMATED BALANCE
	Checking	\$
	Savings	\$
		\$

**BORROWER INVESTMENT AND RETIREMENT ACCOUNTS**

TYPE OF INVESTMENT/RETIREMENT ACCOUNT	CURRENT VALUE
	\$
	\$
	\$

**BORROWER DEBTS (INSTALLMENT & CREDIT CARDS)**

NAME OF LENDER / CREDITOR	BALANCE	MONTHLY PAYMENT
		\$
		\$
		\$

*(List additional asset, investment/retirement, and debt account information on a separate, attached sheet. Credit and loan information will be obtained and verified from your credit report.)*

Is there any other information you feel we need?

**CO-BORROWER INCOME**

SOURCE	GROSS AMOUNT PER YEAR
Current Employment	\$
	\$
	\$

**BORROWER ASSET ACCOUNTS (CASH & EQUIVILENT)**

NAME OF BANK	ACCOUNT TYPE	ESTIMATED BALANCE
	Checking	\$
	Savings	\$
		\$

**BORROWER INVESTMENT AND RETIREMENT ACCOUNTS**

TYPE OF INVESTMENT/RETIREMENT ACCOUNT	CURRENT VALUE
	\$
	\$
	\$

**BORROWER DEBTS (INSTALLMENT & CREDIT CARDS)**

NAME OF LENDER / CREDITOR	BALANCE	MONTHLY PAYMENT
		\$
		\$
		\$

*(List additional asset, investment/retirement, and debt account information on a separate, attached sheet. Credit and loan information will be obtained and verified from your credit report.)*

**BORROWER CREDIT CHECK AUTHORIZATION**

I/We authorize First Home, Inc. (FHI) to obtain a Tri-Agency Consumer Credit Report ("Report") on me/us from FactualData. This Report will be obtained solely to vary and establish my home buyer portential. A photocopy or facsimile of this authorization may be deemed to be the equivalent of the original. I/We authorize FHI to share our information with Springboard for the purpose of completing the credit education phase of our homebuyer counseling program. The cost to run the credit report is \$40.00 per person, unless married. If I/we provide FHI with a recent credit report, my/our signature verifies that the provided tri-agency report is accurate and was run within the last 45 days.

**BORROWER**

		/ / 2004
Signature	Printed Name	Date

**CO-BORROWER**

		/ / 2004
Signature	Printed Name	Date