

Community Solutions 360

Dear Customer,

Thank you for your interest in Community Solutions 360. We are here to assist you through the homebuying process. As a HUD Approved Housing Counseling Agency, we are here to help you understand your credit and its impact, financial management/ budget counseling, resulting in the "Dream of Homeownership" or loan modification.

If you are interested in purchasing a home and would like to discuss all your options, please fill out the application provided and mail it back to the Sarasota address below. **There will be a \$45.00 charge per person to retrieve your tri-merged credit report including risk score. Please include a money order made payable to Community Solutions 360 and enclose it with the application. (No personal checks or cash will be accepted.)**

Once your application has been received you will be contacted by our certified housing counselor to set up a one-on-one appointment to discuss your plans and options of becoming a homeowner. Please return completed application with all disclosures, documentation, and money order to the address below.

Thank you for your interest and we look forward to meeting you!

Sincerely,

Laura Carter

Laura Carter
President

8466 Lockwood Ridge Road, # 157, Sarasota, FL 34243

941.809.2231

email: communitysolutions360@gmail.com

www.mycommunitysolutions360.org

Community Solutions 360

CHECKLIST OF WHAT YOU SHOULD BRING TO YOUR APPOINTMENT

	Recent paycheck stub which indicates YTD earnings
	Proof of residence (For example, a receipt for rent, copy of a recent utility bill - FPL, cable, telephone, etc.)
	Proof of child support/ alimony
	Proof of Social Security Retirement/ Disability Income
	Proof of investment income (i.e. income from savings accounts, mutual funds, CD's, stocks, bonds, life insurance)
	Retirement Income (i.e. 401(k), IRA, pension)
	Mortgage default , include recent statement.

Housing Counseling by phone appointment only, if face-to-face interview is necessary, it will be done at the following location:

**Goodwill Manasota Job Connection Ranch Lake
8750 State Route 70 East, Bradenton, FL 34202**

**8466 Lockwood Ridge Road, # 157, Sarasota, FL 34243
941.809.2231**

**email: communitysolutions360@gmail.com
www.mycommunitysolutions360.org**

COMMUNITY SOLUTIONS 360

Personal Profile Intake Form

Applicant Information (Revised 01/01/2020)

Please Print Clearly

<i>Name:</i> (Last, First, MI)		
<i>Street Address:</i>		
<i>City, State, Zip Code:</i>		
<i>Do you live in? City</i> _____ <i>County</i> _____		
<i>Telephone:</i> (Home) _____ (Cell) _____ (Work) _____		
<i>Social Security No:</i>		<i>Date of Birth:</i>
<i>E-Mail Address:</i> (optional)		
<i>Gender:</i> (please circle) Male Female		
<i>Marital Status:</i> (please circle) Single Married Divorced Separated Widow(er)		
<i>Ethnicity:</i> (please circle Yes or No for Hispanic Origin) Yes No		
<i>Race:</i> (please circle). White Black or African American Asian Mixed Race/Other		
If mixed race or other: please identify.		
<i>Do you have a disability?</i> (please circle) Yes No		
<i>Are you a U.S. Veteran?</i> (please circle) Yes No		
<i>Current Living Arrangement:</i> (please circle)		
Rent Homeless/Living in shelter Living with family member/roommate		
Homeowner with Mortgage Homeowner with mortgage paid off		
Other		
If other, please identify.		
<i>Are you a first-time buyer?</i> Yes No		
<i>Household Type:</i> (please select the most accurate)		
Female-headed single parent Male-headed single parent Single adult		
Two or more unrelated adults Married with children Married without children		
Other: If other: please identify		
<i>Family size:</i> How many dependents?		<i>Ages?</i>
<i>Are their non-dependents who will be living in the home?</i> Yes No		
If yes, please list relationship and age.		
<i>Child Support?</i>	<i>SSI/SSD?</i>	<i>Alimony?</i>
<i>Education:</i> (please circle)		
Below high school diploma High school diploma or equivalent Two-year college		
Bachelor's Degree Master's Degree Above Master's Degree		
<i>Referred to Home Ownership Center by:</i> (please circle all that apply)		
Advertisement Bank Government Staff/board member Walk-in Friend Radio/TV		
<i>If you were referred by a bank, which one:</i>		

COMMUNITY SOLUTIONS 360

Applicant Employment – Last 2 Years

Please Print Clearly

Primary Employer:	
Street Address:	
City, State, Zip:	
Telephone:	Hire Date:
Employment Status: (please circle). Full-time Part-time	
If part time number of hours per week:	
Gross Income (before taxes):	
Is this amount paid: (please circle one)	
Hourly Weekly Twice a month Monthly Every two weeks	

Household Income

Please Print Clearly

Type of Income	Applicant <i>Monthly Amount</i>	Co-Applicant <i>Monthly Amount</i>
Salary/ Wages		
Alimony/ Child Support		
Pension Income		
Social Security Retirement Benefits		
Public Assistance		
Self-Employment		
Dependent SSI Income		
Social Security Disability Benefits		
Other: (please identify)		
Can you document court-ordered child support and/or alimony income? Yes No If yes, how long will it continue?		
If your child or a family member receives SSI, for how many more years will the payments continue?		
If you receive disability income, is it for a permanent disability? Yes No		

Annual Income from all sources: Please circle amount based on family size:

FY 2022 Income Limit (Revised 04/18/22)	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
VL (50 — 79%)	\$30,250	\$34,550	\$38,850	\$43,150	\$46,650	\$50,100	\$53,550	\$57,000
L (80%)	\$48,350	\$55,250	\$62,150	\$69,050	\$74,600	\$80,100	\$85,650	\$91,150
M (80 — 120%)	\$72,600	\$82,920	\$93,240	\$103,560	\$111,960	\$120,240	\$128,520	\$136,800

COMMUNITY SOLUTIONS 360

Liabilities/Debt

Please Print Clearly

Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. **DO NOT include rent or utilities.**

Paid To	Current Balance	Monthly Payment	Who's Debt? A = Applicant C = Co-Applicant N = Both
1.			
2.			
3.			
4.			
5.			
<i>Have your payments been made on time?</i> Yes No			
<i>Are you currently in Chapter 13 bankruptcy? (Repayment)</i> Yes No			
If yes, when did it begin?			
If yes, when will it be paid out?			
If yes, how much are the monthly payments?			
<i>Have you had a Chapter 7 bankruptcy? (Dissolution)</i> Yes No			
If yes, when was it discharged?			

Liquid Funds/Savings/Investments

Please Print Clearly

Please list the approximate value of each	Applicant	Co-Applicant
<i>Checking account - Bank:</i>		
<i>Savings account - Bank:</i>		
<i>Cash on hand</i>		
<i>Certificates of Deposits (CD's)</i>		
<i>Securities (stocks, bonds, etc.)</i>		
<i>Retirement accounts (IRA's/401(k)/Pension</i>		
<i>Can you document 12 months of rental history? (cancelled checks, money orders, cash receipt from landlord?)</i>		
Yes No		

COMMUNITY SOLUTIONS 360

Living Expenses	Please Print Clearly	
Description	Applicant	Co-Applicant
Current monthly rent or mortgage		
Electric		
Water/Solid Waste		
Telephone		
Cable/Satellite TV		
Food		
Gas		
Auto Insurance		
Day Care/After School		
Other		

Additional Information	Please Print Clearly	
Have you attended a First-time Home Buyer’s Education Class?	Yes	No
Do you have a contract on a house at this time?	Yes	No
Are you currently working with a real estate agent?	Yes	No

Other information you feel is relevant to your situation:

Authorization to Release Information

I/We hereby authorize Community Solutions 360 to obtain a credit report (for a fee) and all necessary information (job, rent, financial, etc.) to assist me/us in an evaluation of my/our capacity to successfully accomplish homeownership. I/We understand that the information may be shared with other housing counselors and lenders in an effort to determine eligibility for mortgage financing and/or develop a plan to correct qualification deficiencies in the pursuit of a mortgage approval.

I/We hereby acknowledge the above information to be true and accurate to the best of my/our knowledge. Community Solutions 360 contracts with Sarasota County, Manatee County and the U. S. Department of Housing and Urban Development to provide services to potential homebuyers. I/We agree that Community Solutions 360 may release information to the property city/county/state/federal officials, in compliance with the contract and down payment assistance programs.

Applicant Signature

Date

Co-Applicant Signature

Date

Monthly Expenses Worksheet

Housing	
Rent or Mortgage	
Heating (<i>gas or oil</i>)	
Electricity	
Water or sewage	
Telephones (<i>land lines and cell phones</i>)	
Renters or homeowners insurance (<i>if separate</i>)	
Trash service	
Home maintenance and furnishings	
Cleaning supplies	
Lawn service	
<i>Subtotal</i>	
Transportation	
Gas	
Car payment	
Car insurance	
Car inspection	
Car repairs and maintenance	
License plates and registration fees	
Public transportation or taxi	
Parking and tolls	
<i>Subtotal</i>	
Food	
Groceries	
School lunches	
Work-related (<i>lunches and snacks</i>)	
<i>Subtotal</i>	
Insurance	
Health (<i>medical & dental, if not payroll deducted</i>)	
Life	
Disability	
<i>Subtotal</i>	
Medical	
Doctor	
Dentist	
Prescriptions	
<i>Subtotal</i>	
Childcare	
Childcare or babysitters	
Child support or alimony	
<i>Subtotal</i>	
Clothing	
Clothing	
Laundry and dry cleaning	
<i>Subtotal</i>	
Donations	
Religious or charity	
<i>Subtotal</i>	

Education	
Tuition	
Books, papers and supplies	
Newspapers and magazines	
Lessons (<i>sports, dance, music</i>)	
<i>Subtotal</i>	
Gifts	
Birthdays	
Major holidays	
<i>Subtotal</i>	
Personal	
Barber or beauty shop	
Toiletries	
Children's allowances	
Tobacco products	
Beer, wine or liquor	
<i>Subtotal</i>	
Entertainment	
Movies, sporting events, concerts, etc.	
Video Rentals	
Internet rentals	
Cable/satellite TV	
Restaurants and take-out meals	
Gambling and lottery tickets	
Fitness and social clubs	
Vacations/ trips	
Hobbies or crafts	
<i>Subtotal</i>	
Miscellaneous	
Checking account fees, money order fees, etc.	
Pet care and supplies	
Postage	
Pictures and photo processing	
"Mad" money	
<i>Subtotal</i>	
Debts	
Student loan	
Credit card (<i>monthly minimum</i>)	
Credit card (<i>monthly minimum</i>)	
Credit card (<i>monthly minimum</i>)	
Medical bills	
Personal loan	
<i>Subtotal</i>	
Other	
Other	
Other	
Other	
<i>Subtotal</i>	
Total Monthly Expenses	
Total Monthly Income	
Total Monthly Surplus or	
Total Monthly Deficit	



Community Solutions 360

HUD Approved Housing Counseling Agency

Authorization for Release of Credit/Financial Information

Name: _____

Name: _____

SS#: _____

SS#: _____

DOB: _____

DOB: _____

I/We the undersigned is a customer of Community Solutions 360 and requests/authorize that any and all information currently on file with your agency/financial institution/medical facility/ be released to the representative of Community Solutions 360.

I/We agree to hold Community Solutions 360 harmless from any liability for any claims or actions which may occur as a result of the release of this information.

Signature: _____

Signature: _____

Date: _____

Date: _____

Community Solutions 360 representative:

Signature: _____

Date: _____

8466 Lockwood Ridge Road, Suite 157
Sarasota, FL 34243 Telephone 941.809.2231
email: communitysolutions360@gmail.com



Community Solutions 360

HUD Approved Housing Counseling Agency

Mortgage Authorization for Release of Credit/Financial Information

Borrower: _____ **Co-Borrower:** _____

SS#: _____ **SS#:** _____

DOB: _____ **DOB:** _____

Loan Number: _____

Property Address: _____

I/We the undersigned is a customer of Community Solutions 360 and requests/authorize that any & all mortgage information currently on file with your mortgage company / servicer _____ be released to the representative of Community Solutions 360. Community Solutions 360 is a HUD Certified Housing Agency with certified housing counselors.

I/We agree to hold Community Solutions 360 harmless from any liability for any claims or actions which may occur as a result of the release of this information.

Borrower: _____ **Co-Borrower:** _____

Date: _____ **Date:** _____

Community Solutions 360 representative:

Name: _____

Signature: _____

Date: _____

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Telephone 941.809.2231 email: communitysolutions360@gmail.com



Disclosure to Client for HUD Housing Counseling Services

Community Solutions 360

Community Solutions 360 (CS 360) provides the following HUD Housing Counseling Services: pre-purchase/homebuying; rental topics; non-delinquency post-purchase; home maintenance and financial management for homeowners; and resolving or preventing mortgage delinquency or default counseling.

CS 360's one-on-one housing counseling includes a review of credit report, budgeting/ savings plan, mortgage approval, finding a home, understanding and referral to various down payment assistance programs, identification of predatory lending, fair housing information, energy conservation, home maintenance and closing on a home.

Community Solutions 360 is a HUD Approved Housing Counseling Agency offering the 8-hour Home Buyer Education Class. CS 360 has financial or exclusive relationships, or both with specific industry partners, including Manatee County Government, Sarasota County Office of Housing 86 Community Development, City of Bradenton, Goodwill Manasota, Gulf Coast Legal Aid, Legal Aid of Manasota, Bank of America, Regions Bank, Fifth Third Bank, Bank OZK, Wells Fargo, and Bank United.

One-on-one housing counseling / homebuyer education classes are provided a HUD Approved Housing Counselor. The only charge for this service is \$45 per person for a tri-merged credit report. There is no obligation to receive, purchase, or use any product or service offered by this agency or any service of its industry partners or other partner in exchange for your receiving HUD housing counseling services.

As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD's Housing Counseling Program requirements, we may provide information on alternative services, programs, and product available to you, if applicable and known to our staff.

Community Solutions 360 is a not-for-profit developer and builder of affordable housing serving those individuals / families up to 140% of AMI (area median income).

I, _____ and _____
understand and consent to the fact that I am under no obligation to purchase a home through Community Solutions 360. If I qualify under the income guidelines for Community Solutions 360, I understand that I have the choice to participate in the program or pursue another program outside of Community Solutions 360. I also understand that no matter which program I choose to participate in, I will be able to continue my working relationship and obtain assistance from Community Solutions 360. I also have the right to choose the lender, realtor, and any other individual providing housing services involved in my homebuying process. I understand if Community Solutions 360 refers me to any outside services they will give me at least three referrals.

Signature: _____ **Date:** _____
Applicant

Signature: _____ **Date:** _____
Co-Applicant

Community Solutions 360 representative:

Signature: _____ **Date:** _____