

NOTE: Please Submit a check payable to RurAL CAP for \$35.00 for the Applicant and \$35.00 for the Co-Applicant.

Cash will cannot be accepted.

Revision Date: 11/17/23

### PRE-SCREENING APPLICATION FORM

# Rural Alaska Community Action Program, Inc. (NMLS #396638) Mutual Self-Help Housing Program



44539 Sterling Hwy, Suite 206, Soldotna, AK 99669 Phone: 907-260-3451 FAX: 907-260-3452

Name Date of Birth	Age Relationship (spouse, son, daughter, etc.
List ALL individuals who will be living in the home and the ALL household members that are not the Applicant o	eir ages ( <i>please include applicant and co-applicant</i> ) or Co-Applicant and are 18 or older MUST complete page 8 .
Best Time/Way to contact you:	
Cell Phone	Cell Phone
Home PhoneWork Phone	Home PhoneWork Phone
E-mail Address:	E-mail Address:
Physical Address:	Physical Address:
Mailing Address:	Mailing Address:
Date of Birth:	Date of Birth:
Social Security Number:	Social Security Number:
Full Name:	Full Name
<u>Applicant</u>	<u>Co-Applicant</u>

### **Employment/Income Information**

### Applicant Co-Applicant

Employer:	Employer:
Job Title:	Job Title:
Date of Hire:	Date of Hire:
How long have you worked in this profession?	How long have you worked in this profession?
Gross Monthly Income (before taxes):	Gross Monthly Income (before taxes):
Hourly wage hours worked per week	Hourly wage hours worked per week
If employed less than 2 years, please show past employment For two full years including dates employed:	If employed less than 2 years, please show past employment For two full years including dates employed:
Do you receive a PFD?	Do you receive a PFD?
Do you receive other income (include APA, SSI, SSDI, Native Dividends, Senior Benefits, Retirement Income)? Monthly Amount Received:	Do you receive other income (include APA, SSI, SSDI, Native Dividends, Senior Benefits, Retirement Income)?  Monthly Amount Received:
Do you receive food stamps? If yes, how much?	Do you receive food stamps? If yes, how much?
What is your marital status?  ☐ Married ☐ Separated ☐ Unmarried (Includes single, divorced, widowed)	What is your marital status?  ☐ Married ☐ Separated ☐ Unmarried (Includes single, divorced, widowed)
Do you have a final dissolution/divorce decree?	Do you have a final dissolution/divorce decree?
Do you pay Child Support? If yes, how much?	Do you pay Child Support? If yes, how much?
Do you currently have a pending court case?  If yes, please explain (child custody, divorce, etc.)	Do you currently have a pending court case?
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Provider and how much do you pay per month? Provider and how much do you pay per month? **Assessment of Commitment** Yes No 1. Do you have reliable transportation available to get to and from the building site? 2. Are you physically able to do light construction work? 3. Are you able to provide consistent child care for your children? 4. Can you realistically work a minimum of 35 hours per week per family unit? Residence Information Yes No 1. Do you rent? 2. Are you related to your landlord? 3. Do you receive Section 8 vouchers? 4. If you rent, how much do you pay each month? \_\_\_\_\_\_ 5. Who is your landlord and their contact number? \_\_\_\_\_\_ 6. What is the physical address where you live? 7. How long have you lived at this address? \_\_\_\_ If you have lived at this address less than 2 years, please provide physical address, landlord information and dates you lived at the addresses for a full 2 year history: Yes No 9. Do you own a home? 10. Does your current residence have running water and/or sewer? 11. Does your current residence have complete kitchen facilities? 12. How many bedrooms does your current residence have? 13. If you own a home, is it a mobile home, lack running water/sewer, power, electric, or heat? **Financial Information** Yes No 14. Has applicant or co-applicant had a bankruptcy? 15. If you have had a bankruptcy, please specify when it was discharged:\_\_\_\_ 16. Has applicant or co-applicant had a judgment? 17. If you have had a judgment, please indicate when it was paid in full: 18. If the judgment is not paid in full, are you making payments? Please provide information below: 19. Has applicant or co-applicant ever had a collection? 20. Do you have any unpaid collections? 21. Are you making payments on your unpaid collections? 22. Do you have paid collections? 

Do you pay out of pocket of child care? If yes, who is your

Do you pay out of pocket for child care? If yes, who is your

23. Please	e explain reaso	on behind	collections and ho	ow you propose to	satisfy them:		
=	=			days late in the page	· ·		
	If yes, how many payments have been late?						
paymo		ту рауптеп		y			
26. If yes	to 22 above, p	lease iten	nize who you pay,	the amount you p	ay for each debt, and h	now much longe	er you have to pay:
				Optional Informa	<u>tion</u>		
	-		=		nged to do so. The law	=	•
				=	nish it. If you choose to	o provide the in	formation, it may
	ling additiona	l funding t	hat could help rec	luce the cost of you	ur mortgage loan.		
Ethnicity: Applicant:	□ Licna	nic or Latir	10 🗆	Not Hispanis or I	atino		
Co-Applicant:	•	nic or Latir		Not Hispanic or L Not Hispanic or L			
со-друпсант.	ш тіізраі	iic or Latii		Not mapanic of L	atino		
Race:							
Applicant:	☐ America	n Indian o	r Alaskan Native	☐ Asian	☐ Black or Africa	ın American	
	☐ Native H	lawaiian o	r Pacific Islander	☐ White			
Co-Applicant:			r Alaskan Native r Pacific Islander	□ Asian □ White	☐ Black or Africa	n American	
Sex:							
Applicant:	☐ Male			Female			
Co-Applicant:	☐ Male			Female			
I do not wish to	provide this	informatio	on 🗆				
Are you a veter	ran?						
Applicant:	☐ Yes		No				
Co-Applicant:	☐ Yes		No				
If you are Alask	a Native or A	merican In	dian, do you have	e a BIA card?			
Applicant:	□ Yes		No				
Co-Applicant:	☐ Yes		No				
If you are Alask	a Native or A	merican In	dian, what is you	r tribal affiliation a	nd/or native corporati	on information?	
					m will be used for pregage loan application is		
Applicant's Sign	nature				Co-Applicant's Signature	gnature	



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### **CONSUMER AUTHORIZATION AND RELEASE**

I hereby authorize CoreLogic Credco, LLC ("CREDCO") 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, Transunion) and provide a copy of the Report to my housing counseling agency, Rural Alaska Community Action Program, Inc. ("Counselor") for Counselor to provide 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.

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If one or more of the provisions, or a portion of a provision of this document are held for any reason to be 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 provide the following information:

## Two Year History of your Residence and Landlord information - <u>listed chronologically</u>.

Please include physical addresses and dates you lived there (move in and move out dates), name of landlord or property owner and the Landlord's address, phone, fax, and e-mail contact information. Please use full dates (month/day/year):

Please provide a two-Year History of your Employment information - <u>listed chronologically</u>. Please use full dates (month/day/year). Include:

- Dates where you were not employed or going to school (beginning and ending dates)
- Employer Name
- Dates Worked (hire date and ending date, please use Month/Day/Year)
- Job Title

- Payroll Contact Name, Phone Number, Fax Number, a	nd E-mail contact information

# Employment/Income Information For Adult Household Members living in the home - ages 18 or older

Please submit a copy of this page for all household members, 18 or older, who are **NOT** the applicant or co-applicant

- All 10 questions must be answered, if not applicable, write N/A
- ALL household members 18 or older must provide information, even if they are claimed as a dependent by the applicant or co-applicant

useh	old Member's Name:			
1.	Are you a FULL-TIME Student?	Yes	No	(please circle one)
2.	Do you receive W-2 wages?	Yes	No	(please circle one)
3.	Employer:	(if you w	ork multiple	jobs, include ALL employment info)
4.	Employer Contact Phone Number:	<del></del>		
5.	Employer Address:			
6.	Employer E-Mail OR Fax Number:			
7.	Gross Monthly Income (before taxes):	Hourly wage	Hour	s worked per week
8.	Do you receive a PFD?	Yes	No	(please circle one)
9.	Do you receive other income (SSI, SSDI, Child Su	upport, APA, spousal supp Yes	ort, self-emp No	loyed income, unemployment, etc.)? (please circle one)
10.	If you receive other income, please list from wh	nere and how much you re	ceive per mo	nth:



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### Disclosure to Client for HUD Housing Counseling Services Rural Alaska Community Action Program, Inc. (RurAL CAP)

### Services Offered:

Our agency provides the following fee-free\* HUD one-on-one housing counseling services: pre-purchase counseling and financial literacy credit counseling, foreclosure prevention, and disaster recovery. Our agency also provides the following group education workshop: home maintenance education.

\*Associated fees only include the \$35 credit report. If you are unable to pay the fee or paying the fee will result financial difficulty, you may request a Hardship Waiver. Please ask us for more information about this offer.

### **Relationships with Industry Partners:**

Our agency has financial or exclusive relationships, or both, with specific industry partners, including:

- <u>Rural Community Assistance Corporation</u> is a Technical and Management Assistance provider and a grant provider for down payments and closing cost assistance
- Housing Assistance Council provides the Self-help Home Opportunity Program (SHOP) down payment, closing
  cost assistance funding, and funding for lot acquisition and development for RurAL CAP's Mutual Self-Help
  Housing Program
- <u>Alaska Housing Finance Corporation</u> provides the Operating Expense Assistance Grant and Homeownership Development Program (HDP) grant and is an assistance provider for down payments and closing costs
- <u>Enterprise</u> contributed a 12-month grant for the purpose of RurAL CAP to become a Housing and Urban Development (HUD) certified housing counseling agency and contributed supplemental program overhead
- Wells Fargo Bank provides the agency with grants to support housing counselor wages
- <u>City of Soldotna</u> through CARES Act Funding, provided Mutual Self-Help Housing Program funds to bridge the gap in construction costs due to COVID-19
- HUD provides HDP funding and SHOP funding
- <u>USDA Rural Development</u> provides a 523 Technical Assistance grant for overhead to manage and operate the mutual self-help housing program and 502 direct mortgage loan funding for the Mutual Self-Help Housing Program's construction costs and certified packaging services
- <u>Denali Commission</u> provides funding for program overhead for our new housing and rehabilitation programs.

#### No Client Obligation:

The client is not obligated to receive, purchase, or use any other services offered by RurAL CAP or its exclusive partners to receive housing counseling services.



#### Alternatives:

We may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

### **Personal Information:**

Client files are kept in a secured filing system online and printed information is kept in a locked cabinet in a locked office. Please be aware that your client files may be reviewed by HUD as part of your approval but no personal information is recorded. Information is only shared with partners to secure loan funds for each client when they are eligible to purchase a home.

Potential partners include: USDA Rural Development, Alaska Community Development Corporation (ACDC) for the Homeownership Opportunities Program down payment and closing cost assistance, Alaska Housing Finance Corporation for down payment and closing cost assistance through the HDP program, Rural Community Assistance Corporation for down payment and closing cost assistance, and audits completed to ensure compliance with Secure and Fair Enforcement for Mortgage Licensing (SAFE) Act as required by the State of Alaska and Nationwide Mortgage Licensing System (NMLS) guidelines.

I have read and received a copy of this disclos	ure on	
	Date	
Print First Name and Last Name	Signature	
This disclosure was conveyed verbally via a vi	rtual/telephonic session. YES or No	O (circle)