



## Back to Work Program HUD Approved Counseling by



# CHES, Inc.

[www.chesinc.org](http://www.chesinc.org)

*Under the Federal Housing Administration's new Back to Work – Extenuating Circumstances mortgage loan program, potential home buyers may have had a foreclosure, short sale, deed-in-lieu of foreclosure, or have declared bankruptcy but can now qualify for a home loan in as little as one year after their financial hardship.*



### Home Buyer Checklist

#### 1. Locate an Approved Counseling Agency

Home buyers must first take a Pre-purchase Counseling session with a HUD-approved housing counseling agency **30 days before starting an application** with an FHA-lender.

#### 2. Get a Counseling Certificate

Home buyers can complete their one hour counseling session with CHES, Inc.'s Priority Pre-Purchase Counseling over the phone. They can simply **call (816) 533-7417** Monday – Friday: 9am to 6pm (Central). The fee is only \$99 and the home buyer is delivered their counseling certificate by email. The certificate is valid for 6 months.

CHES, Inc. is a nonprofit, HUD-approved housing counseling agency formed in 2010. A member of the National Industry Standards for Housing Counseling, CHES, Inc. is dedicated to helping homeowners find the best solutions when facing difficulty with their mortgages.

#### 3. Locate a Participating Lender

Finally, the home buyer will need to find a lender participating in the FHA Back to Work - Extenuating Circumstances program and apply 30 days after the date on their counseling certificate.



# CHES, Inc. Counseling Intake Form

Please complete only the areas highlighted in Yellow.

CHES, Inc. is certified by the U.S. Department of Housing & Urban Development (HUD) as a "Housing Counseling Agency". The purpose of this Application is to meet HUD reporting requirements as well as to determine whether you meet eligibility requirements for down payment assistance programs, or may benefit from other services provided by CHES, Inc. or other local community organizations. Your information is confidential, for more information please review our Privacy Policy supplied in this package.

If you need assistance in completing any of these forms, please contact us at 816-533-7417. We'll be happy to assist you.

## COUNSELING CLIENT

Name: \_\_\_\_\_  
 Last First Middle  
 S.S.#: XXX-XX-\_\_\_\_ Education: \_\_\_\_\_  
 Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Status:  Married  Divorced  
 Separated  Single  
 Home Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 E-Mail address: \_\_\_\_\_  
 Home Phone#: ( ) \_\_\_\_\_  
 Housing:  Own  Rent (\$) \_\_\_\_\_  
 Date of Move In: \_\_\_\_/\_\_\_\_/\_\_\_\_

## CO-COUNSELING CLIENT

Name: \_\_\_\_\_  
 Last First Middle  
 S.S.#: XXX-XX-\_\_\_\_ Education: \_\_\_\_\_  
 Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Status:  Married  Divorced  
 Separated  Single  
 Home Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 E-Mail Address: \_\_\_\_\_  
 Home Phone#: ( ) \_\_\_\_\_  
 Housing:  Own  Rent (\$) \_\_\_\_\_  
 Date of Move In: \_\_\_\_/\_\_\_\_/\_\_\_\_

Former address, if less than 2 years at current residence:

Street: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Housing:  Own  Rent (\$) \_\_\_\_\_  
 \_\_\_\_\_ # Years at this Residence

Street: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Housing:  Own  Rent (\$) \_\_\_\_\_  
 \_\_\_\_\_ # Years at this Residence

## NUMBER OF MEMBERS IN HOUSEHOLD

(Family members and/or others who will be residing at the residence)

Name	Age	Gender	Relationship	Claim as Dependent on Taxes ("Yes" or "No")
1. _____				
2. _____				
3. _____				
4. _____				
5. _____				

## SPECIAL NEEDS

Interpretation/Translation Services  Wheel Chair Access  
 Language \_\_\_\_\_  Other (Please Describe) \_\_\_\_\_

## EMPLOYMENT

Employer: \_\_\_\_\_  
 Address: \_\_\_\_\_

Employer: \_\_\_\_\_  
 Address: \_\_\_\_\_



City/State/Zip: \_\_\_\_\_  
 Phone: ( ) \_\_\_\_\_  
 Title/Position: \_\_\_\_\_  
 Employment Start Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Years In Profession: \_\_\_\_\_  
 Self-Employed?  Yes  No

City/State/Zip: \_\_\_\_\_  
 Phone: ( ) \_\_\_\_\_  
 Title/Position: \_\_\_\_\_  
 Employment Start Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Years In Profession: \_\_\_\_\_  
 Self-Employed?  Yes  No

*If less than 2 years at current employment, OR current part-time employment, provide the following information:*

Employer: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Title/Position: \_\_\_\_\_  
 Type of Business: \_\_\_\_\_  
 Employed: From \_\_\_\_\_ To \_\_\_\_\_  
Month/Year Month/Year  
 Years In Profession: \_\_\_\_\_  
 Self-Employed?  Yes  No

Employer: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Title/Position: \_\_\_\_\_  
 Type of Business: \_\_\_\_\_  
 Employed: From \_\_\_\_\_ To \_\_\_\_\_  
Month/Year Month/Year  
 Years In Profession: \_\_\_\_\_  
 Self-Employed?  Yes  No

**INCOME**

**(Include ALL household income regardless of amount or frequency you receive it.)**

**COUNSELING CLIENT**

**CO-COUNSELING CLIENT**

**EMPLOYMENT**

**EMPLOYMENT**

Hourly Wage: \$ \_\_\_\_\_/Hours: \_\_\_\_\_ per week  
 Monthly Salary: \$ \_\_\_\_\_/Annual: \$ \_\_\_\_\_  
 Overtime Wage: \$ \_\_\_\_\_/Monthly: \$ \_\_\_\_\_  
 Commissions/Bonus: \$ \_\_\_\_\_  
 Dividends/Interest: \$ \_\_\_\_\_  
 Net Rental Income: \$ \_\_\_\_\_/Month  
 Alimony\*: \$ \_\_\_\_\_/Month  
 Child Support\*: \$ \_\_\_\_\_/  
 Other: \$ \_\_\_\_\_

Hourly Wage: \$ \_\_\_\_\_/Hours: \_\_\_\_\_/per week  
 Monthly Salary: \$ \_\_\_\_\_/Annual: \$ \_\_\_\_\_  
 Overtime Wage: \$ \_\_\_\_\_/Monthly: \$ \_\_\_\_\_  
 Commissions/Bonus: \$ \_\_\_\_\_  
 Dividends/Interest: \$ \_\_\_\_\_  
 Net Rental Income: \$ \_\_\_\_\_/Month  
 Alimony\*: \$ \_\_\_\_\_/Month  
 Month Child Support\*: \$ \_\_\_\_\_/Month  
 Other: \$ \_\_\_\_\_

**TOTAL MONTHLY INCOME** \$ \_\_\_\_\_

**TOTAL MONTHLY INCOME** \$ \_\_\_\_\_

*\*Attach copy of Final Divorce Decree and/or Child Support Order. Attach other supporting documentation, if applicable.*

**ASSETS**

	Client	Co-Client
<b>Name of Bank</b>		
<b>Type of Account (Checking, Savings Money Market)</b>		
<b>Balance</b>		
<b>Name of Bank</b>		
<b>Type of Account (Checking, Savings Money Market)</b>		
<b>Balance</b>		
<b>Retirement</b>		
<b>Stocks and Bonds</b>		
<b>Life Insurance (Cash Value)</b>		
<b>Other Assets</b>		
<b>Total Assets</b>	\$	\$

## CREDIT & DEBT

	Client	Co-Client
<b>Creditor</b>		
<b>Balance</b>		
<b>Monthly Payment</b>		
<b>Creditor</b>		
<b>Balance</b>		
<b>Monthly Payment</b>		
<b>Creditor</b>		
<b>Balance</b>		
<b>Monthly Payment</b>		
<b>Creditor</b>		
<b>Balance</b>		
<b>Monthly Payment</b>		
<b>Creditor</b>		
<b>Balance</b>		
<b>Monthly Payment</b>		
<b>Creditor</b>		
<b>Balance</b>		
<b>Monthly Payment</b>		
<b>Alimony, Child Support or Separate Payments</b>		
<b>Total Debt</b>	\$	\$

Use the back of this sheet if you have additional obligations

**List Any Additional Names Under Which You have Received Credit in The Past:  
(Example with a nickname or a "Jr" or prior married name(s))**

**COUNSELING CLIENT**

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**CO-COUNSELING CLIENT**

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### PLEASE ANSWER THE FOLLOWING QUESTIONS WITH "YES", "NO" or "NOT APPLICABLE" (N/A)

QUESTIONS	CLIENT	CO-CLIENT
1. a. Are you presently residing in a mutual or public housing project?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
b. Are you currently on Section 8?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Have you been sued for any reason within the past 10 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Have you declared bankruptcy within the last 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Have you had property foreclosed upon or given title or deed in lieu in the past 3 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Are you currently party to a lawsuit?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Are you obligated to pay alimony, child support or maintenance? <i>If "YES" attach copy of your Final Divorce Decree and/or Child Support Order.</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. a. Do you currently receive child support and/or alimony? <i>(If "YES" attach copy of your Final Divorce Decree and/or Child Support Order)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
b. If "YES", do you receive this income consistently?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
8. Is any part of your down payment contribution borrowed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
9. Are you a co-maker, endorser, or co-signer on a Note?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
10. Have you had credit problems in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
11. a. Are you a U.S. citizen?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
b. Are you a Resident Alien? <i>If "YES" attach copy of Resident Alien Card.</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
12. Do you intend to occupy the property as your principle residence?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
13. Are you a first-time home buyer (have not owned or had any interest in a piece of property for the past 3 years).	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**RACE / ETHNICITY**

- Ethnicity:** Hispanic  Non-Hispanic   
**Race (HUD requires people to report both race & ethnicity):**  
 American Indian or Alaskan Native  
 Asian  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 White  
 Other Single Race  
 ■ Multi-Race (Mark Below):  
 American Indian or Alaska Native & White  
 American Indian or Alaska Native & Black  
 Asian & White  
 Black or African American & White  
 Other Multiple Races

I do not wish to furnish this information.

- Ethnicity:** Hispanic  Non-Hispanic   
**Race (HUD requires people to report both race & ethnicity):**  
 American Indian or Alaskan Native  
 Asian  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 White  
 Other Single Race  
 ■ Multi-Race (Mark Below):  
 American Indian or Alaska Native & White  
 American Indian or Alaska Native & Black  
 Asian & White  
 Black or African American & White  
 Other Multiple Races

I do not wish to furnish this information.

**Household Income**

Number of people in the household: \_\_\_\_\_  
Total household income: \_\_\_\_\_

**Gender**

Male  Female

Male  Female

**Citizenship -- Were You Born an American Citizen?**

Yes  No

Yes  No

If No, Country of Birth: \_\_\_\_\_

If No, Country of Birth: \_\_\_\_\_

**Are you a veteran of the U.S. armed forces?**

Yes  No

Yes  No

**AGREEMENT:**

By signing below, you represent and warrant that information provided is true and complete and CHES, Inc. may consider such information as continuing to be true and correct unless a written notice of change is given to CHES, Inc. by the Undersigned. If any information you provided on the *Application Cover Page* has changed since signing the *Cover Page*, you have updated that information on this *Application*. By signing below you also represent and warrant that you have provided CHES, Inc. with all documentation deemed applicable within this *Application* to determine your eligibility.

By signing below, you agree to attend and complete the CHES, Inc. First-Time Home Buyer Program (classes and counseling) prior to closing on any and all purchase assistance loan(s).

By signing below you agree to provide CHES, Inc. with a copy of your HUD 1 statement upon closing on your new home.

You certify and declare under penalty of perjury under the laws of the State of Missouri that the statements and representations made herein are true and correct.

\_\_\_\_\_  
Counseling Client Date

\_\_\_\_\_  
Co-Counseling Client Date

How did you hear about CHES, Inc. \_\_\_\_\_



**CHES, INC.**<sup>®</sup>

www.chesinc.org

Credit & Homeownership Empowerment Services, Inc.

## **CHES, Inc. Privacy Policy**

Credit & Homeownership Empowerment Services, Inc. (CHES, Inc.) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

### **Types of information that we gather about you**

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

### **You may opt-out of certain disclosures**

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at 816-533-7417 and do so.

### **Release of your information to third parties**

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



**Credit & Homeownership Empowerment Services Inc. (CHES, Inc.) Housing Counseling Disclosure**

Name: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_  
Address: \_\_\_\_\_ City, State, Zip \_\_\_\_\_  
Phone #: Day: \_\_\_\_\_ Eve: \_\_\_\_\_ Cell: \_\_\_\_\_

Name: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_  
Address: \_\_\_\_\_ City, State, Zip \_\_\_\_\_  
Phone #: Day: \_\_\_\_\_ Eve: \_\_\_\_\_ Cell: \_\_\_\_\_

**DISCLOSURE**

Credit & Homeownership Empowerment Services, Inc. (CHES, Inc.) is a HUD Approved, 501(c)(3), Nonprofit, Housing Counseling organization that provides Foreclosure Prevention Counseling, Homebuyer & Homeownership Education & Counseling, as well as Financial Literacy & Credit Restoration Education and Counseling Services.

CHES, Inc. receives broad based financial support for our Housing Counseling Services in the form of grants from the following lenders:

*Bank of the West, Arvest Bank, Bank of America, Wells Fargo, MetLife Bank, Central Bank of Kansas City, Central Bank of the Midwest, Bank of Oklahoma, Community America, Capitol Federal Savings, Commerce Bank, UMB Bank, First National Bank of Kansas.*

There are many real estate brokers, mortgage lenders and mortgage brokers and you, as a client of CHES, Inc., are free to choose whomever you please to provide these types of services to you. CHES, Inc. encourages you to interview a minimum of 3 separate providers of each of these services in order to determine which provider will best fit your needs. You are under no obligation to utilize the services of any lender that provides support to CHES, Inc.

Completion of this housing counseling program and receipt of a certificate of completion of counseling do not qualify you, the borrower, for an FHA loan or Reverse Mortgage (HECM). A lender will have to determine if you, the borrower, qualify for a loan or Reverse Mortgage. You understand that you may not be approved for a loan.

**AUTHORIZATION ALL CLIENTS**

Pursuant to Public Law 91-50B, Title VI, Section 604 (2) & (3) A & B and Section 610 (a) – (d), I/We hereby authorize any Credit Reporting Agency to disclose any consumer credit information to CHES, Inc. and hereby name CHES, Inc. as the authorized “person of my choosing.” Additionally, you may discuss my file with /CHES, Inc. personnel (Law No. 1610 (d) 1). I understand that I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance. I understand that CHES, Inc. provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from CHES, Inc. in no way obligates me to choose any of these particular loan products or housing programs.

**ACKNOWLEDGMENT**

I/we understand that CHES, Inc. provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from CHES, Inc. in no way obligates me to choose any of these particular loan products or housing programs.

I/we have read and received a copy of this disclosure form.

\_\_\_\_\_  
Signature Date: \_\_\_\_\_

\_\_\_\_\_  
Signature Date \_\_\_\_\_