

TYPE YOUR RESPONSES, PRINT, SIGN AND MAIL THE FORM TO US. DO NOT E-MAIL THIS FORM.

- Completed Homeownership Program Intake Form
- Initialed and signed Homeownership Program Authorization Form
- Completed expense sheet (please make sure to fill this out completely)
- Most current bank statements for two months – if available
- Most current paycheck stubs for a 30-day period
- Most current paycheck stubs for a 30-day period for household members other than borrower
- Documentation of additional income must be provided (ex. child support, SSI, etc.)
- Copy of acceptable identification. Please use one of the following valid/non-expired items:
 - Driver's license with photo
 - OH/PA photo identification
 - Passport with photo
 - Alien I.D. Card with photo
 - Armed Forces I.D. with photo

- Check or Money Order payable to Dollar Bank for merged credit report:
 - \$20.00 for each individual person
 - \$37.00 for married couples
 - \$40.00 for unmarried couples

• **Mail all of the above to:**

Judith A. Mason, Vice President
Community Development
Dollar Bank
20 Stanwix Street
1st Floor
Pittsburgh, PA 15222

After we receive all necessary information, we will call you to set up an appointment.

DO NOT SEND ORIGINAL DOCUMENTATION - COPIES ONLY.

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Personal Data - for purposes of pulling your credit report

Married Unmarried Separated

Applicant's Name _____ Date of Birth _____

Co-Applicant's Name _____ Date of Birth _____

Number of Dependents _____ Ages _____ Home / Cell _____

E-mail Address _____

Applicant's SSN _____ Co-Applicant's SSN _____

Present Address _____

How Long _____ Rent Amount _____

Employment History - two years required, add to back page

Applicant's Current Employer _____ Phone # _____

Address _____

Position _____ How Long _____

Gross Mth. / Yr. Income _____ Other Income / Source _____

Explain _____

Applicant's Current Second Job Employer _____ Phone # _____

Address _____

Position _____ How Long _____

Gross Mth. / Yr. Income _____ Other Income / Source _____

Explain _____

Co-Applicant's Current Employer _____ Phone # _____

Address _____

Position _____ How Long _____

Gross Mth. / Yr. Income _____ Other Income / Source _____

Explain _____

Co-Applicant's Current Second Job Employer _____ Phone # _____

Address _____

Position _____ How Long _____

Gross Mth. / Yr. Income _____ Other Income / Source _____

Explain _____

Additional Income

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Initials of Participant(s)

- _____ 1. (I) (We) fully understand that the Dollar Bank Homeownership Program provides information that will assist in resolving credit problems that could be an issue in qualifying for a home purchase mortgage.
- _____ 2. (I) (We) fully understand that the credit counseling process offered by Dollar Bank provides detailed information on mortgage requirements and assist me/us in understanding mortgage credit analysis.
- _____ 3. (I) (We) fully understand that the program does not guarantee me/us an approval of a residential mortgage application with Dollar Bank or any other financial institution.
- _____ 4. (I) (We) fully understand that Dollar Bank shall not be responsible for any credit decision or action, taken based on information provided by the Homeownership Program of Dollar Bank.
- _____ 5. (I) (We) authorize Dollar Bank to obtain a consumer credit report(s) to assist in the evaluation of my/our credit.
- _____ 6. (I) (We) authorize Dollar Bank to correspond by electronic means (e-mail, text message, etc.) in regard to class notifications, special events reminders, etc. (This authorization is optional.)

By:

(Participant's Signature)

(Printed Name)

Date:

By:

(Participant's Signature)

(Printed Name)

Date:

A record of all expenses paid per month.

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Payment	Monthly Payment Amount	Due Date	Comments
Rent			
Electric			
Gas			
Water/Sewer			
Cell/Home Phone			
Food/Lunches*			
Cable/Satellite			
Entertainment			
Gas/Bus Pass			
Child Care			
Clothing			
Insurance (Auto, Renters, Life)			
Charge Accounts			
1.			
2.			
3.			
4.			
5.			
Loan Payments			
1.			
2.			
3.			
Gifts			
Church Donations			
Miscellaneous			
Total Expenses Per Month			
Net Income Per Month			
Savings (Deficit) Per Month			

***It's important you record the amount you spend on food monthly. Food includes school lunches, dining out, groceries, etc.**

- 1. How much does it cost to enroll in the Homeownership Program?** The program is free. You are responsible for the cost of your credit report. The cost is \$20 for a single credit report or \$37 for a married couple.
- 2. May I bring a credit report received from another source?** No, we use an up-to-date Tri Merge credit report that provides the most complete picture of potential credit issues including public records, payment history and contact information for creditors.
- 3. Do you offer classes and appointments on weekends?** The initial appointment occurs only during normal working hours; all group meetings, classes and workshops take place at 10:30 AM or 6:00 PM.
- 4. I have really bad credit; may I still enroll in the Homeownership Program?** Of course! Many of the participants in the program have credit issues. One of the primary purposes of the program is to assist you in clearing up negative credit issues.
- 5. What is discussed at the first appointment?** You will be given a copy of your credit report which will be discussed along with your total financial situation. We will also create a budget.
- 6. How long are the appointments?** Between 45 minutes and one hour.
- 7. Where are the appointments held?** At the Dollar Bank corporate offices located in downtown Pittsburgh at 20 Stanwix Street.
- 8. I do not have a job right now; may I still enroll in the Homeownership Program?** We suggest you delay enrolling in the program until you secure permanent employment.
- 9. I thought the program was called Mortgages For Mothers?** Mortgages For Mothers is the name of Dollar Bank's yearly workshop presented to encourage homeownership; the program name is the Homeownership Program.
- 10. Is the Homeownership Program just for mothers?** Absolutely not! The program is open to all potential first time homeowners.
- 11. Can we buy a house in a place outside the Pittsburgh area?** The Homeownership Program is designated for loans for homebuyers in the Pittsburgh Metropolitan Area (Pittsburgh MSA).
- 12. Is there a minimum income I need to enter the program?** We require a minimum of \$26,000 a year. If you receive rental assistance through a local housing authority, the minimum income may be lower, based upon their homeownership program requirements.
- 13. Is there a maximum income limit for the Homeownership Program?** Yes. The maximum annual income limit is \$95,000.
- 14. What is considered income?** Qualified income may include salary and wages, social security, supplemental security income, court mandated child support payments and pensions. Section 8 and housing voucher payments may also qualify. Department of Public Assistance payments are not eligible.
- 15. How long will the program take?** Each situation is different and the time it takes to correct your credit issues depends upon your credit history, the financial resources you can commit to eliminating negative debt and saving for certain down payment costs.
- 16. What am I responsible for doing in between meetings?** You are responsible for contacting (through letters and phone calls) your creditors and for maintaining contact with your Dollar Bank credit counselor.
- 17. What should I bring to each counseling session?** Always bring a pen and notebook to take notes. A calendar will help you keep track of important dates and appointments. We suggest that you begin organizing your financial papers, and bring copies of any specific documents when they are requested.
- 18. Am I eligible for the 3-2-1 Home Program for down payment and closing cost assistance without enrolling in the Homeownership Program?** No, these funds are only available to qualified families that have enrolled in the Homeownership Program and successfully fulfilled its requirements.