

Homebuyer Education Class Registration



This form is for those taking the full Homebuyer Education Class (6hrs). **This form and the class fee (\$99 per household) must be turned into Clinch-Powell by 2:00pm on the Thursday prior to the class.** You will need to also provide a **copy of the Loan Estimate you have received regarding your future home and/or loan** (if received yet) so that the class instructor can tailor some aspects of the class to your specific situation. **Note: In the event that not enough people register for the class, you will be contacted and given the option to complete a 4-hour one-on-one session with a housing counselor instead; this option will require more information/paperwork from you.*

BORROWER INFORMATION	CO-BORROWER INFORMATION
Name _____ <small>First Middle Last</small>	Name _____ <small>First Middle Last</small>
Birth date _____ Age _____	Birth date _____ Age _____
Last 4 of Social Security Number: <u>XXX-XXX-</u> _____	Last 4 of Social Security Number: <u>XXX-XXX-</u> _____
Home/Cell Phone (_____)_____	Home/Cell Phone (_____)_____
E-mail Address _____ <small>By providing an e-mail address, you attest it's secure & you can & will check it regularly</small>	E-mail Address _____ <small>By providing an e-mail address, you attest it's secure & you can & will check it regularly</small>
<u>OPTIONAL DEMOGRAPHIC INFO:</u>	<u>OPTIONAL DEMOGRAPHIC INFO:</u>
<u>Gender:</u> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Prefer not to answer	<u>Gender:</u> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Prefer not to answer
<u>Race:</u> <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Native-American or Alaskan Native <input type="checkbox"/> White <input type="checkbox"/> Other <input type="checkbox"/> Prefer not to answer	<u>Race:</u> <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Native-American or Alaskan Native <input type="checkbox"/> White <input type="checkbox"/> Other <input type="checkbox"/> Prefer not to answer
<u>Ethnicity:</u> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic	<u>Ethnicity:</u> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic
<u>Disabled:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <u>Veteran:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty	<u>Disabled:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <u>Veteran:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty
Highest Level of Education Obtained: _____	Highest Level of Education Obtained: _____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other Family Size _____ Ages of Dependents _____, _____, _____, _____, _____	
Street Address: _____ City/State/Zip-Code: _____	
County _____ Current Residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Living w/ Family/Friends	
Current <input type="checkbox"/> Monthly or <input type="checkbox"/> Annual gross Household Income (<i>estimate</i>): \$ _____	
Are you a first-time homebuyer? <input type="checkbox"/> Yes <input type="checkbox"/> No Who is your Lender? _____ Closing Date? _____	

Authorization + Terms & Conditions

I/we hereby authorize Clinch-Powell RC&D, when appropriate, to share information with USDA Rural Development, TN Housing Development Agency, Department of Housing & Urban Development, Federation of Appalachian Housing Enterprises, or another relevant third party or partnering agency for the purposes of program reporting, monitoring, compliance, and evaluation. And in furtherance of the aforementioned purposes, I authorize Clinch-Powell to contact me at a later date to request my Closing Disclosure and update my information in the class education file and reports.

I/We, certify that all the information I have provided is complete, correct and true to the best of my knowledge. I understand that providing false or misleading information may result in the rejection of my application and/or the withholding of a completion certificate. I have been made aware that the completion of the six-hour Homebuyer Education course is required. And further, that my Clinch-Powell instructor/counselor is a completely separate provider that does not have control or influence on the decisions of my (potential) lender.

I/We understand there are mandatory fees associated with Clinch-Powell's housing counseling services, and I am aware of the specific costs of this particular homebuyer education counseling service. I further understand that payment is due in full before the start of the service. The full receipt of payment for services alone does not constitute course completion or justify a certificate of completion. I also understand that if payment/fees create a financial hardship for me, I may, and should bring this to my counselor's attention and apply for a fee adjustment. If I provide specific account information for electronic payment, I authorize Clinch-Powell to utilize it for my expressed purposes (provided by me either written or verbally). I understand checks must clear before payment will be credited, there is \$30 fee for insufficient funds, and that any money previously owed to Clinch-Powell must be reconciled before new services may begin. I acknowledge that if I want to have my class fees included in the closing costs of my loan, it is my responsibility to discuss this with my lender and ensure that all necessary steps are taken. I understand that even if my class fee is being included in my closing costs, I must still pay the full class fee to Clinch-Powell; after Clinch-Powell has received payment from the lender, only then will I be reimbursed for the fee paid. The reimbursement will be in the form of a check and mailed to the forwarding address I provide.

The goal of Clinch-Powell's Homebuyer Education program is to adequately prepare me for the challenges of buying/owning a home to the best of the instructor(s)'s abilities. While the program may strive to provide a variety of relevant information, the program does not assume the same level of expert knowledge available from professionals in their respective disciplines. As such, I understand that the information bestowed to me through this program in no way replaces or assumes comparability to that of: a tax professional/CPA, loan officer, financial/estate planner, contractor, psychologist, marriage counselor, real estate agent, or lawyer (bankruptcy, property, divorce, tax, or otherwise).

I also understand that it is my responsibility to provide Clinch-Powell and my (potential) lender with accurate contact and course information. It is my responsibility to communicate with my lender regarding the status of my course process/completion. I authorize Clinch-Powell to contact me by any method I have provided. I understand Clinch-Powell has no control over the security of communication methods outside of its internally owned communication portals, and is therefore not responsible for external security breaches. Lastly, I acknowledge that this application is specifically for Homebuyer Education - and is NOT any type of loan application. The information provided within this application, or in any housing counseling sessions I may have will only be provided to the loan officer(s) I have specified.





DISCLOSURE & CONFLICT OF INTEREST

Clinch-Powell RC & D Council is a non-profit Community Housing Development Organization and a HUD-approved counseling agency (82394) that, among other activities, helps families with affordable housing goals. Most services are available in alternative formats and locations upon request.

Clinch-Powell receives funding for its housing programs through grants and loans from a number of sources, including but not limited to: USDA Rural Development, US Dept. of Housing & Urban Development [HUD], Corporation for National and Community Service, Federal Home Loan Bank, the Environmental Protection Agency, Tennessee Housing Development Agency, Fahe/ Just Choice Lending, Citizens Bank & Trust Co. of Grainger County, BB&T Bank, SunTrust Bank, public fundraising, and private donations.

As a housing counseling agency, Clinch-Powell offers the following services: 1) Pre-Purchase Homebuyer Education Workshops-- utilizing the *Realizing the American Dream* curriculum; 2) Pre-Purchase Counseling -- financial readiness to purchase/own an affordable home; 3) Post-Purchase Counseling and Workshops-- non-delinquency home improvement, energy efficiency; 4) Foreclosure Prevention/ Loss Mitigation Counseling—assisting to resolve mortgage defaults; 5) Rental Counseling--locating safe/decent rental housing; 6) Household Budgeting & Credit Repair Counseling and Workshops--financial literacy and personal money management; 7) High-Cost Mortgage Counseling -- requirement of certain mortgage loans to ensure borrower's understanding of the risk of the loan. Clinch-Powell, along with Clinch-Powell Construction Company develops affordable single-family homes to sell to low- to moderate- income families. In addition to coordinating the packaging and servicing of select loan products, Clinch-Powell itself occasionally offers low-interest loans and grants for various affordable housing activities. Clinch-Powell NMLS #195063; Sara Knight NMLS #920625, Kelsey Cook NMLS #1372118. Please visit <http://mortgage.nationwidelicingsystem.org/> to find more information regarding history and profile as a mortgage lender. Lastly, Clinch-Powell is a property manager for a multi-family low-income apartment building, as well as, multiple single-family rental housing units which it also owns.

In providing counseling services, Clinch-Powell housing counselors will present to their clients several options in the furtherance of their housing goal/service, possibly including recommendations of some of the above listed services. The Clinch-Powell housing counselor will recommend only services that are in the best interest of the client, and will inform the client of any interests the organization has in any particular product or service. Within the agency, individual housing counselors may perform multiple affordable housing activities within the scope of their regular job duties, and as such, will not receive any additional funds or incentives specifically for those activities. Moreover, as per HUD guidelines, housing counselors will not simultaneously participate in specific housing activities.

As the client, you have the right to inquire as to specific relationships Clinch-Powell or its employees have with other entities. You also have the right to choose (or not) the products or services that you feel are right for your household, regardless of any option presented or recommendation made by the housing counselor. **YOU ARE UNDER NO OBLIGATION TO UTILIZE/RECEIVE, OR EVEN CONTINUE WITH SERVICES THROUGH YOUR HOUSING COUNSELOR OR CLINCH-POWELL AS A WHOLE.** Your decision to utilize or not utilize certain programs and products will not in any way affect your housing counseling service. If you decide to discontinue services with Clinch-Powell, or if your need is beyond the scope of the agency's capabilities, Clinch-Powell staff will assist you locating a more suitable local agency.

If you/your housing situation meet certain criteria, we may collect personal information directly from you and enter into a computer system call HMIS (Homeless Management Information System). Many agencies that provide assistance use this computer system to gather information about clients that are homeless or at risk of homelessness. We only collect information that we consider to be appropriate. You are not required to provide this information. However, without your information we may not be able to fully assist your needs. All information provided to the HMIS system is safeguarded and held under tightest security.

All programs of Clinch-Powell are available without regard to race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation and marital or family status, because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission- 600 Pennsylvania Avenue, NW, Washington DC 20580.



PRIVACY POLICY NOTICE

We may collect non-public personal information about you from the following sources: A) Information that you provide to us orally or written, such as on applications or other forms; B) Information about your transaction with us or others; and C) Information from others, such as credit bureaus, real estate appraisers, lenders and employers.

We do not disclose any non-public personal information about you without your consent to anyone, except:

- information provided to your lender as required to gain approval for a loan or protect your current home,
- to government agencies and grantors in compliance with their respective monitoring and reporting requirements,
- in broader forms to partnering agencies for reporting purposes, joint applications, and/or compilation of statistical data,
- as required by law.

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information in order to provide you products and services requested with this application. We may disclose certain limited information to relevant third parties as part of a particular service as further described in the specific program authorization. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information. As a client, you have the right to opt-out and direct us to withhold non-public personal information from third parties, or to specify/limit to whom such information is provided. If you choose to opt-out, we will not be able to answer questions from third parties. To opt-out, you will need to make special note of this on this page, written separately, or explicitly stated to your counselor; not signing this page is not sufficient to opt-out. If at any time, you wish to change your decision with regard to your opt-out, you may call us at 865-828-5927 and do so.

If you decide to discontinue services through Clinch-Powell, we will still adhere to the policies and practices as described in this notice. The agency will continue to safely maintain your records for a period of time, of at least three (3) years, after which all digital files will be purged and paper documents will be shredded and destroyed.

I have been provided a copy of, fully read, and understand the information within this disclosure, as well as, Clinch-Powell RC & D's policies regarding conflicts of interest and the confidentiality of client information as state above.



BORROWER

DATE

CO-BORROWER

DATE