



Pre-Purchase and Credit Counseling Program

Wealth Watchers Inc. is a HUD-Certified Housing Counseling Agency that can help you qualify, plan and succeed on your journey to building wealth.



Application Instructions

Step 1: Complete your application package.

Please fill out the application and gather all supporting documents listed below.

Step 2: Submit your completed application package.

You may:

- Deliver in person: Monday - Friday, 9:00 a.m. to 5:00 p.m.
- Email: Scan and send to homeownership@wealthwatchersfl.com.

Incomplete application packages may delay assistance, so be sure all documents are included before submitting.

Required Documents

Bank Statements

- Last 60 days - **all pages**

Proof of Income

- Last 60 days of paystubs
- Award letters for Social Security or disability (*if applicable*)

Self-Employed Only

- Current Profit & Loss Statement
- Last two years of federal tax returns

Housing Information

- Current utility bill
- _____
- _____

Identification

- Government-issued photo ID (*driver's license, passport or state ID*)
- Social Security Card



5310 LENOX AVE. UNIT 4
JACKSONVILLE, FL 32205



WEALTHWATCHERSFL.ORG
HOMEOWNERSHIP@WEALTHWATCHERSFL.COM



(904) 265 - 4736
(904) 265 - 1908 (FAX)

APPLICATION



Program applying for (check all that apply):

Credit Counseling / Financial Capability / Pre-Purchase

APPLICANT

Please print clearly.

Name:

First

MI

Last

Address:

City

State

Zip Code

Home: () - Work: () - Email: _____

Fax: () - Mobile/Cell: () -

SSN: - - Birthdate: / /

Employer: _____ Work #: () -

Address:

Street

City

State

Zip Code

Job Position/Title: _____ Starting Date: _____

Type of Business: _____

CO-APPLICANT

Please print clearly.

Name:

First

MI

Last

Address:

City

State

Zip Code

Home: () - Work: () - Email: _____

Fax: () - Mobile/Cell: () -

SSN: - - Birthdate: / /

Employer: _____ Work #: () -

Address:

Street

City

State

Zip Code

Job Position/Title: _____ Starting Date: _____

Type of Business: _____



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DEMOGRAPHICS

Age Group of Applicant(s): 20-29 30-39 40-49 50-59 60-69 70+ years old

Race: White Black/African American American Indian/Alaskan Native
Asian Native Hawaiian/Pacific Islander American Indian/Alaskan Native and White
Asian and White Black/African American and White American Indian/Alaskan Native and Black
Other

Ethnicity: Please select "Yes" or "No" for Hispanic origin. You should select both a "Race" category and Hispanic origin. Yes No

Are you a veteran? Yes No Gender: Male Female

Marital Status. Please choose one. Single Married Divorced Separated Widowed

Total number of adults and children in the household: _____

Handicap accessible need: Yes No

If yes, what is your disability? _____

HOUSING STATUS (If Pre-Approved)

Realtor: _____ Lendor: _____

Contact Person: _____ Phone: () -

Date of Occupancy: _____ # of Bedrooms: _____ Rent Amount: \$ _____

How did you hear about Wealth Watchers Inc.? _____

Are you currently working with any other agencies? Yes No

If yes, please explain: _____

Have you ever owned a home? Yes No

If yes, please explain (when, where, dates of ownership and sale, etc.): _____

Have you ever filed for bankruptcy? Yes No When? _____

Reason for filing bankruptcy: _____

Has the bankruptcy been discharged? Yes No Date: _____



EDUCATION

Highest level of education attained:

- | | |
|------------------------------|--------------------|
| No high school diploma | Associate's degree |
| High school / GED | Bachelor's degree |
| Vocational certificate | Master's degree |
| Some college never completed | Doctoral degree |

FINANCIAL INFORMATION. All household information must be disclosed regardless of who is purchasing the home.

Type of Income	Applicant Monthly Amount	Co-Applicant Monthly Amount	Other Monthly Amount
Gross salary	\$	\$	\$
Base pay	\$	\$	\$
Alimony/Child support	\$	\$	\$
Other support payments	\$	\$	\$
SS, SSI, SSDI, etc.	\$	\$	\$
Other income	\$	\$	\$
Total Monthly Income	\$	\$	\$

Assets. Please provide three (3) months of bank statements for all checkings and savings, Certificate of Deposit (CD), IRA, money market, 401(k) accounts, etc.

FINANCIAL INFORMATION. All household information must be disclosed regardless of who is purchasing the home.

I/We hereby authorize Wealth Watchers Inc. to act on my/our behalf in any third party negotiations with lenders, Realtors or appropriate entities in an effort to resolve any current or future problems related to this transaction. All information pertaining to your case is kept confidential and shall not be disclosed to any entity without your authorization. It is understood that funding sources may review the information contained in the counseling agency file, not lender files, as part of a random review process. Additionally, demographic information is provided to funding sources on each client. Wealth Watchers Inc. is approved by HUD to provide the following housing counseling services: mortgage delinquency/default resolution, pre-purchase, post-purchase and rental counseling. I understand that I am not obligated to receive, purchase or utilize any other services offered by Wealth Watchers Inc. or presented by partnering agencies or groups in order to receive housing counseling services.

Customer: _____

Date: _____

Co-Applicant: _____

Date: _____



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AUTHORIZATION TO RELEASE INFORMATION

It is the policy of Wealth Watchers Inc. to have communications, records and programs information on clients and services held in confidence to the extent permitted by law. Confidentiality is defined as "the individual's right to privacy; to be assured that any disclosure he or she makes will not be revealed to others." Adhering to the Confidentiality Policy includes not revealing information held in the client's file to other individuals or organizations without written consent from the client as well as not discussing clients or client-related matters in the presence of others unless required by law.

No information concerning a client may be directly or indirectly disclosed, unless a signed release is present in a client's file or such information is required to be disclosed in response to a subpoena or disclosure is otherwise required by law. The release should include the name of the program which is making the disclosure, the names to which the disclosure is made, the name of the client, the purpose of need for disclosure, the extent of disclosure, and the signature of the client.

Signing of an information release may be required in order to provide reports to the funding agency. All others releases, however, are voluntary and the client has a right not to sign a release.

When information is being released, only that information that is necessary for the provision of a service will be released.

I/We, _____
hereby authorize Wealth Watchers Inc. non-profit agency, their employees or agents to contact, cooperate and exchange information with any of my/our creditors, their employees or agents. Furthermore, I/We authorize any creditor to release and continue to release any and all information in its files to Wealth Watchers Inc. until I/We revoke this authorization directly to the creditor in writing.

I/We authorize the Wealth Watchers to pull my/our credit report(s) for credit counseling purposes.

Applicant Initial: _____

Co-Applicant Initial: _____

Applicant Name (Print)

Co-Applicant Name (Print)

Applicant Signature

Co-Applicant Signature

Social Security Number

Social Security Number

Date

Date



DISCLOSURE STATEMENT

I understand that the agency provides information and education on numerous loan products and housing programs and I further understand that the housing counseling and education services I receive from Wealth Watchers in no way obligates me to choose any particular loan products or housing programs and I may use services other than those provided by Wealth Watchers. Services and products that Wealth Watchers can assist with are listed below:

1. Pre-Purchase Counseling- Wealth Watchers provides one-on-one counseling regarding pre-purchase; pre-rental search assistance/mobility; fair housing; budgeting for mortgage or rent payments; and money management.
2. Pre-Purchase Homebuyer Education Workshops- Wealth Watchers provides group and online education regarding homeownership readiness and preparation.
3. Financial Management/Budget Counseling- Wealth Watchers provides one-on-one counseling regarding developing a budget, looking at spending habits, reducing existing debt, and developing savings strategies.
4. Financial Budgeting and Credit Repair Workshops- Wealth Watchers provides group education regarding the basics of banking, credit, financial planning, money management and savings and investing.
5. Mortgage Delinquency/Default Resolution Counseling- Wealth Watchers provides education and counseling regarding resolving or preventing mortgage delinquency.
6. Resolving/Preventing Mortgage Delinquency-Wealth Watchers provide one-on-one counseling regarding how to: restructure debt, obtain recertification for mortgage subsidy, establish reinstatement plans, seek loan forbearance, and manage household finances.
7. Non-Delinquency Post-Purchase Workshop/Counseling - Wealth Watchers provides group education and one-on-one counseling regarding resolving or preventing mortgage delinquency and default; converting home equity into cash; seeking favorable mortgage loan terms; budgeting and financial management; real estate taxes and insurance; and home maintenance.
8. Rental Housing Workshops- Wealth Watchers provides group education sessions regarding renter-related topics, including: helping clients obtain and utilize rent subsidies; pre-rental search assistance/mobility counseling; budgeting for rent payments; educating clients on landlords' and renters' rights.
9. Rental Housing Counseling- Wealth Watchers provides one-on-one counseling regarding renter-related topics, including: helping clients obtain and utilize rent subsidies; pre-rental search assistance/mobility counseling; budgeting for rent payments; educating clients on landlords' and renters' rights.
10. Services for Homeless Counseling- Wealth Watchers provides referrals to social, community, and homeless services such as emergency shelter or transitional housing.



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DISCLOSURE STATEMENT (Continued)

Wealth Watchers Inc. does not offer legal counsel or services.

Wealth Watchers Inc. staff members will provide counseling, group education and/or instructional information only regarding your housing, personal financial management or credit situation under this program.

Wealth Watchers Inc. does not provide debt consolidation services nor will any member of Wealth Watchers Inc.'s staff takeover or assume responsibility for the finances of any participating client.

Wealth Watchers Inc. does not pay or receive fees or other considerations for referrals to or from any program administered by us.

Wealth Watchers Inc. staff members will not recommend that clients participate or engage in any services whereby the staff members themselves or any member of their immediate family have a financial interest.

No staff member of Wealth Watchers Inc. will disclose any personal information without proper authorization of the participant.

Wealth Watchers Inc. strongly believes in and promotes housing choice. To that end, Wealth Watchers Inc. does not endorse any realtor or lender.

Because of the relationship between Wealth Watchers Inc. and Bank of America, Fannie Mae, Ocwen and Wells Fargo, should you choose to utilize the services of this entity, they may provide Wealth Watchers, Inc. with a financial or other benefits.

All of Wealth Watchers Inc. programs and services are required to educate participants. Please be advised that you, the client, are not obligated to receive, purchase or utilize any other services offered by Wealth Watchers Inc. or its exclusive partners, in order to receive housing counseling services. I acknowledge that I have received a copy of the Agency Disclosure Statement and accept its provisions.

Applicant Name (Print): _____ Date: _____

Applicant Signature: _____ Date: _____

Co-Applicant Name (Print): _____ Date: _____

Co-Applicant Signature: _____ Date: _____

Counselor Signature: _____ Date: _____



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MONTHLY BUDGET INCOME AND EXPENSES.

Income	\$ _____	Expenses	\$ _____
Gross wages	\$ _____	First mortgage	\$ _____
Self-employed income	\$ _____	Second mortgage	\$ _____
Pension/retirement	\$ _____	Homeowner ins and taxes	\$ _____
Rental	\$ _____	Homeowners association	\$ _____
Unemployment	\$ _____	Credit cards	\$ _____
Child support	\$ _____	Car payment	\$ _____
Social security	\$ _____	Car insurance	\$ _____
Contribution	\$ _____	Cell phone	\$ _____
Food stamps/welfare	\$ _____	Child care/support	\$ _____
Other	\$ _____	Light and water	\$ _____
_____	\$ _____	Rent or other mortgage	\$ _____
_____	\$ _____	Groceries	\$ _____
_____	\$ _____	Gasoline	\$ _____
_____	\$ _____	Loans	\$ _____
_____	\$ _____	Cable/internet	\$ _____
_____	\$ _____	Home phone	\$ _____
_____	\$ _____	Personal care	\$ _____
_____	\$ _____	Medical/life insurance	\$ _____
_____	\$ _____	Clothing	\$ _____
_____	\$ _____	Recreation	\$ _____
_____	\$ _____	Gifts/donations	\$ _____
_____	\$ _____	Maintenance	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
Total Income:	\$ _____	Total Expenses:	\$ _____

Signature: _____

Date: _____



COUNSELING SESSION SUMMARY

See counseling notes

RECOMMENDATIONS

See homeowners actions

Borrower Signature

Date

Co-Borrower Signature

Date

Counselor Signature

Date



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NATIONAL CLIENT REFERRAL RESOURCE LISTING

In addition to local resources that will be provided by your counselor, HomeFree-USA is also happy to provide the following list of national resources that may be able to assist with your emergency:

- Aging parent www.nmha.org
- Physical, mental and emotional challenges www.helpguide.org/index.htm
- Battered women www.snbw.org
- Depression (possible suicide) www.suicidehotlines.com
- Disabled child www.ncsd.org
- Divorce www.divorcecare.com
- Drug and alcohol www.smartrecovery.org
- Grief (due to loss) (800) 273-TALK
- Autism (parental resources arranged by the state) www.autismlink.com
- Job loss www.dol.gov
- Medical debt www.nchc.org or www.ahia.net
- Military (active duty) (800) HELP-NOW or (877) LOVED-IS
- Narcotics Anonymous www.na.org
- Natural disaster www.redcross.org
- Additional emergency resources www.211.org

Wealth Watchers Inc. will continue to monitor your progress until the lender has completed the review. If the lender has determined after a thorough review that your loan cannot be approved, we will close the file after recommending appropriate debt management alternatives.



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