



## **Pre-Purchase Homebuyer & Financial Literacy Packet**

*Welcome to Visionary Home Builders of California, Inc. (VHB)  
Homeownership & Rental Center.*

*This application will be used to enroll you in the programs offered by our  
agency which include:*

- *Homebuyer Education and Counseling:*
  - *HUD Approved 8 hour Homebuyers Education Class*
  - *One on One Counseling*
- *Neighborhood Stabilization Program (NSP)*
- *Option to Own Program (OTO)*
- *Financial Literacy Programs:*
  - *Credit Counseling*
  - *Debt and Savings Counseling*
- *Rental Counseling*

*Please fill out the entire packet and return it to our office.  
If a question does not apply to you, please mark N/A (Not Applicable).*

*If you have any questions please contact us at:*

*315 N. San Joaquin Street Stockton, CA 95202  
Phone: (209) 466-6811 Fax: (209) 466-3465  
[www.visionaryhomebuilders.org](http://www.visionaryhomebuilders.org)*



<b>Checklist</b>
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***Please Note: We Cannot Accept Original Documents. Bring copies of the required documents listed below.***

<input type="checkbox"/> <i>Completed Homebuyer Application: Part 1, 2, 3, and 4</i>
<input type="checkbox"/> <i>Completed Homebuyer Class Registration Sheet: (Include money order or cashier's check for \$50 per person on this application made out to Visionary Home Builders of California, Inc.).</i>
<input type="checkbox"/> <i>Driver's License/Identification Card (Photo ID)</i>
<input type="checkbox"/> <i>Social Security Card</i>
<input type="checkbox"/> <i>Completed Net Income and Rent Budget</i>
<input type="checkbox"/> <i>Last 3 months paystubs</i>
<input type="checkbox"/> <i>Last 3 months Checking and Savings account statements</i>
<input type="checkbox"/> <i>Last 3 months Retirement and Investment account statements</i>
<input type="checkbox"/> <i>Last 3 years Federal Tax Returns including all W2's and 1099's</i>
<input type="checkbox"/> <i>If applicable:</i> <ul style="list-style-type: none"> <li>• <i>Final Bankruptcy Discharge Papers</i></li> <li>• <i>Final Foreclosure Notice</i></li> <li>• <i>If you have seen a lender, bring your loan application (1003), Loan Cost Illustration (Good Faith Estimate) and pre-approval letter</i></li> </ul>
<input type="checkbox"/> <i>\$19.90 per person to run a credit report. The funds must be in the form of a Cashier's Check or Money Order made payable to Visionary Home Builders of California, Inc.</i>
<b><i>Personal Checks and Cash ARE NOT ACCEPTED</i></b>



**Homebuyer Application: Part 1**

**Applicant Information**

Name: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Driver's License/ID #: \_\_\_\_\_  
 Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Home Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
 Cell Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Home Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_ Zip code: \_\_\_\_\_  
 Is your mailing address the same?  Yes  No  
 Years living at current residence: \_\_\_\_\_  
 Housing Status:  Own  Rent  Other  
 Housing Payment: \_\_\_\_\_  
 Household Size: \_\_\_\_\_ Dependents: \_\_\_\_\_  
 Ages: \_\_\_\_\_

**Employment and Income Information for  
past two years**

**Current Employer:** \_\_\_\_\_  
 Position/Title: \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Hire Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Monthly Income: Gross: \_\_\_\_\_ Net: \_\_\_\_\_  
**Previous Employer:** \_\_\_\_\_  
 Position/Title: \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Hire Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Monthly Income: Gross: \_\_\_\_\_ Net: \_\_\_\_\_  
**Previous Employer:** \_\_\_\_\_  
 Position/Title: \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Hire Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Monthly Income: Gross: \_\_\_\_\_ Net: \_\_\_\_\_

**Other Sources of Income**

**Source of Income:** \_\_\_\_\_  
 Monthly Amount: \$ \_\_\_\_\_  
**Source of Income:** \_\_\_\_\_  
 Monthly Amount: \$ \_\_\_\_\_  
**Source of Income:** \_\_\_\_\_  
 Monthly Amount: \$ \_\_\_\_\_

**Co-Applicant Information**

Name: \_\_\_\_\_  
 Relationship to Applicant: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Driver's License/ID #: \_\_\_\_\_  
 Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Home Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
 Cell Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Home Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_ Zip code: \_\_\_\_\_  
 Is your mailing address the same?  Yes  No  
 Years living at current residence: \_\_\_\_\_  
 Housing Status:  Own  Rent  Other  
 Housing Payment: \_\_\_\_\_  
 Household Size: \_\_\_\_\_ Dependents: \_\_\_\_\_  
 Ages: \_\_\_\_\_

**Employment and Income Information for  
past two years**

**Current Employer:** \_\_\_\_\_  
 Position/Title: \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Hire Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Monthly Income: Gross: \_\_\_\_\_ Net: \_\_\_\_\_  
**Previous Employer:** \_\_\_\_\_  
 Position/Title: \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Hire Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Monthly Income: Gross: \_\_\_\_\_ Net: \_\_\_\_\_  
**Previous Employer:** \_\_\_\_\_  
 Position/Title: \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Hire Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Monthly Income: Gross: \_\_\_\_\_ Net: \_\_\_\_\_

**Other Sources of Income**

**Source of Income:** \_\_\_\_\_  
 Monthly Amount: \$ \_\_\_\_\_  
**Source of Income:** \_\_\_\_\_  
 Monthly Amount: \$ \_\_\_\_\_  
**Source of Income:** \_\_\_\_\_  
 Monthly Amount: \$ \_\_\_\_\_



***Homebuyer Application: Part 2***

**Asset Information**

Have you owned real estate property in the last three (3) years?  Yes  No

Have you had a bankruptcy?  Yes  No

If "Yes" Date: \_\_\_\_\_

Have you had a foreclosure?  Yes  No

If "Yes" Date: \_\_\_\_\_

<i>Name of Institution</i>	<i>Balance</i>	<i>Name of Institution</i>	<i>Balance</i>
Cash: _____	\$ _____	CD's: _____	\$ _____
Checking: _____	\$ _____	Stocks/ Bonds: _____	\$ _____
Checking: _____	\$ _____	Retirement: _____	\$ _____
Savings: _____	\$ _____	Gift Funds: _____	\$ _____
Savings: _____	\$ _____	Other: _____	\$ _____

**Liability Information**

<i>Name of Lender</i>	<i>Monthly Payment</i>	<i>Balance</i>
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

**Declaration Page**

- A. Are there any outstanding judgments against you?  Yes  No
- B. Have you been declared bankrupt within the past 7 years?  Yes  No
- C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?  Yes  No
- D. Are you a party to a lawsuit?  Yes  No
- E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?  Yes  No
- **Please Note: This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, and manufactured (mobile) home loans.**
- F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?  Yes  No
- G. Are you obligated to pay alimony, child support, or separate maintenance?  Yes  No
- H. Is any part of the down payment borrowed?  Yes  No
- I. Are you a co-maker or endorser on a note?  Yes  No
- **If you answered "Yes" to any questions A through I, please attach Separate Sheet with explanation. Include any details such as: date, name, and address of Lender, FHA or VA case number, and reasons for the action.**
- J. Are you an immigrant to the U.S./Foreign Born?  Yes Year of Immigration: \_\_\_\_\_  No
- K. Do you intend to occupy the property as your primary residence?  Yes  No
- a. If "Yes," complete the following question below: "L".
- L. Have you had an ownership interest in a property in the last three years?  Yes  No
- If "Yes": What type of property did you own?  
 Principal Residence,  Second Home,  Investment Property
  - If "Yes": How did you hold title to the home?  
 Solely by yourself,  Jointly with your Spouse,  Jointly with another person

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

Applicant Name: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Name: \_\_\_\_\_

\_\_\_\_\_  
Authorized Staff-Signature and Name Date: \_\_\_\_\_



**Authorization**

*By signing below, I/we certify that the above is true and correct and authorize Visionary Home Builders of California, Inc. to:*

- *Pull my/our credit report to review my/our credit report*
- *Verify all information contained herein*
- *Obtain a copy of the HUD-1 settlement statement from the mortgage lender or Title Company that I/we utilize for my/our mortgage loan.*

*I/we understand that willful concealment of information regarding family size, income, assets, holdings, personal or real property, business or partnerships, royalties, child support, debt repayment or other eligibility criteria will result in immediate disqualification from any Visionary Home Builders of California, Inc. program(s) from which I/we have submitted information and may result in civil and/or criminal recourse through the legal system.*

*Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_*

*Applicant Name: \_\_\_\_\_*

*Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_*

*Co-Applicant Name: \_\_\_\_\_*

*\_\_\_\_\_ Date: \_\_\_\_\_  
Authorized Staff-Signature and Name*



# Homebuyer Class Registration Sheet

- **One Application per Applicant:** Co-Applicants must fill out Pre-registration form individually
- **Pre-Registration Required:** Please fill out completely and return completed form to Visionary Home Builders of California, Inc. (see address below) no later than 5pm on the Thursday before your class.
- **Include money order or cashier's check for \$50 per person made out to Visionary Home Builders of California, Inc. (NOTE - Class Registration Fee is NON-REFUNDABLE)**

Today's Date: \_\_\_/\_\_\_/\_\_\_ Preferred Date for Class: \_\_\_/\_\_\_/\_\_\_  
 Are you a previous client?  Yes  No # of Co-Applicants: \_\_\_\_\_  
 Are you a First Time Home Buyer?  Yes  No  
 If no please explain: \_\_\_\_\_  
 Applicant First Name: \_\_\_\_\_ MI: \_\_\_ Last Name: \_\_\_\_\_  
 Gender:  Male  Female Age: \_\_\_\_\_ Birthdate: \_\_\_/\_\_\_/\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_ Zip Code: \_\_\_\_\_  
 Email Address: \_\_\_\_\_  
 Home Phone: (\_\_\_\_)\_\_\_\_-\_\_\_\_ Work Phone: (\_\_\_\_)\_\_\_\_-\_\_\_\_  
 Cell Phone: (\_\_\_\_)\_\_\_\_-\_\_\_\_ Other Phone: (\_\_\_\_)\_\_\_\_-\_\_\_\_  
 How did you hear about Visionary Home Builders Homebuyer's Education Course?  
 Newspaper  Bank  Government  Walk-in  VHB Staff Member  
 Previous Customer  Friend/Relative  Realtor  Flyer  Billboard Signs  TV  
 Radio  Internet/Website  Other: \_\_\_\_\_

## Government Monitoring and Reporting Demographic Information

- Household Annual Income: \$ \_\_\_\_\_
  - Household Size: \_\_\_\_\_
  - Education:  College  High School  GED  Primary/Vocational  None
  - Current Residence:  Own  Rent  Other
- Please check here  if you do not wish to furnish the information requested below; if not, continue:
- Marital Status:  Married  Single  Other
  - Are you disabled?  Yes  No • Are you a Veteran?  Yes  No
  - Are you an immigrant to the U.S./Foreign Born?  Yes (Year of immigration)  No
  - What language is spoken in your home?  English  Spanish  Other: \_\_\_\_\_
  - Race:  American Indian-Alaskan Native  Asian  Black-African American  Hispanic  
 Native Hawaiian-Pacific Islander  White
  - Ethnicity:  Cambodian  Chinese  Filipino  Hmong  Mexican  Puerto Rican  Vietnamese



315 N. San Joaquin Street Stockton, CA 95202









## Conflict of Interest Programs Disclosure Statement

I, \_\_\_\_\_, have been advised that Visionary Home Builders of California, Inc. (VHB) provides the following services:

- **Homeownership Counseling and Education:** 1<sup>st</sup> time home buyer education classes that cover individual pre-purchase counseling, credit and budget analysis, money management, loan prequalification, and loan packaging.
- **Option to Own:** A “rent- to-own” program which gives tenants an opportunity to purchase a home after a period 42 months giving them time to repair their credit, save for a down payment, and complete a budget and financial education course.
- **Foreclosure Mitigation/Loan Modification:** Provides participants guidance in the foreclosure process, education on current options for loan modification programs and the foreclosure process, and empowerment for participants receiving a loan modification or other mortgage solution.
- **Multi-Family Affordable Housing:** Provides affordable rental communities for low- to moderate-income families.
- **Real Estate Agency:** Real estate agents assist clients in the purchase and sale of real property.
- **Property Management:** Oversee and manage VHB’s “for rent” properties.

I also acknowledge that VHB has financial relationships with industry partners including: Bank of Agriculture and Commerce, Bank of America, Bank of Stockton, Chase Bank, Citi Bank, F&M Bank, Oak Valley Community Bank, Ocwen Bank, Union Bank, US Bank, Raza Development Fund and Wells Fargo Bank. I further acknowledge that VHB has program participation, funding, management, and development agreements with various governmental agencies including cities and counties.

Finally, I acknowledge and agree that the services I receive from VHB **do not obligate me in any way to receive, purchase, or utilize any other services offered by VHB, to purchase or rent a home from VHB, to utilize products or services of any of VHB’s industry partners or any other vendor, or receive any services or participate in any program of any governmental agencies.**

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

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

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

\_\_\_\_\_  
Authorized Staff- Signature and Name

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



# Housing Counseling Program Disclosure

**Purpose of Housing Counseling:** I/We understand that the purpose of the housing counseling program is to provide one-on-one counseling to help customers repair problems that may prevent affordable mortgage financing. The counselor will analyze my/our financial and credit situation, identify those barriers preventing me/us from obtaining affordable mortgage financing, and develop a plan to remove those barriers. The counselor will also provide assistance in debt-load management with the preparation of a monthly and manageable budget plan. I/We further understand that it will not be the responsibility of the counselor to repair the problem for me/us but rather to provide guidance and education to empower me/us in fixing those issues preventing affordable mortgage financing. I/We understand that even if we follow the plan and remove the barriers we may still not obtain mortgage financing.

**Mortgage Financing Assistance:** Upon completion of the housing counseling program, I/we understand that the counselor will help to identify those loan programs that best my/our needs and choose a lender that is right for me/us. Upon completion of the program, and with my/our permission, my/our customer information will be transferred to my/our selected lender. I/We understand that the counselor will monitor my/our loan progress to ensure the loan process runs smoothly and provide assistance as needed. I/We understand that the counseling agency does not guarantee that I/we will receive mortgage financing from the chosen lender.

**Eligible Criteria:** I/We understand that the counseling agency provides housing counseling assistance to customers whose problems can be resolved in 24 months or less. I/We understand that if it is determined my/our issues will take longer than 24 months to fix, I will be referred to a long-term housing counseling program.

**Homeownership Education Classes:** I/We understand that as part of the housing counseling program, I/we will be required to attend group homeownership education classes.

**Hold Harmless Agreement:** In consideration of the counseling services provided by Visionary Home Builders of California, Inc. I/We agree to release, discharge, and hold Visionary Home Builders of California, Inc. and their respective employees and volunteers, (the "Indemnified Parties"), harmless from any liability, damages, claim, suit, action, or demand asserted against or incurred by me/us as a result of services which I/We receive from the Indemnified Parties.

**Customer's Responsibility:** I/We understand that it is our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my counseling program. This includes but is not limited to missing three consecutive appointments.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

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

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

\_\_\_\_\_  
Authorized Staff- Signature and Name

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



## Client Authorization for Release of Information

I/We agree to participate in counseling sessions to help me/us with my/our present housing situation. I/we understand that counselors and sales staff may obtain and discuss information on my/our credit history, banking financial situations, employment, or other related subjects which may improve my/our ability to purchase a home. I/we understand that this is necessary and helpful in assisting me/us in order to improve our chances of acquiring a home. I/we understand that all information will be held in confidence and that no information will be divulged to any person who is not directly involved in the counseling or homeownership process.

I/we understand that I/we am/are free to choose any loan product or house, regardless of the loan products shown to me/us or homes built by Visionary Home Builders of California, Inc.

I/we authorize Visionary Home Builders of California, Inc. to share credit, financial, employment and other information with other non-profits, governmental agencies, or lending institutions as may be necessary to help facilitate homeownership or other housing alternative(s).

As the undersigned, I/we have applied for mortgage counseling. As such I/we give permission to Visionary Homebuilders of California, Inc. to obtain our credit history.

**Hold Harmless Agreement:** In consideration of the counseling services provided by Visionary Home Builders of California, Inc. I/We agree to release, discharge, and hold Visionary Home Builders of California, Inc. and their respective employees and volunteers, (the “Indemnified Parties”), harmless from any liability, damages, claim, suit, action, or demand asserted against or incurred by me/us as a result of the disclosure of my/our information so long as the Indemnified Parties have used reasonable efforts to keep it confidential.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Social Security Number

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

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

\_\_\_\_\_  
Authorized Staff-Signature and Name

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



**Disclosure Authorization Form**

**Information Disclosure Authorization**

I/we hereby authorize you to release to Visionary Home Builders of California, Inc., or whom it assigns, the following information for the purpose of verification:

- Employment history, dates, titles, hours, income etc.
- Banking and savings accounts of record
- Mortgage loans(s), landlord rating and payoff information
- Any other information deemed necessary in connection with a consumer credit report for transactions which involve real estate.

This information is for the confidential use in compiling a mortgage loan credit file for a VA, FHA or conventional home loan.

A photographic or carbon or faxed copy of this authorization being a valid copy of the signature(s) of the undersigned, may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help expedite my real estate transaction. Thank you for your cooperation.

Re: Loan #: \_\_\_\_\_  
(If Applicable)

Property Address: \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Social Security Number

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

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

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.