



Homeownership you can trust... all the way Home

NEW MEMBER NEED-TO-KNOW

# Homebuyer Disclosures

Intake Packet · Please read, complete, sign and return

**BORROWER**

## WHAT'S IN THIS PACKET

|   |                              |                                             |
|---|------------------------------|---------------------------------------------|
| 1 | Homebuyer Intake             | Contact, employment and homebuying goals    |
| 2 | Household & Demographics     | Information required by and reported to HUD |
| 3 | Preliminary Household Budget | Estimated monthly income and expenses       |
| 4 | 3rd Party Authorization      | Sign & date                                 |
| 5 | Privacy Policy Disclosure    | Sign & date                                 |
| 6 | Disclosure Statement         | Sign & date                                 |
| 7 | Membership Fee Policy        | Schedule of program fees                    |

Complete this form on screen or print it. Signature pages may be signed digitally or by hand.

Revision 04.30.2026

Welcome! HomeFree-USA is a nonprofit homeownership development organization approved by the United States Department of Housing and Urban Development (HUD). Let us help you buy or refinance your home by completing the fields below. Your demographic information is required by and reported to HUD.

**BORROWER'S INFORMATION**

Please complete all fields

|                      |                            |                      |
|----------------------|----------------------------|----------------------|
| FIRST NAME           | MIDDLE                     | LAST NAME            |
| <input type="text"/> | <input type="text"/>       | <input type="text"/> |
| STREET ADDRESS       |                            | UNIT #               |
| <input type="text"/> |                            | <input type="text"/> |
| CITY                 | STATE                      | ZIP CODE             |
| <input type="text"/> | <input type="text"/>       | <input type="text"/> |
| HOME PHONE           | CELL PHONE                 |                      |
| <input type="text"/> | <input type="text"/>       |                      |
| EMAIL ADDRESS        | DATE OF BIRTH (MM/DD/YYYY) |                      |
| <input type="text"/> | <input type="text"/>       |                      |

**EMPLOYMENT & HOMEBUYING GOALS**

|                                                 |                                     |                                    |                                         |                                                  |
|-------------------------------------------------|-------------------------------------|------------------------------------|-----------------------------------------|--------------------------------------------------|
| Employed                                        | <input type="radio"/> Yes           | <input type="radio"/> No           |                                         |                                                  |
| Self-employed                                   | <input type="radio"/> Yes           | <input type="radio"/> No           |                                         |                                                  |
| Other income                                    | <input type="text"/>                |                                    |                                         |                                                  |
| First-time homebuyer?                           | <input type="radio"/> Yes           | <input type="radio"/> No           |                                         |                                                  |
| Seeking down payment & closing cost assistance? | <input type="radio"/> Yes           | <input type="radio"/> No           |                                         |                                                  |
| Where are you in the process?                   | <input type="radio"/> Just starting | <input type="radio"/> Pre-approved | <input type="radio"/> Ratified contract | <input type="radio"/> Closing soon               |
| When would you like to buy?                     | <input type="radio"/> 1-3 months    | <input type="radio"/> 4-6 months   | <input type="radio"/> 7-12 months       | <input type="radio"/> Other <input type="text"/> |
| Bankruptcy in the last 12 months?               | <input type="radio"/> Yes           | <input type="radio"/> No           |                                         |                                                  |

## HOUSEHOLD

Gender ☐ Male ☐ Female ☐ Other ☐ Non-gender conforming  
☐ Chose not to respond

Marital status ☐ Single ☐ Married ☐ Divorced ☐ Widowed

Resident status ☐ Rent ☐ Own ☐ Neither

Are you head of household? ☐ Yes ☐ No No. in household

## ABOUT YOU

Do you have children? ☐ Yes ☐ No No. of children

Are you a veteran? ☐ Yes ☐ No

Are you proficient in English? \* ☐ Yes ☐ No

Ethnicity \* ☐ Hispanic or Latino ☐ Not Hispanic or Latino ☐ Chose not to respond

Race (check all that apply) \* ☐ American Indian/Alaska Native ☐ Asian ☐ Black or African American  
☐ White ☐ Native Hawaiian/Other Pacific Islander ☐ More than one race  
☐ Chose not to respond

Education ☐ High school diploma ☐ College ☐ Graduate school ☐ Other

Age range ☐ Under 25 ☐ 25–30 ☐ 31–40 ☐ 41–50 ☐ 51–60 ☐ 60+

Annual income ☐ Under \$29K ☐ \$30K–\$49K ☐ \$50K–\$69K ☐ \$70K–\$89K  
☐ \$90K–\$120K ☐ \$120K+ ☐ Chose not to respond

Rural area ☐ Lives in a rural area ☐ Does not live in a rural area  
☐ Chose not to respond

Do you have a co-borrower? ☐ Yes ☐ No

If yes:

CO-BORROWER FIRST NAME

LAST NAME



\* Collected for HUD reporting. Your answers do not affect the services you receive.

## HOW DID YOU HEAR ABOUT HOMEFREE-USA?

Check all that apply

- ☐ HomeFree-USA email  
☐ Realtor  
☐ Mortgage lender  
☐ Howard County Government  
☐ Google search  
☐ U.S. Dept. of Housing & Urban Development (HUD)
- ☐ Family, friend and/or HomeFree-USA staff  
☐ Facebook, Instagram, LinkedIn and/or X  
☐ College faculty, student, staff and/or alumni  
☐ Church  
☐ Employer  
☐ Other

Combined household monthly income and expenses. If applicable, combine the co-borrower's income and expenses with the borrower's. Totals calculate automatically when filled on screen.

## MONTHLY INCOME

Borrower gross monthly income

Co-borrower gross monthly income

**TOTAL MONTHLY INCOME**

## MONTHLY EXPENSES

Monthly mortgage payment

Auto payment(s)

Auto insurance

Credit card payments

Utilities (gas / electric / water)

Telephone / cell

Cable / internet

Groceries

Childcare

Medical expenses

Eating out / entertainment

Property taxes (if not included in your mortgage)

Homeowners insurance (if not included in your mortgage)

Condo / HOA fees (if applicable)

Other

**TOTAL MONTHLY EXPENSES**

## BORROWER

FULL NAME

DATE OF BIRTH

SOCIAL SECURITY #

ADDRESS

CITY

STATE

ZIP

DAY PHONE

EVENING PHONE

CELL PHONE

## CO-BORROWER

FULL NAME

DATE OF BIRTH

SOCIAL SECURITY #

ADDRESS

CITY

STATE

ZIP

DAY PHONE

EVENING PHONE

CELL PHONE

## CO-BORROWER (ADDITIONAL)

FULL NAME

DATE OF BIRTH

SOCIAL SECURITY #

ADDRESS

CITY

STATE

ZIP

DAY PHONE

EVENING PHONE

CELL PHONE

**AUTHORIZATION FOR HOMEOWNERS.** I/We authorize HomeFree-USA, its staff or representatives, to act on my/our behalf for the purpose of seeking a resolution with regard to the property listed above. I/We authorize our lending institution/mortgage company to fax, mail, or email any items requested by HomeFree-USA in reference to our mortgage delinquency immediately. I understand that HomeFree-USA provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.

**AUTHORIZATION FOR ALL CLIENTS.** I/We authorize HomeFree-USA to share, release, discuss, and otherwise provide to and with each other, and/or their agents or other authorized representatives, public and non-public personal information contained in or related to my/our file. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income documentation and government monitoring information. I/We also understand and consent to the disclosure of public and non-public personal information by and between HomeFree-USA, and the United States Department of Housing and Urban Development ("HUD"), and/or its agents or other authorized representative.

## ACKNOWLEDGEMENT

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

## BORROWER

PRINT NAME

SIGNATURE

DATE (MM/DD/YYYY)

HomeFree-USA 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, lender institutions and others, only with your authorization and signature on the appropriate forms. 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

1. Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
2. 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
3. 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 (301) 891-8400 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.

I/we agree to the terms and conditions outlined above and understand that I may request that my private information not be shared at any time.

## BORROWER

PRINT NAME

SIGNATURE

DATE (MM/DD/YYYY)

I/We understand that HomeFree-USA is a HUD-Approved Counseling Agency that offers a wide array of services. HomeFree-USA provides the following housing counseling services:

**Pre-Purchase Counseling**

The purpose of Pre-Purchase Counseling is to address issues that may prevent or delay affordable mortgage financing, review a tri-merge credit report, review a spending plan, current savings habit, and develop an action plan to overcome obstacles and achieve the clients' homeownership goals.

**Pre-Purchase Homebuyer Education Workshops**

Our certified housing counselors will help clients determine if homeownership meets their lifestyle, understand the key role players in the process and the responsibilities, how to create a spending plan, understanding credit, help them determine mortgage affordability, shopping for a mortgage loan, shopping for a home, knowing your rights, closing the deal, and how to protect their investment.

**Mortgage Delinquency and Default Resolution Counseling**

HomeFree-USA (DC Metro) offers one-on-one counseling designed to help clients resolve mortgage delinquency and/or prevent foreclosure. With the help of a counselor, advice is given to the clients based upon their current financial situation and mortgage obligation, investor/servicer guidelines, possible solutions are discussed and a plan is developed to resolve the delinquency.

**Financial, Budgeting and Credit Workshops / Center for Financial Advancement (CFA)**

HomeFree-USA (DC Metro) works with participating CFA students from various HBCUs. Credit, money management, and homeownership workshops are provided to students to allow them to become a savvy consumer and future homeowner.

**eHome and Framework**

HomeFree-USA offers clients the option of an online homebuyer education course.

Our counseling and financial coaching will address an array of financial issues including, but not limited to, goal setting, money management, credit, debt, and savings.

I/We understand that it is my/our right and responsibility to decide whether to engage in any course of housing counseling with HomeFree-USA and determine whether counseling is suitable for my/our housing problem.

I/We 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/We understand that I/we am/are not obligated to use any of the services offered to me/us.

A counselor may answer questions and provide information, but not give legal advice. If I/we want legal advice, I/we will be referred for appropriate assistance.

- As a housing counseling participant(s), you are not obligated to receive, purchase, or utilize any other services offered by HomeFree-USA, or its exclusive partners, in order to receive housing counseling.
- I/We understand that HomeFree-USA does not guarantee that I/we will receive mortgage financing from any lender and/or mortgage financing entity.
- I/We understand that HomeFree-USA has the discretion to charge reasonable fees for some counseling services, and that these fees will be explained to me prior to any counseling or education. I further understand that fees will not be charged if they create a financial hardship and that I will not be denied counseling or education if I cannot pay the fees. Financial documentation is required to prove hardship.
- I/We understand that HomeFree-USA provides information and education on numerous loan products and housing programs and I/we further understand that the housing counseling I/we receive from HomeFree-USA in no way obligates me/us to choose any of these particular loan products, housing programs, or industry professionals associated with HomeFree-USA.
- HomeFree-USA has financial affiliation or professional affiliations with HUD, NeighborWorks America, and banks including Bank of America, JPMorgan Chase, and Wells Fargo.

By signing below, I/we acknowledge we have read the disclosure statement and understand it and have also received HUD's publication on home inspection and hazards of lead.

**BORROWER**

PRINT NAME

SIGNATURE

DATE (MM/DD/YYYY)

**FOR HOMEFREE-USA USE ONLY**

HOMEOWNERSHIP ADVISOR SIGNATURE

DATE

Telephone counseling

☐ Yes☐ No**LANDOVER OFFICE**

8401 Corporate Drive, Suite 600  
Landover, MD 20785  
(301) 891-8400

**BALTIMORE OFFICE**

1068 West Fayette Street  
Baltimore, MD 21223  
(855) 493-4002

HomeFree-USA is a membership-based organization. Below is the schedule of fees for our programs.

**Mortgage Approval Program:** Meet with a Homeownership Advisor to review your credit, receive a credit improvement plan, and develop a budget to achieve your desired credit score. Additionally, consult the Advisor to obtain information on down payment and closing costs, qualify for programs, and complete the first-time homebuyer class.

| PRODUCT                                                                     | ONE-TIME INVESTMENT | NOTES                                                                                                                                 |
|-----------------------------------------------------------------------------|---------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| Mortgage Approval Program (MAP)                                             | <b>\$169</b>        | HomeFree-USA member. For those who need one-on-one counseling and a Homebuyer Education Certificate. Option to multi-pay with PayPal. |
| Couples Mortgage Approval Program (MAP)                                     | <b>\$229</b>        | For couples who need one-on-one counseling and a Homebuyer Education Certificate. Option to multi-pay with PayPal.                    |
| Single Credit Report                                                        | <b>\$47.05</b>      | \$47.05 per person for a Tri-Merge Credit Report.                                                                                     |
| Homebuyer Education Certificate Only<br>— On Demand via eHome America       | <b>\$89</b>         | Best if you are pre-approved. Does not include one-on-one counseling. Certificate is good for 12 months.                              |
| Homebuyer Education Certificate and One-on-One Counseling via eHome America | <b>\$169</b>        | Best if you are pre-approved and need one-on-one counseling. Certificate is good for 12 months.                                       |
| One-on-One Homebuying Counseling Only                                       | <b>\$99</b>         | Proof of Homebuyer Education Certificate is required.                                                                                 |
| Administrative Fee                                                          | <b>\$59</b>         | Per person; includes initial Tri-Merge Single Credit Report.                                                                          |
| Membership Reactivation Fee                                                 | <b>\$99</b>         | Reactivation needed after 12 months of certificate issuance.                                                                          |

**Please note:** These fees do not apply to Howard County. Fees are subject to change at any time. Credit report fees will be charged for each supplemental credit report obtained during the course of the counseling process.