



Prosperity Unlimited, Inc.

Our mission is to assist individuals to build and preserve personal wealth that becomes the catalyst for growth in community and economic development for the benefit of the overall greater community. We define personal wealth as improvements in personal finances, education and job skills that lead to sustainable housing or small business development.

Providing Education, Resources and Counseling for Life-long Financial Sustainability

Prosperity Unlimited, Inc. is a nonprofit **community development corporation** that is also an **approved Department of HUD housing counseling agency** located in Kannapolis, NC. Our service areas include Cabarrus and surrounding counties. Since the mid-1990's, we have prepared families with the skills necessary for home ownership, maintaining rental housing, financial management, and wealth creation through educational programs, arranging affordable homeownership financing, managing home construction, and revitalizing neighborhoods.

OUR PROGRAMS:

- ☞ **Financial Capability Coaching** – is a 3-hour one-on-one coaching program to facilitate financial behavior change through the use of appropriate products and services that promote economic stability and long-term financial health. *This is a fee-based program based on income.*
- ☞ **Homebuyer's Education Workshop** – is an 8-hour workshop on the various areas of purchasing a home. This workshop is required to qualify for various mortgage products and/or down payment assistance.
- ☞ **Housing Counseling** - provides one-on-one counseling for those seeking to buy or refinance their homes. It provides information on mortgage products, predetermining the amount of the loan and post closing counseling. *This program may also include budget counseling for elderly homeowners seeking a reverse mortgage and rental counseling. Please call for current applicable fee.*
- ☞ **Financial Literacy** - involves a series of workshops teaching individuals to maximize their ability to build wealth. Topics include money management, understanding how credit works, saving & investments, insurance, etc. *Participants have the opportunity for one-on-one counseling sessions for money management.*
- ☞ **CREDIT REPORT REVIEW** - this involves helping individuals to understand their credit report, credit scoring and giving guidance on how to address credit issues.
- ☞ **Down Payment and Closing Cost Assistance** - is an ongoing program that depends on an individual's qualifications and funding availability. Please call for information.
- ☞ **Individual Development Accounts** - is an asset based restricted saving account that matches the deposits made by qualified account holders to enable them to acquire or create a long-term asset (i.e., to purchase a house, small business or education). This is based on funding availability.
- ☞ **Default/Delinquent Counseling** – offers no-cost personalized consulting services to homeowners who may be current, in imminent default or delinquent on their home mortgages.

For More Information Call:

704-933-7405



PRE-PURCHASE PROCESS AND DOCUMENT REQUIREMENTS:

PRIOR to the first visit, applicant and co-applicant (if applicable) should submit the application and the **required** documents for the initial assessment and for the successful evaluation of participant's application:

- Most recent pay stubs for all employment (at least 30 days) & other income
- Last two months of all bank statements (savings, checking, money market, etc.)
- Most recent retirement account statements
- Most recent bills and statements for all expenses
- Previous three years "**SIGNED**" tax returns with all schedules, W-2s and/or 1099s.
- Social security and/or public assistance documents (award letters)
- Evidence of child support or alimony, if applicable
- Divorce or separation papers
- Driver's license
- Social security card
- Documentation of legal residency, if applicable
- Completed Monthly Spending Plan (will be emailed to participant)
- **NOTE:** If sale contract has been written and lender has been chosen, the following documents will also be required:
 - Form 1003 – Loan Application
 - Loan Estimate
 - Home Inspection (if applicable)
 - Contact information for Lender
 - Purchase Contract

(NOTE: If married or planning on purchasing a home with a second party who is not part of the loan application process, the spouse's or second party's documentation is required as well.)

FIRST VISIT:

- The first appointment will last approximately two hours and the participant should **arrive 15 minutes before their scheduled appointment time.**
- **An application fee** will be required in cash or **SEE PAYMENT AUTHORIZATION FORM FOR METHOD OF PAYMENT.** Other fees may be applicable based on service provided.
- An initial 12-month cash flow analysis (spending plan) will be prepared.

FOLLOW-UP VISITS:

- Participants will be provided with the outcome of their assessment and given an action plan for the successful completion of their goal for homeownership.

CLIENT'S ASSESSMENT:

- Participants will be assessed on the following:
 - Capacity
 - Capital
 - Credit
 - Collateral
- **Down payment and closing costs eligibility based on:**
 - First-Time Homebuyer Eligibility
 - Income based on family size
 - Age, Location and type of house (i.e., new construction, foreclosure, existing, etc.)
 - Sale Price

Visit our website at: www.prosperitycdc.org

Email: contact@prosperitycdc.org



Directions to Prosperity Unlimited, Inc.

1660 Garnet Street; Kannapolis, NC 28083

PLEASE ALLOW FOR EXTRA TRAVEL TIME FOR CONSTRUCTION WORK ON I-85:

I-85 North – From Charlotte

Take Exit 60 Dale Earnhardt Blvd
Make a left turn off exit, get into left lane
Go to the 2nd stop light and make a left turn onto Concord Lake Road
Quick Right onto Opal Street
Left turn at Stop Sign onto Garnet Street (this will bring you into the parking lot)

I-85 South – From Greensboro

Take Exit 60 Dale Earnhardt Blvd
Make a right turn off exit ramp, get into left lane
Go to 1st stop light and make a left turn onto Concord Lake Road
Quick Right onto Opal Street
Left turn at Stop Sign onto Garnet Street (this will bring you into the parking lot)

Hwy 29 South from Rowan County

Take Hwy 29 to Kannapolis (Cannon Blvd)
Left turn onto Dale Earnhardt Blvd
Make a right turn on Concord Lake Road
Quick Right onto Opal Street
Left turn at Stop Sign onto Garnet Street (this will bring you into the parking lot)

Hwy 29 North - Charlotte

Take Hwy 29 toward Kannapolis
Right turn onto Dale Earnhardt Blvd
Make a right turn on Concord Lake Road
Quick Right onto Opal Street
Left turn at Stop Sign onto Garnet Street (this will bring you into the parking lot)

Prosperity Unlimited, Inc. - PAYMENT AUTHORIZATION FORM

Please Print Legibly	Applicant:	Co-Applicant
Name		
Home Phone #:		
Cellular Phone #:		
Email:		
Best Time To Call (optional):		
Street Address:		
City, State, Zip Code		

PAYMENT METHOD (choose one):

Credit Card Authorization

PLEASE PRINT LEGIBLY

Name on Credit Card:			
Card Number:			
Billing Address:			
City, St, Zip			
Expiration Date:		3-digit Security Code	

A \$2.00 convenience fee will be charged for processing credit cards only.

Signature of cardholder:	
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Fee Disclosure	For One		For Two	
	Check One	Amount	Check One	Amount
Homebuyer's Education Workshop		30.00		40.00
BEST PRICE: Pre-purchase/Rental Enrollment Application Fee (Budgeting, Credit Review, Down payment Eligibility Determination)		41.00		55.00
Money Management (Budgeting) - no credit		25.00		30.00
Credit Report Review Only		20.79		41.58

Registration can be faxed to 704-938-7431 or emailed to contact@prosperitycdc.org.

OR

ACH Direct Draft - ACH (from Checking Account) Authorization

REFUNDS & CANCELLATIONS: Workshop Fee only will be refunded @ 95%, if the cancellation is received by one day before scheduled workshop. There will be no refunds after that time but substitutions may be made at any time at no additional cost.

I authorize **Prosperity Unlimited, Inc.** to initiate either an electronic debit or to create and process a demand draft against my bank account on or after (date) _____ for the amount of \$ _____. I acknowledge that the origination of ACH transactions to my account must comply with the provisioning of United States law. My account information is as follows:

BANK INFORMATION - Please type or print legibly

Bank ABA Number [Customer's Routing Number]	
Bank Account Number [Customer's Account Number]	
Bank Account Type: [Checking/Savings/Business Checking]	
Customer Signature	
Customer Printed Name	
Date Signed	

If you have questions about this form, please call 704-933-7405 and ask for Donna or Louise.

PUI Used Only:Received Date: _____
Processed Date: _____

Revised 7/10/16

Enrollment Application

Date:	Contact Information	
Please Print Legibly	Applicant (Borrower)	Co-Applicant (co-borrower)
Name		
Social Security Number		
Home Phone #:		
Cellular Phone #:		
Work Phone #:		
Fax Number:		
Email:		
Best Time To Call:		
Street Address:		
City, State, Zip Code		
County		
Residency Status	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other
How much do you pay for rent/house payment?		
Length of Occupancy	Years Months	Years Months
<i>If less than two years (previous address)</i>		
Street Address:		
City, State, Zip Code		
County		
Residency Status	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other
Length of Occupancy	Years Months	Years Months
Race:		
Ethnicity Type*: (choose one)	<input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino	<input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino
Date of Birth:		
Gender:		
Marital Status: (choose one)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed
Citizenship (choose one)	<input type="checkbox"/> Non-Resident Alien <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien	<input type="checkbox"/> Non-Resident Alien <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien
List Dependents:	Birth Dates:	Ages:
1.		
2.		
3.		
4.		
5.		
6.		
Country of Origin:		
Preferred Language*:		
Highest Education Level*:	<input type="checkbox"/> No high school diploma <input type="checkbox"/> High school diploma <input type="checkbox"/> GED® diploma <input type="checkbox"/> Vocational certificate <input type="checkbox"/> Some college - Never completed <input type="checkbox"/> Associates degree <input type="checkbox"/> Bachelor's degree	<input type="checkbox"/> No high school diploma <input type="checkbox"/> High school diploma <input type="checkbox"/> GED® diploma <input type="checkbox"/> Vocational certificate <input type="checkbox"/> Some college - Never completed <input type="checkbox"/> Associates degree <input type="checkbox"/> Bachelor's degree

	<input type="checkbox"/> Master's degree <input type="checkbox"/> Doctoral degree	<input type="checkbox"/> Master's degree <input type="checkbox"/> Doctoral degree
Please Print Legibly	Applicant (Borrower)	Co-Applicant (co-borrower)
First Time Home Buyer	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Disabled:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Veteran/Military:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Head of Household	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other Sources of Income (enter amount and frequency)		
Child Support	\$ _____ per _____	\$ _____ per _____
Disability/Social Security	\$ _____ per _____	\$ _____ per _____
Retirement/Other	\$ _____ per _____	\$ _____ per _____
Employment History		
Employer/Income Source:		
Street Address		
City, State, Zip Code		
Contact Phone:		
Position/Title:		
Dates:	Start: _____ End: _____	Start: _____ End: _____
Income:	Amount: _____ Frequency: <input type="checkbox"/> Hourly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Weekly	Amount: _____ Frequency: <input type="checkbox"/> Hourly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Weekly
# of hours per week:		
<i>If employed less than two years or second job</i>		
Employer:		
Street Address		
City, State, Zip Code		
Contact Phone:		
Position/Title:		
Dates:	Start: _____ End: _____	Start: _____ End: _____
Income:	Amount: _____ Frequency: <input type="checkbox"/> Hourly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Weekly	Amount: _____ Frequency: <input type="checkbox"/> Hourly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Weekly

****Information for Government Monitoring Purpose Only***

The following information is requested by the Federal Government for certain types of loan application related to dwelling, in order to monitor compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to finish this information but are encourage to do so.

ENROLLMENT APPLICATION INFORMATION

All of the information that I/We provided in this application for assistance is correct and factual. No information has been withheld. We understand the necessity for accurate and complete information and we will provide any needed information to complete this application. We understand that deliberately providing inaccurate information or an unwillingness to timely provide the counselor with the necessary information or documents to assist us will result in a closing of our file.

Applicant (A) Signature

Date

Co-applicant (B) Signature

Date



Prosperity Unlimited, Inc.

CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct Prosperity Unlimited, Inc. (hereinafter "Prosperity") to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by Prosperity. I understand and agree that Prosperity intends to use the credit report for the purpose of evaluating my financial readiness to rent, to purchase a home and/or to engage in post-purchase counseling activities.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to Prosperity in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my ability to obtain a loan, I
 authorize
 do not authorize

Prosperity to share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying Prosperity in writing.

Client's Name (Print)

Client's Name (Print)

Client's Signature

Client's Signature

Social Security Number

Social Security Number

Date

Date

Prosperity Unlimited, Inc. Privacy Policy

Prosperity Unlimited, Inc. 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, and others only with your authorization and signature on the **Disclosure and Authorization Agreement**. 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

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- 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
- Information we receive from 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 704-933-7405 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.

Prosperity Unlimited, Inc.

Authorization for Release of Information

I (we) hereby authorize Prosperity Unlimited Inc. hereafter known as “the Prosperity” **(INCLUDING ALL COUNSELORS LISTED BELOW EMPLOYED BY THE PROSPERITY)** to release/exchange information from my records in order to assist me in my housing needs.

This information will be released only to those institutions, companies and agencies that Prosperity Unlimited Inc. believes or I have designated that can provide assistance in acquiring a mortgage loan, leasing an apartment or purchasing a home. Examples of such entities include lenders, realtors, public agencies, landlords and other nonprofit organizations. If necessary, information on file at another entity may also be released to us. This information release/exchange will be restricted to specific financial data, such as income, budget, debt, credit report or status of mortgage readiness.

I understand that Prosperity Unlimited Inc. may do the following as it is related to its funding by the **National Foreclosure Mitigation Counseling (NFMC) and/or Department of HUD**: a.) submit client-level information to the data collection system for grant, (b.) allow NFMC/HUD to open files to be reviewed for program monitoring and compliance purposes, and (c.) allow NFMC/HUD to conduct follow-up with client related to program evaluation.

I understand that Prosperity Unlimited, Inc. may do the following as it is related to the facilitation of down payment assistance from **City of Concord, City of Kannapolis, NC Housing Finance Agency** or other entities: a) verify my eligibility, b) submit down payment assistance application that will include personal information, and c) coordinate with lender/closing attorney.

I understand that the provision of some services at this organization is contingent upon my decision concerning the release/exchange of information.

The doctrine of informed consent has been explained to me, and I understand the contents to be released/exchanged, the need for the information, and that there are statues and regulations protecting the confidentiality of authorized information.

I hereby acknowledge that this consent is voluntary and is valid until such request is fulfilled. I further acknowledge that I may revoke this consent at any time except to the extent that action based on this consent has been taken. This consent shall expire in **ONE YEAR** from the date shown below. I also acknowledge that a copy of this form is as valid as the original.

Borrower Name (printed):	Last 4 SS#	
Borrower (signed)	Date	
Co-Borrower (printed)	Last 4 SS#	
Co-Borrower (signed)	Date	
CLIENT'S DESIGNATION:		
	Realtor	Lender
Name:		
License Number:		
Phone Number:		
FOR ORGANIZATION USE ONLY		
Attested by:	Date	
Prosperity Unlimited Inc.'s Staff Representative P. O. Box 1095 Concord, NC 28025-1095	Phone: 704-933-7405 Fax: 704-938-7431	
Copy of this document was given to client: <i>(circle one)</i>	Yes	No

COUNSELORS FOR PROSPERITY UNLIMITED, INC.

Louise Mack	Donna Gordon	Sarah Conley	Nancy Hawk	Kerri Roseman	Kimberly Hume
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Prosperity Unlimited, Inc. Disclosures and Authorization Agreement

1. I/We understand that Prosperity Unlimited, Inc. provides pre-purchase, refinance, rental and foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendation for handling my finances, including attending Recovery Counseling (if applicable) which may include additional counseling sessions and workshop. (as well as being referred to other agencies as appropriate)
2. I/ We authorize Prosperity Unlimited, Inc. to release credit, financial, employment and other information to other agencies or firms as may be essential to the solving of our housing situation.
3. I/We understand that Prosperity Unlimited, Inc. received Congressional funds through the **National Foreclosure Mitigation Counseling (NFMC)** and/or the **Department of Housing and Urban Development's Housing Counseling (HUD)** programs and, as such, is required to share some of my personal information with the NFMC/HUD programs administrator or their agents for the purpose of program monitoring, compliance and evaluation (if applicable).
4. I/We give permission for NFMC/HUD program administrators and/or their agents to follow up with me between now and next three (3) years from the date signed for the purposed of program evaluation.
5. I/We acknowledge that I have received a copy of Prosperity Unlimited, Inc.'s **Privacy Policy**.
6. 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 understand that I am not obligated to use any of the services offered to me.
7. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
8. I/We understand that Prosperity Unlimited, Inc. provides information and education on numerous loan products and housing program and I further understand that the housing counseling I receive from them in no way obligates me to choose any of these particular loan products or housing programs.

DISCLOSURE STATEMENTS

Prosperity Unlimited, Inc., is provides services in housing counseling, homebuyer's education and financial literacy workshops. In additional we provide the services below:

- Builds and sells its own affordable houses as well as purchase, rehabilitate and sells houses,
- Provide information on mortgage loan products from different lenders (including FHA insured) – a minimum of three(3),
- Administers various down payments and closing costs assistance,
- Operates a real estate firm.

Prosperity may or does receive funding for housing counseling/Homebuyer's Education and/or sponsorship from SunTrust Mortgage, Wells Fargo Bank, Fifth Third Bank, City of Concord, Fannie Mae and N. C. Housing Finance Agency.

*By signing this disclosure, I/We understand that I/We **are under no obligation** to participate in the above mentioned activities (such as pursuing a loan with the above lenders) and if I/We choose to partake of any additional services and allow Prosperity Unlimited, Inc. or its exclusive partners to provide the selected service(s), it is with full understanding that I/We have given the matter thorough consideration.*

I acknowledge that I have read and understand the above mentioned and each has been reviewed with me.

Printed:	Printed:		
Applicant:	Co-Applicant:		
Date:	Date:		
FOR ORGANIZATION USE ONLY			
Attested by:	Date		
Prosperity Unlimited Representative P. O. Box 1095; Concord, NC 28025-1095	Phone: 704-933-7405; Fax: 704-938-7431		
Copy of this document was given to client: <i>(circle one)</i>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">Yes</td> <td style="width: 50%; text-align: center;">No</td> </tr> </table>	Yes	No
Yes	No		

Monthly Spending Plan – Please fill in as completely as possible.

Monthly Income Source	Current Monthly Income
Net Income No. 1 (income less taxes, Social Security, Medicare)	
Net Income No. 2 (income less taxes, Social Security, Medicare)	
Child Support Received	
Spousal Support Received	
Military Retirement	
Other Retirement	
Social Security Received (after taxes)	
Other Income (list source)	
Total Take-Home Income	
Monthly Fixed Expenses	Current Monthly Spending
Rent (if applicable)	
Mortgage Payment (1st, 2nd, etc) if applicable	
Auto Loan/Lease No. 1	
Auto Loan/Lease No. 2	
Home Equity Loan	
Debt Consolidation/ Other Loan(s)	
Student Loan(s)	
Rent	
Condo or Home Owner Association Fees	
Electricity	
Oil or Gas	
Water/Sewer	
Garbage Collection	
Phone (land line)	
Cell Phones, Pagers, PDA	
Cable/Satellite/TiVo Boxes	
Internet Access	
Car Insurance	
Health Insurance (if it isn't deducted from your paycheck)	
Long-Term Care Insurance	
Child Support	
Alimony	
Medical/Dental Payments	
Retirement Savings	
Emergency Fund Savings	
Other:	
Total Monthly Fixed Expenses	

Total Monthly Variable Expenses (Spending you can change)	Current Spending
Credit Card No. 1	
Credit Card No. 2	
Credit Card No. 3	
Credit Card No. 4	
Credit Card No. 5	
Store Card(s) (total)	
Gas Card(s) (total)	

Other Credit Lines Not Included in Table No. 5	
Groceries	
Eating Out (include restaurants, fast food, lunches, etc)	
School Lunches	
Gasoline, Tolls, Parking	
Public Transportation - Bus, Train, Subway	
Health Club Membership	
Daily Coffee/Snacks	
Laundry/Dry Cleaning	
Household Items (not grocery)	
Pet Care and Supplies	
Baby Items	
Children's Allowances	
Hair Cuts/Grooming/Manicures, etc	
Cosmetics	
Clothes	
Entertainment:	
Movie	
Movie/Game Rental	
Cable On-Demand Movies	
Sports Event: Gamer, Races	
Concerts/Play/Dinner Theater/Symphony	
Day Trips to Amusement Parks	
Other	
CDs	
Club Dues	
Babysitter/Day Care	
Lessons: Music/Sports/Tutoring	
Field Trips	
ATM Withdrawals/Fees (if not already listed elsewhere)	
Computer/Online Expenses	
Donations/Tithe	
Lawn Service	
Occupational Licenses/Fees	
Emergency Savings	
Retirement Savings	
Tobacco/Alcohol	
Magazine Subscriptions	
Misc. Spending Money	
Postage	
Other:	
Total Monthly Variable Expenses	
Total Monthly Net	

Prosperity Unlimited, Inc. Client/Counselor Agreement

Prosperity Unlimited, Inc. and its counselors agree to provide the following services:

- Assistance in the development of both an action and spending plan.
- Presentation and explaining reasonable options available to you as a potential homeowner.
- Assistance in communicating with the loan officers and closing attorneys.
- Timely completion of promised action.
- Timely responses to any questions within 72 hours Monday-Friday except when the 72 hours falls on the weekend or a holiday. Your response may come in the form of a call or email.
- Identification of assistance resources.
- Referrals to needed resources.
- Confidentiality, honesty, respect and professionalism in all services.

I/We, _____ agree to the following terms of service:

(Participant(s))

- I/We will always provide honest and complete information to my/our counselor, whether verbally or in writing.
- I/We will provide all necessary documentation and follow-up information within the timeframe requested.
- **I/We will come in for required budget sessions as determined by my counselor while my loan is being process by lender.**
- **I/We will be on time for appointments and understand that if we are late for an appointment, the appointment will still end at the scheduled time.**
- I/We will call within 6 hours of a scheduled appointment if I/we will be unable to attend an appointment.
- I/We will contact the counselor about any changes in our situation immediately.
- I/We understand that breaking this agreement may cause the counseling organization to sever its service assistance to me/us.
- I/We will actively and diligently work towards solving any credit issues based on Counselor's guidance.
- I/We will actively follow agreed upon Action and Budget Plans in preparation for my housing goal and will provide feedback as to any deviations from the plans.

Note: Success of your housing goal depends on your active participation and compliance. Please note that you will be released from the program in the following situations:

- Not attending three (3) schedule appointments and not calling to cancel or reschedule.
- Not actively following and participating in your Action and Budget Plans.

Applicant

Date

Co-applicant

Date

Counselor

Date

PROSPERITY UNLIMITED, INC.

Ten Commandments of EXPECTATIONS:

1. *If you have an appointment scheduled with our office, please arrive at least **10-15 minutes early**. (Please take into consideration travel time) and documentation needs to be submitted **at least 48-72 hours prior** to appointment.*
2. *If you are more than 15 minutes late for your appointment, we do reserve the right to cancel and/or reschedule your appointment.*
3. *If you are seeking **DOWNPAYMENT ASSISTANCE** through Prosperity you **MUST** complete an enrollment application and **WAIT** to get your **ELIGIBILITY DETERMINATION**.*
4. *If you would like to pick up your documentation, you will need to give **at least 24 hours advance notice prior to coming to the office**.*
5. *If you make any changes to your contact information (phone, email, address, etc.) please let your counselor know **immediately**.*
6. *If there are any changes in your employment, income, marital status, etc. please let your counselor know **immediately**.*
7. *Paystubs, bank statements, **SIGNED** tax returns, W2's and award letters should be sent in on a regular basis, so that we always have updated information on file.*
8. *If you have **SIGNED a SALE CONTRACT, WORKING WITH A LENDER or REALTOR, or HAVE A CLOSING DATE**, please let your counselor know **IMMEDIATELY**.*
9. *Please give your counselor **at least 48 hours** to return calls and please note that we respond to emails quicker than we do phone calls.*
10. ***Communication is PIVOTAL**; please be sure to correspond with ALL people that are included on the loan and/or in the household.*



Don't Expect **MAXIMUM** Results (from others)
 With **MINIMUM** Effort
 (from yourself)

I acknowledge that I have read and understand the above mentioned and each has been reviewed with me.

Printed:	Printed:		
Applicant:	Co-Applicant:		
Date:	Date:		
FOR ORGANIZATION USE ONLY			
Attested by:	Date		
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Copy of this document was given to client: (circle one)	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">Yes</td> <td style="width: 50%; text-align: center;">No</td> </tr> </table>	Yes	No
Yes	No		