

Prosperity Unlimited, Inc.

R.E.A.C.H.

Enrollment Application



Readiness Education and Coaching for Homeownership/Housing



1660 Garnet Street
Kannapolis, NC 28083

Phone: 704-933-7405
Fax: 704-938-7431

Greeting,

Thank you for choosing Prosperity Unlimited as your partner in reaching your goal for housing and/or increasing your long-term financial sustainability. You have taken the **First Step** by requesting the Enrollment Application Package. Listed below is the process:

Step Two: Complete and return **Pages 5 – 16** and provide the required documents listed on **Page 3** as they are needed to complete your assessment. Please read, follow the instructions on the Enrollment Application and deliver the required documents to Prosperity.

Documents can be delivered via:

- Fax: 704-938-7431
- Email: documents@prosperitycdc.org (must be in “PDF” format)
- Mail: Prosperity Unlimited, Inc.; P. O. Box 1095; Concord, NC 28026
- Hand delivered: 1660 Garnet Street, Kannapolis, NC 28083

Step Three: Once you have provided the required documents, the Counselor will pull a tri-merge “soft hit” credit report and along with the documents you provided will assess your information for the following:

Pre-purchase, Refinance or Rental Only:

- a) Mortgage and rental readiness;
- b) Housing affordability;
- c) Eligibility for down payment assistance (if applicable);
- d) Maximum sale price (if applicable)

Foreclosure Prevention:

- a) Stage of delinquency;
- b) Housing affordability;
- c) Types of loan retention option (if applicable);

Other Services:

- a) Credit Enhancement Education;
- b) Money Management and Budgeting;
- c) Document Review.

Step Four: Meet with a Counselor via face-to-face, phone or internet for a detailed budget session and/or a review of your homeownership assessment based on your readiness. After this step you will be guided through which program best fits your housing and financial goal.

Although this process may seem long it can be accomplished in a short period of time based on your availability for the Information Session and providing the required documentation.

Should you have any questions, about the process you may email at lmack@prosperitycdc.org.

Regards,
The Prosperity Unlimited Team



Checklist of Documents To Return

Please return Enrollment Application, Disclosures & Required Documentation in the order below.

NEEDED FROM ALL PARTICIPANTS

Check if included		Section 1: Pages 5 – 17 of the REACH Enrollment Application
*		Payment Authorization Form - <i>(please remember to sign the form)</i> PRE-PURCHASE ONLY
*		Enrollment Application <i>(spouse or significant other must be included under co-applicant even if they will not be on the loan)</i>
*		Credit Report Authorization and Privacy Disclosure Form
*		Authorization for Release of Information
*		Disclosure and Authorization Agreement
*		HUD Disclosure
*		Client/Counselor Agreement
*		Monthly Spending Plan
*		Service Eligibility Determination
Applicant	Co-Applicant	Required Documents to be Submitted by Participant(s):
		Note: <i>If married or planning on purchasing a home with a second party who is not part of the of the loan application, the spouse's or second party's documentation is required as well.</i>
		Section 2 - Identification
*		Driver's License
*		Social Security Card
		Documentation of legal residency (if applicable)
		Section 3 - CAPACITY
*		60 days of most recent paystubs or Profit and Loss Statements
*		Other Income – Social Security, ESC Benefit Statement and/or public assistance award documentation
*		Previous three years "Signed" 1040 tax returns with all schedules, W2s and/or 1099s (Only one year required for HouseCharlotte One-on-One Counseling Session)
*		Child Support Award Letter with 12 months payment history (if applicable)
*		Alimony with 12 months payment history (if applicable)
*		Divorce Decree or Separation Agreement (if applicable)
		Section 4 - CAPITAL
*		Two months of bank statements for ALL ACCOUNTS including all pages (even the blank one)
		Most recent retirement account statement
		Section 5 - CREDIT, DEBTS AND EXPENSES:
*		Utilities Bills (electric, water, cable, telephone, gas, etc.) – one month
*		Credit Card Statements – one month all accounts
*		Student Loan Statement – one (If on income-based repayment plan – provide agreement)
		Section 6 - PRE-PURCHASE PARTICIPANTS ONLY - If Working with a Lender & have a Sale Contract:
*		Form 1003 – Loan Application
*		Loan Estimate or Loan Illustration Worksheet
*		Contact Information for Lender: Name: _____ Phone Number: _____ Email address: _____
*		Sale Contract/Purchase Contract for House to be Purchase (if applicable)
		Home Inspection <i>(if not new construction)</i> – What year was the house built?
*		Estimated Closing Date:
*		Homebuyer's Education Certificate (if not taken at Prosperity)
** denote items required for HouseCharlotte Downpayment Assistance One-on-One Counseling Session		

Checklist of Documents To Return

Please return Enrollment Application, Disclosures & Required Documentation in the order below.

FORECLOSURE PREVENTION PARTICIPANTS ONLY

Please note that it is your responsibility and your home is at risk should you delay in providing copies of all the necessary documentation below. Please check off each document you bring. Please provide copies rather than originals if you need documents returns the day you provide them.

	Mortgage Statement (most recent)
	Hardship Letter (Must be signed and dated) Sample In Foreclosure Prevention Application Addendum
	Any correspondence (from Mortgage Company, Sheriff Office, Courts, etc.) regarding foreclosure or delinquency.
	Note (Promissory) – From Mortgage Company
	General Warranty Deed (From Register of Deeds)
	Deed of Trust (From Register of Deeds)
	HUD-1 Settlement Statement or Closing Disclosure
	Property Tax Statement
	State Home Foreclosure Prevention Project – Third Party Authorization Agreement – In Foreclosure Prevention Application Addendum

Please Read the Information Below Carefully!!!!

Application And Required Documentation May Be Sent via:

Email (in “PDF” format only) – *Remember to put your name in the Subject Line :*

For Foreclosure Prevention and Refinance:

intake@prosperitycdc.org

For Pre-purchase and All Others:

documents@prosperitycdc.org

Other Options:

Fax: (704) 938-7431

Mail: Prosperity Unlimited, Inc.; P. O. Box 1095; Concord, NC 28026-1095

You will be contacted within 72 business hours to schedule a counseling session upon submission of a complete Enrollment Application and Required Documentation.

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: **Credit Card Authorization**

PLEASE PRINT LEGIBLY			
Name on Credit Card:			
Card Number:			
Billing Address:			
City, St, Zip			
Expiration Date:		3-digit Security Code	
No Fee for Foreclosure Prevention and Homeless Application			
Signature of cardholder:			

Fee Disclosure	For One		For Two	
	Check One	Amount	Check One	Amount
A \$2.00 convenience fee will be charged for processing credit cards only.				
Homebuyer's Education Workshop (in person)		35.00		55.00
One-on-One Counseling Enrollment Application		50.00		65.00
One-on-One Counseling Enrollment Application <i>(Concord/Kannapolis residents only)</i>		45.00		60.00
Credit Enhancement Education <i>There will be additional costs for reimbursement for credit reports.</i>		70.00		90.00
Homebuyer's Education Workshop (online)	Call for information: 704-933-7405			

NOTE: ENROLLMENT FEE IS NON-REFUNDABLE

Form maybe faxed to 704-938-7431
or
Emailed to documents@prosperitycdc.org

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.

If you have questions about this form, please call 704-933-7405.

Prosperity Unlimited, Inc.

Enrollment Application

PUI Used Only:

Received Date: _____

Processed Date: _____

Revised 05/09/19

Please Print Legibly	CONTACT INFORMATION	
	Applicant (Borrower)	Co-Applicant (co-borrower) Will co-applicant be on the loan? <input type="checkbox"/> Yes <input type="checkbox"/> No
Name		
Social Security Number		
Home Phone #:		
Cellular Phone #:		
Work Phone #:		
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 <i>Specify:</i>	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <i>Specify:</i>
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: (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"/> Never been married <input type="checkbox"/> Widowed	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Never been married <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"/> Master’s degree <input type="checkbox"/> Doctoral 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

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	
Are you currently in an IRS/State tax repayment plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how much per month? _____	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how much per month? _____
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 (choose one): <input type="checkbox"/> Hourly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Weekly	Amount: _____ Frequency (choose one): <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:		
If employed less than two years or second job		
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 a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

- 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.
- You may opt-out of this requirement, but proof of your decision to opt-out must be recorded in your client file.
- 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

- 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/coaching you, or is a requirement of grant awards which make our services possible.
- 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).
- 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 "Prosperity" **(INCLUDING ALL COUNSELORS LISTED BELOW EMPLOYED BY 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 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 a) submit client-level information relating to the **Project Reinvest: Financial Capability** grant to the **NeighborWorks America Data Collection System (DCS), Department of HUD, NC Housing Finance Agency, Local Government Entities** b) allow funders to open files to be reviewed for program monitoring and compliance purposes, and (c.) allow funders to conduct follow-up with client related to program evaluation.

I understand that I may opt-out of this requirement, but proof of this opt-out must be recorded in my client file.

I understand that Prosperity 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:		
Email Address:		
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

STAFF FOR PROSPERITY UNLIMITED, INC.

Louise Mack		Sarah Conley	Kerri Roseman	Tori DeWitt	Lauren Davis
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Prosperity Unlimited, Inc.

Disclosures and Authorization Agreement

1. I/We understand that Prosperity Unlimited, Inc. provides financial capability counseling/coaching, pre-purchase, refinance, rental and foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendation for handling my finances, possibly including workshops 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 **Department of Housing and Urban Development’s Housing Counseling (HUD)** and other funders programs and, as such, is required to share some of my personal information with the those programs administrator or their agents for the purpose of program monitoring, compliance and evaluation (if applicable).
4. I/We give permission for Federal/State/Local or 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. 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.

Community Partners Loan Pool (CPLP) DISCLOSURE STATEMENTS

Prosperity Role Is The Following:

- Verify homebuyer’s eligibility to program guidelines: income (sufficient & stable), marital status, household size, credit score, affordability ratios, payment shock, reserves, etc. if applicable.
- Verify that the home to be purchase meets program guidelines: age, sale price, inspections, etc.
- Provide homeownership education and counseling.
- Assemble, collect & submit the required CPLP documentation to NCHFA on behalf of the borrower once eligibility (buyer(s) and house is determined.
- Coordinate the loan closing - work with the closing attorney, homebuyer and first mortgage lender.

N. C. Housing Finance Agency is the only authorized agency to approve CPLP Down payment Assistance.

IMPORTANT: *(Additional items may be required upon request.)*

Prior to CPLP Reservation Submission: All existing homes must pass two (2) required property inspection (Home Inspection, Housing Quality Standards (HQS) Inspection, etc.) and show that the any needed repairs or replacements have satisfactorily addressed health, safety, deferred maintenance and durability issues. **(Recommend a minimum of 60 days before closing)**

Properties 10 years or more old must consist of sufficient documentation of Home Inspections, HQS Inspection, work write ups and proof of repairs, and license contractor to inspect ALL major systems. Major systems are: roofing, cladding & weatherproofing (e.g. windows, doors, siding, gutters); plumbing (supply, drainage, water heaters); electrical; and heating, ventilation, and air conditioning. If any major system has less than 5 years of remaining useful life, the system must be replace or the home will be ineligible. A licensed contractor, licensed inspector or certified Rehab Specialist **must** sign off that there is a minimum of five (5) years of useable life on all major building system.

Units **built prior to 1978** must be **pre-approved** by the NC Housing Finance Agency *(recommend a minimum of 60 to 90 days before closing)* to be eligible for funding. Units must comply with all applicable State and Federal regulations for **Lead-Based Paint (CALL TO GET THE MINIMUM REQUIRED INSPECTION INFORMATION PRIOR TO PUTTING IN AN OFFER TO PURCHASE “SALE CONTRACT”).**

NOTE: Existing homes reservation submission and/or pre-1978 pre-approval request does not guarantee the unit will be approved.

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

Printed:	Printed:		
Applicant (sign):	Co-Applicant (sign):		
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		

Prosperity Unlimited, Inc.

HUD Disclosures

- a) I/We acknowledge that I have received a copy of Prosperity Unlimited, Inc.'s **Privacy Policy**.
- b) I/We may be referred to other 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.
- c) I/We understand that Prosperity Unlimited, Inc. provides information and education on numerous mortgage loan products (including FHA insured) and housing programs and I further understand that the 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. provides services in housing counseling, homebuyer's education and financial literacy workshops. In addition we provide the services below:

- Builds and sells its own affordable houses as well as purchase, rehabilitate and sells houses.
- 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:

- Wells Fargo Bank
- First Citizens
- Pinnacle Bank
- Fifth Third Bank
- City of Charlotte
- City of Concord
- City of Kannapolis
- Bank of OZK
- NC Housing Finance Agency
- And other sources.

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		

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 & explanation of reasonable options available to you and your housing situation.
- Assistance in communicating with the loan officers, mortgage servicer and/or closing attorneys.
- Timely completion of promised action.
- Timely responses to any questions within 48 to 72 hours Monday-Friday except when the 48 to 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 as well as referrals to needed resources.
- Analysis of the mortgage default, including the amount & cause of default, if applicable.
- Explanation of collection and foreclosure process, if applicable.
- 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 **six (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 following the agreed upon action plan.
- Failure to appear for appointments or fails to respond to inquiries concerning progress in resolving housing need or problem.
- Attempts to but is unable to locate participant.

Applicant

Date

Co-applicant

Date

Counselor

Date

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)	

Total Monthly Variable Expenses (Spending you can change)	Current Spending
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.
PRE-PURCHASE Service Eligibility Determination

PLEASE ANSWER ALL QUESTIONS -	Applicant		Co-Applicant	
	Yes	No	Yes	No
Are you a legal US resident? <i>If no please provide a copy of your resident documentation.</i>				
As of today, are you actively in a Chapter 7 or Chapter 13 bankruptcy?				
If seeking to purchase, will the property be your primary residence?				
Do you currently own a home? <i>If so please answer the next four (4) questions:</i>				
Is your primary residence located in North Carolina?				
Is your home on a permanently affixed foundation and considered real property?				
Is your property taxed as real property?				
Are you current on your mortgage payments?				
Are you currently employed?				
Are you currently retired and receiving retirement income?				
Do you receive child support payment? <i>If yes, provide court order and 12-month payment history.</i>				
Do you receive any types of Social Security Income?				
Do you receive bonuses or paid by commission?				
Are you an active or past member of the military?				
Are you current on your Rent (if applicable)?				
Are you current on electricity, water, and telephone expense?				
Do you pay child support? If so, what is the monthly amount?				
			Yes	No
Are you currently working with a Realtor?				
Are you currently working with a Lender? <i>If yes, provide copy of loan application.</i>				
Where you referred for the Community Partner Loan Pool (CPLP) Down Payment Assistance?				
Do you currently have a sale contract to purchase a house? <i>If yes, provide a copy.</i>				
When is the projected closing date for your purchase?				
<i>Why are you seeking assistance from Prosperity Unlimited, Inc.?</i>				
CERTIFICATION AND ACKNOWLEDGEMENT				
<i>I certify that the information provided above is CORRECT to the best of my knowledge. I also acknowledge that it is my responsible to provide Prosperity Unlimited, Inc. the necessary documentation that is requested in a timely manner.</i>				
Please Print Your Name Clearly				
Applicant	Co-Applicant			

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
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)