



Internal Use only:

CLIENT # _____
HUD # _____
Enrolled _____
Attended _____ Resolved _____

REGISTRATION FORM - Please Print Clearly

Date: _____ Date/Location of Class (if applicable) _____

Name: Yourself

Name: Spouse/Other

First _____ Middle _____ Last _____ Suffix _____	First _____ Middle _____ Last _____ Suffix _____
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Preferred Language: English Other: _____

Physical Address (not P.O. Box): _____

City _____ State _____ Zip _____

Mailing Address (if different) or P.O. Box: _____

Contact Number: HM/Cell _____ WK _____

Primary Email: _____

Service Requesting:

1st Time Homebuyer Class ****non-refundable fee**

Pre-Purchase One/One Counseling Rental Counseling

Have you done a One-on-One Conseling Session? Yes NO

Credit Class Budget Class Savings Class Insurance Class

Referral Source (How did you hear about us?) _____

Race: (Please mark ALL that apply)

Self

Spouse/Other

- American Indian/Alaska Native
- American Indian/Alaska Native/Black
- American Indian/Alaska Native/White
- Asian OR Asian and White
- Black or African American
- Black or African American and White
- Native Hawaiian/other Pacific Islander
- Other multiple race
- White

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Hispanic: Self Yes No

Spouse/Other Yes No

Gender: Self M F

Spouse/Other M F

Date of Birth: Self _____ Spouse/Other _____

Total Number in Household: # Adults ____ **# Children** ____ **Ages:** ____ ____ ____ ____

Do you file as Head of Household on your tax return? *(Tax filing status that can be used by a married or unmarried person who maintains a household for a dependent (or nondependent relative) and provides more than half of the dependent's financial support.)*

Head of Household? Self: Yes No Spouse/Other Yes No

English Proficient? Self Yes No Spouse/Other Yes No

Are you a Veteran? Self Yes No Spouse/Other Yes No

Are you Foreign Born? Self Yes No Spouse/Other Yes No

Disabled? Self Yes No Spouse/Dependent? Yes No

Education Level: Self

- Below HS diploma
- HS diploma /GED or equivalent
- Vocational
- Certificate Training
- Some College / Associates
- College-Bachelor's
- College-Master's
- College-Doctor's

Spouse/Other

- Below HS diploma
- HS diploma /GED or equivalent
- Vocational
- Certificate Training
- Some College / Associates
- College-Bachelor's
- College-Master's
- College-Doctor's

Marital Status:

Single / Widowed Married Divorced Live In Partner Common Law Marriage Separated

Household Type:

Single Adult Female headed single parent Male headed single parent
 Married with Children Married without children Two or more unrelated adults

Are you active Military? Self Yes No Spouse/Other Yes No

Household Annual Income _____

County of Residence _____

Current Residence: Current Rent Amount: \$ _____ Other/ Do not rent: (explain) _____

Are you a first time homebuyer? Yes No (Haven't owned a home within the past 3 years)

If yes, please answer the following questions:

Please choose one of the following- I/We plan on purchasing a home in :

0-3 months 4-6 months over 6 months not sure.

If you are currently using a realtor, who is the realtor? _____

Who is the bank/lender you will be using? _____



PRIVACY POLICY AND PRACTICES

We, at The Home Center and District 7 Human Resources Development Council (HRDC) value your trust and are committed to the responsible management, use, and protection of personal information. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. This notice describes our policy regarding to the collection and disclosure of personal information. 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 Counseling 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.

Information We Collect

We collect personal information to support our efforts in helping you with resolving your mortgage delinquency and managing your finances. Types of information that we gather about you:

- Information we receive from you orally and in writing on applications or other forms, such as your name, address, social security number, assets, debts, 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.

Opting Out of Certain Disclosures

You may choose 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. 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 contact us in writing at:

The Home Center, 3124 1st Avenue North, Billings, MT 59101

Release of 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 you, or is a requirement of grant awards which make our services possible.

We may also disclose any nonpublic personal information about you to anyone as permitted by law (e.g. if compelled by legal process).

We restrict access to personal information about you to those of our 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 personal information.



HRDC Program Disclosure Form

NOTE: If you have impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: HRDC 7 is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, rental and homeless counseling. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing education program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Client and Counselor Roles and Responsibilities:

Educator's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> • Providing you with information and resources to inform your exploration of homeownership. • Your counselor is not responsible for achieving your housing goals, but will provide guidance and education in support of your goals. • Neither your educator nor HRDC 7 employees, agents, or directors may provide legal advice. 	<ul style="list-style-type: none"> • Actively participating in all relevant class sessions, and providing requested paperwork. • Participating in one-on-one counseling (i.e. pre-purchase counseling) as relevant and recommended. • Retaining an attorney if seeking legal advice and/or representation.
<p>Termination of Services: Failure to work cooperatively with your housing educator and/or HRDC7 will result in the discontinuation of education services. Class fees are not refundable.</p> <p> / (initial)</p>	

Agency Conduct: No HRDC7 employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships: HRDC7 has financial affiliation with HUD, the Montana Board of Housing, and NeighborWorks Montana. As a housing education program participant, you are not obligated to use the products and services of HRDC7 or our industry partners.

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products similar to those offered by HRDC7 and its exclusive partners and affiliates.

CAUTION

U.S. Department of
Housing and Urban
Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538 (exp. 04/30/2018)

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems; Identify items that need to be repaired or replaced; and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



HUD-92684-CN (5/14)



CAUTION

Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.