



**Family/Household Size:** \_\_\_\_\_ **How many dependents (other than those listed by any co-borrower)?** \_\_\_\_\_

What ages are they? \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

**Are there non-dependents who will be living in the home?** Yes No *If yes, list below:*

Relationship Age Relationship Age

**Annual Family or Household Income:** \$ \_\_\_\_\_

Referred to by (please circle all that apply):

Print Advertisement Bank Government TV Realtor  
Staff/Board member Walk-In Friend Radio Newspaper Article

If you were referred by a bank, which one? \_\_\_\_\_

If referred by another source not listed above, which one? \_\_\_\_\_

## CO-BORROWER

Name: \_\_\_\_\_  
First MI Last

Street \_\_\_\_\_

City State Zip Code

Home: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Work: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email: \_\_\_\_\_

\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
Social Security Number Birth Date

**Race (please circle):**

- White
- Black or African American
- American Indian/Alaskan Native
- Asian
- Native Hawaiian/Other Pacific Islander
- American Indian/Alaskan Native and White
- Asian and White
- Black/African American and White
- American Indian/Alaskan Native and Black
- Other

**Ethnicity** (please select "yes" or "no" for Hispanic Origin. You should select both a "Race" category and a "yes" or "no" for Hispanic origin:

**Hispanic:** Yes No

**Foreign Born** (please select one) : Yes No

**Marital Status (please circle):** 1. Single 2. Married 3. Divorced 4. Separated 5. Widowed

**Gender (please circle):** Male Female

**Veteran?** Yes No

**Disabled?** Yes No

**Education (please circle one):**

- Below High School Diploma
- High School Diploma or Equivalent
- Two-Year College
- Bachelors Degree
- Masters Degree
- Above Masters Degree

**Relationship to Borrower (please circle):** Spouse Daughter Son Sister Brother Girlfriend  
Boyfriend Mother Father

Other: \_\_\_\_\_

**BORROWER EMPLOYMENT***Please Print Clearly*

Primary Employer: \_\_\_\_\_

\_\_\_\_\_  
Title\_\_\_\_\_  
Hire Date\_\_\_\_\_  
Street City State Zip Code

Phone: (\_\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$\_\_\_\_\_

Is this amount paid \_\_\_hourly \_\_\_weekly \_\_\_every two weeks \_\_\_twice a month \_\_\_monthly?

**CO-BORROWER EMPLOYMENT**

Primary Employer: \_\_\_\_\_

\_\_\_\_\_  
Title\_\_\_\_\_  
Hire Date\_\_\_\_\_  
Street City State Zip Code

Phone: (\_\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$\_\_\_\_\_

Is this amount paid \_\_\_hourly \_\_\_weekly \_\_\_every two weeks \_\_\_twice a month \_\_\_monthly?

**INCOME***Please Print Clearly*

Type of Income	<b>BORROWER</b> Monthly Amount	<b>CO-BORROWER</b> Monthly Amount
Salary		
Alimony/Child Support		
Rental Income		
Social Security		
Pension Income		
Public Assistance		
Self-employment Income		
Dependent SSI Income		
Disability Income		
Other Employment		

**LIABILITIES/DEBT**

Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. Do NOT include rent or utilities.

<i>Paid To</i>	<i>Current Balance</i>	<i>Monthly Payment</i>	<i>Current? Y/N</i>
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Please use additional sheets if necessary.

	<b>BORROWER</b>		<b>BORROWER #2</b>	
Are you currently in Chapter 13 bankruptcy?	Yes	No	Yes	No
If yes, when did it begin? _____				
If yes, when will it be paid out? _____				
If yes, how much is the payment? _____				
Have you had a Chapter 7 bankruptcy?	Yes	No	Yes	No
If yes, when was it discharged? _____				

**LIQUID FUNDS/SAVINGS/INVESTMENTS**

*Please Print Clearly*

Please list the approximate value of the following:

	<b>BORROWER</b>	<b>CO-BORROWER</b>
Checking account		
Savings account		
Cash		
CDs		
Securities (stocks, bonds, etc.)		
Retirement account		
Other Liquid Funds		

Are you about to receive additional funds (e.g., tax refunds, property sales, etc.)? (circle) Yes No  
 If yes, how much? \$ \_\_\_\_\_

**LIVING EXPENSES**

	<i>BORROWER</i>	<i>CO-BORROWER</i>
Current monthly rent or mortgage		
Electric/Gas/Solid Waste		
Telephone		
Cellular/Pager		
Cable/Satellite TV		
Other Living Expenses		

**ADDITIONAL INFORMATION**

HECM Type: 1<sup>st</sup> time, HECM refi, HECM purchase: \_\_\_\_\_

Reason for Considering HECM: \_\_\_\_\_

Estimated Home Value: \$\_\_\_\_\_ Estimated Mortgage Balance (\$0 if none) \$\_\_\_\_\_

How long do you plan on staying in your home?: \_\_\_\_\_

Payout options (how do you want the money?): \_\_\_\_\_

If Lump Sum, how much do you want?: \_\_\_\_\_

Preferred Interest Rate Option (fixed or adjustable): \_\_\_\_\_

Are you currently working with an Estate Planning Firm?: \_\_\_\_\_

Are you considering using the proceeds of your reverse mortgage to purchase an annuity?: \_\_\_\_\_

## AUTHORIZATION

I authorize UNHS NeighborWorks HomeOwnership Center to:

- (a) pull my/our credit report and review my/our credit file for informational inquiry purposes; and
- (b) obtain a copy of the HUD-1 Settlement Statement, Appraisal, and Real Estate Note(s), from the lender who made me/us a loan and/or the title company that closed the loan.
- (c) use photographs of my property and/or myself for publication in brochures, commercials or other publications at the discretion of UNHS.

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

I/We further understand that by signing below, I/We are attesting that we have read the information on reverse mortgages provided by the above counseling agency prior to receiving counseling.

I/We are further aware that we may be invoiced for the counseling fee, which is \$125, unless I/We have discussed waiving this fee due to financial hardship.

I/We agree to be contacted by the above counseling agency after the counseling is complete in order to determine whether or not I/We received a reverse mortgage, as this follow-up is a requirement of HUD.

\_\_\_\_\_  
*Borrower*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Co-Borrower*

\_\_\_\_\_  
*Date*

