



Totally Free, Inc.®

Intake Information

Name:			Last 4 of SSN:		
Address:			City:		State:
Zip:	Age:	Date of Birth:		Date:	
What county do you live in?			Annual Household Income:		
Do you: Own* Rent Sect. 8 (please circle one) *If you own, is this a Mobile or Manufactured home?					
Marital Status: Single Married Divorced Widowed				Are you experiencing tax problems? YES NO	
Number in Household:			Home Phone:		
Cell Phone:			Work Phone:		
Occupation:			Employer:		
Are You Disabled? YES NO			Is a Household Member Disabled? YES NO		
Education: College Doctorate High School/GED Primary Vocational Masters None					
Ethnicity: African American Caucasian Hispanic Other _____ (please circle one)					
Residency status: U.S. Citizen / Resident Alien (Green Card holder) / Work Visa / Non					
Veteran: YES NO			Do you live in a rural area? YES NO		
How did you hear about us?			Email:		

Spouse/Co-applicant Information

Name:	
Occupation:	Employer:
Work Phone:	Are debts in both names?
Ethnicity: African American Caucasian Hispanic Other _____ (please circle one)	
<i>I authorize Totally Free, Inc. to verify any of the information provided on this form.</i>	
Signature of applicant:	Date:
Signature of spouse:	Date:

Do you have a loan closing date?_____

Phone • 912-265-1515 • Fax: 912-265-9990 • TOLL FREE: 866-731-FREE • www.totallyfreeinc.org

• 1612 Union Street Brunswick, GA 31520

• 2020 Osborne Road St Marys, GA 31558



HUD APPROVED



Totally Free, Inc.®

FREE TO CHOOSE DISCLOSURE

While affordable homes, lending products, and other forms of assistance might be available through Totally Free, Inc., and partnerships which Totally Free, Inc. has entered, the client is under no obligation to utilize these services.

Applicant Signature Date

Co-Applicant Signature Date

Totally Free Representative Signature Date

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Authorization Release

This document serves as an authorization for Totally Free, Inc. to discuss my files as necessary to persons and/or agencies with intent to resolve my case favorably.

Signed

Printed Name

Co-applicant Signed

Printed Name

Address

Date

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Totally Free, Inc.® Action Plan

File Number _____ Date _____

Client Name _____ Occupation _____

Lender _____ Counselor _____

Mode of Counseling: Face to Face Telephone Internet

Actions:

- Order Credit Report &/or Dispute Errors
- Establish a Savings Plan
- Attend Homebuyer Education
- Pay off Credit Card Debt
- Operate From Written Spending Plan
- Bankruptcy

Financial Assessment:

Income \$ _____ Expenses \$ _____ Shortage/Surplus \$ _____

Counselor Assessment:

Course of action (What homeowner will do and what agency will do):

Community Resource Referrals:

- ☐ Amity House (AKA Glynn County Crisis) (912) 264-4357
- ☐ Brunswick Housing Authority (912) 265-1334
- ☐ Coastal Georgia Community Action (912) 264-3281
- ☐ Coastal Medical Access Project (CMAP) (912) 554-3559
- ☐ Department of Family and Children Services (912) 262-3200
- ☐ Department of Labor (912) 264-7244
- ☐ Loaves and Fishes (912) 264-0028
- ☐ Manna House (912) 264-1594
- ☐ Missions for Camden (912) 673-8663
- ☐ Gateway Behavioral Health (912) 289-2489
- ☐ Glynn County Health Department (912) 264-3961
- ☐ Legal Aid (912) 264-7301
- ☐ Salvation Army (912) 265-9381

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☐ Southeast Georgia Health System (912) 466-7000

Acknowledgement of Action Plan

I _____, accept and agree to comply with the Client Action Plan implemented to assist me in the resolution of my housing problem or meeting my housing need. Failure to comply with the Client Action Plan will result in termination of counseling. Termination may occur under any of these conditions:

1. Failure to submit requested documentation no more than 10 working days after initial appointment.
2. Failure to appear-counseling appointment.
3. Failure to follow the agreed upon Client Action Plan.
4. Failure to respond to the agency phone calls or correspondence.
5. I further acknowledge that I will follow up with the Agency upon notice of a decision or communication from the lender to keep them updated.

**SIGN
HERE**

Applicant Signature Date

Co-Applicant Signature Date

Totally Free Representative Signature Date

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PRIVACY POLICY & AUTHORIZATION FOR RELEASE OR OBTAINING INFORMATION

Totally Free, 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 Foreclosure Mitigation Counseling Agreement, or any other Totally Free, Inc. agreements. 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

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 (phone number) and do so.

I ____ allow / ____ do not allow disclosures of your nonpublic personal information to third parties
 _____ Signature or initials

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.

Client Signature

Date

Spouse Signature

Date

Totally Free Representative Signature

Date

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TOTALLY FREE, INC.

Equipping Financial Consumers

Budgeted Expenses	Essential Monthly Expenses		Notes
	Current	Proposed	
<i>Monthly Housing Expense</i>			
Rent	\$	\$	
Mortgage	\$	\$	
Property Tax	\$	\$	
Property Insurance	\$	\$	
Gas & Electric	\$	\$	
Telephone /Cell Phone	\$	\$	
Water & Sewer	\$	\$	
Household Expenses /Entertainment	\$	\$	
Groceries	\$	\$	
Eating Out	\$	\$	
Security	\$	\$	
<i>Transportation</i>			
Car Payment	\$	\$	
Gasoline	\$	\$	
Car Insurance			
Repair			
<i>Child Care/Spousal Support</i>			
School Tuition	\$	\$	
Day Care/Sitting	\$	\$	
Spousal/Child Support	\$	\$	
Child Activities	\$	\$	
<i>Medical Expenses</i>			
Health Insurance Premium	\$	\$	
Medical/Other	\$	\$	
Prescriptions	\$	\$	
<i>Life Insurance</i>			
Emergency/Misc. Savings	\$	\$	
Clothing	\$	\$	
<i>Other Expenses</i>			
Tithes /Charitables	\$	\$	
Cable Service/Satellite/Internet	\$	\$	
Cell Phone	\$	\$	
Memberships	\$	\$	
TOTAL	\$	\$	



TOTALLY FREE, INC.
Equipping Financial Consumers

Credit Cards & Loans	<u>Payment</u>	<u>Balance</u>
Credit Card 1		
Credit Card 2		
Credit Card 3		
Loan 1		
Loan 2		
Loan 3		
TOTALS		
Monthly Financial Expense Summary (total expenses from page 1 and 2)	Current	Proposed
Total Combined Monthly Take Home Pay/Income	\$	\$
Total Essential Monthly Living Expenses	\$	\$
Amount Remaining After Essential Monthly Living Expenses	\$	\$

Customer Signature_____



Monthly Income Type	Amount
Employment Wages	
Employment Wages 2 nd Job	
Social Security/SSI/SSDI	
Child Support/Spousal Support	
Unemployment Compensation	
Worker's Disability Compensation	
Veteran's Benefits	
Rental Income	
Children's Wages	
Housing Assistance	
Food Stamps	
Childcare Assistance	
MFIP	
TOTALS	
Monthly Financial Income Summary	\$

Debt-to-Income Ratio Worksheet

Your debt-to-income ratio indicates how much of your income goes toward debt payments. You can use your debt-to-income ratio to figure out whether you have too much debt.

Monthly Debt Spend

Mortgage

Minimum credit card payments

Car loan

Student loans

Alimony/child support payments

Other loans/debt

Total	A
--------------	---

Total Monthly Income

Income from wages

Alimony/child support

Bonuses or overtime

Other income

Total	B
--------------	---

Debt to Income Ratio = $A \div B \times 100$	%
--	---

to calculate your debt to income ratio divide your monthly debt (A) by your monthly income (B) then multiply by 100

Your Result

36% or less

The healthiest debt load for the majority of people. Avoid incurring more debt.

37% - 42%

Not bad, but you should start reducing your debt to get in a better financial position.

43% - 49%

Likely financial trouble. Start paying your debts now to prevent debt overload.

50% or more

DANGER! Aggressively pay off your debts. Don't hesitate to seek professional help.

Visit credit.about.com for debt reduction help



USDA Authorization Form

This document serves as an authorization for USDA to discuss the below
USDA applicant(s) file information with Totally Free, Inc.:

Signed:

Applicant

Printed Name

Date

Co-applicant

Printed Name

Date



Credit Report Authorization and Release

Authorization is hereby granted to **Totally Free, Inc.** to obtain a standard factual data credit report through **CoreLogic CREDCO**, a credit reporting agency chosen by **Totally Free, Inc.**, for the purposes of credit/housing counseling.

My signature below authorizes the credit reporting agency to provide to **Totally Free, Inc.** information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc.).

Client hereby indemnifies and holds harmless **Totally Free, Inc.** its owners, partners, subsidiaries, affiliates and each of such persons' or entities' officers, directors, agent contractors, subcontractors, and employees against and from any and all allegations, demands, claims, liabilities, damages, fines, penalties or costs of any nature (including attorneys fees) arising out of or in any way connected with the use of this Authorization and Release. Client will further indemnify and hold harmless the above named entities and persons for any violation or breach of any of the terms and conditions contained within this Authorization and Release.

Any reproduction of this credit report Authorization and Release made by reliable means (for example, photocopy or facsimile) is considered an original.

Date of Birth

Social Security Number

Address

City, State, Zip

Print Client Name(s)

Date

Client Signature

Date

Totally Free, Inc. Representative Signature

Date

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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.

For Your Protection: Get a Home Inspection

Name of Buyer (s) _____

Property Address _____

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
- estimate the remaining useful life of the major systems, equipment, structure, and finishes

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required for three reasons:

- to estimate the market value of a house
- to make sure that the house meets FHA minimum property standards/requirements
- to make sure that the house is marketable

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

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you.

Radon Gas Testing

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 National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

I/we understand the importance of getting an independent home inspection. I/we have considered this before signing a contract with the seller for a home. Furthermore, I/we have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.

_____ I/We choose to have a home inspection performed.

_____ I/We choose not to have a home inspection performed.

X

Signature & Date

X

Signature & Date



ADDITIONAL INFORMATION NEEDED

***Please fax, e-mail or bring in **Copies**
Prior to (phone session)***

or

At counseling session (face to face):

Copies of the following:

_____ **2** Recent Bank Statement or **2** Recent Check Stubs
(or proof of other income)

_____ Recent Loan Information/Correspondence

Our information:

- ★ Fax: (912) 265-9990
- ★ E-Mail: mcross@tfreeinc.org
- ★ Address: 1612 Union Street
Brunswick, GA 31520

Please feel free to call if you have questions:

- ★ (912) 265-1515
- ★ (866) 731-FREE (3733)

We look forward to servicing you!