

Community Action Partnership of Suburban Hennepin (CAPSH)


Home Stretch Workshop Registration Instructions

Congratulations! You have taken the first step toward successful home ownership. The *Home Stretch Workshop* guides prospective home buyers through the entire home buying process and provides vital information to help participants avoid costly mistakes. Your completion of the *Home Stretch Workshop* can also help you access special lending products that make buying a home more affordable.

CAPSH offers *Home Stretch* in several formats to accommodate the needs and schedules of its customers. **We strongly recommend choosing a multi-session workshop unless you have a pressing need to quickly complete the course (e.g. imminent closing date), or are from out-of-town. There are several reasons for this, the two most important being:**

- 1. Most one-day participants tell us that there is too much information presented to be absorbed in such a short period of time.**
- 2. The multi-session workshop is less than half the price!**

Instructions:

- 1. Choose your preferred workshop:** The workshop schedule is on the back of this sheet. Place an "X" next to your preferred workshop. A confirmation letter, with the workshop location and a map, will be sent to you. 
- 2. Complete the enclosed *Home Stretch Workshop Registration*.**
- 3. Read and sign the enclosed *Your Privacy Rights* form (return the yellow copy, keep the white copy for your records).**
- 4. Determine your fee based on your chosen workshop (FEES ARE NON-REFUNDABLE)**
 - Multi-session *Home Stretch*: \$20.00/household (up to two adults)
 - Single-session *Home Stretch*: \$50.00/household or as NOTED (up to two adults) – Lunch Provided
- 5. Return:** 1) this form; 2) the registration form; 3) the yellow copy of *Your Privacy Rights*; 4) the white copy of the *Disclosure Statement*; 5) the credit report form (optional); 6) a check or money order for the appropriate amount (DO NOT SEND CASH), in the enclosed envelope.
 - Make checks payable to: **Community Action Partnership of Suburban Hennepin (CAPSH)**
 - A confirmation letter will be mailed to you with the workshop location and a map.

If you receive this packet less than one week prior to your preferred workshop, call (952) 697-1354 for availability.

Registration fees are non-refundable

Place an "X" next to your preferred workshop. A confirmation letter, with the workshop location and a map, will be sent to you.

Multi-session Workshops: \$20.00/household (up to two adults)
You must attend all dates under each Multi Listing.

- | | | |
|--|--|---|
| <input type="checkbox"/> June – Mon./Wed.
June 20, 22, 27, 29
6:00 PM to 9:00 PM
St. Louis Park | <input type="checkbox"/> August - Wednesdays
August 3, 10, 17, 24
6:00 PM to 9:00 PM
St. Louis Park | <input type="checkbox"/> Nov. – Mon./Tues.
Nov. 14, 15, 21, 22
6:00 PM to 9:00 PM
St. Louis Park |
| <input type="checkbox"/> July – Wed./Thurs.
July 6, 7, 13, 14
6:00 PM – 9:00 PM
St. Louis Park | <input type="checkbox"/> October – Wed./Thurs.
Oct. 12, 13, 19, 20
6:00 PM – 9:00 PM
St. Louis Park | <input type="checkbox"/> |

Single-session Workshops: \$50.00/household or as NOTED (up to two adults)

- | | | |
|--|---|---|
| <input type="checkbox"/> May 22 – SUNDAY-\$20.00
8:00 AM to 5:00 PM
St. Louis Park | <input type="checkbox"/> June 11 - \$20.00
8:00 AM to 5:00 PM
Brooklyn Center | <input type="checkbox"/> August 13
8:00 AM to 5:00 PM
Eden Prairie Center |
| <input type="checkbox"/> May 25 – WED.-\$20.00
8:00 AM to 5:00 PM
Brooklyn Park | <input type="checkbox"/> July 9
8:00 AM to 5:00 PM
Bloomington | <input type="checkbox"/> September 10
8:00 AM to 5:00 PM
St. Louis Park |

Optional Credit Report Request

During the first session of the workshop we will discuss credit reports and scores, credit repair and what a lender looks for in report. Ordering a credit report is optional; however it is a critical tool in the home buying process. We are able to provide you with a report that includes your credit scores for the reduced rate of \$10.00. If you already have a copy of your report, please bring it with you.

If you would like us to obtain a credit report for you prior to the workshop:

- ✓ Complete the *Request for Disclosure of Credit Bureau File Information*
- ✓ Add \$10.00 to the cost of the workshop you have chosen.

Workshop Fee \$ _____

Credit Report Fee (optional) \$ _____

Total enclosed \$ _____



HOME STRETCH WORKSHOP REGISTRATION

Organization: _____
 Workshop location: _____ Workshop Date: _____

Instructions: Please fill out as completely as possible. If you need additional space, please feel free to use the back side or make additional copies as necessary.

Home Buyer

Name: _____
 (Please print) First MI Last
 Address: _____
 City: _____ State: _____
 Zip: _____ County: _____
 Home Phone: _____
 Work Phone: _____
 Email: _____

Co-Buyer

Attending workshop? Yes No

Name: _____
 (Please print) First MI Last
 Address: _____
 City: _____ State: _____
 Zip: _____ County: _____
 Home Phone: _____
 Work Phone: _____
 Email: _____
 Relationship to Buyer: _____

Home Buyer (only) please continue:

1. How did you hear about this workshop?

- Agency / Organization
- Newspaper
- Internet
- Mailer / Flyer / Brochure
- Friend / Relative
- Realtor
- Someone who took a workshop
- Lender / Mortgage company
- Other: _____

2. Your ethnicity: Hispanic Non-Hispanic

3. Race: (Please select only one)

Single Race

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

Multiple Race

- American Indian / Alaskan Native & White
- American Indian / Alaskan Native & Black
- Asian & White
- Black or African American & White
- Native Hawaiian/Other Pacific Islander & Black
- Other multiple race: _____

4. How many people will live in the house? _____

5. Gender: Male Female

6. For immigrants and refugees only: Please indicate where you were born:

- Asia
- Africa
- Europe
- North America
- South America

Information about home buyer (Continued):

7. Your age: _____

8. Is this a female-headed household? Yes No (tax filing status as single female household with dependent children)

9. Please check the highest education level you completed:

- 8th grade or less Some college or trade school Bachelor's degree
 Some high school Associates degree Graduate or professional degree
 High school diploma / GED

10. Marital Status: Married Divorced Single Widow

11. Income. Please include income for all individuals from all sources
(Work, disability payments, child support, investment income, etc.)

Name <i>(Person receiving income)</i>	Source of Income	Full-time or part-time <i>(circle one)</i>	Number of hours worked per week	Gross <i>(before taxes)</i> Monthly Amount	Net <i>(after taxes)</i> Monthly Amount
		FT / PT			
		FT / PT			
		FT / PT			
		FT / PT			
		FT / PT			

12. Current housing: Rent Own Staying with family / friends

13. Are you a first time home buyer? Yes No
(You have not owned a home for the past three years.)

14. Are you a first generation home buyer? Yes No
(Your parents did not own a home.)

15. How many dependent children under 18 years of age will live in the house? _____

16. Current household rent / mortgage payment: \$ _____ / month.

17. Have you applied for a mortgage loan or have you signed a purchase agreement? Yes No

If you answered yes to question 17, please complete the purchase property information for your new home here:

Purchase property address: _____
 City: _____ State: _____ Zip: _____ Purchase price: \$ _____
 Loan amount: \$ _____ Loan interest rate: _____ % Closing date: _____
 Lender (Bank/Mortgage Co.): _____ Loan program (FHA, RD, etc): _____

Disclosure Statement

While you may learn about the advantages/disadvantages of specific loan products during the Home Stretch workshop, you are free to choose lenders, loan products and homes of your own choosing regardless of the recommendations made by educators. By signing below, you acknowledge that you have received and read this disclosure notice.

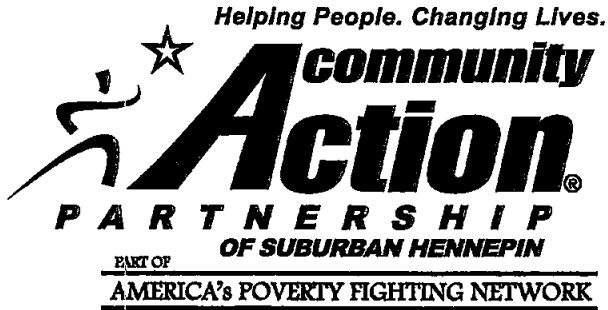
✓ _____ ✓ _____
Homebuyer Signature Date Co-Buyer Date

Release of Information

This workshop is funded in part by the Minnesota Home Ownership Center, a non-profit corporation. This agency plans to share the information on this form with the Center. The Center will use this information for program review, research and oversight purposes.

The Center will follow strict rules to protect your confidentiality. You will never be named in any reports. Although your responses may be looked at individually by the Center, or contractors hired by the Center to collect and analyze the data, your name will not be associated with any analysis of the data provided on this form. Only group results will be reported, no individual results will be shared. By signing below, you authorize the release of information on this form.

✓ _____ ✓ _____
Homebuyer Signature Date Co-Buyer Signature Date



COMMUNITY ACTION PARTNERSHIP OF
 SUBURBAN HENNEPIN
 8800 Highway 7, Suite #401
 St. Louis Park, MN 55426
 952-933-9639 www.capsh.org

HOUSING AND RELATED PROGRAMS: DISCLOSURE STATEMENT

Community Action Partnership of Suburban Hennepin (CAPSH) is approved by the US Department of Housing and Urban Development (HUD) and the Minnesota Housing Finance Agency to provide housing counseling services. You may be receiving services or information about First Time Home Buyer, Reverse Mortgage (HECM), Foreclosure Prevention, Home Rehab and Maintenance, Transitional Housing/Homelessness, Asset Development and/or Budgeting. Your services may be through one-on-one counseling or a workshop. All CAPSH services are provided in accordance with state and federal law.

During workshops, speakers and material may be presented from the private sector. This information is provided in a neutral manner, to inform participants of the types of services available. **This is in no way intended to be an endorsement or recommendation of any specific company, agency, product or service.** In providing all of its services, CAPSH is acting as a neutral third party. Additionally, during counseling, participants may receive lists of potential vendors, brokers, mortgage companies, banks and similar services. This is for informational purposes only, and **is in no way intended to be an endorsement or recommendation of any specific company, agency, product or service.** You, the participant/client, are free to choose any lender, loan product, home, provider or service that you want. While affordable homes, lending products and other forms of assistance may be available through CAPSH and/or its partners, **you are under NO obligation to use these services.** Decisions to use any provider, lender or other related service or program, is your decision alone, and CAPSH will not try to influence your decision in any way.

Please sign below to indicate that you have read the above information, understand it and have received a copy of this Statement.

 Signature

 Date

 Signature

 Date

If signing as a representative for a client, please indicate relationship: _____

Your Privacy Rights

This sheet tells you about your rights under the Minnesota Government Data Practices Act (“the Act”). The Act protects your privacy, but also lets us give information about you to others if a law requires it AND we tell you before we do it, or if you agree to let us provide that information. This sheet tells why and when CAPSH will ask for and give information about you.

What kind of information do we collect?

Under the Act, information about *people* is divided into four areas:

- **Public:** information about you that is available to anyone.
- **Private:** information about you that can be shared only if you give us your permission or if a law allows or requires us to share the information.
- **Confidential:** information about you that can’t be shared with you.
- **Summary:** information that does NOT identify you personally, which may be shared to report about CAPSH.

Generally, CAPSH only asks for two types of information from you – public and private. CAPSH uses summary information for reports does not identify you or anyone else by any type of identifying information.

Why do we ask you for this information?

We may ask you for information so we can:

- ◆ Tell you from other persons with the same or similar name
- ◆ Decide if you can receive services from us and what or how much you can get
- ◆ Help you get financial or social services from others
- ◆ Make reports, do research, audits, and evaluate our programs

Do you have to answer the questions we ask or provide information? What will happen if you do not?

Generally, you do not have to give us information. However, if you do not give us the information or allow us to collect information, we may not be able to determine whether we can help you, or get help for you from others.

(see other side)

Whom may we share the information about you?

We may give information about you to the following agencies, if they need it to help you or help us help you. This does not mean we always share information about you with these people. It means that there is a law that says we may share data with these people (sometimes the law says we MUST share certain information). If you have questions about when we give these people information, ask the CAPSH employee who is working with you.

<ul style="list-style-type: none">➤ MN Department of Human Services, MN Department of Commerce, or MN Housing Finance Agency➤ US Dep't. Housing & Urban Development➤ Anyone under contract with us or a government agency, in order to provide services or administer programs	<ul style="list-style-type: none">➤ Credit bureaus or creditors➤ Hennepin County, local governments or school districts with which we work➤ Other government agencies who have or may provide you with help
<ul style="list-style-type: none">➤ Banks, financial institutions or other organizations that have information about a current or possible mortgage➤ Anyone laws say we can give information	<ul style="list-style-type: none">➤ Landlords, rental property managers, shelters➤ Medical providers, as it relates to services you receive from CAPSH

You have the right to copies of information we have about you.

- ❖ You may ask CAPSH if we have any information about you and ask for copies.
- ❖ You may give other people permission to see and have copies of information about you (this permission must be in writing).
- ❖ If you do not understand the information CAPSH has on or about you, you may ask to have it explained to you.
- ❖ You may ask for and receive a copy of CAPSH's Data Practices policy.

How do you appeal if you think information is not accurate or complete?

If you think CAPSH's information about you is not correct, you can write to CAPSH to explain why. You may deliver it in person or mail it to:

Community Action Partnership of Suburban Hennepin
Attn: APPEALS OFFICER
8800 Highway 7 #401
St. Louis Park, MN 55426

You must say why the information is not accurate or complete. You may send your statement of the facts with which you disagree. Your statement will be attached when CAPSH's information about you is shared with others. If you have questions about this, ask the CAPSH employee working with you.

If you have any questions about the information on this form, ask the CAPSH employee who is working with you or contact CAPSH's Director of Planning & Development at 952-697-1325.

Signature	Date
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**COMMUNITY ACTION PARTNERSHIP OF SUBURBAN HENNEPIN (CAPSH)
Request for Disclosure of Credit Bureau File Information**

Community Action Partnership of Suburban Hennepin (CAPSH) is able to provide you with a copy of your credit report at the reduced rate of \$10.00. Based upon your written request, your credit report will go directly to CAPSH.

You must provide the following information to receive the credit report.

For a joint report complete both columns.

Primary Borrower			Co-Borrower		
First Name	MI	Last Name	First Name	MI	Last Name
Address/City/State/Zip Code			Address/City/State/Zip Code		
Social Security #			Social Security #		
Birth Date			Birth Date		
Home Phone #			Home Phone #		

I am the person named above and I understand that federal law provides that a person who obtains information from a consumer reporting agency under false pretenses shall be fined not more than \$5,000 or imprisoned not more than one year, or both. I understand that by signing this form, my credit report will be delivered to a location other than my residence. By signing this form, I also authorize disclosure of my credit report to CAPSH, 8800 Highway 7, Suite 401, Saint Louis Park, MN 55426.

I understand that this Request for Disclosure will expire one (1) year after I have signed it. I also understand that I can cancel this Request for Disclosure at any time, but this will not affect any information released before I cancelled my consent.

You must sign below.

Both signatures are required if a joint report is requested.

Primary Borrower Signature	Co-Borrower Signature
Date	Date