



For Office Use
Check # _____
Uploaded _____

Homebuyer's Education Seat Reservation

Thank you for your interest in The HomeOwnership Centers' First Time Homebuyer Education Class. (You do not need to be a first time home owner, nor be ready to purchase in order to take advantage of this opportunity.)

COMPLETE THIS PACKET AND TURN IN WITH YOUR DEPOSIT CHECK (\$25 for one attendee/ \$40 for two) and your completed REGISTRATION PACKET. Your deposit check will be returned to you at class or you may opt to donate the check. *Note: a two day advanced notice of cancellation/ rescheduling is required or by default the check is deposited as a donation.*

Mail or drop this packet by our office as soon as possible. Classes fill up quickly.

Date of the class you wish to attend class: _____

Location of the class you wish to attend: _____

Please print clearly.

Name _____

Co- Applicant _____

Contact Phone Number(s) _____ E-mail _____

Mailing Address _____
(Street, City, State and Zip Code)

******Please attach your refundable deposit made payable to 'HRDC Homeownership Center'.**

******Please put in the memo portion of the check the class date that you are requesting.**

******Please have your phone number on the check.**

Deliver completed registration with deposit check to:

HRDC HomeOwnership Center, 32 South Tracy, Bozeman MT 59715.

Attention Roselle Shallah

You will receive a confirmation call or an email within one week of receiving your completed registration.

Roselle Shallah, HomeOwnership Coordinator roadtohome@thehrdc.org

(4/3/2017)

Thank you for your interest in our class. Please complete the attached forms and bring to HRDC office (32 South Tracy) with a \$25 deposit check / \$40 for a couple. The check will be returned to you at the end of class or you can choose to donate it. You will receive a resource textbook in class that is yours to keep. You will find this a very useful manual in your home buying process.

A follow up appointment is part of our complete service. Please schedule an appointment at your convenience to pick up your Certificate of Completion for our program. We will take time to address any questions or uncertainty about information covered in class. This can be as thorough as you need for one-on-one questions. If you are already confident about the process and the steps that you need to take, then we will send you on your way quickly.

If you are income eligible for our down payment assistance, we will give you the information about this program at this post-class appointment.

We care about where you are at in the process, especially when you purchase because we love to celebrate your success!

There is no charge for any of our services. We look forward to having you in class, and meeting with you for a personal appointment when we can answer all your specific questions of how you can become a successful homeowner!

Please Note: If you can't attend class that you are registered for, you must reschedule 48 hours prior to class or the check may be deposited. An accurate attendance count is necessary. Snacks or a light meal are often provided.

Instructions for filling out the forms: *Be sure to sign or initial and date in all the requested places.* For your reference, you keep the resource page of lenders and realtors and the pages on getting your home inspected. Return all other forms completed, including the spending plan to our office.



The HRDC Homeownership Center Team

HRDC ROAD TO HOME

Housing Participant Required Registration Form

Name (print) _____ Co-Applicant: _____ Relationship to Applicant: _____

Physical Address (not PO Box) _____ This address is inside Bozeman City Limits: Yes No
Address City State Zip

Mailing Address (if different or PO Box) _____

Phone _____
Cell Home

E-Mail _____

Work Phone _____

Co-Applicant's Phone _____

Date of Birth _____

Co-Applicant's Date of Birth _____

Gender Male Female

Co-Applicant's Gender Male Female

Ethnicity Hispanic NOT Hispanic

Co-Applicant's Ethnicity Hispanic NOT Hispanic

Race Asian
 White
 Black/African American
 American Indian / Alaskan Native
 Native Hawaiian / Other Pacific Islander
 Other: _____

Co-Applicant's Race Asian
 White
 Black/African American
 American Indian/Alaskan Native
 Native Hawaiian/Other Pacific Islander
 Other: _____

Active Military? Yes No

Active Military? Yes No

Veteran? Yes No

Co-Applicant Veteran? Yes No

US Citizen? Yes No

Co-Applicant US Citizen? Yes No

Foreign born? Yes No

Co-Applicant Foreign born? Yes No

Disabled? Yes No

Co-Applicant Disabled? Yes No

Number in Household _____ ► Children's Ages _____

County of Residence _____ ► How did you hear about us? _____
(e.g., lender, friend, family, website, other agency, etc.)

English Proficient? Yes No ► Primary language spoken in home (if other than English)? _____
(including Sign Language)

Marital Status *Please select the option that best describes your marital status:*
 Single Domestic partner Married Separated Divorced Widowed

Family Type *Please select the option that best describes your family:*
 Single person Single parent – female Single parent – male
 Two parent household Two or more adults (no children) Grandparent(s) raising child(ren)
 Mixed adults with children Extended family Other

Employment *Please select the highest level of employment of the applicant:*
 Employed? Yes No Retired Unable to work (disabled receiving SSI/SSD)
 Other reason for unemployment. Specify: _____
If NOT employed, do you have a positive work history and/or skills? Yes No
 If **Yes**, are you employed Full-time (32+ hrs/wk) Part-time
 If **Yes**, is your hourly wage Minimum Wage (\$7.80 - \$11.41) Living Wage (\$11.42+)
 If **Yes**, does your employer provide benefits? Yes No

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Housing Status Please select the option that best describes your household's current living situation:

- Homeless (car/tent/streets) Substandard or unsafe housing Living w/relatives or friends (temporary)
- Emergency/temporary shelter/motel Unaffordable house/apt Transitional housing program
- Safe and secure rental housing *with* housing assistance Safe and secure rental housing *without* assistance
- Own house/apt/condo.

Do you own a mobile home trailer? Yes No Do you live in a camper trailer? Yes No

► Are you a first time homebuyer? Yes No Have you owned a home in the past three years? Yes No

Education Level Please select the highest level of education of the applicant:

- None 1st-8th 9th-12th non-graduate GED HS diploma
- Vocational/cert training Some college Associates Bachelors degree Masters Doctorate degree

If you do not have a GED or HS diploma, which of the following would best describe your current level of education:

Reading, writing, and basic math skills are: present absent

Transportation Please select the option that best describes your household's access to transportation:

Is there a valid Driver's License holder? Yes No

- No vehicle or access to public transportation Have vehicle, but no insurance and needs repairs
- Live within 12 blocks from bus stop/or use Galavan Have vehicle, with insurance, but needs repairs
- Have vehicle, with insurance and needs no repairs

Childcare Please select the option that best describes your household's childcare situation: **Child/Children...**

- enrolled in *unlicensed* childcare not enrolled in any childcare because unaffordable
- on waiting list for childcare childcare is provided by family/friend
- enrolled in licensed *subsidized* childcare – *limited choice*
- enrolled in licensed *subsidized* childcare – *of own choice*
- enrolled in licensed *non-subsidized* childcare – *of own choice*
- not applicable (all children are over age 12 or there are no children in the household)

Estimated Gross Household Income: (Before taxes taken out) \$ _____ / week month year (check one)

Estimated Net Household Income: (Take-home pay) \$ _____ / week month year (check one)

Approximate Average Credit Score Currently: _____

Monthly Rent or Mortgage: \$ _____ ► Are you using a Section 8 Voucher to Pay Rent? Yes No

Do you file Head of Household on your taxes? Yes No

I authorize HRDC IX, Inc. to enter the information contained on this application in electronic database(s) for purposes of determining program eligibility, tracking services provided to my household, and reporting to federal, state, or other funding sources.

As a HOMEOWNERSHIP CENTER participant, I authorize THE Homeownership Center to:

- (a) Contact my lender or realtor regarding my file in order to provide or gain access to information
- (b) Obtain a copy of the HUD-1 Settle Statement when I purchase a home from the lender who made me a loan or the title company that closed the loan.



Signature _____ Today's Date _____

Co-Applicant Signature _____ Today's Date _____



HRDC9
 32 South Tracy
 Thehrdc.org
 406-587-4486

Program Disclosure Form

NOTE: If you have an 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: The Human Resource Development Counsel is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling including pre-purchase, financial counseling, foreclosure prevention, non-delinquency post-purchase, 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 HRDC9 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 counselor and/or HRDC9 will result in the discontinuation of counseling services. This includes, but is not limited to, missing an appointment without advance notice. [] / [] (initial)</p>	

Agency Conduct: No HRDC9 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: HRDC9 has financial affiliation with HUD, the Montana Board of Housing, NeighborWorks Montana, NeighborWorks America, USDA Rural Development, Gallatin, Park and Meagher Counties, and local and national banks. As a housing program participant, you are not obligated to use the products and services of HRDC9 or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: HRDC9 has a first-time homebuyer program developed in partnership with local lenders, Realtors, title and homeowner insurance agents. However, you are not obligated to participate in this or other HRDC9 programs and services while you are receiving housing education from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Authority (FHA) for first-time homebuyer loan programs, and NeighborWorks Montana and the Montana Board of Housing for other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products best meet your needs.

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 HRDC9 and its exclusive partners and affiliates.

ROAD TO HOME PRIVACY POLICY

This privacy policy sets out how the HRDC Road to Home Program uses and protects any information that you provide to us. The HRDC Road to Home Program is committed to ensuring that your privacy is protected. The information you provide will only be used in accordance with this privacy statement.

What we collect

We may collect the following information:

- Name and Contact information including email address
- HDRC Applications and forms you complete
- Demographic information such as birth date, gender, race, etc.
- Other information relevant to reporting requirements
- Reports from consumer reporting agencies, personnel and employment agencies

What we do with the information we gather

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

- Internal record keeping
- External reporting requirements
- To share with third party partners for eligibility determination

Who we disclose your information to:

It might be necessary to disclose your personal information in order to provide the service you have requested. It could be disclosed to:

- Unaffiliated third parties
- Financial service providers
- Other nonprofit organizations only for review, auditing, and oversight purposes
- Additional third parties only as permitted by law

Security

We are committed to ensuring that your information is secure. In order to prevent unauthorized access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect.

Controlling your personal information

We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law.

If you believe that any information we are holding on you is incorrect or incomplete, please write to or email us as soon as possible at the address listed below. We will promptly correct any information we find to be incorrect.

HRDC The Road to Home
32 South Tracy Avenue
Bozeman MT 59715
hello@thehrdc.org

I have read and understand the terms as listed above

Print Name

Print Name

Signature

Date

Signature

Date

Name:

Current MONTHLY income and expenses.

Income Information for the last 2 years			TODAY'S DATE:	
Employer:	Start/End Date	Position	Net Income	Gross Income
Employer:	Start/End Date	Position	Net Income	Gross Income
Employer:	Start/End Date	Position	Net Income	Gross Income
Employer:	Start/End Date	Position	Net Income	Gross Income
			Total Net Income	Ttl Gross Income
Housing	Personal	Entertainment		Other Expenses:
Rent or Mortgage	Clothing	Movies, books		Name:
Insurance(Renter/Homeowner)	Personal Care	Vacation		Name:
Property Taxes	Tobacco/alcohol	Hobbies, etc		Total
Maintenance/Repairs	Total	Total		TOTAL CURRENT SAVINGS
Total	Family Care	Giving/ Contributions		Available now
Utilities	Child/Dependent Care	Offerring		Retirement
Electric	Personal Allowances	Donations		Total
Heating oil or gas	Total	Special Occasion Gifts		
Trash/Garbage	Health/Medical(not	Total		
Water and Sewer	Insurance Premium			
Phone	Insurance Co-Pays	DEBT	Monthly Pmt	Total Amt Owed
Cable TV	Prescriptions	Student Loan		
Internet	Over-the-counter meds	Vehicle Pmt		
Other	Vision	Credit Card #1		
Total	Dental	Credit Card #2		
Food	Health Savings Acct	Credit Card #3		
Groceries	Total	Personal Loan		
Food Away from Home	Educational Expenses	Medical Debt		
School Lunches	Tuition	Child Support		
Total	Sports/Organization fees	Other Debt		
Transportation	School Supplies	Other Debt		
Car Insurance	Total	Total Debt		
Maintenance/Repairs	Pet Care	Total Net Income		
Gasoline, Oil, etc	Pet food	Total Expenses		
Total	Pet Supplies	Total Debt Payments		
	Pet care(grooming, etc)	Debt-Income Ratio		
	Total			



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.



CAUTION

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CAUTION

[HUD](#) > [Program Offices](#) > [Housing](#) > [Single Family](#) > [Inspectors](#) > [Ten Important Questions to Ask Your Home Inspector](#)

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.

[Return to Inspectors home](#)

The HomeOwnership Center at HRDC is in the service of educating and counseling home buyers. We partner with lenders, realtors, insurance agents, and title insurance agents who volunteer their time to provide you with the best education for your home buying process. This list is a few local professionals, certainly not an exhaustive list. There are many more available professionals in our community and we encourage to find three of each to meet with before making your decision.

LENDER SERVICES	
Opportunity Bank of Montana	406-586-2309 5 West Mendenhall Street Bozeman MT 59715
Mountain West Bank	406-587-5600 1960 N. 19 th Avenue Bozeman MT 59715
US Bank	406-522-3288 1460 N 19 th Ave Bozeman MT 59715
First Interstate Bank	406-556-4889 2023 Burke Street Bozeman MT 59719
Stockman Bank	406-556-4175 6050 Jackrabbit Lane Belgrade MT 59714
Big Sky Western	406-556-3211 106 E Babcock Bozeman MT 59715
First Interstate Bank	406-222-4518 2nd & Callender Livingston, MT 59407
Neighborhood Works MT	406-761-5861 509 a Ave South Great Falls MT 59401
Rural Development	406-585-2533 2229 Boot Hill Court Bozeman MT 59715
FHA	Hud.gov

Real Estate Services	
Diane Ingalls	406-600-1914 Realty Executives 1924 W Steven St Suite 201 Bozeman MT 59718
Crystal Chase-Kirchhoff	406-556-5632 Keller Williams 1174 Stonridge Drive Bozeman MT 59718
Jennifer Lower	406-209-0022 Montana Real Estate 2012 Durston Suite 4
Mark Dobrenski	406-599-2175 55 Lone Peak Drive, Ste 3 Big Sky MT 59718
Matt Saporito	406-586-5868 www.bigskyrealestateguide.com
Arison Antonucci Burns	406-570-0632 Above and Beyond Property Management 1174 Stoneridge Drive Bozeman MT 59718

