

## Washington County CDA Refinance Counseling Program Application

### Appointment Information

Date: \_\_\_\_\_ Time \_\_\_\_\_ Advisor: \_\_\_\_\_

Phone or CDA Office \_\_\_\_\_

### Application Check List

To better serve you, please try to provide documents 24 hours in advance of appointment.

Questions? Call 651-202-2822

- Application Form, sign and date all release forms
- Budget Worksheet (list monthly income and expenses)
- Proof of All Household Income
  - o Most recent tax returns
  - o Pay stubs if you receive a salary or hourly wage, most recent 30 days
  - o Benefit Statement/Letter if you receive Social Security, Disability, Pension, or Unemployment
  - o If self-employed, Profit & Loss Statement for most recent quarter
  - o Divorce decree if you receive child support and/or spousal maintenance
- Two most recent bank statements for all accounts used regularly, all pages (to verify expenses)
- Copy of your current mortgage statement
- Information on special loan that is requiring the refinance counseling
- Loan documents from new lender – (Loan Estimate or closing documents)

### Send completed application packet to:

- Fax: 651-458-1696  
Attn: Homeownership Department

- Email the Homeownership Specialist:

When emailing your application, re-save documents as "Last Name\_HB\_Date"

**homeownership@washingtoncountycda.org**

- Mail: Attn: Homeownership Department  
Washington County CDA  
7645 Currell Blvd.  
Woodbury, MN 55125



# REFINANCE COUNSELING INTAKE FORM

Case Number \_\_\_\_\_  In- Person counseling  
 Date of Intake: \_\_\_\_\_  Telephone Counseling

*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 communicate with your homeownership specialist about arranging alternative accommodations.*

Would you like an interpreter when communicating with the counselor?  Yes  No  
 If Yes, what language? \_\_\_\_\_

**1. How did you hear about this counseling?**

- Mailer, Flyer, or Brochure
- Newspaper
- Agency (which one: \_\_\_\_\_)
- Friend or Relative
- Internet
- Realtor
- Someone who took a workshop
- Lender / Mortgage company
- Other: \_\_\_\_\_

**2.**

**Individual #1**

Name: \_\_\_\_\_  
(Please print) First MI Last

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip: \_\_\_\_\_ County: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Birthday: \_\_\_\_\_ Social Security # \_\_\_\_\_  
mm/dd/yyyy

Preferred contact method: \_\_\_\_\_

Preferred language: \_\_\_\_\_

**Individual #2**

Name: \_\_\_\_\_  
(Please print) First MI Last

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip: \_\_\_\_\_ County: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Relationship to Individual #1: \_\_\_\_\_

Birthday: \_\_\_\_\_ Social Security # \_\_\_\_\_  
mm/dd/yyyy

**Individual #1 (only) please continue:**

**3. Gender Identity/Expression:**  Male  Female  Other (please specify) \_\_\_\_\_

**4. Your ethnicity:**  Hispanic or Latino  Non-Hispanic/Latino

**5. Were you born outside of the U.S.?**  Yes  No

**6. Race: (select 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 race: \_\_\_\_\_

7. Are currently enlisted in the Armed Forces?  Yes  No    **Are you a veteran?**  Yes  No
8. First Time Homebuyer:  Yes  No    **\*First Generation Homebuyer:**  Yes  No
9. Are you disabled?  Yes  No

**Information about Individual #1 (continued):**

10. Marital Status (select one):  Married  Partnered  Single  Divorced  Separated  Widowed
11. How many people will live in the house? \_\_\_\_\_
12. Are you a single parent household?  Yes  No
13. How many children under 18 years of age live in the household? \_\_\_\_\_
14. Please check the highest education level you completed:
- Some high school                       Some college or trade school                       Bachelor’s degree
- High school diploma / GED                       Associates degree                       Graduate or professional degree

15. Income. Please include income for **all** individuals from all sources (*work, disability, child support, investment income, etc.*)

| Name (person receiving income) | Employer/ Income Source | Hire Date & Job Title | Gross Monthly Income | Net Monthly Income (after taxes) | Frequency of Pay (Every Week, Every Other Week, Every 2 Weeks or |
|--------------------------------|-------------------------|-----------------------|----------------------|----------------------------------|--|
|                                |                         |                       |                      | \$                               |  |
|                                |                         |                       |                      | \$                               |  |
|                                |                         |                       |                      | \$                               |  |
|                                |                         |                       |                      | \$                               |  |

**Proposed Mortgage**

16. Company: \_\_\_\_\_
- Loan Officer Name: \_\_\_\_\_
- Loan Officer Phone Number: \_\_\_\_\_
- Loan Officer Email Address: \_\_\_\_\_

13. Brief explanation of why you want to refinance:

**Existing Mortgage(s)**

17.

| <b>Mortgage Info:</b>                            | <b>First Mortgage / CD</b> | <b>Second Mortgage / CD</b> |
|--|----------------------------|-----------------------------|
| Mortgage Company:                                |                            |                             |
| Closing Date:                                    |                            |                             |
| Amount of Original Mortgage:                     |                            |                             |
| Original Term (# years)<br>ex. 30 year, 15 year: |                            |                             |
| Interest Rate:                                   |                            |                             |
| Fixed or Adjustable<br>Interest Rate:            |                            |                             |
| Monthly Payment (PITI)                           |                            |                             |
| Annual Property Taxes<br>(if not escrowed)       |                            |                             |
| Annual Homeowners Insurance<br>(if not escrowed) |                            |                             |
| Monthly Homeowners<br>Association Fee            |                            |                             |
| Remaining Principle Balance:                     |                            |                             |
| Payoff Amount:                                   |                            |                             |
| Pre-payment Penalty, if any                      |                            |                             |

**Property**

18. Estimate Property Value: \$ \_\_\_\_\_

**Disclosure Statement**

Housing counselors will offer objective advice about the proposed mortgage refinance. While you may learn about the advantages/disadvantages of the proposed refinance, you are free to choose lenders, loan products and homes of your own choosing regardless of the recommendations made by counselors. By signing below, you acknowledge that you have received and read this disclosure notice.

\_\_\_\_\_  
Signature, Individual 1

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature, Individual 2

\_\_\_\_\_  
Date