



MONTEBELLO HOUSING DEVELOPMENT CORPORATION  
1619 PARAMOUNT BLVD, MONTEBELLO, CA 90640  
P (323)722-3955 F (323)722-6209  
WWW.MHDCCA.ORG

**MONTEBELLO HOUSING DEVELOPMENT CORPORATION**  
**INTAKE ASSESSMENT APPLICATION CHECKLIST**

*Please be prepared to provide copies of the following:*

- Valid US Identification for all applicants
- W-2 Forms of last two (2) years
- Last two (2) years of Federal Tax Returns (1040) for all taxpayers
- Last two (2) months of check stubs for all applicants
- Award Letters (SSI, SSA, Child Support, Alimony, etc.) *(if applicable)*
- Last two (2) months bank statement as proof of assets for all applicants (all pages)
- All current expenses (Credit Cards, utility bills, school payments, etc.), bills/statements
- Proof of the Rental History for the last 12 months
- MHDC homebuyer Education Certificate dated within a year
- Application filled and signed by all applicants

Please call to make an appointment once you have collected all the required information at  
**(323) 722-3955.**



**Check one of each item below:**

**Household:**  Female-headed single parent  Male-headed single parent  
 Married with dependents  Married without dependents  Single adult  Other

**Education:**  College  Some College  High School/GED  Vocational  Other

**Race:**  Asian  Black or African American  White  Chose not to respond  Other

**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino  Chose not to respond

**Gender:**  Female  Male  Chose not to respond

Are you a veteran or active in the military?  Yes  No

Would you like to be placed on our mailing list?  Yes  No

Gross Annual Income: \$ \_\_\_\_\_ (*Defined as total annual income before taxes*).

**2. EMPLOYMENT INFORMATION**

**APPLICANT NAME:** \_\_\_\_\_

Employer/Company Name: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Street \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Occupation: \_\_\_\_\_

From Date: \_\_\_\_\_ Monthly Gross Income: \$ \_\_\_\_\_

**CO-APPLICANT NAME:** \_\_\_\_\_

Employer/Company Name: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Street \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Occupation: \_\_\_\_\_

From Date: \_\_\_\_\_ Monthly Gross Income: \$ \_\_\_\_\_

**Answer each of the items below for the household:**

**3. # of people in household:** \_\_\_\_\_





**CLIENT AUTHORIZATION FOR PRE-PURCHASE**

I would like to participate in your counseling sessions to help improve my housing situation. I understand that my housing counselor may discuss information about my credit history, financial situation, employment, and other information with me and other representatives of financial institutions or agencies as necessary to improve my housing situation. I understand that information about my personal circumstances will be treated as totally confidential and that NO information about me will be discussed with anyone not directly involved in our efforts to improve my housing situation.

In order to facilitate the Pre-Purchase process, I authorize my housing counselor to freely discuss any relevant information. The Housing Counseling Services provided are completely cost-free. During these sessions, the counselor will review the following topics:

- Financial Management/Budget Counseling
- Fair Housing Pre-Purchase Education Workshops
- Home Improvement and Rehabilitation Counseling
- Pre-Purchase Counseling
- Non-Delinquency Post Purchase Workshops

I understand that I have the freedom to choose the real estate agent, lender, attorney, or any other representative I want to work with. I can choose to work with Montebello Housing Development Corporation (MHDC), or any other HUD Approved Housing agency of my preference.

I agree to hold harmless the housing counseling agency and its agents and/or employees from any and all claims caused by actions arising. Or which may arise from mistakes, errors, or omissions regarding said counseling.

I/We hereby authorize Montebello Housing Development Corporation (MHDC) to verify my/our past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process a mortgage loan application. I/We further authorize (MHDC) to order a consumer credit report and verify additional credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Housing Counselor: \_\_\_\_\_ Date: \_\_\_\_\_



## **PRIVACY POLICY**

Montebello Housing Development Corporation 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. 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 on a separate form.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



## MHDC OPT-OUT POLICY

Montebello Housing Development Corporation (MHDC) is committed to ensuring 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 personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you.

Please carefully review this notice as it describes our policy regarding collecting and disclosing your nonpublic, personal information. What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publically available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Credit Reports

We may disclose the following personal information to financial service providers to Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information we receive from a consumer credit reporting agency, such as your credit bureau reports, credit and payment history, credit scores, and/or creditworthiness.
- We do not sell or rent your personal information to any outside entity.

We restrict access to your nonpublic personal information to MHDC employees who need to know that information to perform their housing counseling duties.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information, and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

**Opting Out of Certain Disclosures**

You may direct MHDC **to not disclose your nonpublic personal information to third parties.**

If you choose to opt out, please sign below under the “**Opt-Out**” clause.

**OPT-OUT:** I request that MHDC make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law.

I understand that I may change my decision anytime by contacting MHDC. I acknowledge that I have read and understand the above privacy practices and disclosures.

\_\_\_\_\_  
Name (Printed)

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

If you release your information as stipulated in this Privacy Policy, sign under the “Release” clause. You may change your decision at any time by contacting our agency.

**I authorize RELEASE:** I hereby authorize MHDC to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested.

\_\_\_\_\_  
Name (Printed)

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_



**CREDIT CHECK CONSENT**

I, the undersigned consumer, direct Montebello Housing Development Corporation to obtain a copy of my credit report. This consent shall automatically expire thirty (30) days from the date of my signature below. The credit check generated will be a **“Soft Credit Inquiry”**.

Printed Name: \_\_\_\_\_

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

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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The second signature line is only to be used when ordering a joint credit report for a married couple. If more than one individual credit report is being ordered, use a separate Credit Check Consent form for each customer.

Printed Name: \_\_\_\_\_

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

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Client Name/ nombre del cliente :**



**Monthly Income**

Net Salary / sueldo neto	\$	
Net Salary / sueldo neto	\$	
Other / otro (Social Security, Child Support, etc.)	\$	
(seguro social, la manutención, etc.)	\$	
<b>TOTAL INCOME/ total de ingresos</b>	\$	

**Monthly Expenses / gastos mensuales**

Mortgage / hipoteca	\$	
Food / comida	\$	
Electric Bill / factura de electricidad	\$	
Gas Bill / factura de gas	\$	
Water Bill / factura de agua	\$	
Trash / basura	\$	
Gardner/Pool Service-jardinero/ servicio de piscina	\$	
Insurance (Car, house, life) Seguros (coche, casa, vida)	\$	
HOA	\$	
Car Payment / pago del coche	\$	
Credit Card Payment / pago de tarjeta de crédito	\$	
Child Care / cuidado de niños	\$	
Clothing / ropa	\$	
School/ work supplies fuentes de trabajo o escuela	\$	
Transportation (gas, bus,fare/ tarifa del autobus, etc )	\$	
Tuition/ la matrícula	\$	
Savings/ los ahorros	\$	
Phone Bill / factura del teléfono	\$	
Other Bills / otras facturas (cable, internet, etc.)	\$	
Medical expenses / gastos médicos	\$	
Alimony/Child support- pensión alimenticia	\$	
Entertainment (movies, restaurants, video rentals, etc.) entretenimiento películas, restaurantes, alquiler de	\$	
Property Taxes/ impuestos a la propiedad	\$	
<b>Total Expenses /total de gastos</b> (add all monthly expenses/Añadir todos los gastos)	\$	

<b>TOTAL INCOME</b> Total de ingresos	\$		-	<b>TOTAL EXPENSES</b> Total de gastos	\$		=	\$	
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If your TOTAL EXPENSES are more than your TOTAL INCOME concentrate on cutting your spending and reducing the debt. Si sus gastos son más que el concentrado de ingresos totales en cortar sus gastos y la reducción de la deuda.