

Race/Raza (please check all that apply/por favor marque todos lo que apliquen)

American Indian/Alaskan Native/ *Nativo Americano de Alaska*

Asian/*Asiatico*

African American/*Afroamericano*

Hispanic/*Hispano*

Native Hawaiian/*Other Pacific Islander/Nativo de Hawaii o Las Islas del Pacifico*

White/*Blanco*

Other/*Otro*

Choose not to respond/*No deseo responder*

Marital Status/Estado Matrimonial:

Single/Soltero Separated/Separado(a)

Married/Casado(a) Widowed/Viudo(a)

Divorced/Divorciado Choose not to respond/No deseo responder

Highest Level of Education/Nivel más alto de educación:

None/Ninguno

High School/GED/Preparatoria

College/Título Universitario

Primary/Primaria

Vocational/Vocacional

Junior High/Secundaria

Junior College/Colegio Comunitario

Graduate School/Escuela de

Other/Otro

Hispanic Ethnicity/Etnia Hispana: Yes/Si No

Born outside the US/Nacido fuera de los EE.UU.: Yes/Si No

Veteran/Veterano: Yes/Si No

Gender/Género: Male/Masculino Female/Femenina

Active Military/Militar Activo: Yes/Si No

Head of Household/Cabeza de su hogar: Yes/Si No

Disabled/Deshabilitado: Yes/Si No

Disabled Dependent/Dependiente Deshabilitado: Yes/Si No

Co-Applicant/Co-Solicitante:

Please Print/Letra de molde

Name/Nombre: _____
First/Nombre Middle Initial/Inicial Last/Apellido

Address/Domicilio: _____
Street/Calle

City/Ciudad State/Estado Zip/Codigo Postal

Phone/Telefono: () Cell: ()

Email/Correo Electronico: _____

Date of Birth/Fecha de Nacimiento: _____

Gender/Género: Male/Masculino Female/Femenina

Relationship to Applicant/Relacion al Solicitante

Spouse/Esposa(a) Partner/Compañero(a) Sibling/Hermano(a)

Daughter/Son/Hijo(a) Mother/Father/Madre/Padre Other/Otro

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Other/Otro

Choose not to respond/No deseo responder

Additional Information/Información Adicional:

How soon are you able to purchase a home/ Cuando piensa comprar casa?

___ 1-6 months/meses

___ 6-12 months/meses

___ 1 or more years/años

Have you met with a lender/Ha hablado con un prestamista?

Yes /SI No

Have you been pre-approved for loan?/Ha sido aprobado para un préstamo? Yes/Si No

- **If yes, how much? /Cuanto? \$ _____**

Lender Name/Nombre del banco: _____

Loan Officer's name/Nombre del oficial de prestamo: _____

Loan Officer's email address/Correo electronico: _____

Loan Officer's phone number/Numero de telefono: (____) _____

Are you in escrow?/Esta en escrow? Yes No

- **If yes, do you have a closing date?/Fecha para cerrar? _____**

Loan Type/Tipo de prestamo: _____

Term of the loan/Termino del Prestamo: _____ Interest rate/ Interes: _____

Property address/Domicilio de la propiedad:

Is there a co-applicant?/Hay un co-solicitante? Yes No

- **If yes, Name of co-applicant: _____**

Authorization/Certification/Autorizacion

Please Initial/Iniciales

I authorize Cabrillo Economic Development Corporation -Homeownership Center to:

Autorizo a CEDC Centro de Viviendas a:

- (a) Obtain a copy of the HUD-1 Settlement Statement, Appraisal, and Real Estate Note(s) when I purchase a home, from the lender who made me/us a loan and/or the title company that closed the loan.

_____, _____

Obtener una copia de las formas del Departamento de Urbanización y Viviendas HUD-1 Acuerdo de Estado de Cuenta, Evaluación, y Notas de Bienes cuando compre una casa, de un prestador que me/ nos haga un préstamo y/o la compañía de título que cierre la venta.

_____, _____

- (b) I also understand and agree that no representative of CEDC has any authority to enter into any agreement for any specified period of time, or to make any agreement contrary to the foregoing, unless it is in writing and signed by an authorized company representative.

_____, _____

También tengo entendido que ningún representante de Cabrillo Economic Development Corporation tiene autorización para entrar en acuerdo por cualquier detalle especificado, o proceder en acuerdo contrario a lo indicado, solamente que este escrito y firmado por el representante de la compañía autoritaria.

_____, _____

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

Yo/Nosotros entendemos que cualquier representación intencional o negligente de la información contenida en esta forma puede resultar en cargos civiles o criminales bajo las provisiones y derechos dados en el Título 18, del Código del los Estados Unidos, Sección 1001.

Applicant Signature/Firma del Aplicante

Date/Fecha

Co-Applicant Signature/Firma de Co-Solicitante

Date/Fecha

STATEMENT OF COUNSELING SERVICES

Please read the following statements carefully and **initial the line next to each statement to indicate understanding** of that provision. For simplification, the singular is used when the plural may apply.

DECLARACIÓN DE SERVICIOS DE CONSEJERÍA

*Favor de leer detalladamente lo siguiente y **escribir sus iniciales en cada frase** indicando que entiende todo lo que está escrito.*

I understand the agency Cabrillo Economic Development Corporation (CEDC) will provide a confidential comprehensive personal interview. _____, _____

Entiendo que Cabrillo Economic Development Corporation (CEDC) programara una entrevista integral personal y confidencial. _____, _____

I will provide CEDC with a true and accurate accounting of my financial condition to the best of my knowledge, and will disclose all obligations. . _____, _____

Proporcionare a CEDC con la información verdadera y exacta acerca de mi estado financiero, y declarare todas mis obligaciones financieras. . _____, _____

I agree to hold CEDC, its employees, agents, volunteers, officers and directors harmless from any claim, suit, action or demand, or any other person resulting from advice or counseling. _____, _____

Estoy de acuerdo de mantener a CEDC, sus empleados, oficiales, voluntarios y directores, libres de cualquier queja, reclamo, demanda o acción legal, o a cualquier otra persona como resultado de la sesión de consejería.

_____, _____

I authorize CEDC to obtain my/our credit score/credit report(s) for the purpose of financial counseling. This information will be used to ensure accuracy of information and credit obligation. _____, _____

Autorizo a CEDC a obtener mi/nuestro reporte de crédito para el propósito de asesoramiento financiero. Esta información será usada para asegurar la exactitud de la información proporcionada y de las obligaciones de crédito actuales. _____, _____

I authorize and agree to pay a fee of \$18.50 to CEDC for my credit report as it does not cause a hardship.

(Fee is per person and fee may be waived if a hardship is proven) N/A, N/A

Autorizo y estoy de acuerdo de pagar a CEDC una tarifa de \$18.50 para mi historial de crédito debido al hecho de poder pagar. (Precio es por persona y usted puede renunciar a pagar con comprobante de dificultad).

N/A, N/A

I understand that I may be referred to other housing services offered by the organization, another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I also understand that I am not obligated to use any of the services offered to me. _____, _____

Entiendo que yo puedo ser referido a otros servicios de vivienda ofrecidas por la organización, u otra agencia o agencias que asisten con problemas apropiados y particulares que han sido identificados. Yo entiendo que no es obligatorio usar ninguno de los servicios ofrecidos. _____, _____

I understand that CEDC provides information and education on numerous loan products(FHA, Conventional, VA, and USDA) and housing programs and I further understand that the housing counseling I receive from CEDC in no way obligates me to choose any of these particular loan products or housing programs. _____, _____

Entiendo que CEDC provee información y educación sobre varios productos financieros de hipoteca (FHA, Convencional, VA y USDA) y programas de vivienda y entiendo que la conserjería que voy a recibir de CEDC no requiere que obtenga estos productos financieros de hipoteca o los programas de vivienda. _____, _____

I acknowledge that I have received a copy of Cabrillo Economic Development Corporation’s Privacy Policy, Resource Referral Guide, “10 Important Questions to ask Your Home Inspector”, & “For Your Protection Get a Home Inpection.” _____, _____

Reconozco haber recibido una copia de la póliza de privacidad de Cabrillo Economic Development Corporation, la Guia de Recursos, “10 Important Questions to ask Your Home Inspector”, & “For Your Protection Get a Home Inspection.” _____, _____



PRIVACY POLICY
Cabrillo Economic Development Corporation

We at Cabrillo Economic Development Corporation – Branch value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information and financial debts. It also includes your social security number and other information that you have provided us on any application or forms that you have completed.

Information We Collect

We collect personal information to support our lending operations, financial fitness counseling and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on application forms or other forms,
- Information about your transactions with us, our affiliates or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references.

Information We Disclose

We may disclose the following kinds of personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

To Whom We Disclose

We may disclose your personal information to the following types of unaffiliated third parties and organizations such as:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.
- HUD, NeighborWorks America, NFMC, Keep Your Home California, Banks, Credit Unions and Realtors.

We may also disclose personal information about you to third parties as permitted by law.

Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Client Signature/ Firma de Cliente

Client Signature/ Firma de cliente





PRIVACY POLICY AND PRACTICES OF
Cabrillo Economic Development Corporation

Directing Us Not to Make Disclosure to Unaffiliated Third Parties

If you prefer that we do not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

- If you wish to opt out of disclosures to unaffiliated third parties other than nonprofit organizations involved in community development, you may check Box 1 on the attached Privacy Choices Form.
- If you wish to opt out of disclosures to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes, you may check Box 2 on the attached Privacy Choices Form.

PRIVACY CHOICES FORM

If you want to opt out, that is, direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, check the box or boxes below to indicate your privacy choices. Then send this form to the address listed below.

Box 1 - Limit disclosure of personal information about me to unaffiliated third parties other than non profit organizations involved in community development.

Box 2 - Limit disclosure of personal information about me to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

Name:

Address:

City: _____ State: _____ Zip: _____

Phone Number:

If you have checked any of the boxes above,
Please mail this form in a stamped envelope to:

Cabrillo Economic Development Corporation
702 County Square Drive, Ventura, CA 93003

Please allow approximately 30 day from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until your request a change.

702 County Square Drive, Ventura, CA 93003
(805) 659-6868

