



Homebuyer Education Intake Form

Primary Applicant

Name:

First

MI

Last

Street

City

State

Zip Code

County

Primary Phone: () -

Primary Email:

Date of Birth: / /

Gender: ☐ Female ☐ Male ☐ Non-binary

Disabled: ☐ No ☐ Yes If yes, please describe:

Marital Status (select one):

☐ Single ☐ Married ☐ Divorced ☐ Widowed ☐ Separated

Current Housing Arrangement: ☐ Renting ☐ Living with family member, not paying rent

☐ Homeowner ☐ Homeless ☐ Other, please describe:

Household Type (select one): ☐ Single Adult ☐ Female head of single parent household

☐ Male head of single parent household ☐ Two or more unrelated adults

☐ Married without children ☐ Married with children ☐ Other, please describe:

Rural Status: ☐ Lives in Rural Area ☐ Does not live in a rural area

Family/Household Size: How many dependents?

Dependent ages: , , , , , , ,

English Proficiency: ☐ Is English proficient ☐ Is not English proficient

Education: ☐ Below High School ☐ High School / GED ☐ Some College

☐ Associate's ☐ Bachelor's ☐ Post-Graduate

Current Employer: Title:

Street

City

State

Zip Code

County

Employment Status: ☐ Full-Time ☐ Part-Time / Hours per week: _____

☐ Seasonal / Months worked per year: _____

Gross monthly income (before taxes) \$_____ Net monthly income (after taxes) \$_____

Race: ☐ White ☐ Black/African American ☐ Hispanic ☐ American Indian/Alaska Native

☐ Asian ☐ Native Hawaiian/Pacific Islander ☐ Multi-Racial ☐ Other: _____

Foreign Born: ☐ No ☐ Yes

How did you hear about us?

☐ Friend or family member ☐ Realtor (please specify): _____

☐ Lender (please specify): _____ ☐ Social media

☐ Community organization (please specify): _____

☐ RDI staff or volunteer (please specify): _____

☐ Event or workshop ☐ Other (please specify): _____

Secondary Applicant

Name: _____

First

MI

Last

Street

City

State

Zip Code

County

Primary Phone: (____) _____ - _____

Primary Email: _____

Date of Birth: ____/____/____

Gender: ☐ Female ☐ Male ☐ Non-binary

Disabled: ☐ No ☐ Yes If yes, please describe: _____

Marital Status (select one):

☐ Single ☐ Married ☐ Divorced ☐ Widowed ☐ Separated

Current Housing Arrangement: ☐ Renting ☐ Living with family member, not paying rent

☐ Homeowner ☐ Homeless ☐ Other, please describe: _____

Household Type (select one): ☐ Single Adult ☐ Female head of single parent household

☐ Male head of single parent household ☐ Two or more unrelated adults

☐ Married without children ☐ Married with children ☐ Other, please describe: _____

Rural Status: ☐ Lives in Rural Area ☐ Does not live in a rural area

Family/Household Size: _____ **How many dependents?** _____

Dependent ages: _____, _____, _____, _____, _____, _____, _____

English Proficiency: ☐ Is English proficient ☐ Is not English proficient

Education: ☐ Below High School ☐ High School / GED ☐ Some College

☐ Associate's ☐ Bachelor's ☐ Post-Graduate

Current Employer: _____ **Title:** _____

Street City State Zip Code County

Employment Status: ☐ Full-Time ☐ Part-Time / Hours per week: _____

☐ Seasonal / Months worked per year: _____

Gross monthly income (before taxes) \$ _____ Net monthly income (after taxes) \$ _____

Race: ☐ White ☐ Black/African American ☐ Hispanic ☐ American Indian/Alaska Native

☐ Asian ☐ Native Hawaiian/Pacific Islander ☐ Multi-Racial ☐ Other: _____

Foreign Born: ☐ No ☐ Yes

How did you hear about us?

☐ Friend or family member ☐ Realtor (please specify): _____

☐ Lender (please specify): _____ ☐ Social media

☐ Community organization (please specify): _____

☐ RDI staff or volunteer (please specify): _____

☐ Event or workshop ☐ Other (please specify): _____

Question	Applicant	Secondary Applicant
Do you receive child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, how long will it continue?	_____	_____
Does anyone in your household receive SSI?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a Veteran?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently serving in the military (Active Duty, National Guard, or Reserves)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you know your credit score?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If so, what is it?	_____	_____
Have you filed Chapter 13 bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If so, when?	_____	_____
Have you filed Chapter 7 bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If so, when was it discharged?	_____	_____

Question	Applicant	Secondary Applicant
Have you had a home foreclosure?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If so, when?	_____	_____
Do you have active collections?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If so, please provide a description and amount (attach an inventory sheet if necessary)	_____	_____
	_____	_____

Liabilities / Debt

Please list any debts you have, including credit cards, auto loans, student loans, or personal loans. Do **not** include utilities.

Description	Current Balance	Monthly Payment	Primary Applicant	Secondary Applicant
	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>

(Attach a separate sheet or use the below space if needed.)

Budget Worksheet

Monthly Plan for: _____ Date: _____

Monthly Spending/Savings Plan		Amount		Item	Amount
Income	Employment		Savings	401K, SEP, IRA	
	Overtime			Stocks/investments	
	Interest and Dividend		Utilities	Internet	
	Bonuses			Cable	
	Child support			Cell	
	Other			Electricity	
Net Income	Monthly Income Total			Trash	
				Heating gas/oil	
Fixed expenses	Item	Amount		Water/Sewer	
Auto	Insurance			Telephone	
	Loans		Discretionary	Church Donations	
	Tags			Donations	
	Repairs/Maintenance		Dining out	Monthly	
	Gasoline		Adult Education	Books, fees	
	Parking		Entertainment	Books/mags/news	
Child support/Alimony				Lottery	
Credit Cards (Min.)				movies/tickets	
Credit Collections			Groceries	Monthly	
Youth Education	School Lunches		Gifts	Birthdays	
	Tuition			Holidays	
	Books/School Supplies		Household	Alcohol	
Entertainment	Events and Hobbies			Allowance	
Housing Payment	Rent			Checking fees	
	Renters Insurance			Barber/Beauty	
Installment Loans	Loans			Child Care	
	Personal Loan			Tobacco	
	Student loans			Cleaning supplies	
Insurance	Accident / Disability			Clothing	
	Health			Fitness	
	Life			Dependent care	
Medical	Dentist			Toiletries	
	Copay or Visit			Laundry	
	Vision/Glasses/Contact			Mad Money	
	Medical bills			Movie Rental	
	Medications			Vacations	
Miscellaneous	Other			Pets	
	Other			Savings	
	Total Expenses			Total Expenses	

Authorization and Disclosure Form

I/we authorize **RDI Financial Wellness** to:

(a) Pull my/our credit report to review my/our credit file for informational inquiry purposes as part of financial counseling or in pursuit of a loan related to home purchase.

Note: A credit report will only be pulled during a follow-up counseling session specifically for the purpose of credit review. We do not pull credit reports prior to participation in a homebuyer education class.

(b) Obtain a copy of my/our **Closing Disclosure** from the lender or title company involved in the purchase of a home for documentation and reporting purposes.

(c) Use my/our image and/or homebuying story for promotional and educational materials, which may include RDI Financial Wellness' website, social media, reports, advertisements, and other digital or print content.

Note: Only your first name may be shared. All other personal information will remain confidential.

Primary Applicant Signature: _____ **Date:** _____

Secondary Applicant Signature: _____ **Date:** _____

Acknowledgment and Disclosure Form

1. I understand that RDI Financial Wellness provides individual counseling sessions, after which I will receive a personalized Action Plan with recommendations to help me meet my financial and housing goals.
2. I understand that RDI Financial Wellness receives funding through various programs and may be required to share limited personal information with program administrators or their agents for purposes of monitoring, compliance, or evaluation.
3. I acknowledge that I have reviewed RDI Financial Wellness' **Privacy Policy**.
4. I acknowledge that I have received a copy of **HUD Form 92564-CN: For Your Protection—Get a Home Inspection**, as well as **Ten Important Questions to Ask Your Home Inspector**.
5. I may be referred to other agencies or community resources for support based on my specific needs. I understand that I am not obligated to use any services offered by RDI Financial Wellness or any of its partners. Services may be funded in part by NeighborWorks Montana, the Montana Board of Housing, the Montana Department of Commerce, and other supporting organizations. Participation in RDI's housing counseling services does not require me to use additional services offered by these funders.
6. I understand that counselors can answer questions and provide guidance, but they do not offer legal advice. If legal advice is needed, I will be referred to appropriate resources.
7. I understand that guest speakers who participate in RDI classes aim to provide balanced and informative content. We rotate presenters and do not promote one business or provider over another. The views of guest speakers do not necessarily reflect the views of RDI Financial Wellness.
8. I understand that RDI Financial Wellness provides education on a wide range of loan products and housing programs. Counseling services do not obligate me to choose any specific loan or program.
9. RDI provides services including pre-purchase counseling, mortgage delinquency counseling, and financial/budget coaching. During my session, the counselor will work with me to discuss my goals, barriers, and strategies, review my budget and credit (if applicable), and provide a written Action Plan outlining my next steps.

Primary Applicant Signature: _____ **Date:** _____

Secondary Applicant Signature: _____ **Date:** _____

Privacy Policy and Disclosure Notice

At RDI Financial Wellness, we value your trust and are committed to managing your personal information responsibly and protecting your privacy. This notice explains how we collect, use, and disclose personal information.

What We Collect

We may collect personal information such as your name, address, Social Security number, credit history, income, debts, assets, employment details, and other information you provide through applications, forms, counseling sessions, or from third parties such as credit reporting agencies and employment references.

Why We Collect It

We collect this information to support you in services such as:

- Pre-purchase housing counseling
- Financial capability and budget coaching
- Assistance with mortgage readiness and loan applications

What We May Disclose

We may share the following types of personal information:

- Information from applications or forms (e.g., name, SSN, employment, income, debts)
- Information about your transactions with us or partner agencies
- Credit report details from consumer reporting agencies

Who We May Share With

We may share your information with:

- Financial service providers (e.g., mortgage lenders)
 - Nonprofit and governmental organizations for program compliance, auditing, or research
- We will never disclose your information to third parties for marketing purposes, and you may choose to opt out of disclosures not required by law.

Our Commitment to Security

We restrict access to your personal information to staff members who need it to serve you. We protect your information using physical and electronic safeguards such as locked files, secure systems, and access controls that meet federal privacy standards.

Opt-Out Option

If you would like to **opt out** of information sharing with unaffiliated third parties (except where required by law), please indicate by signing below.

Primary Applicant Signature: _____ **Date:** _____

Secondary Applicant Signature: _____ **Date:** _____

Home Inspection Acknowledgment

U.S. Department of Housing and Urban Development (HUD)
Federal Housing Administration (FHA) OMB Approval No: 2502-0538 (exp. 06/30/2006)

For Your Protection: Get a Home Inspection

Buyer Name(s): _____

Property Address: _____

Why a Buyer Needs a Home Inspection

A home inspection provides detailed information about the overall condition of a home before purchase. A qualified, independent inspector offers an unbiased, in-depth look at your potential new home to:

- Evaluate the physical condition of the structure, construction, and mechanical systems
- Identify items needing repair or replacement
- Estimate the remaining useful life of major systems, equipment, structure, and finishes

Appraisals Are Different From Inspections

An **appraisal** is required by lenders for three primary reasons:

- To estimate the market value of a home
- To confirm the home meets FHA minimum property standards
- To ensure the home is marketable

An **inspection**, by contrast, is conducted for the buyer's benefit and provides a more thorough evaluation of the property's condition.

FHA Does Not Guarantee the Value or Condition of Your Home

If problems arise after closing, FHA will not lend money for repairs or repurchase the home.

Radon Gas Testing

The U.S. Environmental Protection Agency (EPA) and Surgeon General recommend all homes be tested for radon.

- For information: Call 1-800-SOS-RADON or 1-800-767-7236
- Testing may be done before or after signing the purchase contract, if the contract includes a clause making the sale contingent on radon test results.

Be an Informed Buyer

You are responsible for examining the condition of your potential new home. You have the right to hire a qualified home inspector before signing your contract—or after, if your contract specifies that the sale depends on a satisfactory inspection.

Acknowledgment of Inspection Option

- ☐ I/We choose to have a home inspection performed.
- ☐ I/We choose NOT to have a home inspection performed.

Primary Applicant Signature: _____ **Date:** _____

Secondary Applicant Signature: _____ **Date:** _____

Ten Important Questions to Ask Your Home Inspector - HUD

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.