

YOU READY TO BE A HOMEOWNER SELF ASSESSMENT TOOL

1. Being in debt does not bother me. Yes_____ No_____
2. The thought of having long-term debt is disturbing to me. Yes_____ No_____
3. I enjoy working around the house and yard. Yes _____ No _____
4. I would much rather shop, go out to eat, or read a book then spend any time around the house or yard. Yes _____ No_____
5. I prefer finding a good job and staying with it. Yes_____ No_____
6. I prefer changing jobs from time to time, finding excitement in starting all over. Yes_____ No_____
7. I prefer staying in one place and being committed to one community. Yes _____ No _____
8. I do not like being limited to one community or location for a long period of time. Yes_____ No_____
9. I am able to handle the financial responsibilities of mortgage payments now. Yes_____ No_____
10. I would be better off waiting until I can save more money or my financial situation improves. Yes_____ No _____

OTHER QUESTIONS TO HELP YOU MAKE THE HOME BUYING DECISION

1. Is owning a home important to you? Yes_____ No_____
2. Are you currently renting a home or apartment? Home_____ Apartment_____ Other_____
3. Are you paying your rent on time? Yes_____ No_____
4. Do you have any outstanding debt? Yes _____ No_____
5. Are you paying this debt on time? Yes_____ No_____
6. Do you have any forms of credit? Yes_____ No_____
7. Do you have a bank account? Yes _____ No_____
8. Do you have a checking account? Yes_____ No_____
9. Are you responsible for your utilities? Yes _____ No_____
10. Do you pay your utility bill on time? Yes_____ No_____
11. How is your credit? Good_____ Bad_____ Ok_____

MORTGAGE QUALIFICATIONS & OTHER CONSIDERATIONS:

Credit Report Score _____	Gross Monthly Income _____	First Time Home Buyer Yes _____ No _____
Years of Employment _____	Net Monthly Income _____	County of Interest _____
Yearly Gross Income _____	Current Monthly Expenses _____	Purchase Price _____
Average Yearly Overtime _____	Current Monthly Rent _____	Home of Interest : Existing Home ____ New Home _____
Cash Reserves Available _____ Securities, Mutual Funds, Stocks _____	Monthly Section 8 Voucher Income _____	Monthly Child Support Payment _____ Court Ordered Yes _____ No _____
Monthly Social Security, Disability, Public Assistance Income _____	Number of persons in Household _____	Number of Children in Household _____
Are you living with persons who are disabled Yes _____ No _____	Are you disabled? Yes _____ No _____	Front End Ratio Limits _____ Back end Ratio Limits _____

Name: _____

Address: _____ City: _____ State: _____ Zip: _____

_____ Telephone: (Day) _____ (Evening) _____

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(For Official Use Only)

Based on information provided, above client is:

(Check one) _____ PHFA Potential Candidate

_____ Presenting Credit Issues

Appointment (Day & Date) _____ Time: _____ AM _____ PM

Counselor Assigned _____