



The Fairmont-Morgantown Housing Authority

HomeOwnership Center

Thank you for your interest in The Fairmont-Morgantown Housing Authority HomeOwnership Counseling Program.

Please complete the attached profile form and: ****Mail** profile form and copy or credit report or fee to P.O. Box 2738,
Fairmont, WV 26555-2738

Or

****Hand Deliver** to 103 Twelfth Street, Fairmont

Or

****Fax** profile form and copy of credit report to 304.363.3400

Or

****Scan and E-mail** profile form and copy of credit report to
tnichols@fmhousing.com

We will review and process the information in order of receipt, and you will be contacted to set up an appointment.

Please note that this form is not a loan application.

A copy of your credit report is necessary for housing counseling. You may obtain a copy of your credit report for free from www.annualcreditreport.com. Please keep in mind that this website does not provide information about your credit score. We can also pull a mortgage credit report that provides your score and additional details. You will be charged what we must pay to pull the credit report. Please include your fee of \$25.20 for an individual credit report or \$50.40 for a joint credit report in the form of a check or money order made payable to FMHA if you want us to pull it.

Please complete the attached monthly spending plan to the best of your ability.

If you have any questions, don't hesitate to contact me at 304.363.0860 ext. 127

Sincerely,

Theressa Nichols
Home Ownership Center Manager
The Fairmont-Morgantown Housing Authority
Home Ownership Center
O: 304.363.0860 ext. 127
C: 304.694.5721
F: 304.366.3400
www.fmhousing.com



The Fairmont-Morgantown Housing Authorities HomeOwnership Center

103 12th Street - P.O. Box 2738 - Fairmont, WV 26554-2738

(304) 363 - 0860 - 1800-637-7464

Personal Profile Form (This is NOT a Mortgage Application)



Note: *If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing our forms or accessing information about our programs, please let us know so we can arrange alternative accommodations. For Telecommunications Relay Service (TRS) please dial 711

BORROWER	CO - BORROWER
Name: Last First MI	Name: Last First MI
Address	Address
City State Zip Code	City State Zip Code
Social Security Number Date of Birth	Social Security Number Date of Birth
Home Phone: _____	Home Phone: _____
Cell Phone: _____	Cell Phone: _____
Work Phone: _____	Work Phone: _____
E-mail: _____	E-mail: _____
Years of School Completed: _____	Years of School Completed: _____
Number of Dependents: _____	Number of Dependents: _____
Ages of Dependents: _____	Ages of Dependents: _____
Employer	Employer
Address	Address
City State Zip Code	City State Zip Code
Position/Title Phone Number	Position/Title Phone Number
Date Hired Hours Worked Per Week	Date Hired Hours Worked Per Week
Hourly Rate or Salary Amount	Hourly Rate or Salary Amount
If employed for LESS than TWO years at one place, continue listing employers on back of page.	If employed for LESS than TWO years at one place, continue listing employers on back of page.
Borrowers Signature Date	Borrowers Signature Date
I authorize The Fairmont-Morgantown Housing Authorities' Home Ownership Center to research my credit file with my pursuit of a loan to purchase real estate.	I authorize The Fairmont-Morgantown Housing Authorities' Home Ownership Center to research my credit file with my pursuit of a loan to purchase real estate.

INCOME & SAVINGS**BORROWER****CO-BORROWER**

How much do you pay in rent, NOT including utilities?	\$	_____	_____
How long have you lived there?		_____	_____
Are you currently receiving Rental Assistance?	YES	NO	YES NO
Have you owned a home in the last 3 years?	YES	NO	YES NO
Checking Account Balance:		_____	_____
Savings Account Balance:		_____	_____
Cash or Savings at Home:		_____	_____
Do you receive Child Support?	YES	NO	YES NO
If yes, what amount?		_____	_____
Do you receive SSI or SSD?	YES	NO	YES NO
If yes, what amount?		_____	_____
Any other additional monthly income not listed previously?	YES	NO	YES NO
If yes, what is the amount?		_____	_____
Do you own property?	YES	NO	YES NO
Are you a Veteran?	YES	NO	YES NO
Are you a U.S. Citizen?	YES	NO	YES NO
How did you hear about our services?		_____	_____

LIABILITIES**BORROWER****CO-BORROWER**

Rate your credit:	Good	Poor	None	Good	Poor	None
Do you have any outstanding collections or judgements?	YES		NO	YES		NO
If yes, approximate amount you still owe?			_____			_____
Have you filed Bankruptcy in the past 3 years?	YES		NO	YES		NO
Do you pay Monthly Child Care, Child Support, or Alimony?	YES		NO	YES		NO
If yes, how much?			_____			_____

OTHER INFORMATION (optional)**BORROWER****CO-BORROWER**

Race	American Indian or Alaska Native	_____	_____
	Asian	_____	_____
	Black or African American	_____	_____
	Hispanic or Latino	_____	_____
	Native Hawaiian or Other Pacific Islander	_____	_____
	White	_____	_____
	Other	_____	_____

Personal Monthly Spending Plan

INCOME	Budget
Wages	
Social Security	
Pension	
Child Support	
Other	
Other	
Other	
Other	
Total INCOME	-

HOME EXPENSES	Budget
Mortgage/Rent	
Home/Rental Insurance	
Electricity	
Gas/Oil	
Water/Sewer/Trash	
Phone	
Cable/Internet	
Streaming Services	
Furnishings/Appliances	
Maintenance/Supplies	
Renovation/Improvements	
Other	
Other	
Total HOME EXPENSES	-

TRANSPORTATION	Budget
Vehicle Payments	
Auto Insurance	
Fuel	
Public Transportation/Parking	
Repairs	
Registration/License	
Other	
Total TRANSPORTATION	-

HEALTH	Budget
Health Insurance	
Doctor/Dentist	
Medicine/Drugs	
Gym Memberships	
Life Insurance	
Veterinarian/Pet Care	
Other	
Total HEALTH	-

CHARITY/GIFTS	Budget
Gifts/Money Given to Family	
Charitable/Religious	
Holidays/Birthdays	
Other	
Total CHARITY/GIFTS	-

SUBSCRIPTIONS	Budget
Newspaper/Magazine	
Subscriptions through mail	
Dues/Memberships	
Other	
Total SUBSCRIPTIONS	-

MONTHLY BUDGET SUMMARY	Budget
Total Income	0.00
Total Expenses	0.00
NET	0.00

DAILY LIVING	Budget
Groceries	
Personal Supplies	
Clothing	
Cleaning	
Education/Lessons	
Dining/Eating Out	
Salon/Barber	
Pet Food	
Tabacco/Liquor	
Total DAILY LIVING	-

ENTERTAINMENT	Budget
Videos/DVDs	
Music	
Games	
Rentals	
Movies/Theater	
Concerts/Plays	
Books/Supplies	
Hobbies	
Film/Photos	
Sports	
Outdoor Recreation	
Toys/Gadgets	
Vacation/Travel	
Allowance	
Total ENTERTAINMENT	-

SAVINGS	Budget
Emergency Fund	
Transfer to Savings	
Retirement (401k, IRA)	
Investments	
Education	
Other	
Total SAVINGS	-

OBLIGATIONS	Budget
Student Loan	
Personal/Other Loan	
Credit Cards	
Child Care	
Back Taxes	
Other	
Other	
Total OBLIGATIONS	-

MISCELLANEOUS	Budget
Bank Fees	
Postage	
Storage Units	
Work/School lunches	
Total MISCELLANEOUS	-