



Scott County
Community Development Agency

323 South Naumkeag Street
Shakopee, MN 55379-1652

Phone: 952.402.9022
Fax: 952.496.2852

Dear Homebuyers Club Candidate,

Thank you for inquiring about the Scott County CDA Homebuyer's Club! Today begins an exciting new chapter in your life. With determination and sacrifice, you can become a homeowner. The Homebuyer's Club is here to help you meet that goal.

The goal of the Homebuyer's Club is to buy a home, but the path to that goal is not always easy. During the upcoming course you will learn to examine the way you and your family spend money. You will make the sometimes difficult adjustments necessary to control your spending. You will establish habits to maintain or establish good credit, save money for a down payment, learn to think like a lender, become familiar with financing and interest rates, and learn how to take the best care of your future home.

If you have decided that you would like to be a Homebuyers Club participant please fill out the attached information and return to the CDA. We will accept applications until the class is full; however, the class is filled on a first come first served basis. You will receive a confirmation letter 7-10 days before the beginning of the course. Please see the attached schedule for the dates and times of the next class.

We're thrilled that you are considering this important step. If you have any questions, please contact me at 952-402-9022 or by email at mmhansen@scottcda.org. I would be happy to answer any questions.

Sincerely,

Melissa
Homeownership Coordinator

DeAnn Croatt
Commissioner
District I

Ben Zweber
Commissioner
District II

Debra Amundson
Commissioner
District III

Patti Sotis
Commissioner
District IV

Jane Victorey
Commissioner
District V

Equal Opportunity Employer / Equal Housing Opportunity
www.scottcda.org



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HOMEBUYER'S CLUB APPLICATION 2012

Name: _____

Address: _____

City/State/Zip: _____

Phone: _____ Email: _____

Homebuyers Club:

- Winter 2012 Summer 2012
 Spring 2012 Fall 2012

Why would you like to participate in the Homebuyers Club? _____

Do you need a specific accommodation to participate in the Homebuyers Club?

- No
 Yes, please explain: _____

I understand that by paying the registration fee and turning in the required paperwork I am registering for the Scott County Homebuyers Club and that I be will contacted by email prior to the class beginning.

There is a \$50 registration fee for the course to offset the cost of course delivery. Third party payments are accepted unless there is a conflict of interest. *In no situation will the registration fee be refunded. Registration fee can be transferred to the next Homebuyers Club session, but must be done 48 hours before the start of the first class.*

Your space in the Homebuyers Club will be reserved as soon as we receive all required materials: MN HomeOwnership Center registration form and release, HBC Demographics form, Tracking My Debt Worksheet (please list all current debts), and \$50 Registration Fee (Checks payable to SCCDA, cash will not be accepted).

Signature: _____ Date: _____

DeAnn Croatt
Commissioner
District I

Ben Zweber
Commissioner
District II

Debra Amundson
Commissioner
District III

Patti Sotis
Commissioner
District IV

Jane Victorey
Commissioner
District V



HOME BUYER CLUB REGISTRATION FORM

Organization: _____
Workshop location: _____ Workshop Date: _____

Instructions: Please fill out as completely as possible. If you need additional space, please feel free to use the back side or make additional copies as necessary.

Individual #1

Name: _____
(Please print) First MI Last
Address: _____
City: _____ State: _____
Zip: _____ County: _____
Home Phone: _____
Work Phone: _____
Email: _____

Individual #2

Attending workshop? Yes No

Name: _____
(Please print) First MI Last
Address: _____
City: _____ State: _____
Zip: _____ County: _____
Home Phone: _____
Email: _____
Relationship to Buyer: _____

Home Buyer (only) please continue:

- How did you hear about this workshop?

<input type="checkbox"/> Agency / Organization	<input type="checkbox"/> Newspaper	<input type="checkbox"/> Internet
<input type="checkbox"/> Mailer / Flyer / Brochure	<input type="checkbox"/> Friend / Relative	<input type="checkbox"/> Realtor
<input type="checkbox"/> Someone who took a workshop	<input type="checkbox"/> Lender / Mortgage company	<input type="checkbox"/> Other: _____
- Your ethnicity: Hispanic Non-Hispanic
- Race: (Select one or more)
 - American Indian / Alaskan Native
 - Asian
 - Black or African American
 - Native Hawaiian or Other Pacific Islander
 - White
 - Other race: _____
- How many people will live in the house? _____

Individual #1 Information Continued):

5. Gender: Male Female

6. *For immigrants and refugees only:* Please indicate where you were born:

Asia Africa Europe North America South America

7. Your age: _____

8. Are you a single parent household? Yes No

9. Please check the highest education level you completed:

8th grade or less Some college or trade school Bachelor's degree
 Some high school Associates degree Graduate or professional degree
 High school diploma / GED

10. Marital Status: Married Divorced Single Widow

11. Household Income: Please include income for all individuals from all sources (*work, disability, child support, etc.*)

Name (person receiving income)	Source of Income	Net Monthly Amount (after taxes)
		\$
		\$
		\$
		\$

12. Current housing: Rent Own Staying with family / friends

13. Are you a first time home buyer? Yes No
 (You have not owned a home for the past three years.)

14. Are you a first generation home buyer? Yes No
 (Your parents did not own a home.)

15. How many dependent children under 18 years of age will live in the house? _____

16. Current household rent / mortgage payment: \$_____ / month.

Disclosure Statement

While you may learn about the advantages/disadvantages of specific loan products during the Home Stretch workshop, you are free to choose lenders, loan products and homes of your own choosing regardless of the recommendations made by educators. By signing below, you acknowledge that you have received and read this disclosure notice.

Homebuyer Signature	Date	Co-Buyer	Date
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Release of Information

This workshop is funded in part by the Minnesota Home Ownership Center, a non-profit corporation. This agency plans to share the information on this form with the Center. The Center will use this information for program review, research and oversight purposes.

The Center will follow strict rules to protect your confidentiality. You will never be named in any reports. Although your responses may be looked at individually by the Center, or contractors hired by the Center to collect and analyze the data, your name will not be associated with any analysis of the data provided on this form. Only group results will be reported, no individual results will be shared. By signing below, you authorize the release of information on this form.

Homebuyer Signature	Date	Co-Buyer Signature	Date
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KEEPING TRACK OF MY DEBT WORKSHEET

Type of Debt	Amount Originally Borrowed	Amount Outstanding (if paid today)	Interest Rate	Minimum Payment	Months or Years Until Due	Penalties	Collateral Pledged
Total Debt							

HBC Demographic Information

Ethnicity (To be given by individuals)

Information not given

White

African American

Hispanic

Asian

Native American

Other

Age (by individual)

Information not given

Under 30

31-40

41-50

Over 50

Gender (by individual)

Information not given

Male

Female

Household Income

Information not given

Under \$10,000

\$10,001-\$20,000

\$20,001-\$30,000

\$31,001-\$40,000

\$40,001-\$50,000

Over \$50,000

Family Structure (by household)

Information not given

Single, no children

Single, with children

Married, no children

Married, with children

Unrelated, buying together