



KNHS Intake: Pre-Purchase Counseling

Make your homeownership dream a reality

through KNHS' Pre-Purchase Counseling Program. Our expert team will help you: **Get Prepared. Invest Wisely. Become Foreclosure Resistant.**

Together, with the guide of a Housing Specialist & Financial Coach, you will build a vibrant mortgage portfolio. KNHS will help you become mortgage-ready by giving access to your Tri-merged Credit Report, addressing credit issues, and building financial capabilities.



To participate in Pre-Purchase Counseling you must complete **Homebuyer Education**, this KNHS Intake, and submit the following documents:

- 3 consecutive Paystubs or Quarterly Profit & Loss *if self-employed*
- 3 months consecutive Bank Statements (Must include all pages)
- Benefit Statements for additional income such as: SSI, DHS Cash & Food Assistance, Child-Support, Pension Funds, Retirement Pay, etc.

You may fax, email, mail, or bring materials to Homebuyer Education. **Do not submit original documents. KNHS will not make copies of documents and will not be responsible for lost, original documents.**

Please answer the following questions:

1. Why is homeownership important to you? _____

2. What is stopping you from becoming a homeowner? _____

3. What will help you become a homeowner? _____

Applicant Name: _____ Date: _____

Co-applicant Name: _____ Date: _____

Rest assured that we will meet with you regularly for as long as it takes to achieve homeownership. Please call the Client Services Specialist for any questions or concerns at 269.364.2532 or via email at Crystal@knhs.org.





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IMPORTANT! Households at or over 51% AMI participating in Pre-Purchase Counseling will be assessed a \$20 fee to pull a Tri-Merged Credit Report, and will have access to their Credit Report. This will be paid at your first Pre-Purchase Counseling appointment. Only checks or money orders will be accepted. Please, **NO CASH!**

Median Income as a percent of AMI by Household Size
Effective FY 2016

| AMI | Household Size | | | | | | | |
|-----|----------------|--------|--------|--------|--------|--------|--------|--------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 51% | 22,542 | 25,755 | 28,968 | 32,181 | 34,782 | 37,332 | 39,933 | 42,483 |

