

- Completed Homeownership Program Intake Form
- Initialed and signed Homeownership Program Authorization Form
- Most current bank statements for two months – if available
- Most current paycheck stubs for a 30-day period
- Most current paycheck stubs for a 30-day period for all HOUSEHOLD MEMBERS other than borrower.
- Documentation of all additional income must be provided (ex. child support, SSI, etc.).
- Copy of valid identification. Please use **one** of the following:
  - Driver's license with photo
  - OH/PA photo identification
  - Passport with photo
  - Alien I.D. Card with photo
  - Armed Forces I.D. with photo
- Check or Money Order payable to Dollar Bank to cover the cost of your credit report:
  - \$20.00 for each individual person
  - \$37.00 for married couples
  - \$40.00 for unmarried couples

**Mail all of the above to:**

Community Development  
Dollar Bank  
20 Stanwix Street  
1<sup>st</sup> Floor  
Pittsburgh, PA 15222

**AFTER WE RECEIVE ALL NECESSARY INFORMATION, WE WILL CALL YOU TO DISCUSS NEXT STEPS.**

**Questions?**

Contact Community Development at:  
community\_development\_pa@dollarbank.com  
or 412-261-8109.

**DO NOT SEND ORIGINAL DOCUMENTATION - COPIES ONLY.  
ALL REQUIRED DOCUMENTS MUST BE TURNED IN WITH COMPLETED FORM TO BE PROCESSED.**

- 1. How much does it cost to enroll in the Homeownership Program?** The program is free. You are responsible for the cost of your credit report. The cost is \$20 for a single credit report or \$37 for a married couple.
- 2. May I bring a credit report received from another source?** No, we use an up-to-date Tri Merge credit report that provides the most complete picture of potential credit issues including public records, payment history and contact information for creditors.
- 3. Do you offer classes and appointments on weekends?** The initial appointment occurs only during normal working hours; all group meetings, classes and workshops take place at 12:00 PM or 6:30 PM.
- 4. I have really bad credit; may I still enroll in the Homeownership Program?** Yes. There are many variables that contribute to acceptance into the program, and many of the participants require credit counseling. We encourage you to apply.
- 5. What is discussed at the first appointment?** We will discuss your credit report and financial situation with you, while creating an action plan for next steps.
- 6. How long are the appointments?** Between 45 minutes and one hour.
- 7. Where are the appointments held?** They are held virtually via zoom or in person at the Dollar Bank corporate offices located in downtown Pittsburgh at 20 Stanwix Street.
- 8. I do not have a job right now; may I still enroll in the Homeownership Program?** A source of income is required to participate. We suggest you delay enrolling in the program until you secure permanent employment.
- 9. Can we buy a house in a place outside the Pittsburgh area?** The Homeownership Program is designated for loans for homebuyers in the Greater Pittsburgh Area (Allegheny and surrounding counties).
- 10. Is there a minimum income I need to enter the program?** We require a **minimum income of \$26,000 a year**. If you receive rental assistance through a local housing authority, the minimum income may be lower, based upon their homeownership program requirements.
- 11. Is there a maximum income limit for the Homeownership Program?** Yes. The maximum annual income limit is \$95,000.
- 12. What is considered income?** Qualified income includes salary and wages, social security, supplemental security income, court mandated child support payments and pensions. Department of Public Assistance payments are not eligible.
- 13. How long will the program take?** Each situation is different and the time it takes to correct your credit issues depends upon your credit history, the financial resources you can commit to eliminating negative debt and saving for certain down payment costs.
- 14. What am I responsible for doing in between meetings?** You are responsible for contacting (through letters and phone calls) your creditors and for maintaining contact with your Dollar Bank credit counselor.
- 15. What should I bring to each counseling session?** Always bring a pen and notebook to take notes. A calendar will help you keep track of important dates and appointments. We suggest that you begin organizing your financial papers, and bring copies of any specific documents when they are requested.
- 16. Am I eligible for the Program for down payment and closing cost assistance without enrolling in the Homeownership Program?** No, these funds only available to qualified families that have enrolled in the Homeownership Program and successfully fulfilled its requirements.

TYPE YOUR RESPONSES, PRINT, SIGN AND MAIL THE FORM TO US. DO NOT E-MAIL THIS FORM.

**Personal Data** - for purposes of pulling your credit report

Married                       Unmarried                       Separated  
Applicant's Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Co-Applicant's Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Number of Dependents \_\_\_\_\_ Ages \_\_\_\_\_ Home / Cell \_\_\_\_\_  
E-mail Address \_\_\_\_\_  
Applicant's SSN \_\_\_\_\_ Co-Applicant's SSN \_\_\_\_\_  
Present Address \_\_\_\_\_  
\_\_\_\_\_

How Long \_\_\_\_\_ Rent Amount \_\_\_\_\_ Is your rent subsidized?  Yes  No

**Employment History** - two years required, add to back page

Applicant's Current Employer \_\_\_\_\_ Phone # \_\_\_\_\_  
Address \_\_\_\_\_  
Position \_\_\_\_\_ How Long \_\_\_\_\_  
Gross Mth. / Yr. Income \_\_\_\_\_

Applicant's Current Second Job Employer \_\_\_\_\_ Phone # \_\_\_\_\_  
Address \_\_\_\_\_  
Position \_\_\_\_\_ How Long \_\_\_\_\_  
Gross Mth. / Yr. Income \_\_\_\_\_

Co-Applicant's Current Employer \_\_\_\_\_ Phone # \_\_\_\_\_  
Address \_\_\_\_\_  
Position \_\_\_\_\_ How Long \_\_\_\_\_  
Gross Mth. / Yr. Income \_\_\_\_\_

Co-Applicant's Current Second Job Employer \_\_\_\_\_ Phone # \_\_\_\_\_  
Address \_\_\_\_\_  
Position \_\_\_\_\_ How Long \_\_\_\_\_  
Gross Mth. / Yr. Income \_\_\_\_\_

**Additional Income** - Include all income for household members aged 18 years and older. Examples of additional income: SSI, SSD, child support, etc.

Amount of additional income \_\_\_\_\_  
Explain \_\_\_\_\_  
Amount of current savings accounts \_\_\_\_\_

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Initials of ALL Participant(s)

- \_\_\_\_\_ 1. (I) (We) fully understand that the Dollar Bank Homeownership Program provides information that will assist in resolving credit problems that could be an issue in qualifying for a home purchase mortgage.
- \_\_\_\_\_ 2. (I) (We) fully understand that the credit counseling process offered by Dollar Bank provides detailed information on mortgage requirements and assist me/us in understanding mortgage credit analysis.
- \_\_\_\_\_ 3. (I) (We) fully understand that the program does not guarantee me/us an approval of a residential mortgage application with Dollar Bank or any other financial institution.
- \_\_\_\_\_ 4. (I) (We) fully understand that Dollar Bank shall not be responsible for any credit decision or action, taken based on information provided by the Homeownership Program of Dollar Bank.
- \_\_\_\_\_ 5. (I) (We) authorize Dollar Bank to obtain a consumer credit report(s) to assist in the evaluation of my/our credit.
- \_\_\_\_\_ 6. (I) (We) authorize Dollar Bank to correspond by electronic means (e-mail, text message, etc.) in regard to class notifications, special events reminders, etc. (This authorization is optional.)

**ALL APPLICANTS MUST SIGN, PRINT AND DATE BELOW:**

By:

\_\_\_\_\_  
(Participant's Signature)

\_\_\_\_\_  
(Printed Name)

Date:

\_\_\_\_\_

By:

\_\_\_\_\_  
(Participant's Signature)

\_\_\_\_\_  
(Printed Name)

Date:

\_\_\_\_\_