



HALE MAHAOLU

WHERE ALOHA LIVES

Homeownership/Housing Counseling Program

615 West Papa Avenue, Kahului, HI 96732

Phone: 808-242-7027 Fax: 1-808-442-0740

Aloha,

Thank you for contacting Hale Mahaolu' Homeownership / Housing Counseling Program to help you with your housing counseling needs. Homebuyer Education is a wise investment for anyone looking to understand the home buying process. The educational course fulfills many First-Time Homebuyer program requirements set by Mortgage Lenders, Down Payment Assistance Programs and Developers.

Prior to registering for the Self-paced Online Course, please check with your First-Time Homebuyer Program, Lender, or Developer to find out the requirements of who should be taking the course.

Homebuyer Certificates will only have the names of those who complete the course and the required Pre-Purchase counseling session.

The 1-hour Pre-Purchase counseling session will allow the Homeownership Counselor to answer questions and to review the attendee's personal budget. The counseling session is private and confidential and there is no charge to attend the session. See "Page 2" for the list of documents needed to complete the counseling session.

Hale Mahaolu/Framework (online course) - \$75.00 per household

<https://halemahaolu.frameworkhomeownership.org/>

1. Register and complete the self-pace course
2. Pre-Purchase Counseling Session - Setup an appointment to meet with a HUD Counselor to create a personalized budget (No Charge)
3. Complete the Online survey in Framework
4. Receive both the Online Homebuyer Course certificate and the Pre-Purchase Counseling Certificate

Pre-Purchase Counseling Session: (Required)

Please review, complete and return the forms back to the counselor along with the requested documents. Once the counselor reviews your submitted documents, the counselor will contact you to setup an appointment. The counseling session should take approximately 1 hour.

Please return all of Hale Mahaolu's intake forms:

- Client Intake
- Registration / Demographic Information
- Authorization for Release of Information to Developer/Lender
- Disclosure Statement
- Privacy Statement

- Consumer Report/Credit Information (*If you would like a copy of your credit report, we can do a “Soft pull” which will not affect your score; there is no charge – just complete form. If you do not want a copy of your credit report, draw a line through the wording on the form, and write “DO NOT PULL” sign and return the form.*)
- “I Have Received Copies of the Following” Form – Sign and return
- Budget Sheet complete showing **monthly** income & expenses

Budget Sheet – Counselor will need the following: (Email/fax documents back to the Counselor at least 2 working days prior to the scheduled appointment)

- 2 months of consecutive paystubs
- 2 months of consecutive Bank statements from all accounts
- Current driver’s license or State ID
- Most recent Electric, Water, Cell Phone, Cable bill and Credit Card Statements (all accounts).
- If Self-employed:
 - 2 Years Federal Tax Returns
 - Most recent quarter of Profit & Loss statements

Complete the budget sheet with current monthly expenses (current Rent amount, estimated mortgage payment, car payment, Food cost etc.)

“I Have Received Copies of the Following” Form – Please sign form and return

Keep the following informational forms for your records. HUD requires that we furnish you with the following information when anyone is looking into a home purchase or a refinance.

Requesting your Credit Report
 For Your Protection: Get a Home Inspection
 Ten Important Questions to Ask Your Home Inspector
 Lead: Did You Know...

Should you have any questions, please call 808-242-7027.

Thank you!

Marlynn S Tanji

Program Director



Client Intake Information Sheet

Client Information

Intake Date: _____

CMS Client ID# _____ Client Case # (File Log): _____

Client #1: (Head) First name Middle Last Name Date of Birth

Soc Sec #: _____ Home Ph #: _____

Cell Phone #: _____ Bus Phone #: _____

Client #1 Employer: _____ Male / Female

Job Title: _____ Employment Start Date: _____

Active Military or Veteran?

Y / N

Client Marital Status: _____ Client Disabled: Y / N

Client #2: First name Middle Last Name Date of Birth

Soc Sec #: _____ Home Ph #: _____

Cell Phone #: _____ Bus Phone #: _____

Client #2 Employer: _____ Male / Female

Job Title: _____ Employment Start Date: _____

Active Military or Veteran?

Y / N

Client Marital Status: _____ Client Disabled: Y / N

Physical Address: _____

Mailing Address: _____

New Street Address: _____

Client Household Size: _____ # of Adults _____ # of Dependents _____ Total co-apps: _____

Household Gross Monthly Income: _____ Monthly Household Debt Amt: _____

Client Highest Education: _____ Client Language Spoken: _____

Farm Worker: Y / N HECM Cert: Y / N Predatory Lending: Y / N Discrimination Victim: Y / N

Email: _____

Referred by: _____

HALE MAHAOLU HOMEOWNERSHIP/HOUSING COUNSELING PROGRAM REGISTRATION & DEMOGRAPHIC INFORMATION

Household #1
Name: _____

Address: _____

Phone No: _____

Email: _____

Household #2
Name: _____

City, State, Zip Code: _____

Phone No: _____

Email: _____

Ethnicity: ☐ Hispanic ☐ Non-Hispanic ☐ Male ☐ Female

Race of Household:

Single Race: ☐ American Indian/Alaskan Native ☐ Asian ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander ☐ White

Multi-Race: ☐ American Indian or Alaska Native *and* White ☐ Asian *and* White
☐ Black or African American *and* White ☐ American Indian or Alaska Native *and* Black or African American
☐ Other multiple race ☐ Chose not to respond

Referred by _____ First Time Homebuyer ☐ Yes ☐ No

Veteran or Currently in Military: Y / N

Maui County Income Levels by Family Size: (1) *Please circle the number of people in your household*
(2) *Circle the dollar amount in that column that is closest to your annual gross income)*

1	2	3	4	5	6	7	8	
\$20,480	\$23,400	\$26,330	\$29,250	\$31,590	\$33,930	\$36,270	\$38,610	30%
\$34,130	\$39,000	\$43,880	\$48,750	\$52,650	\$56,550	\$60,450	\$64,350	50%
\$54,600	\$62,400	\$70,200	\$78,000	\$84,240	\$90,480	\$96,720	\$102,960	80%
\$68,250	\$78,000	\$87,750	\$97,500	\$105,300	\$113,100	\$120,900	\$128,700	100%
\$81,900	\$93,600	\$105,300	\$117,000	\$126,360	\$135,720	\$145,080	\$154,440	120%
\$95,550	\$109,200	\$122,850	\$136,500	\$147,420	\$158,340	\$169,260	\$180,180	140%

Signed: _____ Date: _____





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WHERE ALOHA LIVES

Homeownership/Housing Counseling Program

615 West Papa Avenue, Kahului, HI 96732

Phone: 808-242-7027 Fax: 1-808-442-0740

Housing Counseling Agreement

Hale Mahaolu Homeownership / Housing Counseling Program provides comprehensive housing counseling services at no charge to individuals and families seeking assistance in a variety of Housing Counseling services that may include Financial Literacy, Rental Counseling, Pre/Post Purchase Counseling, Mortgage Delinquency, Foreclosure Mitigation Counseling and Fraud /Scam Prevention.

By signing below, I acknowledge and agree to the following:

1. I understand that Hale Mahaolu Homeownership / Housing Counseling Program provides counseling services after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other assistance agencies as appropriate.
2. I authorize Hale Mahaolu and its employees or volunteers to disclose relevant personal information for the purposes of providing financial services to other assistance agencies or organizations.
3. I understand that Hale Mahaolu Homeownership / Housing Counseling Program may receive congressional funds and, as such, is required to share some of my personal information with other program administrators or their agents for purposes of program monitoring, compliance and evaluation.
4. I give permission for Hale Mahaolu Homeownership / Housing Counseling Program administrators and/or their agents to follow up with me within the next three years for the purposes of program evaluation.
5. I acknowledge that I have received a copy of Hale Mahaolu Homeownership / Housing Counseling Program's Privacy Statement.
6. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
7. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
8. I understand that Hale Mahaolu Homeownership / Housing Counseling Program provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from Hale Mahaolu Homeownership / Housing Counseling Program in no way obligates me to choose any of these particular loan products or housing programs.
9. I agree to hold harmless Hale Mahaolu, its employees and volunteers harmless for any claim, suit, action, or demand made by any creditors, agencies, companies, organizations to which Hale Mahaolu Homeownership / Housing Counseling Program may refer, or any entity or person which in any manner may arise from any action or inaction taken by any entity or person, in connection with any services rendered by Hale Mahaolu, its employees, volunteers, and/or agents.
10. I release Hale Mahaolu and its employees from any liability association with the information or counseling services provided.

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____

SSN: _____ Date: _____

SSN: _____ Date: _____





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Disclosure Statement

Hale Mahaolu is a private nonprofit organization that provides quality housing and support services for individuals and families.

Hale Mahaolu owns and/or manages low and moderate Income housing units for families, elderly and/or disabled people on Maui, Molokai and Lanai.

Hale Mahaolu's Congregate Housing Services Program (CHSP) offers case management services to our Hale Mahaolu residents offering housekeeping, transportation, legal and other needs to help them live independently.

Hale Mahaolu's Meals Program prepares more than 500 nutritious daily lunches and dinners for home delivery at Hale Mahaolu's Akahi and Elua housing sites and the surrounding communities at a reasonable fee.

Hale Mahaolu's Personal Care Program offers in-home assistance to over 450 unduplicated frail elderly or disabled persons who are unable to perform activities of daily living by themselves throughout Maui County.

The Homeownership/Housing Counseling Program provides free group and individual counseling in basic Financial Literacy, Rental Counseling, Pre/Post Purchase non-delinquency mortgage counseling, mortgage delinquency / Foreclosure Mitigation Counseling, Predatory Lending and Fraud / Scam Prevention counseling. An 8-hour Homebuyer Education online course or an in-person class is also offered for a fee.

We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, familial status.

Clients receiving counseling services from Hale Mahaolu Homeownership/Housing Counseling Program are not obligated to receive the services from any other Hale Mahaolu program as described in the Hale Mahaolu Homeownership/Housing Counseling Program Disclosure Statement.

For Telephone counseling: "I acknowledge that Hale Mahaolu has read the above Disclosure to me and I understand and accept the Disclosure."

Signed: _____

Date: _____

Signed: _____

Date: _____

Acknowledged by: _____

Date: _____





CONSENT

INFORMATION COVERED

- Identity & Marital Status
- Address & Contact Information
- Employment, Income & Assets
- Debt & Credit
- Medical or Child Care Allowances
- Credit History
- Verification of Disability

- Banks or other Financial Institutions
- Corporate Land Developers
- Courts and Post Offices
- Credit Providers & Credit Bureaus
- Medical & Child Care Providers
- Present Employers
- Retirement Systems
- Schools and Colleges
- Social Security Administration
- State Unemployment Agencies
- Support & Alimony Providers
- Veterans Administration
- Welfare Agencies

SIGNATURES

Co-Borrower/Client	Print Name	Date
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HOUSING COUNSELING

P: 808-242-7027 | F: 808-442-0740

200 Hina Ave.

Kahului, HI 96732

WWW.HALEMAHAOLU.

ORG

Consumer Report/Credit Information

CONSUMER AUTHORIZATION AND RELEASE

I hereby authorize CoreLogic Credco, LLC ("CREDCO" OR "FAC") to obtain my consumer report/credit information, credit risk scores and other enhancements to my consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, Trans Union) and provide a copy of the Report to my housing counseling agency, Hale Mahaolu ("Counselor") for Counselor to provide housing counseling services. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2).

I acknowledge that the Report is provided "AS IS" AND THAT CREDCO MAKES NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE WITH RESPECT TO THE ACCURACY, VALIDITY, OR COMPLETENESS OF THE REPORT OR THAT IT WILL MEET MY NEEDS AND CREDCO EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES.

I recognize that the accuracy, validity or completeness of the Report provided by CREDCO is not guaranteed by CREDCO and I hereby release CREDCO and CREDCO's parent, sister, affiliated companies, successors and assigns and its and their directors, officers, agents, employees and independent contractors (collectively, "CREDCO's Affiliates") from any liability from any negligence in connection with the preparation of the Report and from any loss, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by me resulting directly or indirectly from the inaccuracy, invalidity or incompleteness of the Report.

I covenant not to sue or maintain any claim, cause of action, demand, cross action, counterclaim, third party action or other form of pleading against CREDCO or CREDCO's Affiliates for damages based upon the inaccuracy, invalidity or incompleteness of any Report provided by CREDCO hereunder.

If one or more of the provisions, or a portion of a provision of this document are held for any reason to be invalid, illegal or unenforceable, such invalidity or illegality or unenforceability will not affect any other provisions of this document, and this document will be construed as if such invalid, illegal or unenforceable provision had not been contained herein.

Social Security # _____

Date of Birth: _____

Date: _____

(Signature)

(Print Name)





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Social Security # _____

Date of Birth: _____

Date: _____

(Signature)

(Print Name)





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WWW.HALEMAHAOLU.

ORG

I have received copies of the following:

- Requesting your Credit Report
- For Your Protection: Get a Home Inspection (HUD-92564-CN)
- Ten Important Questions to Ask Your Home Inspector
- HUD Lead – Information Sheet

Signature: _____

Date: _____





Requesting your Credit Report

Free credit reports are available to consumers over the internet, by phone or by mail.

To Request Your Credit Report over the Internet:

www.annualcreditreport.com

To Request Your Credit Report by phone:

Call 1-877-322-8228

You will go through a simple verification process over the phone.

Your reports will be mailed to you within 15 days.

Allow 2-3 weeks for delivery.

To Request your Credit Report by mail:

Download the request form at - www.annualcreditreport.com

Print and complete the form

Mail the completed form to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

Your reports will be mailed to you within 15 days. Please, allow 2-3 weeks for delivery.





For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

Evaluate the physical condition: structure, construction, and mechanical systems; Identify items that need to be repaired or replaced; and Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



COPY RECEIVED BY: _____

HUD-92564-CN (6/14)



CAUTION

Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

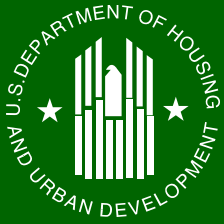
9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

Copy Received By: _____



U.S. Department of Housing and Urban Development • Office of Healthy Homes and Lead Hazard Control

Lead

“Despite progress, lead poisoning remains one of the top childhood environmental health problems today.”

President's Task Force on Environmental Health Risks and Safety Risks to Children

Did you know...

- Many homes built before 1978 have lead-based paint?
- 24 million homes in the United States have peeling or chipping lead-based paint or high levels of lead in dust?
- Infants, children under six, and pregnant women should have their blood tested for lead?
- In the United States, children from low-income families are eight times more likely to get lead poisoned?

What is it?

Lead is a toxic metal used in a variety of products and materials. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Some symptoms of lead poisoning may include headaches, stomachaches, nausea, tiredness, and irritability. Lead can also harm children without causing any obvious symptoms.

Both inside and outside the home, deteriorated lead-paint releases its lead, which then mixes with household dust and soil. Children can become lead poisoned by putting their hands or other lead-contaminated objects into their mouths, by eating paint chips found in homes with peeling or flaking lead-based paint, and from playing in lead-contaminated soil.

continued on back



Lead

In homes built before 1978, treat peeling paint as a lead hazard unless proven otherwise.



What can you do?

1. If your home was built before 1978:

- Mop smooth floors (using a damp mop) weekly to control dust.
- Vacuum carpets and upholstery to remove dust, preferably using a vacuum with a HEPA filter or a “higher efficiency” collection bag.
- Take off shoes when entering the house.
- Pick up loose paint chips carefully with a paper towel; wipe the surface clean with a wet paper towel.
- Take precautions to avoid creating lead dust when remodeling, renovating, or maintaining your home.
- Have it checked for lead hazards by a lead professional (including the soil).

2. For your child:

- Frequently wash your child's hands and toys to reduce exposure.
- Use cold tap water for drinking and cooking.
- Avoid using home remedies (such as *arzacón*, *greta*, *pay-loo-ah*, or *litargirio*) and cosmetics (such as *kohl* or *alkohl*) that contain lead.
- Have your child's blood lead level tested at age 1 and 2. Children from 3 to 6 years of age should have their blood tested, if they have not been tested before and:
 - They live in or regularly visit a house built before 1950;
 - They live in or regularly visit a house built before 1978 with on-going or recent renovations or remodeling; or
 - They have a sibling or playmate who has or did have lead poisoning.

For more information...

Visit HUD's website at www.hud.gov/offices/lead for more information about addressing health hazards in homes or to learn if HUD has a Healthy Homes program in your community. From HUD's website, you can download a copy of “Help Yourself to A Healthy Home” for more practical steps you can take to make your home a lead-safe home.

Other Federal Resources

U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control
www.hud.gov/offices/lead or call (202) 755-1785

The National Lead Information Center
(800) 424-LEAD (5323)
www.epa.gov/lead/pubs/nlic.htm

Centers for Disease Control and Prevention (CDC)
www.cdc.gov/nceh/lead

Environmental Protection Agency (EPA)
www.epa.gov/lead

U.S. Department of Labor, Occupational Safety & Health Administration
www.osha.gov/SLTC/lead

U.S. Consumer Product Safety Commission (CPSC)
www.cpsc.gov or call (800) 638-2772

Dust created by opening and closing windows is a common lead hazard.



*Photo by: January E. Jones,
Improving Kids' Environment*

Hale Mahaolu

Homeownership/Housing Counseling Program

INCOME & EXPENSE ANALYSIS For: PART I

MONTHLY HOUSEHOLD INCOME	
Full-time job	
Full-time job	
Part-time job(s)	
Part-time job(s)	
Rental Income	
Other:	
Other:	
TOTAL	

INSURANCE & MEDICAL	
Health Insurance	
Dental Insurance	
Life Insurance	
Doctor's Visits	
Dentist Visits	
Prescriptions	
Other:	
TOTAL	

HOUSING	
Estimated Mortgage	
HOA Fees	
TOTAL	

FOOD	
Groceries	
School Lunches	
Restaurant & Eating Out	
Work-related (lunches & snacks)	
TOTAL	

TRANSPORTATION	
Car Payment	
Car Payment	
Gas - Vehicle #1	
Gas- vehicle #2	
Car Insurance	
Bus Fare	
TOTAL	

OTHER EXPENSES	
Allowances	
Baby Supplies (formula, diapers etc.)	
Childcare	
Cigarettes/Alcohol	
Clothing	
Donations/Tithes	
Gifts & Parties	
Hair/Nails	
Movies or Video Rental	
Pet Supplies & Food	
Refuse Collection	
Savings	
Sports, Lessons, Gym Membership	
Subscriptions	
Tuition	
TOTAL	

UTILITIES	
Electric	
Water/Sewer	
Cable	
Telephone/Cell Phone	
Internet	
Propane Gas or Refuse Collection	
TOTAL	

INCOME & EXPENSE ANALYSIS PART II

OTHER MONTHLY EXPENSES

LOANS & INSTALLMENT PAYMENTS

CREDITOR	TYPE	BALANCE	Required Monthly Payments	Actual Monthly Payments
TOTAL				\$ -

OTHER MONTHLY EXPENSES

Credit Cards:

CREDITOR	TYPE	BALANCE	Required Monthly Payments	Actual Monthly Payments
TOTAL				\$ -

Total Income	\$ -
LESS	
Housing Expenses	\$ -
Transportation	\$ -
Utilities	
Insurance & Medical	\$ -
Food	\$ -
Other Expenses	\$ -
Loan Payments	\$ -
Credit Card Payments	\$ -
Total	\$ -

Front-End DTI _____
Back-End DTI _____



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WHERE ALOHA LIVES

Homeownership/Housing Counseling Program

615 West Papa Avenue, Kahului, HI 96732

Phone: 808-242-7027 Fax: 1-808-442-0740

Privacy Statement

Hale Mahaolu is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "non-public personal information," such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Authorization for Release of Information form. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you:

- Information we receive from you orally, on applications or other forms, such as your name, address, e-mail address, phone number, social security number, assets and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

1. You have the opportunity to "out-out" of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to "opt-out", we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your "opt-out", you may call us at (808) 242-7027 or (808) 661-5957 and do so.

_____ **I CHOOSE TO "OPT-OUT"**

Release of your information to third parties

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone permitted by law (e.g. if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Signature: _____

Date: _____

Signature: _____

Date: _____

