



GREAT LAKES CREDIT UNION

Helping you build your financial future

APPLICANT INFORMATION

Name: _____
First MI Last

SSN: _____--____--____ Gender: _____

Phone #: _____ Type: _____

Phone #: _____ Type: _____

Email: _____

of Dependents: _____ Ages: _____

Household Size: _____ DOB: ____/____/____

Marital Status: __Single __Married __Divorced

Place of Birth: _____
City State

Preferred Language: _____

Housing Status: __Own __Rent

Date moved in: _____

Street _____

City State Zip

Current Monthly Rent/Mortgage \$ _____

- Do you receive any of the following? __None
- Rental Voucher
 - Place Based Rental Assistance
 - Home Ownership Voucher
 - Purchase REO Property
 - Down Payment Assistance
 - Other

EMPLOYMENT & HOUSEHOLD INCOME INFO

Employer _____

Position/Title _____

Address _____

City State Zip

___ Full Time ___ Part-Time ___ Self Employed

Start Date: ____/____/____

End Date: ____/____/____

Pay Frequency:
___ Weekly ___ 2 Weeks ___ Bi Monthly ___ Monthly
Gross pay per check: \$ _____

Additional Sources of Household Income:

Source	Amount per Check	How Often?
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

TOTAL MONTHLY INCOME \$ _____

CO-APPLICANT INFORMATION

Name: _____
First MI Last

SSN: _____--____--____ Gender: _____

Phone #: _____ Type: _____

Phone #: _____ Type: _____

Email: _____

of Dependents: _____ Ages: _____

Household Size: _____ DOB: ____/____/____

Marital Status: __Single __Married __Divorced

Place of Birth: _____
City State

Preferred Language: _____

Housing Status: __Own __Rent

Date moved in: _____

Street _____

City State Zip

Current Monthly Rent/Mortgage \$ _____

- Do you receive any of the following? __None
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Pay Frequency:
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Additional Sources of Household Income:

Source	Amount per Check	How Often?
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

TOTAL MONTHLY INCOME \$ _____

How did you learn about the credit union and financial counseling? _____
 Have you attended any of our workshops? YES NO Which one? _____

ASSETS

	Name of Institution	Balance		Name of Institution	Balance
Cash	_____	\$ _____	CDs	_____	\$ _____
Checking	_____	\$ _____	Stocks/Bonds	_____	\$ _____
Checking	_____	\$ _____	Retirement	_____	\$ _____
Savings	_____	\$ _____	Gift	_____	\$ _____
Savings	_____	\$ _____	Other	_____	\$ _____

DEMOGRAPHIC INFORMATION

Check All That Apply

- | | | |
|---|---|---|
| <input type="checkbox"/> American Indian/Alaskan Native | <input type="checkbox"/> Single Head of Household | <input type="checkbox"/> No High School Diploma |
| <input type="checkbox"/> Asian/Pacific Islander | <input type="checkbox"/> Female Head of Household | <input type="checkbox"/> GED Diploma |
| <input type="checkbox"/> Black/African American | <input type="checkbox"/> First Time Homebuyer | <input type="checkbox"/> Vocational Certificate |
| <input type="checkbox"/> Hispanic | <input type="checkbox"/> Owned Home in past 3 years | <input type="checkbox"/> Some College – Not Completed |
| <input type="checkbox"/> White/Non-Hispanic | <input type="checkbox"/> US Veteran | <input type="checkbox"/> Associate’s Degree |
| <input type="checkbox"/> Other | <input type="checkbox"/> Disability | <input type="checkbox"/> Bachelor’s Degree |
| <input type="checkbox"/> US Citizen | <input type="checkbox"/> Permanent Resident | <input type="checkbox"/> Master’s Degree |
| <input type="checkbox"/> Non Resident | | <input type="checkbox"/> Doctoral Degree |

DOCUMENTATION CHECKLIST

In order to discuss your situation and make realistic suggestions, we need to verify your current financial standing. The following list of documents will help paint a clear picture for us.

To prevent delay, please prepare the following COPIES (NOT STAPLED) ahead of time for your appointment:

- Completed Application Form(s)
 - Photo ID
 - Two Months Recent Proof of All Income
 - Self-Employed: Profit and Loss Statement for Last 2 Quarters
 - Self-Employed: Business Bank Statements for Last 2 Quarters
 - Most Recent 2 Years of Federal Tax Returns (Include All Schedules)
 - Most Recent 2 Years of W2s and 1099s
 - Three Months Most Recent Bank Statements (ALL PAGES)
 - Most Recent Utility Bills (Electric, Gas, Phones, etc)
 - All Statements for the Household Expenses (Credit Cards, Loans, Cable, etc)
- Additional Documents for Foreclosure Prevention Counseling (HHF, Modification, Short Sale, Etc.):
- HHF Application (If Applicable)
 - Most Recent Mortgage Statement
 - Property Tax Bill
 - Condo/HOA/Townhome Association Bill
 - Homeowners Insurance Policy (If Applicable)
 - Most Recent Modification Agreement (If Applicable)

DISCLAIMER:

Should you not have all the required documents necessary for your appointment, you will be sent back home and rescheduled for another date.



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Counseling Disclosure Statement

I understand that the purpose of housing counseling offered by Great Lakes Credit Union (GLCU) is to inform and counsel me regarding my finances, my home mortgage, and the processes involved with that loan.

GLCU will make recommendations that may suit my needs.

While GLCU may be able to explain various legal processes, GLCU does not provide legal advice, nor will they act as attorneys in any way whatsoever.

My counselor does not have the authority to approve or deny anything regarding my mortgage.

Participating in housing counseling with GLCU does not guarantee any specific outcome or solution.

An individualized action plan will be provided to me, however it is my right and responsibility to decide whether to engage in any course of action or counseling with GLCU, and to determine whether the actions or counseling are suitable for me.

I understand that GLCU offers other counseling and financial education services, and that as a credit union they offer products and services such as savings and checking accounts, loans for cars, mortgages, and personal reasons, and other services and products typical of a financial institution. I understand that while these additional services and products are offered, that I am under no obligation to use or participate in any of these other services or products.

GLCU has financial and/or professional affiliations with HUD, NeighborWorks America, NCLR, IHDA, City of Chicago, Cook County, NCUA, The Federation, and banks including The Private Bank, Chase, Wells Fargo, Ocwen, and Stearns Lending.

By signing below, I am confirming that I have read the above statements and that I agree with each. If I do not understand a statement, in part or in full, I will ask for clarification before signing below.

Client Signature

Date

Client Signature

Date

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

Great Lakes Credit Union (GLCU) 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 personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publically available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

What personal information does GLCU collect about you? We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others; such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency; such as your credit bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

How is your personal information secured?

We restrict access to your nonpublic personal information to GLCU employees who need to know that information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

Opting Out of Certain Disclosures

You may direct GLCU to not disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit GLCU's ability to provide services such as foreclosure prevention counseling. If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency.

OPT-OUT: I request that GLCU make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that GLCU will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting GLCU.

 Name 1 (Printed) Signature Date Name 2 (Printed) Signature Date

RELEASE: I hereby authorize GLCU to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices and disclosures.

 Name 1 (Printed) Signature Date Name 2 (Printed) Signature Date



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In addition to counseling, Great Lakes Credit Union (GLCU) focuses its products and services on the low-income and unbanked segments of our community, offering savings and checking accounts with no minimum balance, ATM and prepaid debit cards, and invests heavily in financial education programs for people to better understand how to budget and save.

GLCU offers free financial education and counseling programs geared towards low and moderate-income households. All classes and one-on-one sessions can be offered in either English or Spanish. Our homebuyer workshop series is an 8-hour workshop in which participants learn about the home buying process from start to finish.

GLCU provides one-on-one financial and housing counseling services. Counseling topics include the basics of money management, creating a spending plan, improving one's credit score, how to avoid predatory loans, post purchase and foreclosure prevention.

GLCU certifies that its staff and volunteers who will provide foreclosure intervention counseling under any grant, have no conflict(s) of interest due to any other relationships with servicers, real estate agencies, mortgage lenders, and/or other entities or industry partners (whether identified here or not) that may stand to benefit from particular counseling outcomes.

As a client of GLCU, you are not obligated to receive any other services offered by GLCU or its industry partners. Information and referrals are provided for informational purposes, and it is the client's sole responsibility to decide the course of action taken regarding their situation.

[Handwritten Signature]
Director, Housing Counseling

Client Signature

Date

Client Signature

Date

I understand that Great Lakes Credit Union (GLCU) provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.

I understand that GLCU receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation.

I give permission for NFMC program administrators and/or evaluators to follow-up with me for up to three (3) years from the date of this signed form for the purposes of program evaluation.

I understand that GLCU provides information and education on numerous loan products and housing programs. I further understand that the housing counseling I receive from Great Lakes Credit Union in no way obligates me to choose any of these particular loan products or housing programs.

I acknowledge that I have received a copy of the Privacy Policy.

I acknowledge that I have received a copy of the Disclosure Statement.

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.

A counselor may answer questions and provide information about bankruptcy, but not give legal advice.

If I want legal advice, I will be referred for appropriate assistance. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances.

Client Signature

Date

Client Signature

Date



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Borrower _____ Last 4 Digits of SS# _____
Co-Borrower _____ Last 4 Digits of SS# _____
Address _____ Home Phone _____
City, State Zip _____ Cell Phone _____
Lender _____ Loan # _____
Attorney _____ Case # _____
Counselor _____ Phone _____
Fax _____ Email _____

I am working with the Great Lakes Credit Union (GLCU) regarding my mortgage. I hereby authorize you to release any and all information concerning my account to the GLCU at their request. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, income, government monitoring information, loss mitigation application status, default status, account balances, program eligibility, and payment activity. I further authorize you to discuss my loan and my financials with the housing counselor above, or any other housing counselor at GLCU, should my file be transferred to another counselor in the future.

This authorization will be valid when signed below and will remain valid until revoked in writing by any borrower or co-borrower signed below.

Borrower Signature _____ Date _____
Co-Borrower Signature _____ Date _____
Counselor Signature _____ Date _____