



103 12th Street, PO Box 2738 Fairmont, WV 26555-2738

Fairmont (304)363-0860  
Morgantown (304)291-1660  
Toll Free (800)637-7464

Fax (304)366-0469  
[www.fmhousing.com](http://www.fmhousing.com)

# The Fairmont-Morgantown Housing Authority

## HomeOwnership Center

**Thank you for your interest in The Fairmont-Morgantown Housing Authority HomeOwnership Counseling Program.**

Please complete the attached profile form and: **\*\*Mail** profile form and copy or credit report or fee to P.O. Box 2738,  
Fairmont, WV 26555-2738

Or

**\*\*Hand Deliver** to 103 Twelfth Street, Fairmont

Or

**\*\*Fax** profile form and copy of credit report to 304.363.3400

Or

**\*\*Scan and E-mail** profile form and copy of credit report to  
[tnichols@fmhousing.com](mailto:tnichols@fmhousing.com)

We will review and process the information in order of receipt, and you will be contacted to set up an appointment.

Please note that this form is Not a loan application.

A copy of your credit report is necessary for housing counseling. You may obtain a copy of your credit report for free from [www.annualcreditreport.com](http://www.annualcreditreport.com). Please keep in mind that this website does not provide information about your credit score. We can also pull a mortgage credit report which provides your score and additional details from all 3 credit bureaus. You will be charged what we have to pay to pull the credit report. Please include your fee of \$28.45 for an individual credit report of \$49.30 for a joint credit report in the form of check or money order made payable to FMHA if you would like us to pull it.

Please complete the attached monthly spending plan to the best of your ability as well.

If you have any questions, don't hesitate to contact me at 304.363.0860 ext. 127

Sincerely,

*Theresa Nichols*  
*Senior Housing Counselor/Education Coordinator*  
*The Fairmont-Morgantown Housing Authority*  
*Home Ownership Center*  
O: 304.363.0860 ext. 127  
C: 304.694.5721  
F: 304.366.3400  
[www.fmhousing.com](http://www.fmhousing.com)





# The Fairmont-Morgantown Housing Authorities HomeOwnership Center

103 12th Street - P.O. Box 2738 - Fairmont, WV 26554-2738

(304) 363 - 0860 - 1800-637-7464

Personal Profile Form (This is NOT a Mortgage Application)



*Note: \*If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing our forms or accessing information about our programs, please let us know so we can arrange alternative accommodations. For Telecommunications Relay Service (TRS) please dial 711*

BORROWER	CO - BORROWER
Name: Last First MI	Name: Last First MI
Address	Address
City State Zip Code	City State Zip Code
Social Security Number Date of Birth	Social Security Number Date of Birth
Home Phone: _____	Home Phone: _____
Cell Phone: _____	Cell Phone: _____
Work Phone: _____	Work Phone: _____
E-mail: _____	E-mail: _____
Years of School Completed: _____	Years of School Completed: _____
Number of Dependents: _____	Number of Dependents: _____
Ages of Dependents: _____	Ages of Dependents: _____
Employer	Employer
Address	Address
City State Zip Code	City State Zip Code
Position/Title Phone Number	Position/Title Phone Number
Date Hired Hours Worked Per Week	Date Hired Hours Worked Per Week
Hourly Rate or Salary Amount	Hourly Rate or Salary Amount
If employed for LESS than TWO years at one place, continue listing employers on back of page.	If employed for LESS than TWO years at one place, continue listing employers on back of page.
Borrowers Signature Date	Borrowers Signature Date
I authorize The Fairmont-Morgantown Housing Authorities' Home Ownership Center to research my credit file with my pursuit of a loan to purchase real estate.	I authorize The Fairmont-Morgantown Housing Authorities' Home Ownership Center to research my credit file with my pursuit of a loan to purchase real estate.

INCOME & SAVINGS	BORROWER		CO-BORROWER	
How much do you pay in rent, NOT including utilities?	\$ _____		_____	
How long have you lived there?	_____		_____	
Are you currently receiving Rental Assistance?	YES	NO	YES	NO
Have you owned a home in the last 3 years?	YES	NO	YES	NO
Checking Account Balance:	_____		_____	
Savings Account Balance:	_____		_____	
Cash or Savings at Home:	_____		_____	
Do you receive Child Support?	YES	NO	YES	NO
If yes, what amount?	_____		_____	
Do you receive SSI or SSD?	YES	NO	YES	NO
If yes, what amount?	_____		_____	
Any other additional monthly income not listed previously?	YES	NO	YES	NO
If yes, what is the amount?	_____		_____	
Do you own property?	YES	NO	YES	NO
Are you a Veteran?	YES	NO	YES	NO
Are you a U.S. Citizen?	YES	NO	YES	NO
How did you hear about our services?	_____		_____	

LIABILITIES	BORROWER			CO-BORROWER		
Rate your credit:	Good	Poor	None	Good	Poor	None
Do you have any outstanding collections or judgements?	YES		NO	YES		NO
If yes, approximate amount you still owe?	_____			_____		
Have you filed Bankruptcy in the past 3 years?	YES		NO	YES		NO
Do you pay Monthly Child Care, Child Support, or Alimony?	YES		NO	YES		NO
If yes, how much?	_____			_____		

OTHER INFORMATION (optional)	BORROWER	CO-BORROWER
Race    American Indian or Alaska Native	_____	_____
Asian	_____	_____
Black or African American	_____	_____
Hispanic or Latino	_____	_____
Native Hawaiian or Other Pacific Islander	_____	_____
White	_____	_____
Other	_____	_____



# Personal Monthly Budget



<http://www.vertex42.com/ExcelTemplates/personal-monthly-budget.html>

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INCOME	Budget	Actual	Difference
Wages & Tips	0.00		-
Interest Income	0.00		-
Dividends	0.00		-
Gifts Received	0.00		-
Refunds/Reimbursements	0.00		-
Transfer From Savings	0.00		-
Other	0.00		-
Other	0.00		-
<b>Total INCOME</b>	-	-	-

HOME EXPENSES	Budget	Actual	Difference
Mortgage/Rent	0.00		-
Home/Rental Insurance	0.00		-
Electricity	0.00		-
Gas/Oil	0.00		-
Water/Sewer/Trash	0.00		-
Phone	0.00		-
Cable/Satellite	0.00		-
Internet	0.00		-
Furnishings/Appliances	0.00		-
Lawn/Garden	0.00		-
Maintenance/Supplies	0.00		-
Improvements	0.00		-
Other	0.00		-
<b>Total HOME EXPENSES</b>	-	-	-

TRANSPORTATION	Budget	Actual	Difference
Vehicle Payments	0.00		-
Auto Insurance	0.00		-
Fuel	0.00		-
Bus/Taxi/Train Fare	0.00		-
Repairs	0.00		-
Registration/License	0.00		-
Other	0.00		-
<b>Total TRANSPORTATION</b>	-	-	-

HEALTH	Budget	Actual	Difference
Health Insurance	0.00		-
Doctor/Dentist	0.00		-
Medicine/Drugs	0.00		-
Health Club Dues	0.00		-
Life Insurance	0.00		-
Veterinarian/Pet Care	0.00		-
Other	0.00		-
<b>Total HEALTH</b>	-	-	-

CHARITY/GIFTS	Budget	Actual	Difference
Gifts Given	0.00		-
Charitable Donations	0.00		-
Religious Donations	0.00		-
Other	0.00		-
<b>Total CHARITY/GIFTS</b>	-	-	-

SUBSCRIPTIONS	Budget	Actual	Difference
Newspaper	0.00		-
Magazines	0.00		-
Dues/Memberships			-
Other	0.00		-
<b>Total SUBSCRIPTIONS</b>	-	-	-

MONTHLY BUDGET SUMMARY	Budget	Actual	Difference
<b>Total Income</b>	0.00	0.00	0.00
<b>Total Expenses</b>	0.00	0.00	0.00
<b>NET</b>	0.00	0.00	0.00

DAILY LIVING	Budget	Actual	Difference
Groceries	0.00		-
Personal Supplies	0.00		-
Clothing	0.00		-
Cleaning	0.00		-
Education/Lessons	0.00		-
Dining/Eating Out	0.00		-
Salon/Barber	0.00		-
Pet Food	0.00		-
Tabacco/Liquor	0.00		-
<b>Total DAILY LIVING</b>	-	-	-

ENTERTAINMENT	Budget	Actual	Difference
Videos/DVDs	0.00		-
Music	0.00		-
Games	0.00		-
Rentals	0.00		-
Movies/Theater	0.00		-
Concerts/Plays	0.00		-
Books/Supplies	0.00		-
Hobbies	0.00		-
Film/Photos	0.00		-
Sports	0.00		-
Outdoor Recreation	0.00		-
Toys/Gadgets	0.00		-
Vacation/Travel	0.00		-
Allowance	0.00		-
<b>Total ENTERTAINMENT</b>	-	-	-

SAVINGS	Budget	Actual	Difference
Emergency Fund	0.00		-
Transfer to Savings	0.00		-
Retirement (401k, IRA)	0.00		-
Investments	0.00		-
Education	0.00		-
Other	0.00		-
<b>Total SAVINGS</b>	-	-	-

OBLIGATIONS	Budget	Actual	Difference
Student Loan	0.00		-
Other Loan	0.00		-
Credit Cards	0.00		-
Child Care	0.00		-
Federal Taxes	0.00		-
State/Local Taxes	0.00		-
Other	0.00		-
<b>Total OBLIGATIONS</b>	-	-	-

MISCELLANEOUS	Budget	Actual	Difference
Bank Fees	0.00		-
Postage	0.00		-
School Lunch	0.00		-
Work lunches	0.00		-
<b>Total MISCELLANEOUS</b>	-	-	-