Housing & Education
ALLIANCE
MAKING A DIFFERENCE ONE FAMILY AT A TIME

"A HUD certified housing counseling agency"

HomeTRACK
Your Right Track Home

CLASE DE COMPRADORES DE VIVIENDA
FOLLETOS PARA EL ESTUDIANTE

- **LE** (Estimado de costos/gastos del préstamo)
- **Closing Disclosure** (Gastos actuales del cierre)
- **Para Su Protección-obtenga una inspección de la vivienda**
- **Sitios del Web** para obtener información y otros recursos
- **Community Resource Guide –** Guía de recursos
- **¿Cuál es el siguiente paso?**
- **Presupuesto**
- **Evaluación**

FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED	2/15/2013
APPLICANTS	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345
PROPERTY	456 Somewhere Avenue Anytown, ST 12345
SALE PRICE	$180,000

LOAN TERM	30 years
PURPOSE	Purchase
PRODUCT	Fixed Rate
LOAN TYPE	☒ Conventional ☐ FHA ☐ VA ☐ ____________
LOAN ID #	123456789
RATE LOCK	☐ NO ☒ YES, until 4/16/2013 at 5:00 p.m. EDT *Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on* ***3/4/2013*** *at 5:00 p.m. EDT*

Loan Terms

		Can this amount increase after closing?
Loan Amount	$162,000	**NO**
Interest Rate	3.875%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$761.78	**NO**
		Does the loan have these features?
Prepayment Penalty		**YES** • **As high as $3,240** if you pay off the loan during the first 2 years
Balloon Payment		**NO**

Projected Payments

Payment Calculation	**Years 1-7**	**Years 8-30**
Principal & Interest	$761.78	$761.78
Mortgage Insurance	+ 82	+ —
Estimated Escrow *Amount can increase over time*	+ 206	+ 206
Estimated Total Monthly Payment	$1,050	$968

Estimated Taxes, Insurance & Assessments *Amount can increase over time*	$206 a month	**This estimate includes** ☒ Property Taxes ☒ Homeowner's Insurance ☐ Other: *See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.*	**In escrow?** **YES** **YES**

Costs at Closing

Estimated Closing Costs	$8,054	Includes $5,672 in Loan Costs + $2,382 in Other Costs – $0 in Lender Credits. *See page 2 for details.*
Estimated Cash to Close	$16,054	Includes Closing Costs. *See Calculating Cash to Close on page 2 for details.*

Visit **www.consumerfinance.gov/mortgage-estimate** for general information and tools.

Closing Cost Details

Loan Costs

A. Origination Charges	$1,802
.25 % of Loan Amount (Points)	$405
Application Fee	$300
Underwriting Fee	$1,097

B. Services You Cannot Shop For	$672
Appraisal Fee	$405
Credit Report Fee	$30
Flood Determination Fee	$20
Flood Monitoring Fee	$32
Tax Monitoring Fee	$75
Tax Status Research Fee	$110

C. Services You Can Shop For	$3,198
Pest Inspection Fee	$135
Survey Fee	$65
Title – Insurance Binder	$700
Title – Lender's Title Policy	$535
Title – Settlement Agent Fee	$502
Title – Title Search	$1,261

D. TOTAL LOAN COSTS (A + B + C)	$5,672

Other Costs

E. Taxes and Other Government Fees	$85
Recording Fees and Other Taxes	$85
Transfer Taxes	

F. Prepaids	$867
Homeowner's Insurance Premium (6 months)	$605
Mortgage Insurance Premium (months)	
Prepaid Interest ($17.44 per day for 15 days @ 3.875%)	$262
Property Taxes (months)	

G. Initial Escrow Payment at Closing					$413
Homeowner's Insurance	$100.83	per month for	2	mo.	$202
Mortgage Insurance		per month for		mo.	
Property Taxes	$105.30	per month for	2	mo.	$211

H. Other	$1,017
Title – Owner's Title Policy (optional)	$1,017

I. TOTAL OTHER COSTS (E + F + G + H)	$2,382

J. TOTAL CLOSING COSTS	$8,054
D + I	$8,054
Lender Credits	

Calculating Cash to Close

Total Closing Costs (J)	$8,054
Closing Costs Financed (Paid from your Loan Amount)	$0
Down Payment/Funds from Borrower	$18,000
Deposit	– $10,000
Funds for Borrower	$0
Seller Credits	$0
Adjustments and Other Credits	$0
Estimated Cash to Close	$16,054

Additional Information About This Loan

LENDER	Ficus Bank
NMLS/__ LICENSE ID	
LOAN OFFICER	Joe Smith
NMLS/__ LICENSE ID	12345
EMAIL	joesmith@ficusbank.com
PHONE	123-456-7890

MORTGAGE BROKER	
NMLS/__ LICENSE ID	
LOAN OFFICER	
NMLS/__ LICENSE ID	
EMAIL	
PHONE	

Comparisons	**Use these measures to compare this loan with other loans.**	
In 5 Years	$56,582 $15,773	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	4.274%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	69.45%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we ☐ will allow, under certain conditions, this person to assume this loan on the original terms. ☒ will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than *15* days late, we will charge a late fee of *5% of the monthly principal and interest payment.*
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend ☐ to service your loan. If so, you will make your payments to us. ☒ to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature	Date	Co-Applicant Signature	Date

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued	4/15/2013
Closing Date	4/15/2013
Disbursement Date	4/15/2013
Settlement Agent	Epsilon Title Co.
File #	12-3456
Property	456 Somewhere Ave Anytown, ST 12345
Sale Price	$180,000

Transaction Information

Borrower	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345
Seller	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345
Lender	Ficus Bank

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☒ Conventional ☐ FHA ☐ VA ☐ _____________
Loan ID #	123456789
MIC #	000654321

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$162,000	**NO**
Interest Rate	3.875%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$761.78	**NO**
		Does the loan have these features?
Prepayment Penalty		**YES** • **As high as $3,240** if you pay off the loan during the first 2 years
Balloon Payment		**NO**

Projected Payments

Payment Calculation	**Years 1-7**	**Years 8-30**
Principal & Interest	$761.78	$761.78
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow *Amount can increase over time*	+ 206.13	+ 206.13
Estimated Total Monthly Payment	$1,050.26	$967.91

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$356.13 a month	**This estimate includes** ☒ Property Taxes ☒ Homeowner's Insurance ☒ Other: Homeowner's Association Dues *See Escrow Account on page 4 for details. You must pay for other property costs separately.*	**In escrow?** **YES** **YES** **NO**

Costs at Closing

Closing Costs	$9,712.10	Includes $4,694.05 in Loan Costs + $5,018.05 in Other Costs – $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$14,147.26	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

Loan Costs

Loan Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
A. Origination Charges	**$1,802.00**				
01 0.25 % of Loan Amount (Points)	$405.00				
02 Application Fee	$300.00				
03 Underwriting Fee	$1,097.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	**$236.55**				
01 Appraisal Fee to John Smith Appraisers Inc.					$405.00
02 Credit Report Fee to Information Inc.		$29.80			
03 Flood Determination Fee to Info Co.	$20.00				
04 Flood Monitoring Fee to Info Co.	$31.75				
05 Tax Monitoring Fee to Info Co.	$75.00				
06 Tax Status Research Fee to Info Co.	$80.00				
07					
08					
09					
10					
C. Services Borrower Did Shop For	**$2,655.50**				
01 Pest Inspection Fee to Pests Co.	$120.50				
02 Survey Fee to Surveys Co.	$85.00				
03 Title – Insurance Binder to Epsilon Title Co.	$650.00				
04 Title – Lender's Title Insurance to Epsilon Title Co.	$500.00				
05 Title – Settlement Agent Fee to Epsilon Title Co.	$500.00				
06 Title – Title Search to Epsilon Title Co.	$800.00				
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	**$4,694.05**				
Loan Costs Subtotals (A + B + C)	$4,664.25	$29.80			

Other Costs

Other Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
E. Taxes and Other Government Fees	**$85.00**				
01 Recording Fees Deed: $40.00 Mortgage: $45.00	$85.00				
02 Transfer Tax to Any State			$950.00		
F. Prepaids	**$2,120.80**				
01 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	$1,209.96				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest ($17.44 per day from 4/15/13 to 5/1/13)	$279.04				
04 Property Taxes (6 mo.) to Any County USA	$631.80				
05					
G. Initial Escrow Payment at Closing	**$412.25**				
01 Homeowner's Insurance $100.83 per month for 2 mo.	$201.66				
02 Mortgage Insurance per month for mo.					
03 Property Taxes $105.30 per month for 2 mo.	$210.60				
04					
05					
06					
07					
08 Aggregate Adjustment	– 0.01				
H. Other	**$2,400.00**				
01 HOA Capital Contribution to HOA Acre Inc.	$500.00				
02 HOA Processing Fee to HOA Acre Inc.	$150.00				
03 Home Inspection Fee to Engineers Inc.	$750.00			$750.00	
04 Home Warranty Fee to XYZ Warranty Inc.			$450.00		
05 Real Estate Commission to Alpha Real Estate Broker			$5,700.00		
06 Real Estate Commission to Omega Real Estate Broker			$5,700.00		
07 Title – Owner's Title Insurance (optional) to Epsilon Title Co.	$1,000.00				
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	**$5,018.05**				
Other Costs Subtotals (E + F + G + H)	$5,018.05				

	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
J. TOTAL CLOSING COSTS (Borrower-Paid)	**$9,712.10**				
Closing Costs Subtotals (D + I)	$9,682.30	$29.80	$12,800.00	$750.00	$405.00
Lender Credits					

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?	
Total Closing Costs (J)	$8,054.00	$9,712.10	**YES**	• See **Total Loan Costs (D)** and **Total Other Costs (I)**
Closing Costs Paid Before Closing	$0	– $29.80	**YES**	• You paid these Closing Costs **before closing**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**	
Down Payment/Funds from Borrower	$18,000.00	$18,000.00	**NO**	
Deposit	– $10,000.00	– $10,000.00	**NO**	
Funds for Borrower	$0	$0	**NO**	
Seller Credits	$0	– $2,500.00	**YES**	• See Seller Credits in **Section L**
Adjustments and Other Credits	$0	– $1,035.04	**YES**	• See details in **Sections K and L**
Cash to Close	$16,054.00	$14,147.26		

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing					**$189,762.30**
01	Sale Price of Property				$180,000.00
02	Sale Price of Any Personal Property Included in Sale				
03	Closing Costs Paid at Closing (J)				$9,682.30
04					
Adjustments					
05					
06					
07					
Adjustments for Items Paid by Seller in Advance					
08	City/Town Taxes		to		
09	County Taxes		to		
10	Assessments		to		
11	HOA Dues	4/15/13	to	4/30/13	$80.00
12					
13					
14					
15					
L. Paid Already by or on Behalf of Borrower at Closing					**$175,615.04**
01	Deposit				$10,000.00
02	Loan Amount				$162,000.00
03	Existing Loan(s) Assumed or Taken Subject to				
04					
05	Seller Credit				$2,500.00
Other Credits					
06	Rebate from Epsilon Title Co.				$750.00
07					
Adjustments					
08					
09					
10					
11					
Adjustments for Items Unpaid by Seller					
12	City/Town Taxes	1/1/13	to	4/14/13	$365.04
13	County Taxes		to		
14	Assessments		to		
15					
16					
17					

CALCULATION	
Total Due from Borrower at Closing (K)	$189,762.30
Total Paid Already by or on Behalf of Borrower at Closing (L)	– $175,615.04
Cash to Close ☒ From ☐ To Borrower	**$14,147.26**

SELLER'S TRANSACTION

M. Due to Seller at Closing					**$180,080.00**
01	Sale Price of Property				$180,000.00
02	Sale Price of Any Personal Property Included in Sale				
03					
04					
05					
06					
07					
08					
Adjustments for Items Paid by Seller in Advance					
09	City/Town Taxes		to		
10	County Taxes		to		
11	Assessments		to		
12	HOA Dues	4/15/13	to	4/30/13	$80.00
13					
14					
15					
16					
N. Due from Seller at Closing					**$115,665.04**
01	Excess Deposit				
02	Closing Costs Paid at Closing (J)				$12,800.00
03	Existing Loan(s) Assumed or Taken Subject to				
04	Payoff of First Mortgage Loan				$100,000.00
05	Payoff of Second Mortgage Loan				
06					
07					
08	Seller Credit				$2,500.00
09					
10					
11					
12					
13					
Adjustments for Items Unpaid by Seller					
14	City/Town Taxes	1/1/13	to	4/14/13	$365.04
15	County Taxes		to		
16	Assessments		to		
17					
18					
19					

CALCULATION	
Total Due to Seller at Closing (M)	$180,080.00
Total Due from Seller at Closing (N)	– $115,665.04
Cash ☐ From ☒ To Seller	**$64,414.96**

Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender

☐ will allow, under certain conditions, this person to assume this loan on the original terms.
☒ will not allow assumption of this loan on the original terms.

Demand Feature
Your loan

☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☒ does not have a demand feature.

Late Payment
If your payment is more than *15* days late, your lender will charge a late fee of *5% of the monthly principal and interest payment.*

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you

☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

Partial Payments
Your lender

☒ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☐ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
456 Somewhere Ave., Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan

☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$2,473.56	Estimated total amount over year 1 for your escrowed property costs: *Homeowner's Insurance* *Property Taxes*
Non-Escrowed Property Costs over Year 1	$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: *Homeowner's Association Dues* You may have other property costs.
Initial Escrow Payment	$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$206.13	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$285,803.36
Finance Charge. The dollar amount the loan will cost you.	$118,830.27
Amount Financed. The loan amount available after paying your upfront finance charge.	$162,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%

?

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☐ state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature Date

Co-Applicant Signature Date

U.S. Department of
Housing and Urban
Development
Federal Housing Administration (FHA)

OMB Approval No: 2502-0538 (exp. 04/30/2018)

PARA SU PROTECCIÓN:

MANDA A HACER UNA INSPECCIÓN DE LA CASA

¿Por qué un comprador necesita una inspección de la casa

Una inspección de la casa da al comprador una información más detallada acerca de la condición totales de la casa antes de la compra. En una inspección de la casa, un inspector calificado toma una mirada imparcial a fondo en su nuevo hogar potencial para:

- Evaluar la condición física: estructura, construcción y sistemas mecánicos;
- Identificar los articulos que necesitan ser reparadas o reemplazadas; y
- Estimar la vida útil restante de los sistemas principales, equipos, estructura y acabados.

Usted debe solicitar una inspección de la casa

Una inspección de la casa sólo ocurrirá si usted solicita uno. LA FHA no realiza una inspección de la casa. Decidir temprano. Usted puede hacer un contrato contingente de acuerdo con el resultado de la inspección.

Tasaciones/ Valoración son diferentes de las Inspecciones de viviendas

Una tasación/valoración es diferente de una inspección de la casa y no sustituye a una inspección de la casa. Tasaciones estiman el valor de la propiedad para los prestamistas. Se requiere una tasación/valoración para asegurar la propiedad es comercializable/vendible. Las inspecciones de casa evaluan la condiciónes de la casa para los compradores.

FHA no garantiza el valor o la condición de su Potencial Nuevo Hogar

Si usted encuentra problemas con su nueva casa después de cerrar, la FHA no puede dar o prestar dinero para las reparaciones, y FHA no puede comprar la casa detrás de usted. Pídale a un inspector calificado a inspeccionar su potencial nuevo hogar y le dará la información que necesita para tomar una decision sabia/acertada.

Pruebas de Radón de los gases y otras medidas de seguridad y de salud

La Agencia de Protección Ambiental de los Estados Unidos y el Cirujano General de los Estados Unidos han recomendado que todas las casas deben someterse a la prueba de radón. Para obtener más información sobre las pruebas de radón, llame gratis a la Línea de Información Nacional sobre el radón en el 1-800-SOS-Radon o llamando al 1-800 -767-7236.
Pregúntele a su inspector de viviendas acerca de salud adicionales y pruebas de seguridad que podrían ser pertinentes para su casa.

Sea un comprador informado

Es su responsabilidad de ser un comprador informado. Usted tiene el derecho de examinar cuidadosamente su nuevo hogar potencial con un inspector calificado. Pregúntele a sus amigos, vecinos, y a otros compradores para que le den referencias a un inspector calificado. También pregúntele a agentes inmobiliarios, busque listados locales de las autoridades de concesión de licencias y las organizaciones que califican y los inspectores de viviendas de prueba.

PRECAUCION

PRECAUCION

PRECAUCION

"A HUD certified housing counseling agency"

SITIOS WEB PARA MAS INFORMATION Y ESTUDIO ADICIONAL

Lista de algunos sitios web adicionales donde puede ir y aprender más sobre diferentes temas

www.annualcreditreport.com	Free credit report once a year (Equifax, Transunion, Experian)
www.cyberhomes.com	Approximate estimate home values
www.experian.com	Credit reporting agency
www.equifax.com	Credit reporting agency
www.transunion.com	Credit reporting agency
www.fha.gov	Federal Housing Administration, FHA mortgage Information
www.ftc.gov	Federal Trade Commission consumer information
www.hud.gov	Federal Housing Administration housing program information
www.msn.com	Look for articles on Money and financial issues
www.myfico.com	Fair Issac Corporation Credit Scoring company (not reporting) Look for the "Credit Education" link and download the "Understanding Your Credit" booklet in PDF Format
www.heausa.org	Housing and Education Alliance Website
www.powerpay.org	Debt pay off calculator (Free shareware)
www.realtor.com	Real Estate listing information
www.zillow.com	Approximate estimate home values

9215 N. Florida Ave., (Career Source)
Suite 104
Tampa, FL 33612

P: 813-932-4663
F: 813-932-4660
E-Mail: Info@heausa.org

www.heausa.org

CRISIS CENTER OF TAMPA BAY
Help. Hope. Healing.

AIRS Setting the Standards for Information and Referral Services

Tampa Bay 2-1-1 Get Connected. Get Answers. Crisis Center of Tampa Bay

Community Resource Guide

CRISIS CENTER OF TAMPA BAY SERVICES

- **2-1-1 Tampa Bay** – Information & Referral and Crisis Counseling – 2-1-1; TTY 969-4944
- **Child Development Infoline** –813-425-GROW(4769)
- **Corbett Trauma Center** – Trauma Counseling Services for Children & Adults –264-9955
- **Telephone Reassurance** – Daily Reassurance & Safety Checks – 964-1577; TTY 969-4992
- **Family Stabilization**– Financial Assistance – 264-9949
- **Sexual Assault Services** – Sexual Assault Forensic Medical Unit – 2-1-1
- **TransCare** – Emergency Medical and/or Mental Health Transportation - 681-4422
- **Volunteer Services** - 969-4991

Search our community resources online at:
www.211atyourfingertips.org
Service providers add or update your program information here.

Interpreters available for 150 Languages

Suicidal Callers....1-800-273-TALK(8255)
Poison Information Center....1-800-222-1222

ABANDONED BABY PROGRAM
For Help or Information Call....**2-1-1**

ABUSE - CHILD & ADULT
Abuse Reporting Hotline....1-800-96-ABUSE
Champions for Children....673-4646
Child Protection Team....250-6670
Hillsborough Kids, Inc. 225-1105
Joshua House....263-3469
The Spring of Tampa Bay....247-7233

ADDICTION & SUBSTANCE ABUSE
ACTS....367-2315
Al-Anon / Alateen....881-9372
Alcoholics Anonymous (24hrs)....933-9123
The Centre....251-8437
DACCO....984-1818
Florida Substance Abuse Hotline....1-800-662-4357
Narcotics Anonymous....879-4357
Operation PAR....1-888-727-6398
Phoenix Houses of Florida – Teen & Adult Outpatient....881-1000
Salvation Army Adult Rehabilitation Center....972-0471
Tampa Crossroads (Offender Services)....238-8557
Turning Point of Tampa....1-800-397-3006
Windmoor Healthcare....1-888-834-2946

CHILD CARE & YOUTH SERVICES INFORMATION
***Child Development Infoline....813-425-GROW(4769)**
Big Brothers & Big Sisters....769-3600
SEEDS....901-3442
Early Childhood Council....837-7753
Boys & Girls Club....875-5771
Child Care Resource & Referral....744-8942
REACHUP....712-6315
CINS/FINS....264-3807
Healthy Start....307-8016
Hills. County Child & Family Counseling ext. 136....264-3807
Hillsborough County Head Start/Early Head Start....272-5140
Hillsborough County Parks & Recreation....635-3500
Hillsborough County Public Schools Head Start....744-8941
FDLRS....837-7777
PACE Center for Girls....739-0410
Phone-Friend - Reassurance & Homework Help....681-6543
Voluntary Pre-Kindergarten....204-1727
Youth Advocate Programs....248-3980
YMCA....224-9622

COUNSELING & MENTAL HEALTH
Adult Emergency Services....272-2958
Camelot Community Mental Health....635-9765
Catholic Charities....631-4370
Children's Crisis Center....272-2882
Life Center of the Suncoast....237-3114
Northside Mental Health Center....977-8700
Tampa Jewish Family Services....960-1848
Tampa Veteran's Center....238-8557

EDUCATION
Adult & Community Education....740-7750
Hillsborough Community College....253-7000
Hillsborough County Public Schools....272-4000
Hispanic Services Council....936-7700
Public Library Cooperative....273-3652

EMPLOYMENT
AARP Senior Community Service Employment Program....962-4600
The Centre....251-8437
Career Resource Center- CDC of Tampa....231-4362 ext. 301
City of Tampa Employment Services....274-8911
Employment Opportunity Program....272-5040
Goodwill Industries....727-523-1512
Hillsborough Civil Service Job News Line Recordings....272-6975
Vocational Rehabilitation....233-3600
Tampa Bay Workforce Alliance....930-7400

FINANCIAL ASSISTANCE
ACCESS Florida Information Line/DCF....1-866-762-2237
Lee Davis Neighborhood Service Center....272-5220
Plant City Neighborhood Service Center....757-3871
SouthShore Community Resource Center....671-7647
University Area Neighborhood Service Center....975-2153
West Tampa Neighborhood Service Center....272-5074
Salvation Army Family Services Program ext. 300....226-0055
Social Security Administration....1-800-772-1213
Women, Infants, & Children - WIC....307-8074

FIRE DEPARTMENTS
Hillsborough County Fire Department....272-6600
Plant City Fire Department....757-9199
Tampa Fire Department....274-7011
Temple Terrace Fire Department....506-6700

FOOD
Community Food Bank....960-1848
Cook's Hat....236-6237
ECHO Emergency Care Help- Brandon....685-0935
Food Stamps....1-866-762-2237
Meals on Wheels -Tampa....238-8410
Meals on Wheels - Plant City....754-9932
Metropolitan Ministries - Outreach & Prevention....209-1044
United Food Bank & Services of Plant City....764-0625

HOMELESS / TRANSITIONAL SERVICES

- Abe Brown Ministries ... 247-3285
- Alpha House ... 875-2024
- Homeless Recovery Program ... 276-2976
- Homeless Veterans Program ... 979-3563
- Mary & Martha House (Women & Children) ... 641-7027
- Metropolitan Ministries ... 209-1200
- River of Grace Ministries (Men) ... 374-9013
- Salvation Army
  - Hope House - Men's Transitional ext. 264 ... 226-0055
  - Hospitality House - Women & Children ext. 297 ... 226-0055
  - Red Shield Lodge - Men & Women ... 221-4440

HOUSING / HOUSING COUNSELING

- City of Tampa Department of Code Enforcement ... 274-5545
- Consumer Credit Counseling Services ... 1-800-251-2227
- Hillsborough County Dept. of Code Enforcement ... 274-6600
- Housing Authority of the City of Tampa ... 253-0551
- Volunteers of America ... 282-1525
- www.FloridaHousingSearch.org ... 1-877-428-8844

LAW ENFORCEMENT

- Florida Highway Patrol ... 632-6859
- Hillsborough County Sheriff's Office ... 247-8200
- Plant City Police Department ... 757-9200
- Tampa Police Department ... 231-6130
- Temple Terrace Police Department ... 989-7111
- University of South Florida Police ... 974-2628

LEGAL ASSISTANCE

- Bay Area Legal Services ... 232-1343
- Baker Act / Marchman Act – Courthouse ... 276-8100
- Children's Justice Center ... 272-7179
- Child Support Enforcement ... 1-800-622-5437
- Consumer Protection & Professional Responsibility Agency ... 903-3430
- Guardian Ad Litem ... 272-5110
- Hillsborough County Victim's Assistance ... 272-6472
- Lawyer Referral Service ... 221-7780
- Mediation & Diversion Services ... 272-5642
- Public Defender ... 272-5980
- State Attorney's Office ... 272-5400

MEDICAL & DENTAL SERVICES

- All Children's Hospital ... 727-898-7451
- Brandon Outreach Clinic ... 654-1388
- Children's Medical Services ... 396-9743
- Consult - A – Nurse ... 1-800-257-0944
- Dover Health Center ... 349-7700
- Florida KidCare ... 863-660-3047
- Healthcare for Homeless Veterans ... 979-3563
- Hillsborough County Health Department ... 307-8000
  - Joyce Ely Health Center ... 307-8056
  - Floyd Kelton Health Center ... 307-8055
  - North Hillsborough Health Center ... 307-8053
  - Plant City Health Center ... 307-8057
  - Sulphur Springs Health Center ... 307-8054
  - University Area Community Health Center ... 307-8058
- Hillsborough Healthcare ... 272-5040
- James A. Haley Veteran's Hospital ... 972-2000
- Judeo Christian Health Clinic ... 870-0395
- LifePath Hospice ... 877-2200
- Medicaid Area 6 Field Office ... 350-4800
- Moffitt Cancer Center ... 745-4673
- MomCare Hillsborough ... 233-2800
- Plant City Family Care ... 349-7610
- Pregnancy Care Center ... 978-9737
- Pregnancy Care Center of Plant City ... 759-0886
- Ruskin Health Center ... 349-7800
- SunCoast Health Center Pediatrics ... 341-7450
- Shriner's Hospital for Children ... 972-2250
- Tampa Family Health Center ... 490-1957
- West Tampa Health Center ... 490-1426

PARENTING SERVICES

- abcProgram ... 226-2301
- Brandon Family Support & Resource Center ... 740-4634
- Central Tampa Family Support & Resource Center ... 204-1741
- Fathers Resource & Networking Center - FRANC ... 356-1293
- Federation of Families for Children's Mental Health ... 622-7930
- North Tampa Family Support & Resource Center ... 558-1877
- Parent Resource Center ... 272-0673
- Parent Services Project/Child Abuse Council ... 673-4646
- South County Family Support Resource Center ... 641-5600
- Town & Country Family Support & Resource Center ... 356-1703

PERSONS WITH DISABILITIES

- Service Source of Florida ... 727-538-7370
- United Cerebral Palsy of Tampa Bay ... 239-1179 ext. 272
- Agency for Persons with Disabilities ... 233-4300
- Community Care for Disabled Adults ... 337-5982
- Disability Determinations- Department of Health ... 806-8950
- Division of Vocational Rehabilitation- Dept. of Education ... 233-3600
- Florida Division of Blind Services ... 871-7190
- Florida Relay Service- Dial 7-1-1 or ... 1-800-222-3448
  - TTY ... 1-800-955-8771
- Hillsborough County Health & Social Services ... 272-5040
- MacDonald Training Center ... 870-1300
- Self Reliance ... 375-3965
  - TTY ... 375-3972
- Tampa Lighthouse for the Blind ... 251-2407

SENIOR SERVICES

- United Cerebral Palsy of Tampa Bay- Respite ... 239-1179
- Area Agency on Aging Elder Helpline ... 1-800-963-5337
- Alzheimer's Association ... 684-1296
- Community Care for the Elderly ... 272-5250
- Crimes Against the Elderly Unit ... 247-0548
- Elder Care Locator ... 1-800-677-1116
- Elder Justice Center ... 276-2726
- Life Enrichment Senior Center ... 932-0241
- Lutheran Services-Guardianship & Case Management ... 800-651-1853
- Senior Citizens Nutrition & Activities Program - SCNAP ... 272-5250
- Senior Home Improvement Program - SHIP ... 232-3200
- Serving Health Insurance Needs of Elders- SHINE ... 740-3888
- Tampa Jewish Family Services ... 960-1848

TRANSPORTATION

- HARTLINE ... 254-4278
- Sunshine Line ... 272-7272

VOLUNTEER OPPORTUNITIES

- Retired & Senior Volunteer Program ... 272-6956
- Volunteer Center - United Way of Tampa Bay ... 274-0999

VETERAN & MILITARY SERVICES

- Office of Veteran's Affairs ... 975-2181
- Military OneSource ... 1-800-342-9647

Children's Board
HILLSBOROUGH COUNTY

www.ChildrensBoard.org

This publication was underwritten by the Children's Board of Hillsborough County

***Child Development Infoline is funded by Children's Board of Hillsborough County**

Community Resource Flyer

Are you looking for Resources or Emergency Services:
United Way: Dial 211 or Call: 407-839-4357
Resource Website: http://www.resourcehouse.info/Win211/

Low Price Car Seat:
United Way 407.839.4357
Healthy Start Coalition ($20) 407.254.6822

Seniors First 407.292.0177
(Meals on Wheels)

No Cost Bicycle Helmet:
Epilepsy Foundation 407.422.1416

Florida Kid Care:
Applications/Information 888.540.5437
Apply online www.floridakidcare.org
Children's Medical Services 407.856.6525

Healthcare Services:
Apopka Family Health Center 407.905.8827
Family Health Center 407.428.5751
Health Dept. Locations 407.836.2600
Homeless Health Care Center 407.428.5751
Veterans Medical Center 407.629.1599
Winter Garden Health Alliance 407.905.8827
Florida Aids Hotline 800.352.2437

Child Support Enforcement: 800.622.5437
Mental Health Association 800.969.6642
Shriners Kids Hospital 800.237.5055
Shepherds Hope 407.876.6699

Dental Services:
Children Medicaid Dentist
Valencia Dental College 407.299.5000
Dental Society–Dentist Referral 407.894.9798
Orange Blossom Health 407.428.5751

Vision Care:
Division of Blind Services 407.245.0700
Jepesen Vision Quest 407.323.2040
Vision USA-Referral Service 800.766.4466

Mental Health
Mental Health Association 407.843.1563

No Cost Amplified Phones 407.623.1070

Prescription Help
Christian Sharing Center 407.260.9155

Medicaid Options:
To choose Your Health Plan 1.888.367.6554
Medical Services:

Orange Blossom Family Health 407.428.5751
Department of Children & Families
Apply online:
http://www.myflorida.com/accessflorida

Dept. of Children & Families 866.762.2237

Baby Furniture or Supplies:
Pregnancy Center-First Baptist 407.514.4518
If Pregnant, Call: Healthy Start 407.254.6822
JMJ Life Center 407.839.0620

Childcare:
4C 407.522.2252
Orlando Day Nursery 407.422.5291
Child Nursery 407.522.2288
Shepherd Hope Locations 407.876.6699
UCP of Central Florida 407.852.3300 Ext. 3385
Winter Park Day Nursery 407.647.0505

BETA Teen Connection 407-852-3300 Ext. 7405

Florida Abuse Hotline 800.962.2873
Family Crisis Services 407.836.6500
Furniture-Mustard Seed 407.875.2052

Head Start Locations
Orange County 407.836.6590
Seminole County 407.522.2252
Osceola County 407.522.2252
Volusia County 386.736.1325
Lake County 352.357.7070
Brevard County 321.576.0829

Healthy Start Coalition 407.741.5240

Housing Authority & Sec.8
FL Housing Finance Asst. 888.447.2977

Urban League 407.841.7654

Immigration & Refugee
Call-United Way (Dial: 211) 407.839.4357

Legal Aid 407.814.8310

Community Resource Flyer

Medicare Hotline	800.633.4227
Educational Services	407-268-6623

Emergency Housing/Shelters

United Way (Dial: 211) or call	407.839.4357
Covenant House (ages 18-20)	407.482.0404
Covenant Hotline/Toll Free	800.441.4478
Family Crisis Shelters	407.893.4580
Community Shelters (Red Cross)	800.733.2767
Disaster Emergency	800-RED-CROSS
Coalition for the Homeless:	**407.377.9773**
Orlando Union Rescue Mission	407.423.3596
Salvation Army	**407.423.8581**
Wayne Densch Center	407.599.3900

Independent Living Center	407.623.1070

Disability Services:

UCP of Central Florida	407.852.3300 Ext.3385
Stepping Stone Equipment	407.649.4100
Social Security	800.772.1213

Food or Clothing:

Food Assistance	Dial 211
Jewish Family Services	407.644.7593
Christian Help	407.834.4022
Christian Service Center	407.425.2415
Salvation Army – Orlando	407.423.8581
Salvation Army – Sanford	407.322.2642
Florida Food Hotline	800.329.3663

Rent or Utility Help:

Christian Service Center	407.425.2415
Family Crisis Services	407.836.6500
Jewish Family Services	407.644.7593

Li Heap (Help with Utility/Power Bill)

Li Heap-Orange	407.836.7429
Li Heap-Seminole	407.688.5165
Li Heap-Osceola	407.846.8532
Li Heap-Lake	352.357.5550

Transportation – Lynx	407.841.5969
Li Heap-Brevard	321.633.2076
Li Heap-Brevard	321.633.1951
Li Heap-Brevard	321.952.6339
Li Heap-Volusia	386.736.5956

Salvation Army	407.423.8581

Shots & Immunization Clinics

FL Dept. of Health (Dial Ext. 1)	407.836.2600
Seminole County Health Dept.	407.665.3000
Orange County-832 W. Central	407.836.2520

Homeless—Immediate Shelter
Dial #211
Coalition for the Homeless: 407.377.9773
Salvation Army 407.423.8581

Homeless—Veterans & HIV
Supportive Services for Veterans Families
407-875-3700 Ext. 2831

Compassion Corner –Serving Homeless
425 M Magnolia, Or. Fl. 407.488.1955

Shelter Helpline

United Way	407.839.4357
Social Security	800.772.1213
Student Financial Aid	800.433.3243
Teen Hotline	407.839.4357
Veteran Services	407.836.8990
Vital Statistics	407.836.2600
Suicide Prevention Hotline	800.923.4357
WIC Locations	407.858.1494

Employment
Goodwill Industries Inc.— Job Connections
West Colonial
3200 W. Colonial Drive
Orlando, FL 32808
407-745-5550

Good Will Industries Inc.— Job Connections
East Colonial
3911 E. Colonial Drive
Orlando, FL 32803
407.872.0770

The Jobs Partnership of Florida 407.641.0755

Housing & Education ALLIANCE
MAKING A DIFFERENCE ONE FAMILY AT A TIME

HomeTRACK
Your Right Track Home

"A HUD certified housing counseling agency"

FECHA DE CLASE: ___________

PRESUPUESTO

Nombre del Aplicante	Nombre del Co-Aplicante
______________________________	______________________________

INGRESO MENSUAL

Bruto Mensual	$ ________	________	Bruto Mensual	$ ________	________
Neto Mensual	$ ________	________	Neto Mensual	$ ________	________
Pensión niños	$ ________	________	Pensión niños	$ ________	________
Pensión cónyuge	$ ________	________	Pensión cónyuge	$ ________	________
Inversiones	$ ________	________	Inversiones	$ ________	________
Pensión/Retiro	$ ________	________	Pensión/Retiro	$ ________	________
SSI/SSD	$ ________	________	SSI/SSD	$ ________	________
Otros	$ ________	________	Otros	$ ________	________
TOTAL INGRESO	$ ________	________	**TOTAL INGRESO**	$ ________	________

GASTOS MENSUALES – (Por favor completar todos los gastos)

Renta	$________	________	Tarjeta de crédito	$________	________
Seguro de Renta	$________	________	***(Pago Mínimo)***		
Hipoteca (P & I)	$________	________	Préstamo de Auto	$________	________
Impuestos hipotecarios	$________	________	Seguro de Auto	$________	________
Seguro hipotecario	$________	________	Mantenimiento Auto	$________	________
Seguro inundación	$________	________	Gasolina/Aceite	$________	________
Segunda Hipoteca	$________	________	Pensión de Niños	$________	________
HOA/Condo Asociación	$________	________	Pensión cónyuge	$________	________
Reparaciones	$________	________	Alimentos	$________	________
Electricidad	$________	________	Restaurantes	$________	________
Agua	$________	________	Actividades	$________	________
Alcantarillado	$________	________	Cuidado Personal	$________	________
Basura	$________	________	Iglesia/Donaciones	$________	________
Cable/Internet	$________	________	Cuentas Medicas	$________	________
Teléfono de casa	$________	________	***(no cubiertas por el seguro)***		
Teléfono celular	$________	________	Medicinas ***(no cubiertas)***	$________	________
Préstamo Estudiantil	$________	________	Mascotas	$________	________
Matrícula Escolar	$________	________	Otro Seguro	$________	________
Almuerzo Escolar	$________	________	Otros Gastos	$________	________
Tarjeta de Crédito	$________	________			
(pago minimo)			**TOTAL DE GASTOS**	$________	________

TOTAL INGRESO Menos TOTAL GASTOS **$________ ________**

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Tampa, FL 33612

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www.heausa.org

"A HUD certified housing counseling agency"

¿Cuál es el siguiente paso?

Si usted está interesado(a) en una consulta con una de nuestras consultoras de vivienda para determinar si usted está listo(a) para financiar su vivienda, aquí estamos para ayudarlo(a). Por favor revistar la lista de documentos requeridos y la siguiente información. **Si está aplicando para la asistencia del pago inicial, por favor de enviar a nuestra oficina todos los documentos en esta lista** y una de nuestras consejeras se contactará con usted para coordinar una cita.

- Número de seguro social de todos los aplicantes.
- Historial de empleo – de los últimos 2 años incluir empleador, fechas de empleo, dirección y salario.
- Talonarios de pago actual y formas W-2. Si usted estuvo en la escuela durante los dos últimos años, necesitaremos copia de su diploma.
- Cuenta de cheque, de ahorro y certificado de depósito - Estados de cuenta de los 2 últimos meses de todas las cuentas (por favor enviar todas las paginas incluyendo páginas en blanco)
- Acciones, Bonos y cuenta de Inversiones – Estados de cuenta de los últimos 2 meses (por favor enviar todas las paginas incluyendo páginas en blanco)
- Póliza de seguro de vida – Numero de póliza, valor nominal, valor en efectivo, si corresponde.
- Cuenta de retiro – Valor aproximado de la inversión – Estado de cuenta de los últimos dos meses o uno trimestral
- Automóviles – Marca y modelo de todos los automóviles, y el precio estimado de valor de re- venta
- Otros bienes – Valor de los bienes personales y total de los bienes de los miembros de la familia
- Pasivos y otras deudas no hipotecarias que no aparecen en su reporte de crédito. Por favor proporcionar el monto de pago mensual y saldo.

Otros ingresos – Información que pueda necesita

- **Si trabaja por cuenta propia**
  Declaración de Impuestos de los últimos 2 años, declaración de ganancias y pérdidas, de la compañía y personal si se declara por separado. Hoja del balance actual y el estado de ganancias y pérdidas si es que es mas de los últimos dos meses del año fiscal, firmado por el CPA (contador público certificado) o el preparador autorizado de impuestos
- **Si recibe ingresos de:**
  Comisiones, sobretiempo, bonos, corporación, renta de propiedad, fideicomiso, nota de crédito, Intereses/Dividendos
- **Si esta empleado en un negocio familiar:**
  Declaración de impuestos personal con todos los anexos de los últimos 2 años
- **Si está divorciado o separado:**
  Decreto de divorcio completo y ejecutado junto al acuerdo de conciliación.
  Historial de pago de manutención de los hijos de los últimos 12 meses, si es una obligación financiera. Si usted decide considerar esto como parte de sus ingresos (usted no tiene que hacerlo), debe estar preparado para proporcionarnos cheques cancelados de los últimos 12 meses o estados de cuenta del banco donde se refleja estos depósitos