

Delco Home Stabilization Participant Agreement

This document contains information and releases to help participants understand the program and the agreements required to participate, it will be reviewed and signed by individuals during the intake process.

- Program Steps
- Roles/Limitation of Service
- Document Collection List
- Household Affidavit
- Clarifi 3 in 1 Disclosure
- Client Service Agreement

DHS Step by Step

1. **Intake** – Homeowner provides Clarifi information and documents to verify program eligibility.
2. **Home Equity Counseling** – Homeowner is required to complete a home equity counseling session with a Clarifi counselor which consists of budgeting, credit review and reviewing best practices to shop for lenders.
3. **Home Assessment** – Clarifi's Home Repair Advocate will complete a visual review of the home's health and safety systems. The homeowner will receive a copy of the Home Assessment report and Repair Priority Letter.
4. **Construction** – When homeowner obtains a loan, the homeowner will solicit bids, select & hire contractors, and then manage the home repair projects.
 - A home repair advocate is available for coaching & support as needed.

Participant and Organizational Roles

Homeowner (Client): Provides accurate financial information, facilitates home assessment visits, completes home equity counseling, selects financial institution, and completes application for loan, identifies and selects contractors for repairs, and manages home repair project.

Clarifi: Provides technical assistance and case management to client from intake into program through completion of home equity appointment and home assessment.

Required Documents to Return to Clarifi:

Income	<p>For all types of income you receive, please return:</p> <ul style="list-style-type: none"> • Salary or Hourly Wages: 2 most recent, consecutive paystubs • Self-Employment: year to date Profit & Loss statement signed & dated, 2-year most recent, consecutive tax returns • Other Income (Social Security, Pension, Disability, Annuity): Award letters, detailing amounts & frequency of payment • Child Support or Alimony: court awarded letter, detailing amount, frequency & duration • Rental Income: Copy of the lease agreement(s) & 2-year recent tax returns
Tax Returns	<ul style="list-style-type: none"> • 2 years recent Federal Tax Returns with W-2s
Homeowner's Insurance	<ul style="list-style-type: none"> • Homeowner Insurance Declarations Page - Received annually from your insurance company but you can request a copy from your agent by phone.
Mortgage Statement	<ul style="list-style-type: none"> • If you have a mortgage, provide a copy of the most recent mortgage statement showing homeowner name, property address, balance, & current amount due.
Tax Repayment Plan	<ul style="list-style-type: none"> • If you have an installment or repayment agreement for your Real Estate taxes with the municipality, provide a copy of the agreement.
Student Loans	<ul style="list-style-type: none"> • If you have Student Loans, provide a copy of the most recent statement, showing your monthly payment amount.
Participant Agreements	<ul style="list-style-type: none"> • Household Size Affidavit • Clarifi 3-1 Agreement • Client Service Agreement
Photo ID & Utility Bill	<ul style="list-style-type: none"> • Current Photo ID • Current Utility Bills-Water, Gas and Electric

3 Easy Ways to Return Documents

1. **Fax:** 267-765-2768
2. **Email:** delcohomes@clarifi.org
3. **Mail:** Clarifi DHS Team, 1635 Market St, Suite 510, Philadelphia, PA 19103

Questions? Call 215-458-6103, visit www.clarifi.org/delco or email: delcohomes@clarifi.org

Household Size Affidavit

Date: _____

Borrower Name: _____

Co-Borrower Name: _____

Property Address: _____

List ALL individuals who reside in your household (full and part-time residents):

Name	Birthdate	Monthly Income

As of _____ (application date), I/we hereby certify that the information listed above on the Household Size Affidavit sheet is true and correct.

Borrower Signature:

Co-Borrower Signature:

Client Services Agreement and Authorization

Funding and Service Fee Information

Clarifi is a non-profit agency, and our funding comes from various sources. Those sources include state housing finance agencies (such as Pennsylvania Housing Finance Agency, New Jersey Housing Mortgage Finance Agency, and Delaware State Housing Authority), the U.S. Department of Housing and Urban Development (HUD), the Homeownership Preservation Foundation (HPF), grants and foundations.

A comprehensive list of our services can be found in our Statement of Counseling Services (attached). Most of our counseling sessions are provided at no charge to you. If we do charge a counseling fee, we will disclose it to you in advance of the session. More information can be found at our website, www.clarifi.org.

Credit Authorization

Clarifi is a HUD approved agency. You authorize Clarifi to check your credit history, employment history, and other personal information, to discuss said information with and to release said information to representatives of private companies, non-profit organizations, government agencies and mortgage companies solely for the purpose of finding a solution to your housing and housing related problems. Some of our programs may further limit the sharing of this information as provided our Privacy Policy. You authorize the appropriate repositories of this information to provide it to Clarifi.

You request, authorize and instruct Experian, Equifax, Trans Union and any other credit reporting agency or similar entity to whom this document is presented (each, and "agency") to furnish, from time to time upon specific request, a complete copy of any credit history in your name relating to you (your "credit report") maintained in the agency's file to Clarifi in the manner and at the address that Clarifi shall instruct.

Clarifi does not assume responsibility for the completeness or accuracy of any of this information and does not promise (and will not attempt) to affect or change your credit history or credit report in any manner. In the course of measuring the effectiveness of its programs, Clarifi may order and review additional credit reports as authorized above from time to time or historical data for up to 24 months before contact with Clarifi. These "future" or "past" credit reports will be ordered so as not to affect your credit score, and Clarifi will not share your personal information or identity in any way.

Your Privacy

Collecting personal information from you is essential to our ability to offer you our services. When you obtain service from our agency, we need to determine the best possible solution for your individual circumstances. As part of that process, we collect nonpublic personal information about you, including but not limited to information about your debts and financial transactions, information we receive from consumer reporting agencies, your credit reports, and other information that you provide to us.

By signing this Client Services Agreement and Authorization, you affirm that you have received a copy of Clarifi's privacy policy and understand all calls may be recorded. A copy of our privacy policy is also available at our website, www.clarifi.org. We reserve the right to update or modify these Terms of Use and Privacy Policy at any time, without prior notice, by posting the revised version of these Terms of Use and Privacy Policy behind the link marked "Terms of Use" or "Privacy Policy" at the bottom of each page of our Site. When we change the Terms of Use and Privacy Policy, we will update the Effective Date at the bottom of this page. Your continued use of our Service after we have posted the revised Terms of Use and Privacy Policy constitutes your agreement to be bound by the revised Terms of Use or our privacy practices.

Client Bill of Rights

We pledge that our clients have the right, without fear of retaliation, to the following:

- ☐ Prompt counseling services for managing their money based on their financial situation.
- ☐ Treatment with dignity and respect in confidential professional counseling sessions.
- ☐ Comprehensive assessment of their financial situations.
- ☐ Express dissatisfaction through a complaint resolution process.
- ☐ Discontinue their relationship with our agency at any time.

Client and Counselor Agreement

Your Clarifi counselor will use their best efforts to provide the following services to you as applicable and requested:

- ☐ Analysis of your spending habits and outstanding debts/liabilities to develop an effective and livable budget based on your financial situation and educate you on how best to reduce and pay off outstanding debt, including providing suggestions to modify habits which may be negatively impacting your ability to live within a fixed budget.
- ☐ As appropriate, analysis of hardship or barriers to achieving financial goals, including the amount and cause of default.
- ☐ Development of a customized Action Plan outlining suggested steps to help you achieve financial stability and/or resolve your particular financial situation.
- ☐ Referrals to available resources both internally and externally.
- ☐ Return phone messages within 24-hours whenever possible.
- ☐ Confidentiality, honesty, respect and professionalism.

You (as a client of Clarifi counseling), agree to the following terms of service:

- ☐ Provide honest and complete information to our Counselor, whether verbally or in writing, in a respectful manner.
- ☐ Come prepared with any required documentation as stated in the appointment confirmation letter at the time of your appointment and understand that if you are late for an appointment, the appointment may be canceled.
- ☐ Provide all required documentation and follow-up information within the timeframe requested.
- ☐ Contact your counselor about any changes in your financial situation as quickly as possible.
- ☐ Contact your counselor with any updated information you may receive from your creditors and/or mortgage servicer.
- ☐ Give Clarifi permission to contact you using the information on file to follow up with me/us about any applications, notify of important changes, offer additional services, or to remind about hearings or program-reenrollments.
- ☐ Continue to work with Clarifi to achieve your goals by attending workshops, education sessions and additional counseling sessions that could provide tools and services to help improve your financial situation.

Clarifi Counselors may answer questions and provide information, but not give legal advice. If legal advice is required, you may be referred for appropriate assistance. Clarifi is not authorized to and will not recommend or offer for sale investment-specific products or services.

Complaint Resolution Process

We are committed to providing you with high quality professional services. If you are not satisfied with the services provided, please contact Kimberly Rogers Director of Empowerment Programs Phone: 215-563-5665 - Email: krogers@clarifi.org

Non-discrimination Policy

Clarifi serves all members of the community without regard to socioeconomic status, age, gender, sexual orientation, disability, national origin, ethnic, racial, or religious affiliations. Clarifi does not deny access to services based on employment status, amount of debt, type of debt, or credit rating. Clarifi does not directly serve minors in any of its financial education or counseling services.

Termination of Services Policy

Clarifi is committed to providing clients with high quality professional service, Clarifi reserves the right to terminate our services for non-responsiveness, repeated missed appointments, showing disrespect to other clients or Clarifi staff through verbal insults or other physical or non-physical actions.

Client Signature

Print Name

Date

Co-Client Signature

Print Name

Date

Counselor Signature

Print Name

Date

Statement of Counseling Services

The services listed below are voluntary, you are not obligated to receive, purchase, or utilize any services offered by Clarifi, its partners, or organization to which you are referred. An updated list of our services can also be found on our website, www.clarifi.org. Clarifi is committed to ensuring that no consumer shall be denied services due to special needs and is committed to maintaining facilities to accommodate those with special needs. Clarifi offers remote counseling options and arranges translators or interpreters for languages not spoken by Clarifi staff members.

Financial Health and Empowerment

Each client receives a budget analysis that evaluates their income, expenses and debt obligations. We provide suggestions and recommendations for adjustments based on your overall financial picture presented at the time of the session. Additionally, your counselor may advise you of steps you can take to achieving your financial goals and increase savings, reduce debt, and improve your credit. Additionally, technical assistance will be provided on the following topics:

- | | |
|--|---|
| □ Debt payment arrangements or settlements | □ Savings and Spending Plans |
| □ Dispute inaccurate credit report items | □ Tax Refund planning (VITA) |
| □ Credit Fraud Alerts and Freezes | □ Stimulus payment coaching |
| □ Review safe banking products | □ Individual Development Accts (IDA) Student loan repayment options |
| □ Credit building cards/loans | |

Rental

To help you as a renter, the counselor begins by reviewing your budget, credit, and current housing situation. If you are behind on your rent, your counselor will help you develop a budget to get back on track. If you are looking to rent, your counselor will assess affordability to you and provide tips on what to look for in a rental. If you are facing eviction or have a dispute with your landlord, you may be directed to seek legal advice. Clarifi does not provide legal advice.

Preparing for Homeownership

To prepare you for homeownership, the counselor begins with a review of your goals and objectives. You go through a budget and credit analysis to determine whether you have the resources and ability to borrow for a home, and the counselor helps you understand the advantages and disadvantages of homeownership. The counselor reviews the costs for down payment and closing, debt-to-income ratios, avoiding predatory lending, and may cover other issues such as home inspection. The counselor provides information about different types of mortgages, including mortgage assistance programs if applicable. The counseling is exclusively for educational purposes, and the agency does not provide funds to assist with closing or settlement fees or offer loan products.

Restore Repair Renew- Home Repair Loan Program

A home repair program for Philadelphia homeowners. The Restore, Repair, Renew program is an initiative of the City of Philadelphia and Philadelphia Redevelopment Authority (PRA) to help Philadelphia homeowners access a low-interest home equity loan to invest in their properties. Once a homeowner is deemed eligible for the program Clarifi staff will support the homeowner through the stages of the RRR program. A homeowner will be required to have a home assessment completed to assess the property to be repaired, attend the Construction 101 workshop to learn how to manage the contractors they will hire and attend a Home Equity Counseling appointment with a Clarifi counselor.

Foreclosure Prevention

If you are behind on your mortgage, the counselor explains collection efforts and the housing foreclosure process and reviews loss mitigation options to help you become current, avoid foreclosure, or relinquish the home gracefully. The counselor helps you work with the mortgage servicer to obtain a loan modification, forbearance, repayment plan or other workout solution, including short sale or deed in lieu of foreclosure. Under certain specific circumstances, the counselor will assist you in applying for available federal and/or state assistance loan programs to help you cure the default.

Credit Counseling, Not Credit Repair

Clarifi is a tax-exempt, charitable organization offering credit counseling services, but is not a credit repair organization. Clarifi's services are not performed for the purpose of advising clients on or improving their credit record, credit score, credit history, or credit rating. Clarifi does not consider itself a Credit Repair Organization as that term is defined in (i) the Credit Repair Organization Act of 1996 as amended or (ii) elsewhere

FACTS

WHAT DOES CLARIFI DO WITH YOUR PERSONAL INFORMATION?



Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect, and share depend on the product or service you have with us. This information can include:

- Social Security number
- employment information
- credit card or other debt
- mortgage rates and payments
- income and assets income
- medical related debts
- credit history and credit scores

When you are no longer our client, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Clarifi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Clarifi share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free 1-800-989-2227 or visit www.clarifi.org

Who we are

Who is providing this notice?

This privacy notice is being provided by Clarifi, as a U.S. Department of Housing and Urban Development (“HUD”)-approved housing counseling agency, and as a member of the Homeownership Preservation Foundation network of housing counseling providers.

What we do

How does Clarifi protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Also, Clarifi allows employees, authorized service providers and other parties as required or permitted by law to access your information.

How does Clarifi collect my personal information?

We collect your personal information, for example, when you

- seek housing counseling services or contact us for information about the government’s Making Home Affordable Program
- give us your contact information
- seek advice about your debt, including mortgage
- give us your employment and financial information, including information about your income and debts
- provide us your mortgage information
- request assistance with a lender’s loan modification process

We also may collect your personal information from others, such as credit bureaus, other housing counseling agencies, mortgage servicers, and other companies.

Why can’t I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates’ everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Clarifi is affiliated with GreenPath, Inc.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Clarifi does not share information with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Clarifi does not have joint marketing partners

CLARIFI ADDITIONAL DISCLOSURES



This privacy notice only pertains to housing counseling services provided to you by us.

Clarifi provides foreclosure mitigation counseling and prepurchase counseling which includes a written action plan consisting of recommendations for handling a homeowner's finances and possibly includes referrals to other organizations as appropriate.

Clarifi receives funds through various non-profit organizations, state and city housing finance agencies, grants and congressional funds, as well as the Homeownership Preservation Foundation (HPF). If your counseling session is funded through one of these programs, Clarifi is required to share some of your personal information with program administrators or their agents for purposes of program monitoring, compliance and evaluation.

The administrators of these programs and/or their agents may follow-up with you within the next three years for the purposes of program evaluation.

You 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. You are not obligated to use any of the services offered.

A counselor may answer questions and provide information, but not give legal or tax advice. If you would like legal advice, a referral for appropriate assistance can be provided. Please see a qualified attorney or accountant for your particular situation.

Clarifi provides information and education on numerous loan products and housing programs. The housing counseling received from Clarifi in no way obligates you to choose any of these particular loan products or housing programs.

Clarifi calls may be monitored or recorded.

Authorization, Disclosure, Privacy Statement (3-in-1) - HSCP

MY PERSONAL INFORMATION AND COUNSELING SERVICES

By signing this form I agree to share my personal financial and other private information. Signing this form also allows lenders and the Counseling Agency to discuss my accounts, credit, and finances, and to share my nonpublic personal information, described in the Privacy Policy provided with this authorization.

I understand that funders provide grants to make the counseling services possible, and that the Counseling Agency shares my information with these funders. These funders review Counseling Agency files, including my file, and may contact me between now and June 30, 2026, to evaluate the counseling services that I receive.

I authorize my Counselor and the Counseling Agency to negotiate for me. The counseling services are offered free of charge, and neither the Counselor, nor the Counseling Agency, guarantees any result or outcome. I may be referred to other housing agencies for their services.

I understand that my Counselor cannot offer me legal or other professional advice or representation. If I need legal or other professional services I can ask my Counselor for information about referral services.

Counseling Services Checklist

Client must initial all items that are applicable:

- ☐ **I have been verbally advised of the fee schedule, if any, prior to services being provided**
 - ☐ I understand that the counselor will discuss my budget with me and I will receive a copy of my budget
 - ☐ I understand that the counselor will discuss my Action Plan with me and I will receive a copy of my Action Plan
 - ☐ I understand the counselor will explain the next steps needed to reach my financial goal to my satisfaction
 - ☐ Default and Delinquency Counseling
 - ☐ Tenant Counseling
 - ☐ Other programs, services, or products:
-
-

Counseling Agency Information

Counselor Name:	_____	Phone:	_____
Counseling Agency:	_____	Email:	_____
RX Client Number:	_____	Fax:	_____

Authorization, Disclosure, Privacy Statement (3-in-1) - HSCP

PRIVACY POLICY

This Counseling Agency respects the privacy of the people that come to us for assistance. We understand that the matters you discuss with us are very personal. All spoken and written information shared with us will be managed with our legal and ethical obligations to you taken into consideration. We will not sell your personal information and we only share it to provide you with counseling services.

Your "nonpublic personal information" (including total debt information, income, living expenses, and personal information concerning your financial circumstances) will be shared with creditors, funders, and others only after you sign the Counseling Services Authorization. We may also collect, use, and share anonymous aggregated case file information to evaluate our services, to gather valuable research information, and to design future programs.

Types of Information That We Gather About You:

- Spoken or written information on applications and other documents, such as your name, address, 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 If You Do Not Want Us to Share Your Information:

- You may "opt-out" to prevent the disclosure of your nonpublic personal information to third parties (such as your creditors).
- If you opt-out we cannot share your nonpublic information and we cannot answer questions from your creditors. We need to share your information to provide you with most services.
- You may opt-out at any time by calling the Counseling Agency at the phone number listed on the Counseling Services Authorization provided with this Privacy Policy.

How We Use Your Information:

- If you do not opt-out we may share information that we collect about you with your creditors or others if we think it would be helpful to you, would help us counsel you, or when required by funders that make our services possible.
- We may share information about you to anyone as permitted or as required by law (e.g., if a court requires us to provide it with documents).
- Within our organization, we restrict access to your information to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards to protect your information as required by federal and state law.

Client Authorization

By signing below I authorize my employers, lenders, creditors, servicers, and others to share personal and financial information with my Counselor and the Counseling Agency. I authorize my Counselor and the Counseling Agency to collect information about my accounts and to share this information with others, including funders, as needed to provide counseling services, to seek assistance from programs, or for related products and services. I authorize funders to contact me to evaluate programs that I participate in.

CLIENT NAME(s):

CLIENT SIGNATURE(s):

DATE:

1. _____

2. _____

COUNSELING AGENCY DISCLOSURES

For Client:

Please Initial

_____ I understand I am **not** obligated to receive, purchase, or use services or products from the Counseling Agency, its partners, or any organization I am referred to by the Counseling Agency.

_____ The Counseling Agency has described in detail the different types of services provided and any exclusive, financial or other relationship between the Counseling Agency and any other industry partners that may be relevant to my services, including the relationship between the Counseling Agency and funders.

_____ I have been offered information on alternative services, programs, and products.

For Counseling Agency:

In compliance with all programmatic disclosure and conflict of interest requirements set forth in 24 C.F.R. Part 214, 2 C.F.R. § 200.112, HUD Handbook 7610.1 REV-5, and any applicable HUD and funder requirements, below is a description of various types of services provided and financial relationships between funders and the Counseling Agency as well as any other industry partners. This list may include, but is not limited to, any other services offered by the Counseling Agency such as utility assistance, rental assistance, rental properties or lender services. This list should be tailored to the specific services sought by the client.

Monthly Budget

Item	Amount Paid Monthly	Item	Amount Paid Monthly
Rent / Room & Board	\$	Gasoline	\$
1st Mortgage Payment	\$	Vehicle Maintenance / Oil	\$
2nd Mortgage Payment / Equity Line	\$	Public Transportation	\$
Real Estate Taxes / Local Taxes	\$	Tolls / Parking	\$
Association / Condo Fees	\$	Alimony / Child Support	\$
Homeowner's / Renter's Insurance	\$	Child Care / Babysitter / Daycare	\$
Home Security System	\$	School Tuition / Fees / Books	\$
Routine House Maintenance	\$	Student Loans	\$
Utilities - Gas	\$	Books / Magazines / Newspaper	\$
Utilities - Electricity	\$	Clothing	\$
Utilities - Fuel / Oil / Propane	\$	Dry Cleaning / Laundry	\$
Utilities - Water & Sewer	\$	Insurance - Hospitalization	\$
Utilities - Phone	\$	Insurance - Life & Disability	\$
Utilities - Cell Phone / Pager	\$	Doctor / Dentist / Nurses	\$
Utilities - Trash / Rubbish	\$	Drugs / Medication / Eye Care	\$
Cable TV / Satellite	\$	Personal Grooming / Hair/ Nails	\$
On-Line Computer Service Fee	\$	Contributions - Donations	\$
Infant Supplies / Diapers / Formula	\$	Gifts / Holiday / Birthday	\$
Food Cost / Groceries	\$	General Recreation (ex. Movies)	\$
Lunches / Meals / Job / School	\$	Vacations / Trips / Lessons	\$
Dinners Out / Fast Food	\$	Tobacco / Cigarettes / Alcohol	\$
Personal Items / Toiletries	\$	Emergency Savings	\$
Pet Food / Care / Vet	\$	Family Allowances	\$
Auto Loan Payment 1	\$	Other	\$
Auto Loan Payment 2	\$	Other	\$
Auto Insurance (average monthly cost)	\$	Other	\$

Monthly Income

	Applicant	Co-Applicant
Gross Income (total wages)	\$	\$
Net Income (take home wages)	\$	\$
Alimony	\$	\$
Child Support	\$	\$
Social Security	\$	\$
Retirement / Pension	\$	\$
Part-time Job Earnings	\$	\$
Food Stamps	\$	\$
Other	\$	\$
Other	\$	\$

Personal Balance Sheet

Assets	
Cash	
Do you have a checking account? (circle) Yes / No	
If yes, what is your balance?	\$
Do you have a savings account? (circle) Yes / No	
If yes, what is your balance?	\$
What is the value of your primary residence?	\$
Do you have any other properties? (circle) Yes / No	
If yes, what is the value of your other residences?	\$
Value of Automobile(s)	\$
Value of Retirement Plan / 401K	\$
Cash Value of Life Insurance	\$
Value of Investments: Stocks, Bonds, Mutual Funds	\$
Value of Furniture, Jewelry, Computers, Tools	\$
Liabilities	
Balance on Mortgage Primary Residence	\$
Balance on Second Mortgage Primary Residence	\$
Balance on Mortgage - Other Residences	\$
Balance on Auto Loans	\$
Balance on loans against Insurance Policy	\$
Total Balance on all Credit Cards	\$
Loans to you from your Family Members	\$
Balance on Personal Loans	\$
Balance on any taxes owed	\$
Balance on Student Loans	\$
Balance on Collection Accounts	\$
Balance on Medical/Dental Bills	\$
Balance on Back Alimony or Child Support Owed	\$