

# SOUTHERN MUTUAL HELP ASSOCIATION, INC.

## PERSONAL PROFILE FORM INSTRUCTIONS

Please bring or mail the completed personal profile form and ALL applicable documentation listed below to Southern Mutual Help's office, or the address listed below.

The required income documents are outlined in the checklist below.

**Personal Profile Forms without the income documents CANNOT be accepted.**

### DOCUMENT CHECK LIST

**When submitting documentation, please make sure that you bring copies that SMHA will be able to keep.**

\_\_\_\_\_ **PERSONAL PROFILE FORM** - Complete the enclosed Personal Profile Form. Please read over it carefully and answer the questions accurately. If someone will be purchasing the home with you, they will need to complete the Co-Applicant Personal Information form. If you are not sure about any questions on the personal profile form, leave those areas blank and we will answer any questions you have at the Orientation.

\_\_\_\_\_ **PROOF OF INCOME** – Proof of Income is required for all persons who will live in the household. These documents would include 3 most recent pay stubs, Social Security Award Letter, Retirement Pension Letter, or any other document that proves your current income. If you are receiving child support through Support Enforcement, please provide 12 months of payment history.

\_\_\_\_\_ **PREVIOUS TWO YEAR'S TAX RETURNS - 2012 & 2013 & W-2/1099 FORMS** - We will need TWO years of tax returns and W-2s with ALL schedules and addendums. If you are self employed please provide THREE years of tax returns and 1099 forms. If you are unable to locate your most recent tax returns, you can obtain a transcript from the Internal Revenue Service Office located at 4021 Ambassador Caffery Parkway, Suite A, Lafayette, LA 70503, (337) 269-4036. **TAX RETURNS BUT BE SIGNED.**

\_\_\_\_\_ **FINANCIAL STATEMENTS** –Financial statements are required for the applicant and co-applicant (if applicable). Financial statements include checking account, savings account, retirement account (401K, Simple IRA), securities (i.e. stocks, bonds), etc. Please provide past 3 months for checking account and one month for all other statements.

\_\_\_\_\_ **CREDIT CHECK FEE: \$25 Per Credit Check.** The fee is per person if you are not married. If you are married to the Co-Applicant, then the fee is \$25 per couple. We accept cash, check or money order. Please make it payable to Southern Mutual Help Association or SMHA. The application fee is nonrefundable. Credit reports from outside sources cannot be accepted as a substitute.

\_\_\_\_\_ **PHOTO IDENTIFICATION** – Current Driver's License, State Issued I.D. or a Military Identification card is acceptable. Please copy the front and back. Employer and/or student I.D. cards are not accepted.

\_\_\_\_\_ **SOCIAL SECURITY CARD** – Legible copy of social security card for applicant and co-applicant, if applicable. Please copy the front and back.

\_\_\_\_\_ **RESIDENT ALIEN CARD** – If you are not a U.S. Citizen, please provide a copy of the front and back of your current resident alien card.

**Southern Mutual Help Association  
3602 Old Jeanerette Road  
New Iberia, LA 70563  
Phone: 337-367-3277  
FAX: 337-367-3279**

SOUTHERN MUTUAL HELP ASSOCIATION, INC.  
PERSONAL PROFILE FORM

**APPLICANT PERSONAL INFORMATION**

Name: \_\_\_\_\_  
First MI Last

Street: \_\_\_\_\_

City & State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Parish: \_\_\_\_\_

Home Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Work Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Cell Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email Address: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Birth date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
(month) (date) (year)

Have you ever used SMHA services before?  Yes  No

**Race (optional) (please check):**

- White, not of Hispanic origin  Hispanic  American Indian/Alaskan Native  
 Black, not of Hispanic origin  Asian/Pacific Islander  Other

Marital Status:  Single  Married  Divorced  Separated  Widowed

Gender:  Male  Female Disabled:  Yes  No

**Current Housing Arrangement:**

- Rent  Homeless  
 Homeowner with mortgage  Living with family member and not paying rent  
 Homeowner with mortgage paid off  Other (specify) \_\_\_\_\_

First-time homebuyer?  Yes  No Female-Headed Household?  Yes  No

**Highest level of education:**

- Below High School Diploma  Two-Year College  Graduate Degree  
 High School Diploma or Equivalent  Bachelors Degree

**Referred to SMHA Home Ownership Program by (check all that apply):**

- Walk-In  Bank  Government Agency  Realtor  
 SMHA Staff  Friend  Radio  Print Advertisement  
 SMHA Website  Other: \_\_\_\_\_

If you were referred by a bank or realtor, which one? \_\_\_\_\_

Are you a U.S. Citizen?  Yes  No

If No, do you have a current resident alien card?  Yes  No

**SOUTHERN MUTUAL HELP ASSOCIATION, INC.  
PERSONAL PROFILE FORM**

**APPLICANT EMPLOYMENT**

**Employer #1:** \_\_\_\_\_

Position/Title \_\_\_\_\_ Hire Date \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State Zip code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Employment:  Part-Time  Full-Time  Seasonal

If seasonal employment, have you worked in this field for two years or more?  Yes  No

Gross Monthly Income (before taxes): \$ \_\_\_\_\_

How often are you paid? \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ once a month

**Employer #2:** \_\_\_\_\_

Position/Title \_\_\_\_\_ Hire Date \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State Zip code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Employment:  Part-Time  Full-Time  Seasonal

If seasonal employment, have you worked in this field for two years or more?  Yes  No

Gross Monthly Income (before taxes): \$ \_\_\_\_\_

How often are you paid? \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ once a month

**Employer #3:** \_\_\_\_\_

Position/Title \_\_\_\_\_ Hire Date \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State Zip code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Employment:  Part-Time  Full-Time  Seasonal

If seasonal employment, have you worked in this field for two years or more?  Yes  No

Gross Monthly Income (before taxes): \$ \_\_\_\_\_

How often are you paid? \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ once a month

**If employed for LESS THAN TWO years at one place, continue listing employers on a separate sheet of paper.**



**SOUTHERN MUTUAL HELP ASSOCIATION, INC.  
PERSONAL PROFILE FORM**

**CO-APPLICANT EMPLOYMENT**

**Employer #1:** \_\_\_\_\_

Position/Title \_\_\_\_\_ Hire Date \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State Zip code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Employment:  Part-Time  Full-Time  Seasonal

If seasonal employment, have you worked in this field for two years or more?  Yes  No

Gross Monthly Income (before taxes): \$ \_\_\_\_\_

How often are you paid? \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ once a month

**Employer #2:** \_\_\_\_\_

Position/Title \_\_\_\_\_ Hire Date \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State Zip code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Employment:  Part-Time  Full-Time  Seasonal

If seasonal employment, have you worked in this field for two years or more?  Yes  No

Gross Monthly Income (before taxes): \$ \_\_\_\_\_

How often are you paid? \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ once a month

**Employer #3:** \_\_\_\_\_

Position/Title \_\_\_\_\_ Hire Date \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State Zip code

Phone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Employment:  Part-Time  Full-Time  Seasonal

If seasonal employment, have you worked in this field for two years or more?  Yes  No

Gross Monthly Income (before taxes): \$ \_\_\_\_\_

How often are you paid? \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ once a month

**If employed for LESS THAN TWO years at one place, continue listing employers on a separate sheet of paper.**

**SOUTHERN MUTUAL HELP ASSOCIATION, INC.  
PERSONAL PROFILE FORM**

**HOUSEHOLD INFORMATION**

Family/Household Size: \_\_\_\_\_

How many dependents? \_\_\_\_\_

What ages are they? Age \_\_\_\_ Boy or Girl (Circle One), Age \_\_\_\_ Boy or Girl (Circle One), Age \_\_\_\_ Boy or Girl (Circle One)  
 Age \_\_\_\_ Boy or Girl (Circle One), Age \_\_\_\_ Boy or Girl (Circle One), Age \_\_\_\_ Boy or Girl (Circle One)  
 Age \_\_\_\_ Boy or Girl (Circle One), Age \_\_\_\_ Boy or Girl (Circle One), Age \_\_\_\_ Boy or Girl (Circle One)

Are there non-dependents who will be living in the home?  Yes  No

If yes, please list below:

Relationship	Age	Relationship	Age
--------------	-----	--------------	-----

Total Annual Family or Household Income (include all family members who earn income): \$ \_\_\_\_\_

**OTHER INCOME**

	APPLICANT	CO-APPLICANT
Type of Income	Monthly Amount	Monthly Amount
Alimony/Child Support		
Rental Income		
Pension Income		
Self-employment Income		
Dependent SSI Income		
Disability Income		

Can you document your child support/alimony income?  Yes  No

If your child or a family member receives SSI, how many more years will the payments continue? \_\_\_\_\_

If you receive disability income, is it for a permanent disability?  Yes  No

**LIVING EXPENSES**

	APPLICANT	CO-APPLICANT
Current monthly rent or mortgage		

**SOUTHERN MUTUAL HELP ASSOCIATION, INC.  
PERSONAL PROFILE FORM**

**DEBT INFORMATION**

Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. Do NOT include rent or utilities.

Paid To	Current Balance	Monthly Payment	Whose Debt? A=Applicant C= Co-Applicant
1.			
2.			
3.			
4.			
5.			
6.			
7.			

*Please use additional sheets if necessary.*

	<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
Have your payments been made on time?	Yes	No	Yes	No
Are you currently in Chapter 13 bankruptcy?	Yes	No	Yes	No
If yes, when did it begin? _____				
If yes, when will it be paid out? _____				
If yes, how much is the payment? _____				
Have you had a Chapter 7 bankruptcy?	Yes	No	Yes	No
If yes, when was it discharged? _____				

**LIQUID FUNDS/SAVINGS/INVESTMENTS**

Please list the current balance of the following:

	<b>APPLICANT</b>	<b>CO-APPLICANT</b>
Checking account		
Savings account		
Cash		
Certificate of Deposit (CD)		
Securities (stocks, bonds, etc.)		
Retirement account (i.e. 401K, Simple IRA, etc.)		

**SOUTHERN MUTUAL HELP ASSOCIATION, INC.  
PERSONAL PROFILE FORM**

**ADDITIONAL INFORMATION**

	<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
Have you owned a home in the last three (3) years?	Yes	No	Yes	No
Are you a Veteran?	Yes	No	Yes	No
Do you have a contract on a house at this time?	Yes	No		
Are you currently working with a real-estate agent?	Yes	No		
Most convenient time for your individual appointment?	_____ AM		_____ PM	

**AUTHORIZATION**

I authorize SMHA to:

- (a) pull my credit report to review my credit file for housing counseling in connection with my pursuit of a loan to purchase real property;
- (b) pull my credit report and review my credit file for informational inquiry purposes; and
- (c) obtain a copy of the HUD-1 settlement statement when I purchase a home from the lender who made me a loan or the title company that closed the loan. This information informs us that you obtained your goal of homeownership.

I certify that all of the information provided herein is true and correct and that all household income is reported. I understand that this information is subject to verification by this agency, and its affiliates and/or agents for the purpose of determining my eligibility for participation in Southern Mutual Help Association, Inc. I further understand that deliberate misrepresentation of the required information may subject me to prosecution under applicable local, state and federal laws.

\_\_\_\_\_  
APPLICANT

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CO-APPLICANT

\_\_\_\_\_  
DATE

Southern Mutual Help Association  
3602 Old Jeanerette Road  
New Iberia, LA 70563  
Phone: 337-367-3277  
Fax: 337-367-3279



*Scott Sutton*  
President  
*Lorna Bourg*  
Treasurer  
*Helen Vinton*  
Secretary  
*Martha Moore*  
Member



*Theresa LaCour*  
Manager and Originator  
*Clementine Matthews*  
SMFS Senior  
Originator/Trainer

3602 Old Jeanerette Road • New Iberia, Louisiana 70563 • (337) 367-3277 • [www.SouthernMutualHelp.Org](http://www.SouthernMutualHelp.Org) •  
[smfs@SouthernMutualHelp.Org](mailto:smfs@SouthernMutualHelp.Org)

DEAR APPLICANT:

Please fill out this Base Line and Pre Home Ownership Counseling (HOC) surveys and return them to us with your application and other required documents.

If you have already had Home Ownership Counseling, please fill out the forms and return them to us. When you fill out the forms, answer the questions thinking about **what** you would have said if you had not had the Home Ownership Counseling.

We thank you for your time!

*Southern Mutual Financial Services, Inc.*  
*3602 Old Jeanerette Rd.*  
*New Iberia, LA 70563*  
*337 367-3277 phone*  
*337 367-3279 fax*  
Email [smfs@southernmutualhelp.org](mailto:smfs@southernmutualhelp.org)

Name \_\_\_\_\_ Date \_\_\_\_\_

**THANK YOU FOR TAKING THE TIME TO COMPLETE THIS SURVEY.  
THIS INFORMATION WILL HELP US HELP OTHER  
FAMILIES BECOME HOMEOWNERS**

***Please let us know if you have any questions or concerns***

Please check "yes" or "no" to the following questions.	YES	NO
Do you have more than one source of income?	_____	_____
Do you spend more than you earn?	_____	_____
Do you have a budget?	_____	_____
Do you maintain your budget?	_____	_____
Do you know how to read a credit report?	_____	_____
Do you know your credit score and what it means?	_____	_____
Do you file taxes?	_____	_____
Have you gone to a bank for a loan and were turned down?	_____	_____
Are you in debt?	_____	_____
How much debt do you have? _____		
Do you have collections (debt that you have stopped paying)?	_____	_____
Are you confident you can increase your income?	_____	_____
Do you know what a last will and testament is?	_____	_____
Do you have a last will and testament?	_____	_____

**What goals and dreams do you have for your life? Please tell us below:**

**I am able to buy things I need without using a credit card, rent to own store, or a pay day loan.**

Never		Sometimes		Always
1	2	3	4	5

**My family understands my financial goals.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

**I try to buy things on sale, comparison shop, or buy from Second Hand stores.**

Never		Sometimes		Always
1	2	3	4	5

Name \_\_\_\_\_ Date \_\_\_\_\_

**I am confident about my financial future.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**I can pay all my bills each month**

Never                      Sometimes                      Always  
1                      2                      3                      4                      5

**I can pay monthly bills without using credit cards or pay day loans**

Never                      Sometimes                      Always  
1                      2                      3                      4                      5

**I am confident that I can take care of emergencies without using pay day loans or getting into debt.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**I am confident that I will achieve my goals and dreams for my life.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**I can make dramatic lifestyle changes in order to achieve my goals and dreams.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

- |  |     |    |
|--|-----|----|
| Moved into a cheaper apartment                         | YES | NO |
| Purchased a less expensive home than originally wanted | YES | NO |
| Moved in with family or friends                        | YES | NO |
| Made a Budget  | YES | NO |
| Negotiated with creditors                              | YES | NO |
| Paid off debt  | YES | NO |
| Shopped at second hand stores                          | YES | NO |
| Said "NO" to payday loans and rent to own stores       | YES | NO |
| Stopped using my credit card                           | YES | NO |
| Took a second or third job                             | YES | NO |
| Saved more   | YES | NO |
| Cut out unnecessary expenses                           | YES | NO |

Example: \_\_\_\_\_

**How would you rate the health of your family?**

Poor                      Okay                      Excellent  
1                      2                      3                      4                      5

**How would you rate the health of your children? (Don't answer if you don't have children)**

Poor                      Okay                      Excellent  
1                      2                      3                      4                      5

**How would you rate your children's performance in school? (Don't answer if you don't have children)**

Poor                      Okay                      Excellent  
1                      2                      3                      4                      5

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**THANK YOU FOR TAKING THE TIME TO COMPLETE THIS SURVEY.  
THIS INFORMATION WILL HELP US HELP OTHER  
FAMILIES BECOME HOMEOWNERS**

*Please let us know if you have any questions or concerns*

**1. I know whether or not I am ready for homeownership.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**2. I know how to check if there are environmental problems in the neighborhood before buying a home.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**3. It is important to buy a home in a neighborhood where homes are well maintained.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**4. I know how to check and see if the home I want to buy is close to a fire station, hospital, store and school.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**5. Having too high of expectations about my future home can be a barrier to homeownership.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**6. Poor credit and too much debt are also barriers to homeownership.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**7. I know what will happen at the closing for my home.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**8. I understand what SMHA will ask me to do during the construction or renovation of my home.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**9. I know how to make a budget.**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

**10. I understand some basic ways to save (pay yourself first).**

Not at all                      Somewhat                      Yes, Definitely  
1                      2                      3                      4                      5

(Please turn the survey over and continue your responses)

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**11. I understand how affordability is calculated and why it is important.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

**12. I understand the different types of mortgages that are available.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

**13. I know what insurance I will be expected to have as a homeowner.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

**14. I know what to do during the inspection process.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

**15. I know some ways to protect the value of my house.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

**16. I know to who, when and how much I will pay my mortgage note.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

**17. I know what to do if I have difficulties paying my mortgage.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

**18. I know what to do if creditors contact me.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

**19. I know where to get a consumer loan and why a consumer loan helps me save money.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

**20. I know what kinds of scams and frauds I have to be aware of once I become a homeowner.**

Not at all		Somewhat		Yes, Definitely
1	2	3	4	5

*“Once again, thank you for taking time to complete this survey”*