



U-SNAP-BAC Non-Profit Housing Corporation

14901 E. Warren
Detroit, Michigan 48224
313.640.1100 office
www.usnapbac.org

Dear Future Home Buyer:

Re: Appointment with LaKesha Hancock on _____ AM PM

Virtually _____ Via Zoom

Thank you for choosing U SNAP BAC to help achieve your goal of Home Ownership. In order to effectively access your readiness to purchase, you will need to provide the documents listed below prior to scheduling an appointment. You have multiple options to provide your documentation to our staff.

Option 1: Bring your documents to our office at 14901 East Warren Ave. Detroit. Monday – Thursday, 9:00 AM – 5:00 PM. Upon arriving please let the staff member know you need to have copies made to schedule a Initial PP Counseling appointment. Your copies will be made while you wait and emailed to the counselor. ****PLEASE NOTE** If you choose this option please use the link to schedule <https://lakeshahancock.10to8.com>.**

Option 2: Scan and email your documents to lhancock@usnapbac.org. **Please confirm receipt of your documents by calling Mrs. Hancock at (586) 381-2835 Monday – Thursday, 9:00 AM – 5:00 PM.** Then schedule your appoint by clicking the link <https://lakeshahancock.10to8.com>

Option 3: Fax your documents to (313)640-1112. **Please confirm receipt of your documents by calling Mrs. Hancock at (586) 381-2835 Monday – Thursday, 9:00 AM – 5:00 PM.**

The following documents are required for your appointment:

1. Valid driver's license or state ID and Social Security Card
2. Recent Pay Stub from all employment and income sources showing 30 days of year-to-date earnings
3. Two recent Bank Statement (all pages) no transaction summaries (from online banking download E-Statements)
4. Federal tax returns for 2020 & 2021
5. If receiving Social Security, Disability, or Pension, provide Benefit Statement reflecting award amount
6. **One (1)** current utility bill (water, gas, electric or phone)
7. Budget, fill in the monthly income, monthly payments and expenses (attached)

Additional questions regarding document submission and appointments should be directed to LaKesha Hancock @ (586)381-2835 or lhancock@usnapbac.org. We look forward to serving you.

U SNAP BAC Staff

Name _____

Date _____



Make a Budget



Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

MONTH _____ **YEAR** _____

My income this month

Income	Monthly total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$ _____
Other income (after taxes) for example: child support	\$ _____
Total monthly income	\$ _____

Income

My expenses this month

	Expenses	Monthly total
HOUSING	Rent or mortgage	\$ _____
	Renter's insurance or homeowner's insurance	\$ _____
	Utilities (like electricity and gas)	\$ _____
	Internet, cable, and phones	\$ _____
	Other housing expenses (like property taxes)	\$ _____
FOOD	Groceries and household supplies	\$ _____
	Meals out	\$ _____
	Other food expenses	\$ _____
TRANSPORTATION	Public transportation and taxis	\$ _____
	Gas for car	\$ _____
	Parking and tolls	\$ _____
	Car maintenance (like oil changes)	\$ _____
	Car insurance	\$ _____
	Car loan	\$ _____
	Other transportation expenses	\$ _____



Make a Budget

	Expenses	Monthly total
HEALTH	Medicine	\$
	Health insurance	\$
	Other health expenses (like doctors' appointments and eyeglasses)	\$
PERSONAL AND FAMILY	Child care	\$
	Child support	\$
	Money given or sent to family	\$
	Clothing and shoes	\$
	Laundry	\$
	Donations	\$
	Entertainment (like movies and amusement parks)	\$
	Other personal or family expenses (like beauty care)	\$
FINANCE	Fees for cashier's checks and money transfers	\$
	Prepaid cards and phone cards	\$
	Bank or credit card fees	\$
	Other fees	\$
OTHER	School costs (like supplies, tuition, student loans)	\$
	Other payments (like credit cards and savings)	\$
	Other expenses this month	\$
Total monthly expenses		\$

Expenses

$$\begin{array}{c}
 \$ \quad \boxed{} \\
 \text{Income}
 \end{array}
 -
 \begin{array}{c}
 \$ \quad \boxed{} \\
 \text{Expenses}
 \end{array}
 =
 \begin{array}{c}
 \$ \quad \boxed{}
 \end{array}$$

Maybe your income is more than your expenses. You have money left to save or spend.

Maybe your expenses are more than your income. Look at your budget to find expenses to cut.