NeighborWorks®
CHARTERED MEMBER

Client Number: _____

SAINT JOSEPH'S
CARPENTER
◆ SOCIETY ◆

HUD HOUSING COUNSELING
CLIENT INTAKE PACKET

Rental Counseling • Pre-Purchase Counseling • Post-Purchase Counseling

WELCOME!

Thank you for choosing Saint Joseph's Carpenter Society (SJCS) for your housing counseling needs. This packet contains all the forms and information needed to begin your journey toward stable, successful housing.

Please read each section carefully and provide all required information.

1 HOUSING COUNSELING INTAKE APPLICATION

Complete the intake application in full to get started.

2 REQUIRED SUPPORTING DOCUMENTS

Provide all required documents listed in the checklist.

3 HUD HOUSING COUNSELING DISCLOSURES

Review important disclosures and sign where indicated.

4 CONSUMER EDUCATION HANDOUTS

Review helpful resources and educational materials.

HOUSING COUNSELING FEES

ONE APPLICANT	$67
TWO APPLICANTS	$104

Fees are set in accordance with HUD guidelines.

PAYMENT OPTIONS

MONEY ORDER
Make payable to:
Saint Joseph's Carpenter Society

PAYPAL (ONLINE)
Visit our website to securely submit your payment:
https://www.sjcscamden.org/apply-pay/

CONTACT US

20 Church Street
Camden, NJ 08105

(856) 966-8117

www.sjcscamden.org

info@sjcscamden.org

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DOCUMENT CHECKLIST

Required Documents

Submit the completed application package with ALL required supporting documents.

☐ Social Security cards for all household members.

☐ Birth certificates for all household members.

☐ Income verification for all wage earners (5 most recent pay stubs).

☐ Three (3) most recent bank statements for ALL accounts (checking, savings, Cash App, Chime, online banks, credit unions, investment accounts, etc.). Include ALL pages.

☐ One valid government-issued photo ID for each adult.

☐ W-2 Employees: Two (2) most recent SIGNED federal tax returns with all W-2 forms attached.

☐ Self-Employed Applicants: Three (3) most recent SIGNED federal tax returns with all schedules attached along with Profit & Loss statements.

☐ Lease or landlord verification (if renting).

☐ Marriage certificate or divorce decree (if applicable).

☐ Bankruptcy and discharge documents (if applicable).

☐ Documentation for all other incomes (SSI, SSDI, Pension, Child Support, TANF, Unemployment, etc.).

☐ SECTION 8 / HOUSING CHOICE VOUCHER CLIENTS: Copy of current Housing Choice Voucher and/or current HAP (Housing Assistance Payment) Contract/Form.

☐ POST-PURCHASE CLIENTS: Most recent mortgage statement or recent tax bill

☐ Other applicable documents (work authorization, citizenship certificate, custody orders, etc.).

IRS Information- If you need copies of your federal tax returns or tax transcripts:
• Call the IRS at 1-800-908-9946
• Visit www.irs.gov and request a Tax Return Transcript or Record of Account.

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Client Number: _____

Saint Joseph's Carpenter Society

Housing Counseling Intake Application

Rental • Pre-Home Purchase • Post-Purchase Counseling/Foreclosure

COUNSELING SERVICE REQUESTED

☐ Rental Counseling

☐ Pre-Home Purchase Counseling

☐ Post-Purchase Counseling/Foreclosure

APPLICANT INFORMATION

Applicant Name: _____

Date of Birth: _____ SSN: _____

Co-Applicant Name: _____

Date of Birth: _____ SSN: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Current Housing Status: ☐ Rent ☐ Own ☐ Family/Friends ☐ Shelter ☐ Transitional ☐ Homeless ☐ Other

Monthly Housing Payment: $_____

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Separated ☐ Widowed

Race: _____

Ethnicity: ☐ Hispanic/Latino ☐ Non-Hispanic/Latino

Education: ☐ Less than HS ☐ HS/GED ☐ Some College ☐ Associate ☐ Bachelor ☐ Graduate

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Client Number: _____

HOUSEHOLD MEMBERS

Name	DOB	Relationship	SSN

EMPLOYMENT HISTORY

Employment Information	**Applicant**	**Co-Applicant**
Employer		
Position		
Supervisor		
Start Date		

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Client Number: _____

MONTHLY HOUSEHOLD INCOME

Income Source	Applicant	Co-Applicant
Employment		
SSI/Social Security		
Pension		
Child Support		
Public Assistance		
Other		
TOTAL		

Have you ever filed bankruptcy? ☐ Yes ☐ No Chapter: _____ Discharge Date: _____

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Client Number: _____

SERVICE-SPECIFIC INFORMATION

Rental Counseling

Receiving Rental Assistance? ☐ Yes ☐ No

☐ Housing Choice Voucher ☐ Public Housing ☐ Subsidized Housing

Housing Authority: _____

Expiration: _____

Pre- Home Purchase Counseling

First-Time Homebuyer? ☐ Yes ☐ No

Have you ever been evicted? ☐ Yes ☐ No

Post-Purchase Counseling

Do you currently have a mortgage? ☐ Yes ☐ No

Mortgage Type: ☐ Conventional ☐ FHA ☐ VA ☐ USDA ☐ NJHMFA ☐ Other

Mortgage Servicer: _____

Monthly Mortgage Payment: $_____

Reason for Counseling: ☐ Repairs ☐ Budget ☐ Taxes ☐ Insurance ☐ Equity ☐ Delinquency ☐ Other

Missed Mortgage Payments? ☐ Yes ☐ No If yes, how many? _____

CLIENT CERTIFICATION

I certify that the information provided is true and complete to the best of my knowledge.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

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HOMEBUYER EDUCATION PROGRAM

Applicants purchasing a Saint Joseph's Carpenter Society home or through another source or agency may also complete the program to earn the HUD-approved home-buyer education certificate accepted by many lenders and local government agencies. The 12-hour HUD-approved Homebuyer Education Program includes Financial Fitness and Homebuyer Education classes. They are offered in English and Spanish on alternating months, and participants will receive their class schedule after registration.

Program Fees

• One Person: Financial Fitness and Homebuyer Education – $67
• Two People: Financial Fitness and Homebuyer Education – $104
(Fees cover the cost of a credit report and the course workbook.)

Payment is due before the start of either series. Payments may be made by money order at our office or through PayPal on our website https://www.sjcscamden.org/apply-pay/.

Class Schedule

Virtual

English Classes (February, April, June, September, and November)

First two weeks of the month:
• Tuesdays & Wednesdays, 6:30 PM – 8:00 PM: Financial Fitness

Third & Fourth weeks of the month:
• Tuesdays & Wednesdays, 6:30 PM – 8:00 PM: Homebuyer Education

Spanish Classes (January, March, May, July, and October)

First two weeks of the month:
• Tuesday, 6:30 PM – 8:00 PM: Financial Fitness

Third & Fourth weeks of the month:
• Wednesday, 6:30 PM – 8:00 PM: Homebuyer Education

Online Option

Online classes are available through eHomeAmerica for $100.00. After completing the course, contact our office to receive your certificate. Please note that a credit check is not included and is available for an additional $37 per person.

eHomeAmerica: http://www.ehomeamerica.org/sjcs

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Housing Counseling Client Disclosure and Authorizations

20 Church Street ♦ Camden, NJ 08105 ♦ 856-966-8117 ♦ Fax 856-342-7289

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Welcome

Thank you for choosing Saint Joseph's Carpenter Society (SJCS) as your HUD-approved Housing Counseling Agency. We provide confidential, objective, and personalized counseling to help individuals and families achieve long-term housing stability.

Mission

Saint Joseph's Carpenter Society builds wealth and cultivates community through healthy, affordable homes, vibrant neighborhoods, and empowered residents.

Services

🏠 **Pre-Purchase Counseling** One-on-one counseling focused on budgeting, credit improvement, mortgage readiness, homebuyer preparation, and an individualized action plan.

🏡 **Post-Purchase Counseling** Support for homeowners including budgeting, home maintenance, protecting home equity, mortgage sustainability, taxes, insurance, and repair referrals.

🏢 **Rental Counseling** Education on renting, tenant rights, lease agreements, budgeting, rental assistance, and Housing Choice Voucher guidance.

🎓 **Homebuyer Education** HUD-approved education covering budgeting, credit, financing, shopping for a home, inspections, closing, and successful homeownership.

💵 **Financial Capability** Coaching on budgeting, saving, debt reduction, credit improvement, and financial goal setting.

🤝 **Community Resources** Referrals to home repair, lead hazard remediation, utility assistance, food resources, legal services, employment resources, foreclosure prevention, and other community programs.

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Equal Housing Opportunity

SJCS serves all eligible clients without regard to race, color, religion, sex, national origin, disability, familial status, age, gender identity, sexual orientation, or any other protected status in accordance with federal, state, and local Fair Housing laws.

Our Commitment to You

- Professional, confidential housing counseling
- Objective and unbiased information
- Personalized action plans
- Respectful and equitable service
- Educational resources to support informed decision-making
- Referrals to trusted community partners when appropriate

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Client & Counselor Responsibilities

Counselor Responsibilities	Client Responsibilities
Review finances and goals	Provide accurate information
Develop an action plan	Complete action plan
Prepare a budget	Submit requested documents
Provide education and referrals	Attend appointments
Maintain confidentiality	Notify SJCS of changes
Treat clients fairly	Communicate respectfully

Important Information

- SJCS cannot provide legal advice.
- Services may be discontinued for repeated non-participation.
- All clients are treated fairly and without preferential treatment.

Client Acknowledgement

I acknowledge that I have reviewed and understand the respective responsibilities of both the Housing Counselor and the Client. I understand that successful housing counseling requires active participation from both parties.

Client Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

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SAINT JOSEPH'S CARPENTER SOCIETY

Agency Relationships, Client Choice & Alternative Services

Saint Joseph's Carpenter Society (SJCS) is committed to providing objective, unbiased HUD-approved housing counseling. Our counselors present information and options that support your housing goals while allowing you to make your own informed decisions.

SJCS Programs & Services

- HUD Housing Counseling (Pre-Purchase, Rental, and Post-Purchase)
- HUD Homebuyer Education
- Home Repair Programs (when funding is available)
- Lead Hazard Remediation Programs
- Homes for Sale and Affordable Housing Opportunities
- Community Development and Neighborhood Revitalization Programs

Agency Relationships

SJCS receives financial support and maintains professional relationships with government agencies, foundations, financial institutions, and community organizations to help provide housing counseling and neighborhood revitalization services. These relationships do not influence the counseling recommendations you receive. **You are not required to purchase any SJCS product or use any partner to receive housing counseling.**

Alternative Services

- U.S. Department of Housing and Urban Development (HUD)
- NeighborWorks America
- New Jersey Housing and Mortgage Finance Agency (NJHMFA)
- New Jersey Department of Community Affairs (DCA)
- City of Camden
- Local banks, foundations, and community development partners

I understand that I am free to choose any housing counseling agency, lender, mortgage product, real estate professional, or community service provider. I understand that participation in SJCS counseling does not obligate me to use any SJCS program or partner.

Client Signature: _____ Date: _____

Co-Applicant: _____ Date: _____

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Privacy Notice & Information Sharing

Saint Joseph's Carpenter Society (SJCS) values your privacy and is committed to protecting your personal information. Information collected during the housing counseling process is used only to provide quality counseling services, determine program eligibility, comply with HUD requirements, and connect you with resources that support your housing goals.

Information We Collect

- Identification
- Income and employment
- Assets
- Credit
- Housing history

How Information Is Used

- Prepare action plan
- Determine eligibility
- Provide referrals
- HUD reporting
- Program evaluation

Who May Receive Information

- HUD
- NeighborWorks America
- Funding agencies
- Authorized lenders/partners

Protecting Your Information

SJCS safeguards your personal information through secure electronic systems, restricted employee access, secure document storage, and confidential record retention practices. Information is maintained only as long as required by applicable laws and program requirements.

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Your Privacy Choices

You may request limitations on certain information sharing when permitted by law. Declining to authorize the release of information may limit SJCS's ability to coordinate services with lenders, creditors, or community partners.

Client Acknowledgement

I acknowledge that I have received and reviewed SJCS's Privacy Notice and understand how my personal information may be collected, used, protected, and shared.

Client Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

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HUD Credit Report & Information Authorization

To provide comprehensive HUD-approved housing counseling services, Saint Joseph's Carpenter Society (SJCS) may need to obtain and verify information related to your financial and housing history. This authorization allows SJCS to review information necessary to evaluate your current situation, prepare your Housing Counseling Action Plan, and provide recommendations that support your housing goals.

Authorization

- ☐ Obtain my consumer credit report.
- ☐ Verify my employment and income.
- ☐ Verify checking, savings, investment, and other financial accounts.
- ☐ Verify mortgage, rental, and housing payment history.
- ☐ Review debts, public records, and other financial obligations.
- ☐ Use this information solely to provide HUD Housing Counseling services.
- ☐ Share information only as permitted by law or with my written authorization.

Authorization Period

Valid for 120 days from signature.

Important Notice

Authorizing SJCS to obtain your credit and financial information does not obligate you to obtain financing, purchase a home, or participate in any additional SJCS program. Your information will be maintained in accordance with SJCS's Privacy Notice and applicable federal and state laws.

Certification

I certify that the information I have provided to SJCS is true and complete to the best of my knowledge. I authorize SJCS to obtain and verify the information described above for the purpose of providing HUD-approved housing counseling services.

Client Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

20 Church Street ♦ Camden, NJ 08105 ♦ 856-966-8117 ♦ Fax 856-342-7289

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Photo & Media Release Authorization

I hereby grant Saint Joseph's Carpenter Society (SJCS) permission to photograph, video record, or otherwise capture my image, likeness, voice, and/or testimonial during participation in SJCS programs, events, counseling sessions, workshops, homebuyer education classes, or other activities.

I understand that these photographs, videos, recordings, and testimonials may be used by SJCS for educational, promotional, marketing, fundraising, public relations, grant reporting, social media, website content, newsletters, printed publications, and other lawful purposes without compensation.

I understand that:

- My participation is voluntary.
- I may decline to be photographed or recorded without affecting my eligibility for services.
- I waive any right to inspect or approve the finished materials in which my image or testimonial appears.
- SJCS may edit, reproduce, publish, distribute, or display these materials in print, digital, or electronic formats.
- I release and hold harmless Saint Joseph's Carpenter Society, its employees, volunteers, board members, and representatives from any claims arising from the use of these materials.

Please select one:

☐ I GIVE permission for Saint Joseph's Carpenter Society to photograph and/or record me and use my image as described above.

☐ I DO NOT GIVE permission for Saint Joseph's Carpenter Society to photograph and/or record me.

Client Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

20 Church Street ♦ Camden, NJ 08105 ♦ 856-966-8117 ♦ Fax 856-342-7289

TEN IMPORTANT QUESTIONS

TO ASK YOUR HOME INSPECTOR



A home inspection can help you make an informed decision and protect your investment. Use these important questions to choose a qualified home inspector and understand the inspection process.

1 ARE YOU LICENSED OR CERTIFIED?

Ask if the inspector is licensed or certified by a professional organization, and in good standing. (Requirements vary by state.)

2 HOW MUCH EXPERIENCE DO YOU HAVE?

Find out how long they have been inspecting homes and how many inspections they perform each year.

3 WILL YOU PROVIDE A SAMPLE INSPECTION REPORT?

Ask to see a sample report so you know what type of information you will receive and how the report is presented.

4 WHAT DOES YOUR INSPECTION COVER?

Make sure the inspection includes all major systems and components of the home, including structural, electrical, plumbing, HVAC, roof, and more.

5 HOW LONG WILL THE INSPECTION TAKE?

The average inspection takes 2 to 4 hours, depending on the size, age, and condition of the home.

6 WILL YOU ENCOURAGE ME TO ATTEND THE INSPECTION?

It's best to attend so the inspector can explain findings and answer your questions.

7 HOW SOON WILL I GET THE REPORT?

Ask when you can expect to receive the written report. Most inspectors provide it within 24 hours.

8 WHAT ARE YOUR FEES?

Get the total cost in writing and ask what is included. Be cautious of unusually low fees—they may mean a less thorough inspection.

9 WILL YOU PERFORM ADDITIONAL SERVICES?

Some inspectors offer additional services such as radon testing, mold testing, pest inspections, or well and septic evaluations.

10 WHAT HAPPENS IF YOU FIND A PROBLEM?

The inspector should explain the findings, answer your questions, and provide guidance on next steps.

REMEMBER:

- ✓ You are hiring the inspector—make sure you feel comfortable asking questions.
- ✓ Get everything in writing, including the cost and what is included.
- ✓ A thorough inspection today can help you avoid costly surprises tomorrow!

BE INFORMED. BE PREPARED. BE PROTECTED.

A home inspection is a small investment for peace of mind.

LEAD SAFETY GUIDE

PROTECT YOUR FAMILY FROM LEAD HAZARDS

Lead poisoning is preventable.
Learn the facts. Take action. Keep your family safe.



WHAT IS LEAD?

Lead is a toxic metal that was commonly used in household paint before 1978. As paint ages, it can chip, peel, or create dust that may contain lead. Young children and pregnant women are especially vulnerable to lead exposure.



Homes built before 1978 are more likely to have lead-based paint.

Lead hazards can be found inside and outside your home.

WHY IS LEAD DANGEROUS?

Lead poisoning can occur without obvious symptoms.
Even small amounts of lead can cause serious health problems.

CHILDREN MAY EXPERIENCE:

- Learning and developmental delays
- Lower IQ
- Behavioral problems
- Hearing and speech difficulties
- Slowed growth

ADULTS MAY EXPERIENCE:

- High blood pressure
- Kidney problems
- Memory and concentration issues
- Joint and muscle pain

PREGNANT WOMEN MAY EXPERIENCE:

- Increased risk of miscarriage
- Premature birth
- Low birth weight
- Developmental problems for the baby

WHERE CAN LEAD BE FOUND?

Lead hazards are most common in homes built before 1978.

- Peeling or chipping paint
- Lead-contaminated dust
- Soil around older homes
- Drinking water from older plumbing
- Renovation or remodeling projects
- Painted windows, doors, trim, and porches

Lead poisoning is preventable.
Simple steps today can protect your family's health for a lifetime.

PROTECT YOUR FAMILY

You can lower your family's risk of lead exposure by following these simple steps.

- Keep painted surfaces in good condition.
- Clean floors and windowsills weekly using a damp mop or cloth.
- Wash children's hands, bottles, pacifiers, and toys frequently.
- Remove shoes before entering your home.
- Wash fruits and vegetables before eating.
- Use cold water for drinking and cooking.
- Never sand or scrape old paint without proper safety precautions.
- Hire an **EPA Lead-Safe Certified Contractor** for renovations in homes built before 1978.

BUYING OR RENTING AN OLDER HOME?

Before purchasing or renting a home built before 1978:

- Ask whether lead-based paint is present.
- Review any available lead inspection reports.
- Obtain a home inspection.
- Consider a professional lead risk assessment.
- Understand your rights under federal lead disclosure laws.

WHEN SHOULD YOU TEST?

Consider testing if:

- Your child spends time in a home built before 1978.
- Paint is peeling or damaged.
- Renovation work has recently been completed.
- Your healthcare provider recommends testing.

A simple blood test can determine whether a child has been exposed to lead.

NEED MORE INFORMATION?

Scan the QR code or visit the resources below to learn more about lead safety.

U.S. Environmental Protection Agency (EPA) Lead Information
www.epa.gov/lead

U.S. Department of Housing and Urban Development (HUD) Lead Hazard Control
www.hud.gov/lead

Centers for Disease Control and Prevention Childhood Lead Prevention
www.cdc.gov/nceh/

LEARN MORE

Visit EPA, HUD, and CDC lead safety resources.

Lead-safe homes. Healthy families. Stronger communities.
Together, we can create a safe place for every child to grow and thrive.

SAINT JOSEPH'S CARPENTER SOCIETY

Building Homes. Restoring Hope.

FAIR HOUSING

EQUAL OPPORTUNITY FOR ALL

Everyone deserves a place to call home. Federal Fair Housing laws protect you from housing discrimination.

IT IS ILLEGAL TO DISCRIMINATE IN HOUSING.

The Fair Housing Act protects you when you are buying, renting, or seeking housing.

YOUR FAIR HOUSING RIGHTS

Federal Fair Housing laws prohibit discrimination in housing because of:

RACE
Includes traits associated with race, including hair texture and skin color.

COLOR

RELIGION
Includes religious creed, practice, and observance.

SEX
Includes gender identity and sexual orientation.

DISABILITY
Physical or mental disability that substantially limits one or more major life activities.

FAMILIAL STATUS
Includes households with children under 18, pregnant women, or people securing custody of children under 18.

AGE
For individuals 40 years of age or older.

SOURCE OF INCOME
Includes any lawful source of income, such as wages, vouchers, or public assistance.

WHAT HOUSING IS COVERED?

- ✓ Buying or renting a home or apartment
- ✓ Applying for a mortgage or loan
- ✓ Advertising or showing housing
- ✓ Setting terms, conditions, or privileges
- ✓ Providing housing services or facilities

EXAMPLES OF ILLEGAL DISCRIMINATION

- ✗ Refusing to rent, sell, or show you housing
- ✗ Setting different terms or conditions
- ✗ Providing different housing services or facilities
- ✗ Steering you to a particular neighborhood or area
- ✗ Making housing unavailable because of a protected characteristic
- ✗ Harassing you because of a protected characteristic
- ✗ Refusing to make reasonable accommodations or allow reasonable modifications for people with disabilities

YOU HAVE THE RIGHT TO:

- ✓ Be treated fairly and with respect.
- ✓ Have the same opportunities to access housing.
- ✓ File a fair housing complaint if you believe your rights have been violated.

FAIR HOUSING BENEFITS EVERYONE



Inclusive communities are stronger, healthier, and more vibrant for all.

We are committed to

FAIR HOUSING.

Saint Joseph's Carpenter Society supports your right to safe, decent, and affordable housing without discrimination.

QUESTIONS OR CONCERNS?

If you believe you have experienced housing discrimination, you may file a complaint.

Contact the U.S. Department of Housing and Urban Development (HUD):

1-800-669-9777 (Toll Free)
1-800-927-9275 (TTY)
www.hud.gov/fairhousing

EQUAL HOUSING OPPORTUNITY

Fair Housing is your right.

If you have experienced discrimination, you are not alone. Help is available.

Together, we can build a community where everyone has a place to call home.

SAINT JOSEPH'S CARPENTER SOCIETY

2649 Kensington Avenue
Camden, NJ 08105

856-964-5900

www.sjcs-camden.org

HOMEBUYERS ASSISTANCE RESOURCES

These programs can provide financial assistance, down payment support, and homeownership resources to help you achieve your dream of owning a home. Please contact each program directly for eligibility requirements and details.

City of Camden First Time Homebuyer Program	(856) 757-7323
Camden County First Time Homebuyer Program	(856) 751-2242
Gloucester County First Time Homebuyer Program	(856) 307-6650
HomeSeeker Program (NJHMFA)	(609) 278-7540
Camden County **OEO – IDA Program**	(856) 962-6911
United Way – **IDA Program**	(215) 665-2510



Owning a home builds stability, creates generational wealth, and strengthens our community. Let us help you take the next step toward homeownership!

You dream it.
We can help you
achieve it!

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Client Acknowledgement of Receipt of Educational Materials

I acknowledge receipt of the following materials:

☐ **Home Inspection Guide**

- *For Your Protection: Get a Home Inspection*
- *Ten Important Questions to Ask a Home Inspector*

☐ **Lead Hazard Information**

- *Protect Your Family From Lead in Your Home*
- Lead Safety and Prevention Information

☐ **Fair Housing Information**

- Fair Housing Rights and Responsibilities
- Equal Housing Opportunity Information

☐ **Homebuyer Assistance Resources**

- Local Homebuyer Assistance Programs
- Down Payment & Closing Cost Assistance Resources

☐ **Housing Counseling Information**

- Homebuyer Education Program Information
- Community Referral Resources

Client Certification

I certify that I have received the educational materials listed above. I understand these resources are intended to help me make informed decisions during the homebuying process. I understand that receiving these materials does not guarantee eligibility for any housing program, grant, mortgage, or financial assistance.

I understand that I am responsible for reviewing these materials and asking my Housing Counselor any questions before proceeding with the homebuying process.

Client Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

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