



Good Neighbors Community Outreach Agency
3356 Seymour Avenue • Bronx, NY 10469
Tel: 718-652-3288 • Fax: 718-944-4183

HOMEOWNER SERVICES

Personal Profile

CLIENT INFORMATION

PLEASE PRINT

First Name	_____	Last Name	_____
Street Address	_____		
City	_____	Zip Code	_____
Current Housing Arrangement (circle one)			
Homeowner w/mortgage	Homeowner w/o mortgage	Other	Renter
Home Phone	_____	Work Phone	_____
Mobile Phone	_____	Email	_____
Gender (circle one)	M	F	Head of Household (circle one) Yes No
Race (circle one)			
Asian	Black/Non-Hispanic	Choose Not to Respond	Hispanic White/Non-Hispanic Other
Number in Household	_____	# of Children age 17 and younger	_____
Foreign Born (circle one)	Yes No	Veteran (circle one)	Yes No
Age	_____	Birthdate (mm/dd/yyyy)	_____
Education (circle one)			
College	High School/GED	None	Primary Vocational
Marital Status (circle one)			
Choose Not to Respond	Married	Single	Separated Widowed
Household Annual Income	\$ _____	Active Military (circle one)	Yes No
Referral Source	_____		

FOR INTERNAL USE ONLY

Check Number	_____	Check Amount	_____
Counselor Name	_____	Intake Date	_____



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HOMEOWNER SERVICES (continued)

APPLICANT EMPLOYMENT

Primary Employer _____
 Date Start _____ Date End (if applicable) _____
 Title _____
 Business Type _____ Self Employed (circle one) Yes No
 Monthly Gross Income \$ _____ Monthly Net Income \$ _____

CO-APPLICANT INFORMATION

First Name _____ Last Name _____
 Street Address _____
 City _____ Zip Code _____
 Home Phone _____ Work Phone _____
 Mobile Phone _____ Email _____

CO-APPLICANT EMPLOYMENT

Primary Employer _____
 Date Start _____ Date End (if applicable) _____
 Title _____
 Business Type _____ Self Employed (circle one) Yes No
 Monthly Gross Income \$ _____ Monthly Net Income \$ _____

PROPERTY INFORMATION

Title to property in name (s) of: _____
 Block /Lot _____ Number of Units _____
 Purchase price \$ _____ Year of purchase _____
 Original Mortgage \$ _____ Balance \$ _____ Monthly Payment \$ _____
 Lender _____
 Second Original Mortgage (if applicable)
 Original Mortgage \$ _____ Balance \$ _____ Monthly Payment \$ _____
 Lender _____
 Homeowner's Insurance Carrier _____
 Limits of Coverage _____
 Property Description (circle one)

Brick Brownstone Frame



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HOMEOWNER SERVICES (continued)

INCOME

	<u>Monthly (\$)</u>	<u>Yearly (\$)</u>
Pension	\$ _____	\$ _____
Social Security	\$ _____	\$ _____
Retirement	\$ _____	\$ _____
Other	\$ _____	\$ _____
Gross Income from Subject Real Estate	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____

SUMMARY of ASSETS

Cash Accounts	\$ _____
Other real estate owned (give market value)	\$ _____
TOTAL	\$ _____

PRESENT MONTHLY FIXED CHARGES

Federal Taxes	\$ _____	State Taxes	\$ _____
Local Income Taxes	\$ _____	Social Security	\$ _____
Premium for Life Insurance	\$ _____		
Other (Explain)	\$ _____		
TOTAL	\$ _____		

MONTHLY FAMILY EXPENSES

Medical/Dental/Pharmacy/Clothing/ Telephone/Auto Insurance/ Education	\$ _____
Daily expenses at work/ Children allowance/ Food	\$ _____
Transportation (gas, public transportation, car repair, etc)	\$ _____
Other (explain)	\$ _____
TOTAL	\$ _____

MONTHLY HOUSING EXPENSES

Utilities (Heat, hot water, gas, electric, other)	\$ _____
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LIABILITIES

NAME	ORIGINAL AMOUNT	ACCOUNT #	BALANCES	MONTHLY PAYMENT
TOTALS:				



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HOMEOWNER SERVICES (continued)

ADDITIONAL EXPENSES

Are you making Alimony or Child Support Payments? (circle one) Yes No
 If yes, \$ _____ per _____

APPLICANT BANKING INFORMATION

Name of Bank	Account #	Balance	Type of Account

Co-APPLICANT BANKING INFORMATION

Name of Bank	Account #	Balance	Type of Account

CREDIT and LEGAL

Are you presently or have you been involved with, within the past 10 years? (please circle)
Bankruptcy Judgement Lawsuit Liens on Property

If so, please detail, specifying dates _____

Authorization

I affirm that all the answers given in this application are correct and made for the purpose of obtaining credit.

This application is made for the purpose of obtaining credit and I authorize you to communicate with any person, firm or corporation necessary to obtain any information needed concerning the statements made in this application and agree that the application shall remain your property whether or not the loan herein is granted.

Applicant Signature _____ Date _____

Applicant Social Security Number _____

Co-Applicant Signature _____ Date _____

Co-Applicant Social Security Number _____



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HOMEOWNER SERVICES *(continued)*

PRIVACY POLICY and PRACTICES

Neighborhood Housing Services of New York City, Inc. and its subsidiaries are committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared, both orally and in writing, will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program managers, and others only with your authorization and signature. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you:

1. Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets and income;
2. 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
3. Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures:

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time you wish to change your decision with regard to your “opt-out,” you may call any of our Neighborhood offices at anytime.

Release of your information to third parties:

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

I acknowledge that I have received a copy of **Neighborhood Housing Services of New York City, Inc. and its subsidiaries** Fee Schedule.

Client Signature _____

Date _____

**GOOD NEIGHBORS COMMUNITY OUTREACH AGENCY
FEE SCHEDULE – COUNSELING SERVICES**

Credit Report	\$25.00
<i>This fee covers the cost of obtaining a credit report.</i>	
Credit Analysis (excludes credit report)	\$50.00
<i>This fee covers the cost of two 45 minute sessions to discuss the client's credit profile.</i>	
E Home	\$50.00
<i>This fee covers the cost of participation in an online homeownership education course.</i>	
Fast Track	\$150.00
<i>This fee covers the cost of participation in an accelerated homeownership education course.</i>	
Foreclosure Counseling	NO CHARGE
<i>This includes one-on-one meetings with a counselor to determine affordability, create a budget, review credit reports, and analyze mortgage default options.</i>	
Homebuyer's Club	\$125.00
<i>This fee covers the cost of participation in the Homebuyer's Education Course or Club which is 5-two hour sessions or 2-five hour sessions designed to educate first time home buyers in the home buying process.</i>	
Home Maintenance Training Level 1	\$175.00
<i>This fee covers the cost of home maintenance and repair training courses.</i>	
Home Maintenance Training Level 2	\$175.00
<i>This fee covers the cost of advanced home maintenance and repair training courses.</i>	
Landlord Training 2-4 units	\$100.00
<i>This fee covers the cost of education and training focusing on the rights and responsibilities of landlords in addition to the financial aspects of owning and operating a rental property.</i>	
Pre Purchase Counseling	\$50.00
<i>This fee covers the cost of one-on-one meetings with a counselor to discuss the criteria and process of buying a home including determining affordability, creating a budget, reviewing credit reports, and learning about pre-closing and post-closing requirements.</i>	
Reverse Mortgage	\$125.00
<i>This fee covers the cost of applying for a reverse mortgage.</i>	

Good Neighbors offices may establish individual fees for specific programs,
subject to approval by Central Services.

Payments accepted by check, credit card, or money order ONLY.

Effective January 1, 2013

**GOOD NEIGHBORS COMMUNITY OUTREACH AGENCY
FEE SCHEDULE – LENDING SERVICES**

LOAN APPLICATION FEES

These fees cover the cost of a single or a joint credit report and the processing of an application for an NHS loan product.

1- 4 Family Moderate Emergency Rehab Lending	\$50.00
1- 4 Family Moderate Rehab Lending / Debt Consolidation	\$100.00
1- 4 Gut Rehab Mixed Use/Multi-Family; Landlord One	\$200.00
Closing Cost Assistance Products	\$100.00
Home First	\$100.00

LOAN ORIGATION FEES

These fees cover the administrative costs of the process of entering a loan into the NHS loan origination system and preparing that loan for presentation to management or a loan committee for approval.

1-4 Gut Rehab & Mixed Use/Multi Family; Landlord One	2% loan amount
1-4 Moderate Rehab Govt. Funds	2% total amount to be financed
1-4 Moderate Rehab Private Funds	2% total amount to be financed
Credit Report (Single) (Equifax or Credco)	\$25.00
<i>This fee covers the cost of obtaining a credit report for a single individual. NHS uses the information in a credit report to help decide whether or not an applicant meets the credit eligibility standards of the loan product and the terms of loan approval.</i>	
Credit Report (Joint) (Equifax or Credco)	\$30.00
<i>This fee covers the cost of obtaining a credit report for a couple. NHS uses the information in a credit report to help decide whether or not an applicant meets the credit eligibility standards of the loan product and the terms of loan approval.</i>	
Debt Consolidation	2% debt amt + amount financed
Good Faith Binder (refundable after closing)	\$250.00
<i>This is a good faith deposit paid up front by the applicant if NHS is required to engage the services of a company which researches the title of a property to determine what entities or persons have ownership or lien interests in the property.</i>	
HAP	2% NHS loan amount
GAP	2% NHS loan amount
Rehab Fee	1% - 3% of rehab amount
<i>This fee covers the cost of work provided by the NHS construction services department for a rehab loan.</i>	

Construction fees may be applicable to specific loan products.

Good Neighbors offices may establish individual fees for specific programs, subject to approval by Central Services.

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Effective January 1, 2013

SERVICING RELATED FEES

Copy of Mortgage Satisfaction	\$50.00
<i>This fee covers the cost of providing a Mortgage Satisfaction when a mortgage loan has been paid in full.</i>	
Late Fee	2% / max \$25.00 per month
<i>This fee is charged when a monthly loan payment has not been made by the grace period after the due date.</i>	
Mortgage Recording Fee	\$200.00+
<i>This fee covers the cost of entering an official recording of a mortgage lien.</i>	
Payoff Letter	\$50.00
<i>This fee covers the cost of acquiring a payoff letter describing the amount required to pay off your loan.</i>	
Refinance Document Preparation Fee	\$250.00
<i>This fee covers the cost of preparing documents for refinancing.</i>	
Subordination Fee	\$250.00 (Minimum)
<i>This fee covers the cost of allowing a first lien or interest to be paid off and allowing another first mortgage company to be the first priority lien holder.</i>	
UCC1	\$40.00/42.50
<i>This fee covers the cost of filing the UCC1 financing statement.</i>	
UCC 3 (Termination)	\$50.00
<i>This fee covers the cost of terminating or extending a UCC1.</i>	

OTHER LENDING RELATED FEES

Commitment Fee (HAP & GAP)	\$100.00
<i>This fee is charged by NHS to the applicant upon issuance of a commitment letter for HAP and GAP loans.</i>	
Document Processing Fee	\$50.00
<i>This fee covers the cost of preparing and providing requested documents.</i>	
Initial Construction Inspection with scope	\$400.00
<i>This fee covers the cost of the initial construction inspection.</i>	
Pay out Inspection	\$300.00
<i>This fee covers the cost of an inspection by NHS Construction services to advise the percentage of the scope of work completed and the suggested payment to the contractor.</i>	
Wiring Fee	\$25.00
<i>This fee covers the cost of a wire transfer to the Closing Attorney's account.</i>	

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