



Neighborhood Housing Services of New York City, Inc

306 West 37<sup>th</sup> Street, Suite 1101, New York, NY 10018

Tel (212) 519-2500 / [www.nhsnyc.org](http://www.nhsnyc.org) / NMLS 874359

HOMEOWNER SERVICES

**Personal Profile**

**CLIENT INFORMATION**

1. First Name: \_\_\_\_\_ 2. Last Name: \_\_\_\_\_

3. Street Address: \_\_\_\_\_

4. City: \_\_\_\_\_ 5. Zip Code: \_\_\_\_\_

6. Current Housing Arrangement (check one):  
 Homeowner w/mortgage  
 Homeowner w/out mortgage  
 Renter / Monthly Rent \$ \_\_\_\_\_  
 Other  
Time at residence: Years \_\_\_\_\_ Months \_\_\_\_\_

7. Home Phone: \_\_\_\_\_ 8. Work Phone: \_\_\_\_\_

9. Mobile Phone: \_\_\_\_\_ 10. Email: \_\_\_\_\_

11. Gender:  Male  Female 12. Head of Household:  Yes  No

13. Ethnicity:  Hispanic  
 Non-Hispanic  
 Do not wish to provide  
14. Race:  Black/African American  
 White/Caucasian  Native American  
 Asian  Pacific Islander  
 Other: \_\_\_\_\_  
 Do not wish to provide

15. Birth Date (mm/dd/yyyy): \_\_\_\_\_ 16. Age: \_\_\_\_\_

17. Highest Level of Education Attained (choose one):  
 College  Vocational  High School/GED  
 Primary School  None

18. Marital Status (choose one):  Married  Separated  Unmarried

19. Number of People in Household: \_\_\_\_\_

20. Number of Children in Household  
(Age 17 and Under): \_\_\_\_\_

21. Household Annual Income: \$ \_\_\_\_\_

22. Social Security #: \_\_\_\_\_

23. U.S. Citizen?  Yes  No

24. Are you a proficient English speaker?

Yes  No

25. Are you Active Military?  Yes  No

26. Are you a Veteran?  Yes  No

27. Who referred you to NHS? \_\_\_\_\_

**HOMEOWNER SERVICES (continued)**

**APPLICANT EMPLOYMENT**

Primary Employer: \_\_\_\_\_

Start Date: \_\_\_\_\_

End Date (if applicable): \_\_\_\_\_

Title: \_\_\_\_\_

How long in this line of work? \_\_\_\_\_ Yrs.

Business Type: \_\_\_\_\_

Self Employed:  Yes  No

**INCOME (Gross Monthly Income)**

	<u>Monthly (\$)</u>	<u>Yearly (\$)</u>
Base Income:	\$ _____	\$ _____
Overtime:	\$ _____	\$ _____
Bonus:	\$ _____	\$ _____
Commission:	\$ _____	\$ _____
SE Monthly Income (or Loss):	\$ _____	\$ _____
<b>TOTAL:</b>	<b>\$ _____</b>	<b>\$ _____</b>

**OTHER INCOME**

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

**CO-APPLICANT INFORMATION**

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

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

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_

U.S. Citizen?  Yes  No

Are you a proficient English speaker?  
 Yes  No

Active Military?  Yes  No

Are you a Veteran?  Yes  No

**CO-APPLICANT EMPLOYMENT**

Primary Employer: \_\_\_\_\_

Start Date: \_\_\_\_\_ End Date (if applicable): \_\_\_\_\_

Title: \_\_\_\_\_

How long in this line of work? \_\_\_\_\_ Yrs.

Business Type: \_\_\_\_\_ Self Employed:  Yes  No

**INCOME (Gross Monthly Income)**

	<u>Monthly (\$)</u>	<u>Yearly (\$)</u>
Base Income:	\$ _____	\$ _____
Overtime:	\$ _____	\$ _____
Bonus:	\$ _____	\$ _____
Commission:	\$ _____	\$ _____
SE Monthly Income (or Loss):	\$ _____	\$ _____
<b>TOTAL:</b>	<b>\$ _____</b>	<b>\$ _____</b>

**OTHER INCOME**

	<u>Monthly (\$)</u>	<u>Yearly (\$)</u>
Pension:	\$ _____	\$ _____
Social Security:	\$ _____	\$ _____
Retirement:	\$ _____	\$ _____
Other:	\$ _____	\$ _____
<b>TOTAL:</b>	<b>\$ _____</b>	<b>\$ _____</b>

**PURCHASE PROPERTY INFORMATION**

Block /Lot: \_\_\_\_\_ Number of Units: \_\_\_\_\_

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

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Purchase price: \$ \_\_\_\_\_

First Mortgage Lender (if applicable): \_\_\_\_\_

Loan Amount: \$ \_\_\_\_\_

**PROPERTY INFORMATION (Additional property owned)**

Title to property in name (s) of: \_\_\_\_\_

Property Address: \_\_\_\_\_

Purchase price: \$ \_\_\_\_\_ Year of purchase: \_\_\_\_\_

Original Mortgage: \$ \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment: \$ \_\_\_\_\_

Lender: \_\_\_\_\_

Second Mortgage (if applicable)

Original Mortgage: \$ \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment: \$ \_\_\_\_\_

Lender: \_\_\_\_\_

**SUMMARY of ASSETS**

Checking / Savings / Other Accounts: \$ \_\_\_\_\_

Other real estate owned (give market value): \$ \_\_\_\_\_

**TOTAL:** \$ \_\_\_\_\_

**MONTHLY HOUSING EXPENSES (Utilities)**

Water: \$ \_\_\_\_\_

Gas, Electric: \$ \_\_\_\_\_

Other (explain): \$ \_\_\_\_\_

**TOTAL:** \$ \_\_\_\_\_



**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:** \_\_\_\_\_

**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 any time.

**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.**

**Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_



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### HOMEOWNER SERVICES

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## Loan Program Checklist

Required Documentation for a Loan Application:

- Fully completed Homeowner Services Personal Profile Form**
- Two (2) Most Recent Consecutive Pay Stubs, if applicable**
- Two Years Signed Personal Income Tax Returns (all pages & schedules), and Business Income Tax Returns, if applicable**
- Most recent two years W2 statements**
- Proof of any other income (*SSI, Pension, Child Support or Rental*)**
- Two (2) Most Recent Consecutive Bank Statements, all pages (*Must show a 30-day history and name of account holder*)**
- Photo ID (State issued identification or driver's license)**



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### HOMEOWNER SERVICES

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#### Standard Loan Fees

Application Fees POC	\$0.00
Origination Fee (1.5% of the loan amount)	TBD
Loan Commitment Fee	\$0.00
Appraisal Fee POC	TBD
Bank Attorney Fee	\$1,500.00
Credit Report	\$93.00
Flood Certification	\$25.00
Title - Lien Search	\$550.00
UCC-1 Filing Fee	\$200.00