



Neighborhood Housing Services of New York City, Inc.
Education Intake Form



COURSE INFORMATION

Course Name (choose one): [] First Time Homebuyer Education [] Fast Track Homebuyer Education
[] Landlord Training [] Foreclosure Seminar
[] Home Maintenance Training Level 1 [] Home Maintenance Training Level 2
[] Home Maintenance Training Level 3 [] Financial Capability
[] Other Workshop: _____

Course Date: _____

Course Location: [] Bedford Stuyvesant [] Canarsie [] East Flatbush
[] Home Ownership Center [] North Bronx [] Northern Queens [] South Bronx

CLIENT INFORMATION

1. First Name: _____ 2. Last Name: _____

3. Street Address: _____

4. City: _____ 5. Zip Code: _____

6. Current Housing Arrangement (choose one): [] Homeowner w/mortgage [] Homeowner w/out mortgage
[] Renter [] Other

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 14. Race: [] Black/African American [] White/Caucasian [] Native American
[] Asian [] Pacific Islander [] Other: _____

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 [] Single [] Separated [] Widowed

19. Number of People in Household: _____ 20. Number of Children in Household (Age 17 and Under): _____

21. Household Annual Income: \$ _____

22. Are you Foreign Born? [] Yes [] No 23. Are you a proficient English speaker? [] Yes [] No

24. Are you Active Military? [] Yes [] No 25. Are you a Veteran? [] Yes [] No

26. Who referred you to NHS? _____



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EDUCATION 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 _____

**NEIGHBORHOOD HOUSING SERVICES OF NEW YORK CITY, INC.
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	\$99.00
<i>This fee covers the cost of participation in an online homeownership education course.</i>	
Fastrack	\$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>	

Neighborhood offices may establish individual fees for specific programs,
Subject to approval by Central Services.

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

REV 7/10/2014

Effective July 1st, 2014

**NEIGHBORHOOD HOUSING SERVICES OF NEW YORK CITY, INC.
FEE SCHEDULE – LENDING SERVICES**

LOAN APPLICATION FEES

These fees include the cost of a single/ joint credit report and an application for NHS loan products.

1- 4 Family Moderate & Emergency Rehab Loan	\$100.00
1- 4 Gut Rehab Mixed Use/Multi-Family; Landlord One	\$200.00
Acquisition & Closing Cost Assistance Products	\$150.00
HPD HomeFirst	\$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**
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.

Credit Report (Joint) (Equifax or Credco) **\$30.00**
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.

Good Faith Binder (refundable after closing) **\$250.00**
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.

HAP **2% NHS loan amount**

GAP **2% NHS loan amount**

Rehab Fee **1% - 3% of rehab amount**
This fee covers the cost of work provided by the NHS construction services department for a rehab loan.

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SERVICING RELATED FEES

Copy of Mortgage Satisfaction	\$50.00 - \$100.00
<i>This fee covers the cost of providing a Mortgage Satisfaction when a mortgage loan has been paid in full. (>5yrs)</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	\$300.00 - \$500.00
<i>This fee covers the cost of preparing Docs to allow a first lien or interest to be paid off and allowing another first mortgage company to become the first priority lien holder over the formerly existing second lien.</i>	
UCC1	\$40.00/42.50
<i>This fee covers the cost of filing the UCC1 financing statement.</i>	
UCC3 (Termination)	\$40.00
<i>This fee covers the cost of terminating or extending a UCC1.</i>	
Filing Fee	\$35.00

OTHER LENDING RELATED FEES

Commitment Fee	\$150.00
<i>This fee is charged upon issuance of a commitment letter.</i>	
	\$250.00
<i>This fee is charged upon issuance of a 1st mortgage acquisition commitment letter.</i>	
Document Processing Fee	\$100.00 - \$250.00
<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 determine the percentage of the scope of work completed and the 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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