



**Neighborhood Housing Services of New York City, Inc.  
Home Purchase Intake Form**



**LOCATION INFORMATION**

**NHS 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                      **14. Race:**     Black/African American     White/Caucasian     Native American  
                                   Non Hispanic                       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?** \_\_\_\_\_



Neighborhood Housing Services of New York City, Inc.  
 307 West 36th Street, 12th Floor • NY, NY 10018  
 Tel: 212-519-2500 • Fax: 212-727-8171



**HOME PURCHASE (continued)**

1st Time Home Buyer (choose one):  Yes  No

Housing Choice Voucher (choose one):  Yes  No

**APPLICANT EMPLOYMENT**

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

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

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

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

Monthly Gross Income: \$ \_\_\_\_\_ Monthly Net Income: \$ \_\_\_\_\_

**CO-APPLICANT 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. Relationship to Applicant:  Boyfriend/Girlfriend  Brother/Sister  Son/Daughter  
 Father/Mother  Husband/Wife  Other: \_\_\_\_\_



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**HOME PURCHASE (continued)**

**CO-APPLICANT EMPLOYMENT**

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

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

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

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

Monthly Gross Income: \$ \_\_\_\_\_ Monthly Net Income: \$ \_\_\_\_\_

**APPLICANT BUDGET**

<u>INCOME</u>	\$	<u>FIXED EXPENSES</u>	\$
Employment	_____	Auto	_____
Overtime	_____	Child Support/Alimony	_____
Interest	_____	Credit Card Payments	_____
Net Rental Income	_____	Credit Collections	_____
Other Income	_____	Education	_____
Alimony	_____	Housing Payment	_____
AFDC	_____	Installment Loans	_____
Bonuses	_____	Insurance	_____
Child Support	_____	Medical	_____
Commissions	_____	Savings	_____
Disability/SSI	_____	Tax	_____
Foster Care	_____	Utilities	_____
Military	_____	<b><u>DISCRETIONARY EXPENSES</u></b>	
Part Time	_____	Charity	_____
Retirement	_____	Dining	_____
SSI	_____	Entertainment	_____
Unemployment	_____	Food and Groceries	_____
Welfare	_____	Gifts	_____
Withholding	_____	Household	_____
Other	_____	Misc	_____
Other	_____	Pet Expense	_____
Other	_____	Transportation	_____
		Clothing	_____
<b>NET INCOME</b>	<b>\$</b> _____	<b>TOTAL EXPENSES</b>	<b>\$</b> _____



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**HOME PURCHASE (continued)**

**SUBJECT PROPERTY**

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

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

Land Ownership type (choose one):  Condominium  Co-op  Fee Simple

# of Units: \_\_\_\_\_ Energy Star Home:  Yes  No

Purchase Price: \$ \_\_\_\_\_

Closing Costs: \$ \_\_\_\_\_

Other Costs: \$ \_\_\_\_\_

Total Cash and Loans Required: \$ \_\_\_\_\_

**AUTHORIZATION**

I authorize Neighborhood Housing Services of New York City to: (a) pull my/our credit report to review my/our credit file for housing counseling in connection with my pursuit on a loan to purchase real property; (b) pull my/our credit report and review my/our credit file for informational inquiry purposes; and (c) obtain a copy of the HUD-1 Settlement Statement, Appraisal, and Real Estate Note(s) when I purchase a home from the lender who made me/us a loan and/or the title company that closed the loan.

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and or/criminal liability under the provisions of Title 18, United States Code, Section 1001.

Applicant Signature: \_\_\_\_\_

Applicant Social Security Number: \_\_\_\_\_

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

Co-Applicant Signature: \_\_\_\_\_

Co-Applicant Social Security Number: \_\_\_\_\_

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



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**HOME PURCHASE (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**

<b>Credit Report</b>	<b>\$25.00</b>
<i>This fee covers the cost of obtaining a credit report.</i>	
<b>Credit Analysis (excludes credit report)</b>	<b>\$50.00</b>
<i>This fee covers the cost of two 45 minute sessions to discuss the client's credit profile.</i>	
<b>E Home</b>	<b>\$99.00</b>
<i>This fee covers the cost of participation in an online homeownership education course.</i>	
<b>Fastrack</b>	<b>\$150.00</b>
<i>This fee covers the cost of participation in an accelerated homeownership education course.</i>	
<b>Foreclosure Counseling</b>	<b>NO CHARGE</b>
<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>	
<b>Homebuyer's Club</b>	<b>\$125.00</b>
<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>	
<b>Home Maintenance Training Level 1</b>	<b>\$175.00</b>
<i>This fee covers the cost of home maintenance and repair training courses.</i>	
<b>Home Maintenance Training Level 2</b>	<b>\$175.00</b>
<i>This fee covers the cost of advanced home maintenance and repair training courses.</i>	
<b>Landlord Training 2-4 units</b>	<b>\$100.00</b>
<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>	
<b>Pre Purchase Counseling</b>	<b>\$50.00</b>
<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>	
<b>Reverse Mortgage</b>	<b>\$125.00</b>
<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 1<sup>st</sup>, 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.*

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

**LOAN ORIGINATION 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.*

<b>1-4 Gut Rehab &amp; Mixed Use/Multi Family; Landlord One</b>	<b>2% loan amount</b>
<b>1-4 Moderate Rehab Govt. Funds</b>	<b>2% total amount to be financed</b>
<b>1-4 Moderate Rehab Private Funds</b>	<b>2% total amount to be financed</b>

**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.*

Construction fees may be applicable to specific loan products.  
 Neighborhood offices may establish individual fees for specific programs,  
 Subject to Approval by Central Services.

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*Effective July 1<sup>st</sup>, 2014*

### SERVICING RELATED FEES

<b>Copy of Mortgage Satisfaction</b>	<b>\$50.00 - \$100.00</b>
<i>This fee covers the cost of providing a Mortgage Satisfaction when a mortgage loan has been paid in full. (&gt;5yrs)</i>	
<b>Late Fee</b>	<b>2% / max \$25.00 per month</b>
<i>This fee is charged when a monthly loan payment has not been made by the grace period after the due date.</i>	
<b>Mortgage Recording Fee</b>	<b>\$200.00+</b>
<i>This fee covers the cost of entering an official recording of a mortgage lien.</i>	
<b>Payoff Letter</b>	<b>\$50.00</b>
<i>This fee covers the cost of acquiring a payoff letter describing the amount required to pay off your loan.</i>	
<b>Refinance Document Preparation Fee</b>	<b>\$250.00</b>
<i>This fee covers the cost of preparing documents for refinancing.</i>	
<b>Subordination Fee</b>	<b>\$300.00 - \$500.00</b>
<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>	
<b>UCC1</b>	<b>\$40.00/42.50</b>
<i>This fee covers the cost of filing the UCC1 financing statement.</i>	
<b>UCC3 (Termination)</b>	<b>\$40.00</b>
<i>This fee covers the cost of terminating or extending a UCC1.</i>	
<b>Filing Fee</b>	<b>\$35.00</b>

### OTHER LENDING RELATED FEES

<b>Commitment Fee</b>	<b>\$150.00</b>
<i>This fee is charged upon issuance of a commitment letter.</i>	
<i>This fee is charged upon issuance of a 1<sup>st</sup> mortgage acquisition commitment letter.</i>	<b>\$250.00</b>
<b>Document Processing Fee</b>	<b>\$100.00 - \$250.00</b>
<i>This fee covers the cost of preparing and providing requested documents.</i>	
<b>Initial Construction Inspection with scope</b>	<b>\$400.00</b>
<i>This fee covers the cost of the initial construction inspection.</i>	
<b>Pay out Inspection</b>	<b>\$300.00</b>
<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>	
<b>Wiring Fee</b>	<b>\$25.00</b>
<i>This fee covers the cost of a wire transfer to the Closing Attorney's account.</i>	

Construction fees may be applicable to specific loan products.  
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.**

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**Effective July 1<sup>st</sup>, 2014**