



REVERSE MORTGAGE

COUNSELING MATERIALS

... because **HOME** is where it all starts.

Follow us on:



Office use only
HCO _____ Cmax _____

Previous client? Yes No

Date _____

Reverse Mortgage Counseling

APPLICANT

Please Print Clearly

Name: _____
First MI Last

Street Apt. City State Zip Code

Home: (____) _____ - _____ Work: (____) _____ - _____ Mobile/Cell: (____) _____ - _____

Email: _____ Preferred Contact Type: ___ Home phone ___ Cell Phone ___ Work ___ E-mail

D.O.B. ____/____/____ S.S. # ____ - ____ - ____ Gender: ___ Female ___ Male

Does household live in a rural area? Yes No or Not Sure (Please circle)

Disabled? Yes No US Veteran? Yes No

Preferred Language: (If other than English): _____

Race: ___ White ___ Black or African American ___ Black/African American and White
___ Native Hawaiian/Other Pacific Islander ___ American Indian/Alaskan Native ___ Asian

Other: _____

Multi-Race: ___ American Indian or Alaska Native and White ___ Asian/White ___ Black or African American and White
___ American Indian or Alaska Native and Black or African American ___

Other multi-race: _____

Ethnicity: ___ Hispanic ___ Not Hispanic

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

Citizenship: ___ US Citizen ___ Non-Resident Alien ___ Permanent Resident Alien

Current Housing Arrangement: ___ Rent ___ Homeowner with mortgage paid off ___ Homeless
___ Homeowner with mortgage ___ Living with family member and not paying rent

Household Type: (please select the most accurate)

___ Married with Dependents ___ Married without Dependents ___ Male headed single parent household
___ Female headed single parent household ___ Single adult ___ Two or more unrelated adults ___

Other: _____

Household Information:

Numbers of adults under 60 ___ Children under 18 ___ Adults over 60 ___ = Total in Household ___

Are you a first Time Buyer: Yes No Owned a home in last 3 years? Yes No

Employment Information:

Employed? Yes No Retired? Yes No (If yes) How much monthly? \$ _____

Employer: _____ Business Type: _____

Gross Income: \$ _____ Job Title: _____ Start Date: _____

Highest Education Level: ___ Below High School Diploma ___ High School Diploma ___ GED
___ Some College (no degree) ___ Vo/Tech Certificate ___ Associates Degree (2-year)
___ Bachelor's Degree (4-year) ___ Master's Degree Other: _____

Referred to by: Print Advertisement / Government / TV / Realtor / Property Owners Meeting / Radio / Friend / Staff/Board member
Walk-In / Newspaper Article / Direct Mailing/ Bank: _____ Other: _____

CO-APPLICANT

Name: _____
First MI Last

Street Apt. City State Zip Code

Home: (____)____-____ Work: (____)____-____ Mobile/Cell: (____)____-____

Email:_____ Preferred Contact Type: ___Home phone___ Cell Phone___ Work___ E-mail

D.O.B. ____/____/____ S.S. # ____ - ____ - ____ Gender: ___Female___ Male

Does household live in a rural area? Yes No or Not Sure (Please circle)

Disabled? Yes No US Veteran? Yes No

Preferred Language: (If other than English): _____

Race: ___White ___Black or African American ___Black/African American and White
___Native Hawaiian/Other Pacific Islander ___American Indian/Alaskan Native ___Asian

Other: _____

Multi-Race: ___American Indian or Alaska Native and White___ Asian/White___ Black or African American and White
___American Indian or Alaska Native and Black or African American ___

Other multi-race: _____

Ethnicity: ___Hispanic ___Not Hispanic

Marital Status: ___Single ___Married ___Divorced ___Separated ___Widowed

Citizenship: ___US Citizen ___Non-Resident Alien ___Permanent Resident Alien

Current Housing Arrangement: ___Rent ___Homeowner with mortgage paid off___ Homeless
___Homeowner with mortgage___ Living with family member and not paying rent

Household Type: (please select the most accurate)

___Married with Dependents___ Married without Dependents___ Male headed single parent household
___Female headed single parent household ___ Single adult___ Two or more unrelated adults___

Other: _____

Household Information:

Numbers of adults under 60____ Children under 18____ Adults over 60____ = Total in Household _____

Employment Information:

Employed? Yes No Retired? Yes No (If yes) How much monthly? \$ _____

Employer: _____ Business Type: _____

Gross Income: \$ _____ Job Title: _____ Start Date: _____

Highest Education Level: ___Below High School Diploma___ High School Diploma___ GED
___Some College (no degree) ___Vo/Tech Certificate ___Associates Degree (2-year)
___Bachelor's Degree (4-year) ___Master's Degree Other: _____

Neighborhood Housing Services of Waterbury

Income and Expenses

Please prepare these numbers as closely as possible and have this sheet with you at the time of your counseling session. We will need to ask for these numbers as part of the counseling. IF YOU DO NOT HAVE THIS FORM COMPLETED, WE WILL NEED TO RESCHEDULE YOUR COUNSELING SESSION.

Income and Expense Calculations

Yourself		Your Spouse/Partner	
GROSS PAY before taxes		GROSS PAY before taxes	
NET PAY after taxes	\$	NET PAY after taxes	\$
Regular Overtime	\$	Regular Overtime	\$
Second Job	\$	Second Job	\$
Child Support	\$	Child Support	\$
Alimony Received	\$	Alimony Received	\$
Pension Received	\$	Pension Received	\$
Social Security	\$	Social Security	\$
VA Benefits	\$	VA Benefits	\$
Unemployment	\$	Unemployment	\$
Public Assistance	\$	Public Assistance	\$
Rental Income	\$	Rental Income	\$
Bonuses/Tips	\$	Bonuses/Tips	\$
Other Income	\$	Other Income	\$
EXPENSES			
(ENTER FOR BOTH YOURSELF AND YOUR SPOUSE/PARTNER AS ONE NUMBER)			
Mortgage or Rent	\$	Utilities (gas, elec, oil)	\$
Groceries	\$	Clothing, dry cleaning	\$
Daycare tuition	\$	School (lunch, trips)	\$
Car Loan (___m left)	\$	Car Repair/Service	\$
Vehicle Fuel	\$	Installment Loans	\$
Credit Card Payments	\$	Cable, Internet, etc.	\$
Alimony/ Support	\$	Entertainment	\$
Taxes (car, house)	\$	Telephone (home/cell)	\$
Insurance (medical/life)	\$	Cig/liquor, lotto, etc.	\$
Health (med, copay)	\$	Homeowners Ins.	\$
Tithes, charity, etc.	\$	OTHER:	\$
Water/Sewer	\$	Other:	\$

Signature: _____ *Date:* _____

Signature: _____ *Date:* _____

Neighborhood Housing Services of Waterbury Privacy Policy

We at Neighborhood Housing Services of Waterbury 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 monitors, and others only with your authorization. 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

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- 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
- 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 us at **(203) 753-1896** and do so.

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 will not disclose nonpublic personal information about you or former customers 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.

Signature: _____ *Date:* _____

Signature: _____ *Date:* _____

Neighborhood Housing Services of Waterbury Disclosure Form

- I understand that Neighborhood Housing Services of Waterbury (NHSW) provides pre purchase counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing and non-profit agencies as appropriate.
- I understand that NHSW is required to fully disclose potential and actual conflicts of interest so that I am in a position to make fully informed decisions.
- NHSW certifies that the staff who will provide pre purchase counseling under the Homeownership Education Program have no conflicts of interest due to relationships with servicers, real estate agencies, mortgage lenders and/or other entities who may stand to benefit from particular counseling outcomes.
- The types of services provided by NHSW are: foreclosure prevention counseling, mortgage delinquency / loss mitigation counseling, pre-purchase counseling, mortgage finance assistance, budget counseling, credit report evaluation, debt management, financial literacy, post purchase counseling.
- NHSW will ensure and monitor that the agency, its staff, or any member of their immediate family must not take any action that may result in, or create the appearance of: administering the housing counseling program for personal or private gain; providing preferential treatment to any organization or person; or undertaking any action that might compromise the agency's ability to ensure compliance with HUD program requirements, or to serve the best interests of its clients.
- Individuals, directors, employees, or family members of the NHSW may not accept a fee or any other consideration for referring a client to mortgage lenders, brokers, builders, real estate sales agents, or brokers.
- I understand that in the instance where Neighborhood Housing Services of Waterbury (NHSW) is the owner of a property and rehabilitates it for sale, NHSW certifies that any client being served by the Housing Counseling Department or any NHSW staff are under no obligation to purchase the property from NHSW. In addition if NHSW owns rental properties as well and as such NHSW certifies that any client seeking Housing Counseling services related to the rental of housing being served by NHSW shall be under no obligation to rent any of the properties owned by NHSW.

I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me. I have read and received a copy of the Disclosure Form.

Signature: _____ *Date:* _____

Signature: _____ *Date:* _____

Counselor: _____ *Date:* _____

Neighborhood Housing Services of Waterbury Disclosure Form

- A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, you will be referred for appropriate assistance.
- By signing this application, I certify that the information given to NHSW - household income, net family assets and all allowances and deductions are accurate and complete to the best of my knowledge or belief. The information solicited on the application by NHSW in order to ensure that Federal Laws prohibiting discrimination against clients and applications on the basis of race, color, national origin, religion, sex, family status, age, and handicap are compiled with. You are not required to furnish this information but are encouraged to do so. This information will not be used to discriminate against you in any way.
- I understand that NHSW provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from NHSW in no way obligates me to choose any of these particular loan products or housing programs.
- I understand that all documents copied during the screening process by the Housing Counselor to identify the housing need or problem shall become the property of the NHSW. Such documents shall include but not be limited to the following: pay stubs, bank statements, tax returns and W2's, correspondence, social security cards, driver's license, property tax statements, warranty deed, financial documentation, social security documentation, etc.
- I understand that phone calls will be return within two business days except in the case of extreme emergencies or counseling staff is out of the office for an extended period of time.

I have read and received a copy of the Disclosure Form.

Signature: _____ Date: _____

Signature: _____ Date: _____

Counselor: _____ Date: _____



Directions to Neighborhood Housing Services of Waterbury

161 North Main Street, Waterbury, CT 06702

**We are in the same building as the Greater Waterbury Board of Realtors
Main entrance to NHSW is at top of steps on rounded porch.**

I-84 West – Take 84 West toward Waterbury. Take Exit 22 - Union Street toward Downtown Waterbury. Make a left on Union St at the end of ramp. Turn right at 3rd light onto South Main Street (Citgo Gas Station). Go through three (3) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch.

I-84 East – Take 84 East toward Waterbury. Take Exit 22 – toward Baldwin Street/ Downtown Waterbury. At second traffic light, turn left onto South Main Street. Go through four (4) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch.

Route 8 South – Take Route 8 South toward Waterbury. Take Exit 31- Merge onto I-84 East on the left toward Hartford. Take Exit 22 – toward Baldwin Street/ Downtown Waterbury. At second traffic light, turn left onto South Main Street. Go through four (4) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch.

Route 8 North – Take on Route 8 North toward Waterbury. Take Exit 31 – I-84 East toward Hartford. Take Exit 22 – Market Square toward Baldwin Street/ Downtown Waterbury. At second light, turn left onto South Main Street. Go through four (4) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch. We are in the same building as the Greater Waterbury Board of Realtors. Main entrance to NHS is at top of steps on rounded porch.

Parking

Parking is located on the side and rear of the building.

Entrances:

Financial Fitness and Foreclosure Clinic are held in our office. Please use main entrance to NHSW at the top of steps on rounded porch.

8 Hour and 3 Hour Homebuyer Class are held in our classroom located in the basement level of the building. Enter through the back entrance located at the rear of the building, and proceed downstairs through the door on your left.