



PRE CLOSING EDUCATION CLASS MATERIALS

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

Follow us @NHSWaterbury on:



Office use only

Cmax _____

Previous client? Yes No

Date of workshop _____

3-Hour Pre-Closing Education Class**CLIENT #1***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 Unemployed? Yes No (If yes) How much weekly? \$ _____

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

CLIENT #2 (complete ONLY if property has/will have a co-owner)

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 Unemployed? Yes No (If yes) How much weekly? \$ _____

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

ADDITIONAL INFORMATION

CHFA Reservation Loan Number (This is needed in order to register for this class): _____

New Property Address: _____

Street *City* *State* *Zip Code*

 What type of residence is it? ___ Single Family ___ Condo ___ Multi-Family (# of Units ___)
 Anticipated rental income \$ _____

Expected Closing Date: _____

What other types of classes would you be interested in attending? (Check as many as applicable):

___ General Budgeting & Credit ___ Home Maintenance ___ How to Hire a Contractor
 Specific Land lording Issues (please specify): _____
 Other specific issues (please specify): _____

TOTAL COST & FINANCING

<u>Name of Lender</u>	<u>Amount</u>	<u>Interest Rate</u>	<u>Term</u>
1 st	\$ _____		
2 nd CHFA	\$ _____		
3 rd	\$ _____		
Cash (down payment)	\$ _____		
Cash from seller	\$ _____		

Monthly Payments:

1st Mortgage: \$ _____
 2nd Mortgage: \$ _____
 Mortgage Ins. \$ _____
 Taxes \$ _____
 Condo Fees (if app) \$ _____
 Home Insurance: \$ _____
Monthly Payment: \$ _____

Total out of pocket = \$ _____

Purchase Price: \$ _____

Closing Cost: \$ _____

Total: \$ _____

Appraised Value: _____

Prior Rent per month: _____

RECEIPT OF INSPECTION FORMSI acknowledge with Neighborhood Housing Services of Waterbury, that I have received the following forms: **(Please Initial)**

_____(a) 'For Your Protection: Get a Home Inspection'

_____(b) 'Ten Important Questions to Ask Your Home Inspector'

_____(c) 'Know the Signs of Housing Discrimination'

AUTHORIZATION

By signing below, I/we authorize Neighborhood Housing Services of Waterbury to share my/our demographic information with sponsors and potential lenders.

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, and Section 1001.

Signature_____
Date_____
Signature_____
Date

LIST OF DOCUMENTS
***COPIES ONLY**

This is required in order to register for this class and must be sent in 24 hours before the class.

- **Purchase agreement- You received from your realtor**
- **Loan estimate- You received from your realtor**

Neighborhood Housing Services of Waterbury Privacy Policy

We at Neighborhood Housing Services of Waterbury (NHSW) 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.

Confidentiality and Security

- We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling.
- We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access.
- We use locked files, user authentication and detection software to protect your information.
- Our safeguards comply with federal regulations to guard your personal information.

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/ funders such as CHFA & HUD 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.

I have read and received a copy of the Privacy Policy Form

Signature: _____ *Date:* _____

Signature: _____ *Date:* _____

Counselor: _____ *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 and the Connecticut Housing Finance Authority (CHFA), 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.
- 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/we give permission to NHSW program and program administrators and/or their agents to review my credit report and financial documents if applicable and I/we give authorization for NHSW program administrators and/or their agents to follow-up with me for the purpose of program evaluation.
- I/we authorize Neighborhood Housing Services of Waterbury to share my/our client level data with HUD and CHFA and to allow HUD and CHFA access to my/our client housing counseling files for the purpose of grant oversight and Housing Counseling Program oversight.
- 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.