



Required Documents for High-Cost Mortgage Counseling

Please complete and return the attached information packet and disclosures.

- Household Questionnaire
- Disclosure and Authorization Form
- Privacy Notice
- Homebuyer Coaching Information Form
- Household Monthly Budget

Please send copies of the following documents you received from your lender:

- Loan Estimate

Once your packet has been returned you will be contacted to schedule an appointment.

Packages may be returned by mail, faxed, or dropped off.

Fax: 866-319-3978

Mailing Address: HOMEteam
PO BOX 3968
Manchester, NH 03105

In person: 801 Elm St. 2nd Floor, Manchester, NH 03101

If you have questions about this packet, please contact Ryan Tufts.

(603) 626-4663 ext. 2400

rtufts@HOMEteamNH.org.



HOUSEHOLD QUESTIONNAIRE

PARTICIPANT #1

Please Print Clearly

Name: _____
First MI Last

Street _____

City State Zip Code

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

Fax: (____) ____-____ Email: _____ **Birth Date** ____/____/____

How did you hear about us? (circle all that apply)

Family Member/Friend Lender Realtor Newspaper City Housing Authority NHHFA USDA-RD
Internet (Please Specify) _____ Walk-In Other (Please Specify) _____

Race: (circle) 1. White 2. Black or African American 3. American Indian/Alaskan Native 4. Asian
5. Native Hawaiian/Other Pacific Islander 6. American Indian/Alaskan Native and White
7. Asian and White 8. Black/African American and White 9. American Indian/Alaskan Native and Black
10. Other **Ethnicity:** Hispanic Non-Hispanic

Total# of People in Household: _____ **Gender:** Male Female **Foreign Born:** Yes No

Disabled: Yes No **Active Military:** Yes No

Veteran: Yes No **Section 8 Voucher:** Yes No

Education: (circle one)

1. Below High School Diploma 2. High School Diploma or Equivalent
3. Two-Year College 4. Bachelors Degree
5. Advanced Degree

First Time Homebuyer: (Circle one)

Yes No

Marital Status: Single Married Divorced Separated Widowed **Yearly Gross HOUSEHOLD Income:** _____

Household Type: (select the most accurate)

1. Female headed single parent household 2. Male headed single parent household 3. Single adult
4. Two or more unrelated adults 5. Married with children 6. Married without children 7. Other

Current Housing Arrangement (circle one): 1. Rent 2. Own 3. Other _____

Employer _____ **Position** _____

Address _____

Start Date _____ **Yearly Gross Income:** \$ _____ **Full Time** ___ **Part Time** ___ **Self Employed** ___

Signature –Participant #1

Date

PARTICIPANT #2

Name:

First

MI

Last

Street

City

State

Zip Code

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

Fax: (____) ____-____ Email: _____ **Birth Date** ____/____/____

Relationship to Participant #1 (circle):

Spouse

Child

Sibling

Parent

Significant Other

Other: _____

Race: (circle) 1. White 2. Black or African American 3. American Indian/Alaskan Native 4. Asian
5. Native Hawaiian/Other Pacific Islander 6. American Indian/Alaskan Native and White
7. Asian and White 8. Black/African American and White 9. American Indian/Alaskan Native and Black
10. Other

Ethnicity: Hispanic Non-Hispanic **Foreign Born:** Yes No **Gender:** Male Female

Marital Status: Single Married Divorced Separated Widowed

Disabled: Yes No

Veteran: Yes No

Active Military: Yes No

Section 8 Voucher: Yes No

Employer _____ **Position** _____

Address _____

Start Date _____ **Yearly Gross Income:** \$ _____ **Full Time**__ **Part Time**__ **Self Employed**__

Signature –Participant #2

Date

HOMETeam

Disclosure and Authorization Form

Print name(s): _____ (sign on back)

Purpose of the HOMETeam Housing Counseling Program

HOMETeam is a collaboration of NeighborWorks Southern New Hampshire (NWSNH), CATCH Neighborhood Housing (CATCH) and Laconia Area Community Land Trust (LACLT). I understand that the purpose of HOMETeam is to provide general housing information, counseling and education to me regarding housing and personal financial topics. These topics may include, but may not be limited to: Home purchase; Financial capabilities; Mortgage loan default and foreclosure issues; Reverse mortgage; Post home purchase topics and Landlord training. I understand that neither participation in any of HOMETeam's services nor referral to any lenders or other real estate professionals guarantees that I or my family will obtain a loan, find a suitable home, or be able to obtain other services related to purchasing or maintaining a home or home ownership..

I agree to provide information to HOMETeam about my demographics, financial affairs, income, employment, rental history, credit history, and details of my home purchase. I agree it is my responsibility to be truthful and accurate, to take responsibility for my own learning, and to ask questions if there is anything I do not understand. I understand that I will work with a counselor to develop an action plan specific to my housing needs, which may consist of recommendations for handling my finances and possibly include referrals to other housing agencies as appropriate.

I understand that HOMETeam will share information with me about mortgage products, lending or servicing institutions, and other professional services related to locating, purchasing and/or maintaining a home. I understand that my participation in the any of HOMETeam's services is voluntary and that I am under no obligation to follow HOMETeam's recommendations if I do not wish to. I understand that I may submit an application to any lending or servicing institution at any time, and to shop for a home at any time and that all decisions regarding HOMETeam's services are my own.

Authorization to Share Information

I authorize HOMETeam to share both identifying and non-identifying demographic and other information I have provided to funders that include, but may not be limited to

- Neighborhood Reinvestment Corporation
- NeighborWorks America
- New Hampshire Community Loan Fund
- New Hampshire Housing Finance Authority
- Department of Housing and Urban Development (HUD) and their programs
- NeighborWorks Southern New Hampshire
- CATCH Neighborhood Housing
- Laconia Area Community Land Trust
- Other HOMETeam funders and partners.

Under no circumstances will my name or address be shared, sold or otherwise disclosed by HOMETeam to any person or organization for purposes of solicitation or fundraising unless I explicitly authorize such use in writing.

I understand that my name will be entered into the HOMETeam's databases and that I may from time to time receive newsletters, announcements, invitations, email correspondence and the like from HOMETeam. I understand that I may also receive solicitations to voluntarily support HOMETeam and its

programs but that I am under no obligation to provide financial support. If I do not wish to be on the mailing lists and/or on the solicitation lists, I will so indicate by marking this paragraph with my initials.

Information Shared with Mortgage Lenders; Servicers; and other transaction related institutions

I grant permission for HOMEteam to share information about me with any institution that receives a mortgage or other application from me, and also grant permission for the institution to provide a copy of any application and/or supporting documentation to HOMEteam for the purposes of housing counseling. If I purchase a home after receiving HOMEteam services I authorize HOMEteam to obtain a copy of settlement statement (HUD-1 or Closing Disclosure) from my lender or closing agent. HOMEteam has my permission to contact me about any services I received from them for the purposes of collecting information about the outcomes that resulted from my receiving those services. They may, also contact me offer other services they consider may be of benefit to me.

HOMETeam Not Responsible for Third Parties

I am aware that real estate, insurance, home inspection, lender, servicers and other professionals participating in HOMEteam services may obtain my name and other information from me directly in order to offer their professional services, but that I am under no obligation provide such information nor to purchase goods or services from them. Should I have a dispute related to one of these professionals, I understand that HOMEteam is not responsible and that my concerns must be addressed with the professional, any licensing authority, or an attorney I may engage.

NeighborWorks Southern New Hampshire (NWSNH), CATCH Neighborhood Housing (CATCH) and Laconia Area Community Land Trust (LACLT) as Owner and/or Lender

I understand that NWSNH, CATCH and LACLT are owners of property and that my participation in HOMEteam's services in no way qualifies me for, nor obligates me to rent property nor purchase properties from either NWSNH, CATCH and LACLT. However, should I wish to rent such property, I understand that there are additional conditions beyond participating in HOMEteam's services that I must meet in order to do so.

I further understand that NWSNH may also act as a mortgage lender and/or broker. My participation in HOMEteam's services in no way qualifies me for nor obligates me to apply for, nor obtain a mortgage loan through NeighborWorks Southern New Hampshire. However, should I wish to obtain such a mortgage loan, I understand that there are additional conditions beyond participating in HOMEteam's services that I must meet in order to do so.

Confidentiality

I understand that all those counseled by HOMEteam staff are entitled to confidentiality during education and counseling sessions with HOMEteam staff. However, should HOMEteam counselors learn of *illegal* behavior or activities during such sessions, HOMEteam may be obligated under state and federal law to report that behavior to law enforcement authorities.

Hold Harmless

I do hereby for myself, my heirs, successors, and/or assigns forever release, indemnify and hold harmless HOMEteam, NWSNH, CATCH, LACLT its employees and volunteers from any liability or cause of action arising from the services I receive. All services and products are subject to change or withdrawal without notice.

Print name _____ Signature _____ Date _____

Print name _____ Signature _____ Date _____



HOMETeam

Privacy Notice

HOMETeam; NeighborWorks Southern New Hampshire (NWSNH); CATCH Neighborhood Housing (CATCH), Laconia Area Community Land Trust (LACLT) and our employees are committed to protecting your privacy. As required by law, this notice explains the privacy policy and practices of HOMETeam; NWSNH, CATCH and LACLT for the gathering, sharing and security of information relating to those using our education and counseling services, those who purchase or rent property from us, as well as those who may borrow money or receive grants from or through any of entities listed above.

Personal information, as used in this notice, means information that identifies any individual personally and that is not otherwise publically available. Disclosure of information to “unaffiliated third parties” refers to those third parties you have not already given direct consent for us disclose information to.

Information We Collect

We gather personal information from the following sources:

- Information we receive from you on forms and applications you submit to us.
- Information we receive from third parties such as credit bureaus, lenders, or title companies.
- Information we obtain when verifying the information provided on loan or rental applications and other forms; this may come from current or past employers; landlords; creditors and/or from other institutions where financial transactions are conducted.
- Information we obtain from our property management company, attorneys or others acting on our behalf for the purpose of managing our properties.
- Information provided to us by telephone, email, or on forms on our website. Please remember that email communication is not necessarily a secure medium.
- Information we obtain from a “cookie,” pieces of data that are placed on a web browser by our web server when visiting our websites. We identify only the web browser and no other information about visitors. This helps us evaluate how users navigate our web pages, including the number and frequency of visitors to each web page, and the length of each visit.

Information We Share

We do not share or sell any personal information on our current or former borrowers, customers, or renters to anyone outside HOMETeam; NWSNH, CATCH and/or LACLT *except*:

- With express permission from you to inform our funders, whom may include HUD and NeighborWorks America, NH Housing Finance Authority, or the NH Community Loan Fund and/or others.
- To your lender and/or mortgage servicer for the purpose of facilitating your loan applications and/or assisting you in keeping your loan from becoming or remaining delinquent, and/or assisting you in avoiding foreclosure.
- To third parties that help us perform our functions or services, such as mailing or copying services, database entry workers, or computer service personnel.
- We may disclose information about you to other third parties as permitted by law.

The information we are discussing may include demographic information (name, address, age, family size, race, disability status, etc.), income information for your household including amount and type of income; credit, debt, and budget information, and notes related to your goals around financial management and home ownership.

To protect your privacy, we only disclose information to third parties that agree to maintain strong confidentiality safeguards and not use this information for other purposes. When you are no longer an active customer, we will retain your records for as long as required by law. We will continue to treat your personal information as described in this notice, as amended from time to time.

Our Security Procedures

We restrict access to personal information to those employees who need to know that information in order to provide products or services. We maintain physical, electronic, and procedural safeguards in accordance with federal regulations to guard such information. On our website, we provide links to other websites. **These other web sites are not subject to our privacy policy.** We strongly recommend that you review each website's privacy policy when visiting them, and **before** providing them any information to them.

Corrections or Concerns

If you believe any of your personal information that is maintained at HOMEteam; NWSNH, CATCH and/or LACLT may be incorrect or outdated, or if you have a privacy-related concern, please call HOMEteam at 866-701-9097.

If you do not wish to have us share any of your non-public personal information with non-affiliated third parties, such as lenders, creditors, etc., you may communicate your wish in writing, and providing us with your name, mailing address, signature and date. This may be done in person at HOMEteam, 801 Elm Street, Second floor, Manchester, NH or by mail at PO Box 3968, Manchester, NH 03105-3968. In no longer than 30days from the date your properly completed communication is received by HOMEteam we will cease sharing personal identifying information with third parties.

Please understand that restricting our ability to share your information with non-affiliated third parties may affect the degree to which our services will benefit you.

Updates

From time to time, we may update or amend this policy and will notify you of those changes as required by law. You may view the most current version of this policy at any time by requesting a copy from HOMEteam.

Print name _____ Signature _____ Date _____

Print name _____ Signature _____ Date _____

Homebuyer Coaching Information Form

CLIENT 1

Please Print Clearly

Name _____

How often are you paid? (please circle): Weekly Bi-Weekly Semi-Monthly Monthly Annually

Have you filed Bankruptcy? (please circle): Yes No

If yes (please circle): Ch 7 Ch 13 Filed Date _____ Discharged Date: _____

CLIENT 2

Please Print Clearly

Name _____

How often are you paid? (please circle): Weekly Bi-Weekly Semi-Monthly Monthly Annually

Have you filed Bankruptcy? (please circle): Yes No

If yes (please circle): Ch 7 Ch 13 Filed Date _____ Discharged Date: _____

INCOME

Please Print Clearly

	<i>Client 1 Monthly Amount</i>	<i>Client 2 Monthly Amount</i>	
<i>Type of Income</i>			
Employment			
Self-employment Income			
Disability and/or SSDI Income			
Alimony/Child Support			
Social Security/Pension/Retirement Income			
Other			
Total			

FUNDS AVAILABLE TOWARD HOME PURCHASE & RESERVES: Please list approximate value of the following:

<i>TYPE OF ACCOUNT</i>	<i>Client #1</i>	<i>Client #2</i>	
Checking account			
Savings account			
Cash			
Retirement savings			
Other Liquid Funds			
Total			

Household Monthly Budget

Please complete this form to the best of your ability. Make sure to include all expenses and sources of income.

A. Household Expenses:

Fixed Monthly Expenses	Payment
Mortgage/Rent	
Property Taxes/Insurance	
Second Mortgage	
Heat	
Electric	
Water and Sewer	
Telephone	
Car Payment One	
Car Payment Two	
Auto Insurance	
Life Insurance	
Medical Insurance	
Alimony/Child Support	
Total Min. Payments from Section C	
Subtotal, FIXED Expenses	

Variable Monthly Expenses	Payment
Groceries	
Eating Out	
Gas	
Bus/Taxi/Parking	
Car Repair	
Toiletries/Hair Care	
Childcare	
TV/Internet	
Clothing/Laundry	
Church/Charity	
Entertainment	
Cell Phone	
Other	
Subtotal, VARIABLE Expenses	

Add Fixed and Variable expenses to get	
TOTAL MONTHLY EXPENSES	

B. Your Monthly Income:

Before Taxes	After Taxes

Spouse or Partner's Income:

Before Taxes	After Taxes

Other Household Income:

Before Taxes	After Taxes

C. Credit Card, Student and Other Debts:

Creditor Name	Min. Payment	Balance
Total:		

D. Surplus/Deficit:

Total net monthly household income	
Subtract total monthly expenses	
= Monthly surplus or deficit	

Client #1 Signature

Date

Client #2 Signature

Date