Dear First-time Homebuyer,  

Thank you for expressing interest in our program. To better assist you with the purchase of your first home, we will need you to complete the Intake Form enclosed with this letter. After the form has been completed, kindly mail or deliver your Intake Form with the supporting documentation to the address listed below. Upon receiving your Intake Package, a Homeownership Counselor will review your information as well as pull your credit report, so that we may call you in for an appointment. When you meet with our Homeownership Counselor we will explain your options as well as obstacles and possible solutions to you becoming a homeowner. When submitting your Intake Package, do not forget to sign every page provided, including the NON-REFUNDABLE FEE disclosure form and $75.00 money order.

Please provide copies only of the following documents:

PERSONAL INFORMATION

- Tax Return Federal Forms for the past two years
- W2 Forms for the past two years
- If self-employed: Business Tax Returns for the past two years, if applicable. PLUS, Year-To-Date profit & loss statement and balance sheet issued by accountant and the applicant.
- One complete and consecutive most recent month of paystub
- Award Letter, if applicable (Alimony, Child Support, SSI, Pension, etc.)
- Driver’s License or Valid (government issued) Photo ID

ASSETS

- Three months of most recent bank statements (all accounts)
- Three months of most recent Money Market/Annuity Account/IRA, if applicable
- Judgments or Liens filed against you in the last 10 years
- Real Estate owned deed/lease/sales Contract

Please contact us with further questions at 718-457-1017 or by email at info@nhsqsofqueens.org

Please mail/deliver these documents and Intake form to:

Neighborhood Housing Services of Queens CDC, Inc.
Attn: Homeownership Counselor / First-time Homebuyer Program
6020 Woodside Avenue, 2nd Floor,
Woodside, NY 11377
COUNSELING FEE DISCLOSURE

DATE: ___/___/2017

Applicant: ________________________________

Co-Applicant: ________________________________

Current Address: __________________________________________

You will be charged a non-refundable Counseling Fee of $75.00 for the service that you are requesting. This fee will be applied to 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, and the cost of obtaining your credit report.

<table>
<thead>
<tr>
<th>Credit Report:</th>
<th>$25.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counseling Service:</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

..................................................
Borrower’s Signature

..................................................
Co-Borrower’s Signature

Darryl Washington
Program Manager

Counseling Fee Disclosure – Jan/2017
1. First Name: ________________________________ 2. Last Name: ________________________________

3. Street Address: ________________________________________________________________


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


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 □Divorced □Other: ___________


20a. Number of Seniors: ____________

21. Household Annual Income: $___________________________

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


26. Who referred you to NHS? ________________________________
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: ____________________________
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
☐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 ☐Divorced ☐Other: ____________________________
19. Are you Foreign Born? ☐Yes ☐No
20. Are you a proficient English speaker? ☐Yes ☐No
21. Are you Active Military? ☐Yes ☐No
22. Are you a Veteran? ☐Yes ☐No
23. Relationship To Applicant: ☐Boyfriend/Girlfriend ☐Brother/Sister ☐Son/Daughter
☐Father/Mother ☐Husband/Wife ☐Other: ____________________________

Jan/2017

Home Purchase Intake Form
**CO-APPLICANT EMPLOYMENT**

<table>
<thead>
<tr>
<th>Primary Employer:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start Date:</td>
</tr>
<tr>
<td>End Date (if applicable):</td>
</tr>
<tr>
<td>Title:</td>
</tr>
<tr>
<td>Business Type:</td>
</tr>
<tr>
<td>Self Employed:</td>
</tr>
<tr>
<td>Monthly Gross Income:</td>
</tr>
<tr>
<td>Monthly Net Income:</td>
</tr>
</tbody>
</table>

**APPLICANT(S) BUDGET**

<table>
<thead>
<tr>
<th>INCOME</th>
<th>FIXED EXPENSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td>Auto</td>
</tr>
<tr>
<td>Overtime</td>
<td>Child Support/Alimony</td>
</tr>
<tr>
<td>Net Rental Income</td>
<td>Credit Card Payments</td>
</tr>
<tr>
<td>Other Income</td>
<td></td>
</tr>
<tr>
<td>Alimony</td>
<td>Collections</td>
</tr>
<tr>
<td>AFDC</td>
<td>Education</td>
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<tr>
<td>Bonuses</td>
<td>Housing Payment</td>
</tr>
<tr>
<td>Child Support</td>
<td>Instalment Loans</td>
</tr>
<tr>
<td>Commissions</td>
<td>Insurance</td>
</tr>
<tr>
<td>Disability / SSI</td>
<td>Medical</td>
</tr>
<tr>
<td>Foster Care</td>
<td>Savings</td>
</tr>
<tr>
<td>Military</td>
<td>Tax</td>
</tr>
<tr>
<td>Part Time Job</td>
<td>Utilities</td>
</tr>
<tr>
<td>Retirement</td>
<td>DISCRETIONARY EXPENSES</td>
</tr>
<tr>
<td>Unemployment</td>
<td>Charity</td>
</tr>
<tr>
<td>Welfare</td>
<td>Dining</td>
</tr>
<tr>
<td></td>
<td>Entertainment</td>
</tr>
<tr>
<td>Withholding</td>
<td>Food &amp; Groceries</td>
</tr>
<tr>
<td>Other</td>
<td>Gift</td>
</tr>
<tr>
<td>Other</td>
<td>Household Expenses</td>
</tr>
<tr>
<td>Other</td>
<td>Misc.</td>
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<tr>
<td>Other</td>
<td>Pet Expense</td>
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<tr>
<td></td>
<td>Transportation</td>
</tr>
<tr>
<td></td>
<td>Clothing</td>
</tr>
</tbody>
</table>

**TOTAL NET INCOME**

$ 

**TOTAL EXPENSES**

$
HOME PURCHASE (continued)

SUBJECT PROPERTY

Street Address: __________________________________________

City: ____________________________ Zip Code: ____________________________

Land Ownership Type (choose one): □ Condominium □ Coop □ 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 Queens CDC, Inc. 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: ____________________________
PRIVATE POLICY and PRACTICES

Neighborhood Housing Services of Queens CDC, Inc. is 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 contact us at (718) 457-1017 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 Queens CDC, Inc. Fee Schedule.

Client Signature ____________________________ Date ____________________________

Jan/2017 Home Purchase Intake Form
NEIGHBORHOOD HOUSING SERVICES OF QUEENS CDC, INC.
FEE SCHEDULE – COUNSELING SERVICES

Credit Report  
This fee covers the cost of obtaining a credit report.  $25.00

Credit Analysis (excludes credit report)  
This fee covers the cost of two 45 minute sessions to discuss the client’s credit profile.  $50.00

E Home  
This fee covers the cost of participation in an online homeownership education course.  $99.00

Fastrack  
This fee covers the cost of participation in an accelerated homeownership education course.  $150.00

Foreclosure Counseling  NO CHARGE
This includes one-on-one meetings with a counselor to determine affordability, create a budget, review credit reports, and analyze mortgage default options.

Homebuyer’s Club  $125.00
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.

Home Maintenance Training Level 1  $175.00
This fee covers the cost of home maintenance and repair training courses.

Home Maintenance Training Level 2  $175.00
This fee covers the cost of advanced home maintenance and repair training courses.

Landlord Training 2-4 units  $100.00
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.

Pre-Purchase Counseling  $50.00
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.

Refinance Counseling  $75.00
This fee covers the cost of one-on-one meetings with a counselor to discuss the criteria and process of refinancing a mortgage loan including determining affordability, creating a budget, reviewing credit reports, and learning about post-closing requirements.

Reverse Mortgage  $125.00
This fee covers the cost of applying for a reverse mortgage.

Payments accepted by credit card, or money order ONLY.
NEIGHBORHOOD HOUSING SERVICES OF QUEENS CDC, 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 $150.00
1-4 Gut Rehab Mixed Use/Multi-Family; Landlord One $200.00
Acquisition & Closing Cost Assistance Products $150.00
HPD HomeFirst NO CHARGE

LOAN ORIGINATION FEES
These fees cover the administrative costs of the process of entering a loan into the NHiS of Queens, CDC, Inc. 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 of Queens, CDC, Inc. 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 of Queens, CDC, Inc. 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 of Queens, CDC, Inc. 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 NHiS of Queens, CDC, Inc. construction services department for a rehab loan.

Construction fees may be applicable to specific loan products.
Payments accepted by credit card, or money order ONLY.
### SERVICING RELATED FEES

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

### OTHER LENDING RELATED FEES

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee Range</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commitment Fee</td>
<td>$150.00</td>
<td>This fee is charged upon issuance of a commitment letter.</td>
</tr>
<tr>
<td>Document Processing Fee</td>
<td>$100.00 - $250.00</td>
<td>This fee covers the cost of preparing and providing requested documents.</td>
</tr>
<tr>
<td>Initial Construction Inspection with scope</td>
<td>$400.00</td>
<td>This fee covers the cost of the initial construction inspection.</td>
</tr>
<tr>
<td>Pay out Inspection</td>
<td>$300.00</td>
<td>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.</td>
</tr>
<tr>
<td>Wiring Fee</td>
<td>$25.00</td>
<td>This fee covers the cost of a wire transfer to the Closing Attorney’s account.</td>
</tr>
</tbody>
</table>

Construction fees may be applicable to specific loan products.

*Payments accepted by credit card, or money order ONLY.*

Jan/2017

Home Purchase Intake Form