



Date:

CREDIT COUNSELING INTAKE FORM

Name(s): _____

SSN: _____

Address: _____

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

Email: _____

How did you learn about SNHS? _____

Date(s) of Birth: _____

Race: __Black or African American

__White

__American Indian/Alaskan Native & White

__Asian

__Latino or Hispanic

__Asian & White

__Black/African American & White

Race: __Black or African American

__White

__American Indian/Alaskan Native

&White

__Latino or Hispanic

__Asian & White

__Black/African American

&White



560 Riverside Drive, Suite A102 • Salisbury, MD 21801

office 410-543-4626 fax 410-543-9204 www.salisburynhs.org



American Indian/Alaskan Native
& Black or African American
 Other

American Indian/Alaskan Native
& Black or African American
 Other

Gender: Male or Female

Gender: Male or Female

Foreign Born: Yes or No

Foreign Born: Yes or No

Disabled: Yes or No

Disabled: Yes or No

Marital Status:

Marital Status:

Single Divorced Married
 Separated Widowed

Single Divorced Married
 Separated Widowed

Credit Scores: Experian _____ Equifax _____ TransUnion _____

Gross Annual Household Income: _____

(Please include income from all household members)

How many people are in the household? _____

Ages: _____



Household Type: Female headed single-parent household Married without children
 Male headed single-parent household Married with children
 Single Adult Two or more unrelated adults
 Other Unknown

Education: 2 years college **Education:** 2 years of college
 Above Master's Degree Above Master's Degree
 Bachelor's Degree Bachelor's Degree
 Below HS Diploma Below HS Diploma
 HS Diploma or Equivalent HS Diploma or Equivalent
 Master's Degree Master's Degree

Current Monthly Rent: \$ _____

Current Housing Arrangement: Rent Rent-free Homeless
 Homeowner with a mortgage
 Homeowner (paid mortgage)



SALISBURY NEIGHBORHOOD HOUSING SERVICES, INC.

DISCLOSURES

Counseling Services

Homebuyer Education Training

SNHS offers group homebuyer education workshops as well as web-based training offered at www.ehomeamerica.org at a cost of \$100.00 per family. If a buyer is unable to use this medium, then our Homebuyer Education Coordinator Leah Dyson, 410-543-4626 should be contacted for other arrangements. The curriculum covers pre-purchase and post-purchase topics.

Pre-Qualification Review

Pre-qualification reviews are offered to prospective buyers to evaluate their credit readiness and affordability. Ideally, applicants would undertake this review prior to making an offer on a specific property or searching for financing.

Individual Budget and Homeownership Readiness Counseling

Service provided for customers not yet ready to purchase because of credit and/or budgeting obstacles, but who are committed to the goal of homeownership, or for those who are delinquent on existing mortgages.

Foreclosure Counseling and Intervention

SNHS is a HUD-certified foreclosure counseling agency. Our counselors will act as liaison between the homeowner(s) and their lenders in an attempt to prevent foreclosure. This is a FREE service offered to any homeowner who is having trouble meeting their mortgage obligation.



Loan Funding

SNHS offers funding for second mortgage loans for down payment and closing cost assistance. We also offer rehabilitation loans to existing homeowners.

Owner Occupancy

Subject property must be owner-occupied for the life of the loan.

Rehabilitation (Repairs) Funds

Escrowed funds are held at SNHS and are disbursed on invoice. Any remaining funds after work has been completed may be used for additional repairs.

Cash Out

Any cash proceeds related to settlement will be applied to reduce the principal balance of the mortgage. Overpayment on required SNHS charges may be refunded.

Right to Choose Attorney

You have the right to choose any settlement attorney at your expense.

Tax & Insurance Escrow

Several of our funding partner banks will escrow property taxes and homeowners insurance to pay them when due. If your escrow account is short, you should be notified of the difference due. If there is an overage in the escrow account after the tax and insurance bills have been paid, you may receive a refund or apply the overage to reduce future escrow payments.

Survey Information

A survey of the property may be required at your expense before settlement is scheduled. You may also request that stakes be placed to indicate boundaries at your expense.



Title Insurance

A mortgage title policy will be issued to insure the lender against boundary disputes and encroachments. At your option you may purchase owner's title insurance.

Prepayment Penalty

All SNHS loans may be prepaid in full or in part at any time without penalty.

NOTICE: Any client using the services of Salisbury NHS is NOT obligated to receive, purchase or utilize any other services offered by the organization, or its partners, in order to receive housing counseling services.

_____	_____	_____	_____
Applicant	Date	Applicant	Date

Public Relations release

I/we authorize SNHS to release information such as names and photographs such as myself/my family for the purposes of public relations used to promote the activities of SNHS. If requested, I will provide information to SNHS for the content of such articles and press releases.

_____	_____	_____	_____
Applicant	Date	Co-Applicant	Date



PRIVACY POLICY AND PRACTICES OF SALISBURY NEIGHBORHOOD HOUSING SERVICE, INC.

We at Salisbury Neighborhood Housing Service, Inc. (SNHS) value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information.

Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Information We Collect

We collect personal information to support our lending operations, and financial fitness counseling and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency
- Information that we receive from employment and credit references

Information We Disclose

We may disclose the following kinds of personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income
- Information about your transactions with us or others, such as your account balance, payment history and parties to your transactions
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness



To Whom Do We Disclose?

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans (**Option 1 on Privacy Choices Form**)
- Others, such as non-profit organizations involved in community development, but only for program review, auditing, research and oversight purposes (**Option 2 on Privacy Choices Form**)

We may also disclose personal information about you to third parties as permitted by law. *Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.*

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.

Directing Us Not to Make Disclosures to Unaffiliated Third Parties

If you prefer that we not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). Please complete the attached Privacy Choices Form.



PRIVACY CHOICES FORM

If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, check the box or boxes below to indicate your privacy choices. Then send this form to the address listed below.

Option 1 –Disclose personal information about me only to unaffiliated third parties involved in my mortgage loan transaction and not to non-profit organizations involved in community development which use it for program review, auditing, research and oversight purposes.

Option 2 – I agree to disclosure of personal information about me to non-profit organizations involved in community development that are used for program review, auditing, research and oversight purposes.

Name: _____

Address: _____

City: _____ **State:** _____ **Zip code** _____

Phone Number: _____

Signature **Date** **Signature** **Date**

WITNESS

WITNESS

Please mail this completed form to: 560 Riverside Dr. Suite A102, Salisbury, MD 21801.

This instruction will remain in effect until you request a change.



Counseling Agreement

I agree to participate in counseling session/s with Salisbury Neighborhood Housing Services, Inc. to assist in improvement of my housing/credit status. I understand that the housing counselor may discuss matters that pertain to my credit history, financial situation, employment history or other family matters in order to better serve me.

I authorize Salisbury Neighborhood Housing Services, Inc. to release credit, financial, employment and other pertinent information that are necessary in obtaining a solution for my housing goals/needs/problems.

My personal information will be treated as confidential and no information will be accessible by other parties or disclosed to any party who is not directly involved in this matter.

In consideration for receiving assistance from Salisbury Neighborhood Housing Services, Inc., I hold their staff free and harmless from any claims, damages, and/or liabilities.

Client

Date

Client

Date

Housing Counselor

Date

Copy of this document has been given to client? ___Yes ___No



INFORMATION AUTHORIZATION SHEET

To Whom It May Concern:

I / We hereby authorize Salisbury Neighborhood Housing Services, its successors and assigns to verify the following information:

- 1) Credit History 2) Employment History 3) Bank Accounts

Authorization is further granted to Salisbury Neighborhood Housing Services to use a photostatic copy of my / our signatures below, to obtain information regarding any of the above items.

Name of Applicant (Please Print)

Witness: Date

Signature of Applicant Date

Name of Co-Applicant (Please Print)

Witness: Date

Signature of Co-Applicant Date



Household Budget

Rent/Mortgage _____

Gas/Electric _____

Telephone _____

Cell Phone _____

Car Payment _____

Car Insurance _____

Water/Sewer _____

Groceries _____

Lunches _____

Insurance _____

Entertainment _____

Credit Cards _____

Hair Products _____

Clothes _____

Dry-Cleaning _____

Laundromat _____

Cigarettes _____

Daycare _____

Tithing _____

Gas/Auto _____

Loan _____

Misc. Expenses _____

Total: _____

Monthly Income: _____

Monthly Expenses: _____

Balance: _____



Effective July 1, 2020
HOUSEHOLD DATA AND INCOME VERIFICATION FORM

Name: _____ Phone #: _____
Property Address: _____

Please answer ALL questions; especially #2:

1. What do you consider yourself to be? Please check only one.

- | | |
|--|--|
| <input type="checkbox"/> American Indian or Alaska Native | <input type="checkbox"/> American Indian or Alaskan Native and White |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Asian and White |
| <input type="checkbox"/> Black or African American | <input type="checkbox"/> Black or African American and White |
| <input type="checkbox"/> Native Hawaiian or Other Pacific Islander | <input type="checkbox"/> American Indian or Alaska Native and Black or African American |
| <input type="checkbox"/> White | <input type="checkbox"/> A combination of races not listed here |

2. Are you Spanish / Hispanic / Latino? Yes No.

3. Female head of household? Yes No.

4. Disabled head of household? Yes No



5. Using the chart below, please find your household size and check the box that indicates your annual household income. Household members include all adults and dependent children living in your home. Annual income includes the sum of **all** income earned by **all** adult household members that is reported on **income tax returns**.

HUD INCOME GUIDELINES EFFECTIVE July 1, 2020								
Household size	Very Low		Low		Moderate		Other	
1	\$15,300 & Below		\$15,301 - \$25,500		\$25,501 - \$40,800		\$40,801 & Up	
2	\$17,500 & Below		\$17,501 - \$29,150		\$29,151 - \$46,600		\$46,601 & Up	
3	\$19,700 & Below		\$19,701 - \$32,800		\$32,801 - \$52,450		\$52,451 & Up	
4	\$21,850 & Below		\$21,851 - \$36,400		\$36,401 - \$58,250		\$58,251 & Up	
5	\$23,600 & Below		\$23,601 - \$39,350		\$39,351 - \$62,950		\$62,951 & Up	
6	\$25,350 & Below		\$25,351 - \$42,250		\$42,251 - \$67,600		\$67,601 & Up	
7	\$27,100 & Below		\$27,101 - \$45,150		\$45,151 - \$72,250		\$72,251 & Up	
8	\$28,850 & Below		\$28,851 - \$48,050		\$48,051 - \$76,900		\$76,901 & Up	

I hereby certify that my annual household income and household size is accurate to the best of my knowledge and I can provide documentation to verify my income.

Signature _____

Date _____

Witness _____

Date _____

