



NewVue
communitiesSM



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FOR OFFICE USE ONLY

Staff initials: _____ Date received: _____

Pay type: _____ Date received: _____

CMAX ID: _____ Class: _____

Sheet: _____ SForce: _____ Scanned: _____

Homebuyer Intake

***A non-refundable payment is required for homebuyer education course registration.**

PARTICIPANT ONE	PARTICIPANT TWO
Class Registering For: _____	
Participant One Name First: _____ M: _____ Last: _____	Participant Two Name First: _____ M: _____ Last: _____
Address: _____	Address: _____
City/State/Zip: _____	City/State/Zip: _____
Phone (daytime): *Authorize text messaging <input type="checkbox"/>	Phone (daytime): *Authorize text messaging <input type="checkbox"/>
Phone (evening): *Authorize text messaging <input type="checkbox"/>	Phone (evening): *Authorize text messaging <input type="checkbox"/>
Email: _____	Email: _____
Date of Birth: _____	Date of Birth: _____
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-Confirming Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No Head of household? <input type="checkbox"/> Yes <input type="checkbox"/> No Foreign Born? <input type="checkbox"/> Yes <input type="checkbox"/> No	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-Confirming Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No Head of household? <input type="checkbox"/> Yes <input type="checkbox"/> No Foreign Born? <input type="checkbox"/> Yes <input type="checkbox"/> No
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> American Indian/Alaskan Native & Black/African American <input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Asian <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American <input type="checkbox"/> Black/African American & White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Multi Racial	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> American Indian/Alaskan Native & Black/African American <input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Asian <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American <input type="checkbox"/> Black/African American & White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Multi Racial
Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic	Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic
Education: <input type="checkbox"/> Below H. S. diploma <input type="checkbox"/> H.S. diploma or G.E.D. <input type="checkbox"/> 2 Yr College <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Graduate Degree	Education: <input type="checkbox"/> Below H. S. diploma <input type="checkbox"/> H.S. diploma or G.E.D. <input type="checkbox"/> 2 Yr College <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Graduate Degree
Saw your credit report in the last year? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you know your credit score? <input type="checkbox"/> Yes (_____) <input type="checkbox"/> No	Saw your credit report in the last year? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you know your credit score? <input type="checkbox"/> Yes (_____) <input type="checkbox"/> No

Score

Score

Household Information

Household size:

Number of adults: _____ Number of children under 6: _____ Number of children between 6 & 18: _____

Household Type:

- Single Adult Married without children Female-Headed Single Parent
 Married with children Male-Headed Single Parent Two or more unrelated adults

Annual household income: (Please select one)

- \$0 - \$9,999 \$40,000 - \$49,999 \$86,000 - \$100,999
 \$10,000 - \$19,999 \$50,000 - \$59,999 \$101,000 - \$120,999
 \$20,000 - \$29,999 \$60,000 - \$69,999 \$121,000 - \$150,999
 \$30,000 - \$39,999 \$70,000 - \$85,999 >\$151,000

Residence Type:

What type of residence do you **currently** live in? Single Family Two Family Unit Three Family Unit
 Condo/Townhouse Mobile Home Four or more Family Unit

What type are you planning to buy? Single Family Two Family Unit Three Family Unit
 Condo/Townhouse Mobile Home Four or more Family Unit

Referral Source:

- Lender Realtor State Agency
 Media/Type: _____ Another Client Walk-In
 NeighborWorks Word of Mouth Other: _____

Where are you in the home buying process? (please select all that apply)

Plan to purchase within 1 year Plan to purchase within 2 years Plan to purchase a within 3-5 years

Actively looking to buy a house now (Please answer questions below)

Are you working with a real-estate agent? Yes No If yes, with whom? _____

Are you approved with a lender? Yes No If yes, with whom? _____

Type of Loan: MassHousing One Mortgage FHA USDA VA Other: _____

Have you made an offer or signed a P&S agreement? Yes No

If yes, what is the property address? _____

Do you have a closing date? Yes No If yes, when? _____

Property type: Single Family Two Family Unit Three Family Unit
 Condo/Townhouse Mobile Home Four or more Family Unit

Is this a short sale property? Yes No Is this a bank owned property? Yes No

Did you have a home inspection? Yes No

Type of Loan: MassHousing One Mortgage FHA USDA VA Other: _____

Term: _____ years Interest Rate: _____% Purchase Price: \$ _____

Is it okay to use your comments or photo in print or on our website? Yes / No May we use your name? Yes / No

I/We would like to schedule an individual appointment with the Housing Counselor to review my/our credit report, budget, etc. and to further discuss my/our options? Yes No

THANK YOU FOR COMPLETING THIS FORM

I/We authorize NewVue Communities to:

- I/We understand that a photocopy of this authorization is as valid as the original.
- Text messaging will primarily be used for class participation confirmation and appointment reminders.

- NewVue Communities provides pre-purchase group and individual education for potential buyers looking to buy their first home. These services consist of a financial analysis, review of credit worthiness, budget consultation, mortgage readiness assessment, resources on financial mortgage loan products and referrals. NewVue Communities also provides mortgage default services, housing development services, small business services, community development services and asset management services. For a detailed list of the services please visit our website at www.newvuecommunities.org.

- Conflict of Interest / Disclosure
 - NewVue Communities does not receive any fee for service from any financial institutions to which we may refer you. NewVue Communities does receive charitable contributions from some financial institutions. For a complete list of donors please visit our website at www.newvuecommunities.org.
 - You are in no way obligated to receive any services offered by NewVue Communities or any of our partners. The staff and board of NewVue Communities does not have any personal stake, financial or otherwise, in referring clients to any particular product or service.

- Acknowledgement
 - I have received the HUD FHA Get a Home Inspection for Your Protection handout and 10 important questions to ask the home inspector

Participant One Signature _____

Date _____

Participant Two Signature _____

Date _____

For Your Protection: Get a Home Inspection

Name of Buyer (s) _____

Property Address _____

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- evaluate the physical condition: structure, construction, and mechanical systems
- identify items that need to be repaired or replaced
- estimate the remaining useful life of the major systems, equipment, structure, and finishes

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required for three reasons:

- to estimate the market value of a house
- to make sure that the house meets FHA minimum property standards/requirements
- to make sure that the house is marketable

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you.

I/we understand the importance of getting an independent home inspection. I/we have considered this before signing a contract with the seller for a home. Furthermore, I/we have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.

_____ I/We choose to have a home inspection performed.

_____ I/We choose not to have a home inspection performed.

Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

X

Signature & Date

X

Signature & Date

Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

PRIVACY POLICY AND PRACTICES OF

NewVue Communities – Branch: HomeOwnership Center of North Central Massachusetts
470 Main Street, Fitchburg MA 01420

NewVue Communities — Branch: North Central Massachusetts NeighborWorks®

We at NewVue Communities - Branch: North Central Massachusetts NeighborWorks® HomeOwnership Center 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, 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, our affiliates or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment 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, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- 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,
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

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.

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PRIVACY POLICY AND PRACTICES OF
NewVue Communities – Branch: HomeOwnership Center of North Central Massachusetts
470 Main Street, Fitchburg MA 01420

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).

- If you wish to opt out of disclosures to unaffiliated third parties other than nonprofit organizations involved in community development, you may check Box 1 on the attached Privacy Choices Form.
- If you wish to opt out of disclosures to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes, you may check Box 2 on the attached Privacy Choices Form.

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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.

- Box 1** - Limit disclosure of personal information about me to unaffiliated third parties other than nonprofit organizations involved in community development.
- Box 2** - Limit disclosure of personal information about me to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

Name _____

Address _____

City _____ State _____ Zip Code _____

Telephone Number _____

If you have checked any of the boxes above, please mail this form in a stamped envelope to:

NewVue Communities
Branch: HomeOwnership Center of North Central Massachusetts
470 Main Street, Fitchburg MA 01420

Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.