



**NewVue**  
communities™



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**FORMULARIO DE SERVICIOS**

**\*Se requiere un pago no reembolsable para el registro del curso de educación para compradores de vivienda.**

PARTICIPANTE UNO	PARTICIPANTE DOS
<b>Clase que se registra para:</b> _____	
<b>Nombre del Participante Numero Uno</b> Primer: _____ M: _____ Apellido: _____	<b>Nombre del Participante Numero Dos</b> Nombre: _____ M: _____ Apellido: _____
<b>Direccion:</b> _____	<b>Direccion:</b> _____
<b>Ciudad/Estado/Código Postal:</b> _____	<b>Ciudad/Estado/Código Postal:</b> _____
<b>Teléfono (durante el día):</b> * Autorizar mensajes de texto <input type="checkbox"/>	<b>Teléfono (durante el día):</b> * Autorizar mensajes de texto <input type="checkbox"/>
<b>Teléfono (tarde):</b> * Autorizar mensajes de texto <input type="checkbox"/>	<b>Teléfono (tarde):</b> * Autorizar mensajes de texto <input type="checkbox"/>
<b>Email:</b> _____	<b>Email:</b> _____
<b>Fecha de nacimiento:</b> _____	<b>Fecha de nacimiento:</b> _____
<b>Género</b> <input type="checkbox"/> Masculino <input type="checkbox"/> Femenino ¿Veterano? <input type="checkbox"/> Sí <input type="checkbox"/> No ¿Discapacitado? <input type="checkbox"/> Sí <input type="checkbox"/> No ¿Cabeza del hogar? <input type="checkbox"/> Sí <input type="checkbox"/> No ¿Nacido en el extranjero? <input type="checkbox"/> Sí <input type="checkbox"/> No	<b>Género</b> <input type="checkbox"/> Masculino <input type="checkbox"/> Femenino ¿Veterano? <input type="checkbox"/> Sí <input type="checkbox"/> No ¿Discapacitado? <input type="checkbox"/> Sí <input type="checkbox"/> No ¿Cabeza del hogar? <input type="checkbox"/> Sí <input type="checkbox"/> No ¿Nacido en el extranjero? <input type="checkbox"/> Sí <input type="checkbox"/> No
<b>Raza:</b> <input type="checkbox"/> Indio americano o nativo de Alaska <input type="checkbox"/> Indio americano / Nativo de Alaska y Negro / Afroamericano <input type="checkbox"/> Indio Americano / Nativo de Alaska y Blanco <input type="checkbox"/> Asiático <input type="checkbox"/> Asiático y blanco <input type="checkbox"/> Negro / afroamericano <input type="checkbox"/> Negro / afroamericano y blanco <input type="checkbox"/> Hawaiano nativo u otra isla del Pacífico <input type="checkbox"/> Blanco <input type="checkbox"/> Multi Racial	<b>Raza:</b> <input type="checkbox"/> Indio americano o nativo de Alaska <input type="checkbox"/> Indio americano / Nativo de Alaska y Negro / Afroamericano <input type="checkbox"/> Indio Americano / Nativo de Alaska y Blanco <input type="checkbox"/> Asiático <input type="checkbox"/> Asiático y blanco <input type="checkbox"/> Negro / afroamericano <input type="checkbox"/> Negro / afroamericano y blanco <input type="checkbox"/> Hawaiano nativo u otra isla del Pacífico <input type="checkbox"/> Blanco <input type="checkbox"/> Multi Racial
<b>Etnicidad:</b> <input type="checkbox"/> Hispano <input type="checkbox"/> No Hispano	<b>Etnicidad:</b> <input type="checkbox"/> Hispano <input type="checkbox"/> No Hispano
<b>Educación:</b> <input type="checkbox"/> menos del diploma H. S. <input type="checkbox"/> H.S. diploma o G.E.D. <input type="checkbox"/> 2 años de universidad <input type="checkbox"/> Bachillerato <input type="checkbox"/> Posgrado	<b>Educación:</b> <input type="checkbox"/> menos del diploma H. S. <input type="checkbox"/> H.S. diploma o G.E.D. <input type="checkbox"/> 2 años de universidad <input type="checkbox"/> Bachillerato <input type="checkbox"/> Posgrado
¿Vio su informe de crédito en el último año? <input type="checkbox"/> Sí <input type="checkbox"/> No	¿Vio su informe de crédito en el último año? <input type="checkbox"/> Sí <input type="checkbox"/> No
¿Conoce su puntaje de crédito? <input type="checkbox"/> Sí ( _____ ) <input type="checkbox"/> No	¿Conoce su puntaje de crédito? <input type="checkbox"/> Sí ( _____ ) <input type="checkbox"/> No

Puntación	Puntación
<b>Información del Hogar</b>	
<b>Tamaño del hogar:</b> Número de adultos: _____ Número de niños menores de 6 años: _____ Número de niños entre 6 y 18 años: _____	
<b>Tipo de hogar:</b> <input type="checkbox"/> Adulto soltero <input type="checkbox"/> Casado sin hijos <input type="checkbox"/> Madre soltera <input type="checkbox"/> Casado con niños <input type="checkbox"/> Padre soltero <input type="checkbox"/> Dos o más adultos no relacionados	
<b>Ingreso Anual del Hogar: (Seleccione Uno)</b> <input type="radio"/> \$0 - \$9,999 <input type="radio"/> \$40,000 - \$49,999 <input type="radio"/> \$86,000 - \$100,999 <input type="radio"/> \$10,000 - \$19,999 <input type="radio"/> \$50,000 - \$59,999 <input type="radio"/> \$101,000 - \$120,999 <input type="radio"/> \$20,000 - \$29,999 <input type="radio"/> \$60,000 - \$69,999 <input type="radio"/> \$121,000 - \$150,999 <input type="radio"/> \$30,000 - \$39,999 <input type="radio"/> \$70,000 - \$85,999 <input type="radio"/> >\$151,000	
<b>Tipo de residencia:</b> ¿En qué tipo de residencia vives actualmente? <input type="checkbox"/> Familia única <input type="checkbox"/> Unidad de dos familias <input type="checkbox"/> Unidad de tres familias <input type="checkbox"/> Condominio / Townhouse <input type="checkbox"/> Casa móvil <input type="checkbox"/> Cuatro o más unidades  ¿Qué tipo planeas comprar? <input type="checkbox"/> Familia única <input type="checkbox"/> Unidad de dos familias <input type="checkbox"/> Unidad de tres familias <input type="checkbox"/> Condominio / Townhouse <input type="checkbox"/> Casa móvil <input type="checkbox"/> Cuatro o más unidades	
<b>Fuente de referencia:</b> <input type="checkbox"/> Prestamista <input type="checkbox"/> Agente de bienes raíces <input type="checkbox"/> Agencia estatal <input type="checkbox"/> Medios de comunicación <input type="checkbox"/> Otro cliente <input type="checkbox"/> Walk-In <input type="checkbox"/> NeighborWorks <input type="checkbox"/> Familia/Amistad <input type="checkbox"/> Otro: _____	
<b>¿Dónde estás en el proceso de compraventa? (Por favor seleccione todas las respuestas válidas)</b>  <input type="checkbox"/> Planea comprar en 1 año <input type="checkbox"/> Planea comprar en 2 años <input type="checkbox"/> Planea comprar entre 3-5 años <input type="checkbox"/> Busca activamente comprar una casa ahora (Responda las preguntas a continuación) ¿Estás trabajando con un agente de bienes raíces? <input type="checkbox"/> Sí <input type="checkbox"/> No    ¿con quién? _____ ¿Está aprobado con un prestamista? <input type="checkbox"/> Sí <input type="checkbox"/> No                      ¿con quién? _____ Tipo de préstamo: <input type="checkbox"/> MassHousing <input type="checkbox"/> One Mortgage <input type="checkbox"/> FHA <input type="checkbox"/> USDA <input type="checkbox"/> VA <input type="checkbox"/> Otro: _____ ¿Hizo una oferta o firmó un acuerdo de compraventa? <input type="checkbox"/> Sí <input type="checkbox"/> No Si es sí, ¿cuál es la dirección de la propiedad? _____ ¿Tienes una fecha de cierre? <input type="checkbox"/> Sí <input type="checkbox"/> No    ¿para cuándo? _____  Tipo de propiedad: <input type="checkbox"/> Familia soltera <input type="checkbox"/> Unidad para dos familias <input type="checkbox"/> Unidad para tres familias <input type="checkbox"/> Condominio / Townhouse <input type="checkbox"/> Casa móvil <input type="checkbox"/> Cuatro o más unidades familiares ¿Es esta una propiedad de venta corta? <input type="checkbox"/> Sí <input type="checkbox"/> No                      ¿Es esta una propiedad del banco? <input type="checkbox"/> Sí <input type="checkbox"/> No ¿Tuviste una inspección de la casa? <input type="checkbox"/> Sí <input type="checkbox"/> No Tipo de préstamo: <input type="checkbox"/> MassHousing <input type="checkbox"/> Una hipoteca <input type="checkbox"/> FHA <input type="checkbox"/> USDA <input type="checkbox"/> VA <input type="checkbox"/> Otro: _____ Plazo: _____ años Tasa de interés: _____% Precio de compra: \$ _____	
¿Está bien utilizar sus comentarios o fotografías en nuestro sitio web? Sí / No    ¿Podemos usar su nombre? Sí / No ¿Me gustaría / nos gustaría obtener una cita individual con el Asesor de Vivienda para revisar mi / nuestro informe de crédito, presupuesto, etc. y para analizar más a fondo mis / nuestras opciones? <input type="checkbox"/> Sí <input type="checkbox"/> No	

## GRACIAS POR COMPLETAR ESTE FORMULARIO

Autorizo / autorizamos a NewVue Communities a:

- Obtener una copia del Acuerdo de tasación, compra y venta de propiedad, Declaración de liquidación HUD-1, Divulgación final de veracidad en los préstamos o cualquier otro documento de cierre necesario cuando compre una vivienda al prestamista que me hizo un préstamo o la compañía de títulos / abogado que cerró el préstamo y para compartir cualquier información en esta solicitud solo para fines informativos.
- Entiendo / comprendemos que una fotocopia de esta autorización es tan válida como el original.
- Los mensajes de texto se usarán principalmente para la confirmación de participación en clase y recordatorios de citas.
  
- NewVue Communities ofrece educación grupal e individual previa a la compra para posibles compradores que buscan comprar su primera casa. Estos servicios consisten en un análisis financiero, revisión de la solvencia crediticia, consulta presupuestaria, evaluación de la preparación para la hipoteca, recursos en productos de préstamos hipotecarios financieros y referencias. NewVue Communities también ofrece servicios de hipoteca predeterminada, servicios de desarrollo de vivienda, servicios para pequeñas empresas, servicios de desarrollo comunitario y servicios de administración de activos. Para obtener una lista detallada de los servicios, visite nuestro sitio web en [www.newvuecommunities.org](http://www.newvuecommunities.org).
- Conflicto de interés / Divulgación
  - o NewVue Communities no recibe ninguna tarifa por el servicio de ninguna institución financiera a la que podamos derivarlo. NewVue Communities recibe contribuciones caritativas de algunas instituciones financieras. Para obtener una lista completa de los donantes, visite nuestro sitio web en [www.newvuecommunities.org](http://www.newvuecommunities.org).
  - o Usted no está obligado de ninguna manera a recibir ningún servicio ofrecido por NewVue Communities o cualquiera de nuestros socios. El personal y la junta de NewVue Communities no tienen ningún interés personal, financiero o de otro tipo, en referir clientes a ningún producto o servicio en particular.
- Reconocimiento
  - o He recibido la hoja de información de HUD FHA Get a Home Inspection for Your Protection y 10 preguntas importantes para hacerle al inspector de viviendas

Firma Participante Uno \_\_\_\_\_

Fecha \_\_\_\_\_

Firma Participante Dos \_\_\_\_\_

Fecha \_\_\_\_\_

# 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.

## 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.

**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.

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.

1

**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.