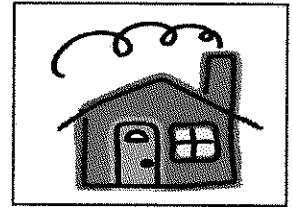


# *Lemay Housing Partnership, Inc.*

PO Box 16356  
Lemay, MO 63125  
314-631-9905  
info@lemayhousing.org



January 2017

We look forward to working with you to achieve your goal of homeownership!

The attached documents include forms either required by HUD for your benefit or are required by us to be able to have and provide you the information necessary to guide you through the process of preparing to become a homeowner. The forms include:

- Customer intake form – please complete and sign
- Supporting document checklist – please gather all documents on the list and provide us with a complete copy of each
- Conflict of interest discourse – please review, sign and return with other documents
- Authorization form for us to pull and review your credit and, if appropriate, share your documents
- Privacy policy and practices – please review check Box 1 or 2, sign and return with the other documents

Please return this cover page and the attached completed and signed documents per the instructions below! Please do not send copies of documents taken on a cell phone – they are usually not legible and I will need to ask you to resend following the instruction below.

**FAX or Scan and E-Mail to:**

**Kate Reese at (314) 631-4921 OR [kate@lemayhousing.org](mailto:kate@lemayhousing.org)**

**Date:** \_\_\_\_\_

**From:** \_\_\_\_\_

**Contact information:** \_\_\_\_\_



Family/Household Size: \_\_\_\_\_ How many dependents (other than those listed by any co-borrower)? \_\_\_\_\_  
What ages are they? \_\_\_\_\_

Are there non-dependents who will be living in the home? Yes No If yes, list below:

Relationship \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_

Annual Family or Household Income: \$ \_\_\_\_\_

Education (please circle one):

- |                              |                                      |
|------------------------------|--------------------------------------|
| 1. Below High School Diploma | 2. High School Diploma or Equivalent |
| 3. Two-Year College          | 4. Bachelors Degree                  |
| 5. Masters Degree            | 6. Above Masters Degree              |

Referred to by (please circle all that apply):

Print Advertisement Bank Government TV Realtor  
Staff/Board member Walk-In Friend Radio Newspaper Article

If you were referred by a bank, which one? \_\_\_\_\_

If referred by another source not listed above, which one? \_\_\_\_\_

**CO-APPLICANT**

Name: \_\_\_\_\_  
First MI Last

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Home: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Work: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email: \_\_\_\_\_

Social Security Number \_\_\_\_\_ Birth Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Race (please 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 (please select "yes" or "no" for Hispanic Origin. You should select both a "Race" category and a "yes" or "no" for Hispanic origin:

Hispanic: Yes No

Immigrant Status (please select one):

1. You are U.S. born and 1 or both of your parents are foreign born
2. You are U.S. born but 1 or both grandparents are foreign born
3. You are foreign born
4. You, your parents and grandparents are all U.S. born

Marital Status (please circle): Single Married Divorced Separated Widowed

Gender (please circle): Male Female

Handicapped? Yes No

Education (please circle one):

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



Previous Employer: \_\_\_\_\_

Title \_\_\_\_\_ Length of Employment \_\_\_\_\_

Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Part-Time or Full-Time (Please Circle)

Continue listing previous employers on a separate sheet of paper.

Secondary Employer: \_\_\_\_\_

Title \_\_\_\_\_ Hire Date \_\_\_\_\_

Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ \_\_\_\_\_

Is this amount paid \_\_\_\_\_ hourly \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ twice a month \_\_\_\_\_ monthly?

**INCOME** *Please Print Clearly*

Type of Income	CUSTOMER Monthly Amount	CO-APPLICANT Monthly Amount
Salary		
Alimony/Child Support		
Rental Income		
Social Security		
Pension Income		
Public Assistance		
Self-employment Income		
Dependent SSI Income		
Disability Income		
Other Employment		

	CUSTOMER		CO-APPLICANT	
	Yes	No	Yes	No
Can you document your child support/alimony income? If yes, how long will it continue?	_____	_____	_____	_____
If your child or a family member receives SSI, how many more years will the payments continue?	_____	_____	_____	_____
If you receive disability income, is it for a permanent disability?	Yes	No	Yes	No
Regarding other employment, have you worked in this field for two years or more?	Yes	No	Yes	No

**LIABILITIES/DEBT**

Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. Do NOT include rent or utilities.

Paid To	Current Balance	Monthly Payment	Who's Debt? C=Customer, A=Co-Applicant B=Both
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Please use additional sheets if necessary.

	<b>CUSTOMER</b>		<b>CO-APPLICANT</b>	
Have your payments been made on time?	Yes	No	Yes	No
Are you currently in Chapter 13 bankruptcy?	Yes	No	Yes	No
If yes, when did it begin? _____				
If yes, when will it be paid out? _____				
If yes, how much is the payment? _____				
Have you had a Chapter 7 bankruptcy?	Yes	No	Yes	No
If yes, when was it discharged? _____				

**LIQUID FUNDS/SAVINGS/INVESTMENTS**

Please Print Clearly

Please list the approximate value of the following:

	<b>CUSTOMER</b>	<b>CO-APPLICANT</b>
Checking account		
Savings account		
Cash		
CDs		
Securities (stocks, bonds, etc.)		
Retirement account		
Other Liquid Funds		

Are you about to receive additional funds (e.g., tax refunds, property sales, etc.)? (circle) Yes No  
 If yes, how much? \$ \_\_\_\_\_

**LIVING EXPENSES**

	<b>CUSTOMER</b>	<b>CO-APPLICANT</b>
--	-----------------	---------------------

Current monthly rent or mortgage			
Electric/Gas/Solid Waste			
Telephone			
Cellular/Pager			
Cable/Satellite TV			
Other Living Expenses			

**ADDITIONAL INFORMATION**

	<i>CUSTOMER</i>		<i>CO-APPLICANT</i>	
<i>Have you owned a home in the last three (3) years?</i>	<i>Yes</i>	<i>No</i>	<i>Yes</i>	<i>No</i>
<i>Are you a Veteran?</i>	<i>Yes</i>	<i>No</i>	<i>Yes</i>	<i>No</i>
<i>Do you have a contract on a house at this time?</i>	<i>Yes</i>	<i>No</i>		
<i>Are you currently working with a real-estate agent?</i>	<i>Yes</i>	<i>No</i>		
<i>Most convenient time for an individual appointment?</i>	___ <i>AM</i>		___ <i>PM</i>	

**AUTHORIZATION**

- I authorize the Housing Counseling Agency 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.

\_\_\_\_\_  
*Customer*

\_\_\_\_\_  
*Date*

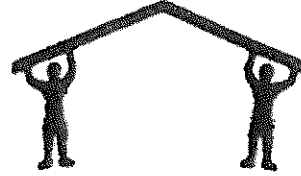
\_\_\_\_\_  
*Co-Applicant*

\_\_\_\_\_  
*Date*



*Lemay Housing Partnership, Inc.*

PO Box 16356  
Lemay, MO 63125  
314-631-8905  
info@lemayhousing.org



## **Lemay Housing Partnership, Inc. Conflict of Interest Disclosure**

Lemay Housing Partnership, Inc. (LHP) is a nonprofit organization that is in business to provide home repair services; homeowner, homebuyer and renter training and counseling (credit and budget) and affordable housing development including both for-rent and for-sale properties. As a provider of multiple services there is a possibility of conflict of interest for the prospective clients, particularly those seeking training and counseling services.

Since you are or will be receiving training and counseling designed for homebuyers, homeowners or renters, LHP staff want to be clear that you understand that you:

1. are under no obligation to obtain a loan or grant for home repair, down payment and closing cost assistance, or home purchase from LHP or any individual or company they may refer you to;
2. are under no obligation to rent an apartment or house or to purchase a home from LHP or any individual or company they may refer you to; and
3. are under no obligation to utilize the services of any person or company they may refer you to for real estate, inspection, construction, home repairs, loans and other services or forms of assistance.

Personal information provided to us as part of the services will not be shared with another party without your expressed written consent.

Acknowledged on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Signature

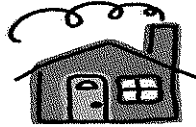
\_\_\_\_\_  
Printed name





*Lemay Housing Partnership, Inc.*

PO Box 16356  
Lemay, MO 63125  
314-631-9905  
info@lemayhousing.org



## Authorization

I authorize Lemay Housing Partnership, 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 Settlement Statement, Closing Disclosure, 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.

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

## **Lemay Housing Partnership, Inc. Privacy Policy and Practices**

We at Lemay Housing Partnership, Inc. 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 housing counseling program and to aid you in qualifying for special funding such as home repair services and down payment and closing cost assistance, refinancing your mortgage or 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.

**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.

**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: \_\_\_\_\_  
Phone Number: (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_  
Signature: \_\_\_\_\_

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

**Lemay Housing Partnership, Inc.  
P. O. Box 16356  
St. Louis, MO 63125**

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.

## **Supporting Document Checklist 2016**

Please gather and send the following documentation along with other completed forms in this packet to [kate@lemayhousing.org](mailto:kate@lemayhousing.org) or fax to (314) 631-4921. After reviewing, you will be contacted to set up a one-on-one meeting. If you have any questions concerning the information requested, please contact us at (314) 631-9905. Thank you.

- Most recent bank statements covering the past 30 days
- Proof of income (last years signed tax return including W-2s)
- Employer payment stubs covering the past 30 days
- Divorce decree if applicable
- Alimony and child support documentation if applicable
- Bankruptcy documentation if applicable
- Proof of other household income if applicable
- Credit report if available
- Sales contract (including all addendum) if applicable
- Loan Estimate if applicable
- Loan commitment letter if applicable