



Future Homeowner,

Congratulations on taking steps towards homeownership. Neighborhood Partnership Housing Services is a HUD approved non-profit organization. Our NeighborWorks® Homeownership Center offers a variety of services to help you purchase a home.

Our Homebuyer Educators and Housing Counselors will gladly meet with you to assess your financial situation and advise you on what steps need to be taken to purchase a home.

In order to provide effective and efficient service, we will require you to complete this packet as thoroughly as possible. All documents included in this packet have been carefully chosen to ensure that our counselors have the adequate information to advise you responsibly.

Please let our Homebuying Staff know the urgency of your needs. Our counselors will be able to provide immediate assistance if you have a fast approaching escrow closing date. We take pride in assisting future homeowners and we hope to help you on your route to sustainable and responsible homeownership.

Sincerely,

Homeownership Center Staff



9551 Pittsburgh Avenue,  
Rancho Cucamonga, CA 91730  
Tel. 909.988.5979  
Fax. 909.467.0120  
www.nphsinc.org

## NPBS PERSONAL PROFILE INTAKE FORM

### CUSTOMER

Please Print Clearly

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

Street \_\_\_\_\_

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

How long have you lived at this residence? \_\_\_\_\_

Home: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_ Work: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_ Email: \_\_\_\_\_

Fax: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_ Pager: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_ Mobile/Cell (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_

\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
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

If Yes, Circle One of the following: Puerto Rican, Cuban, Mexican/Chicano, Other Hispanic/Latino

**Place of Birth:** \_\_\_\_\_

**Marital Status** (please circle): 1. Single 2. Married 3. Divorced 4. Separated 5. Widowed

**Gender** (please circle): Male Female

**Disabled?** Yes No

**Current Housing Arrangement** (please circle):

- |                                     |  |
|-------------------------------------|--|
| 1. Rent                             | 2. Homeless                                      |
| 3. Homeowner with mortgage          | 4. Living with family member and not paying rent |
| 5. Homeowner with mortgage paid off |  |

**Are you a first Time Buyer (you do not currently own a home and have not owned a home in the past three years)?**

Yes No

1. Female headed single parent household    2. Male headed single parent household    3. Single adult  
4. Two or more unrelated adults    5. Married with children    6. Married without children    7. Other

What ages are they? \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

Relationship	Age	Relationship	Age
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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

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

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

First MI Last

City	State	Zip Code
------	-------	----------

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	

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

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**CUSTOMER EMPLOYMENT — Last 2 Years****Please Print Clearly**

Primary Employer: \_\_\_\_\_

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

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

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

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ \_\_\_\_\_ **How many years in this line of work?** \_\_\_\_\_

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

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?

**CO-APPLICANT EMPLOYMENT — Last 2 Years**

Primary 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?

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

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

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

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

Part-Time or Full-Time (Please Circle)

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

	<b>CUSTOMER</b>	<b>CO-APPLICANT</b>
Can you document your child support/alimony income?	Yes No	Yes No
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? _____				
Have you had your credit report ran recently?	Yes	No	Yes	No
If yes, what are your credit scores?	_____		_____	
What maximum housing payment are you comfortable making? (This amount includes Principal, Interest, Taxes, and Insurance)	\$_____			

**LIVING EXPENSES**

	<b>CUSTOMER</b>	<b>CO-APPLICANT</b>
Current monthly rent or mortgage		
Electric/Gas/Solid Waste		
Telephone		
Cellular/Pager		
Cable/Satellite T.V.		
Other Living Expenses		

Please list the approximate value of the following:

	CUSTOMER	CO-APPLICANT
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? \$\_\_\_\_\_

### ADDITIONAL INFORMATION

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

### AUTHORIZATION

I authorize NPHS HomeOwnership Center to:

- (a) 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 \_\_\_\_\_

### For Counselor Use Only:

Applicant(s) is pre-qualified for an approximate loan amount of : \$\_\_\_\_\_

Counselor Name: \_\_\_\_\_ Date: \_\_\_\_\_



## Financial Statement/Estado Financiero

### Household Income/Ingreso de los hogares

### Net monthly income/ Ingreso neto por mes

### Summary/Resumen

Borrower/Prestatario	\$
Co-Borrower/ Prestatario Secundario	\$
Other Household members/ Otro Miembro del hogar	\$
Rental Income/Ingresos por Alquiler	\$
Child Support/Alimony/Manutención de Niños/Aliment	\$
Disability/Social Security/Disabilidad/ Numero de Segu	\$
Other Income/Otros Ingresos	\$
<b>Total</b>	\$

Total Income	
Total Expenses:	
Surplus/Deficit:	

### NOTES/NOTAS

### Assets

### Estimated Value/Valor Estimado

Checking Account/ Cuenta de Cheques	\$
Savings accounts/ Cuenta de Ahorros	\$
IRA/Retirement Accounts/Keogh/401K	\$
Other/Otro	\$
<b>Total</b>	\$

### Expenses

### Min. Payment/ Pago Minimo Delinquent

1st Mortgage/1st Hipoteca	\$	
2nd Mortgage/2nd Hipoteca	\$	
Other Mortgage/Liens/Rent/Otras Hipotecas	\$	
Home Owners Insurance/Aseguransa de Vivienda	\$	
Home owners Assoc. Dues/ Asociacion de Vivienda	\$	
Property Taxes/ Impuestos de Propiedad	\$	
Other Insurance/Life/Health/Aseguransa Medica	\$	
Transportation (gas/insurance)/ Transportacion (gas/a	\$	
Auto Loans/ Prestamo de Automovil	\$	
Installment Loans/ Prestamo Personal	\$	
Credit Card/ Targeta de Credito	\$	
Credit Card/ Targeta de Credito	\$	
Credit Card/ Targeta de Credito	\$	
Credit Card/ Targeta de Credito	\$	
Child Care/ Cuidado de niños	\$	
Child Support/ Pension Para Hijos	\$	
Electric bill/ Electricidad	\$	
Gas heating/Gas natural	\$	
Water/Agua	\$	
Trash/Basura	\$	
Home phone/Cable/Internet/Telefono/Cable/Internet	\$	
Cell Phone/ Telefono Movil	\$	
Groceries/ Comida	\$	
Other/ Otro gasto	\$	
<b>Total</b>	\$	

By signing below, I/We certify that the information and documenttation provided is true and correct to the best of my/our knowledge. In the event a third party is designated to assist on my/our behalf, I have included written authorization to the designee to assist on my/our behalf.

Firmando esta carta, nosotros verificamos que la infomacion y documentacion en esta forma es correcca.  
He incluido autorisacion escrita en caso de que un tercer partido sea designado a asistirme.

Signature/Firma

Date

Signature/Firma

Date

**Neighborhood Partnership Housing Services  
Disclosure of Programs and Services**

NPHS receives funding from HUD under the Housing Counseling Program as well as funding from Bank of America, JPMorgan Chase, Comerica Bank, Citi Foundation, Wells Fargo, Fannie Mae and Freddie Mac. NPHS is also an approved Freddie Mac Borrower Help Center and a member of the Fannie Mae Mortgage Help Network. NPHS clients are under no obligation to use any of the above stated organizations for any type of services.

You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties, that is, direct us not to make those disclosures.

If you choose to “opt-out”, we will not be able to answer questions from our partners. If at any time you wish to change your decision with regard to your “opt-out”, you may call us at (909) 988-5979 and do so. **Please initial below to accept or decline disclosure to NPHS third party partners. NPHS receives funds from partners that enable us to provide assistance to families in need. NPHS is contractually required to provide non-personal information regarding our performance and demonstrate adherence to the rules and regulations, regarding foreclosure education and counseling, to ensure that clients receive appropriate assistance.**

Please Initial below:

Primary Client:

Co-Client

To Accept \_\_\_\_\_ To Decline \_\_\_\_\_

To Accept \_\_\_\_\_ To Decline \_\_\_\_\_

I understand that Neighborhood Partnership Housing Services (NPHS) provides homebuyer education and counseling, down payment assistance loans and grants, and I am under no obligation to use NPHS programs and services.

I understand that NPHS does not receive referral fees from any lenders in the “Approved Lenders” list and I am under no obligation to use any particular lender.

I understand that NPHS does not have financial arrangements with its volunteer instructors and I am under no obligation to receive services from the volunteers and other NPHS community partners.

I understand that I am under no obligation to utilize the services of Neighborhood Partnership Housing Services’ partners (i.e., lenders, realtors, and insurance).

I further understand that I am under no obligation to use the services and, or, loan programs provided by Neighborhood Partnership Housing Services.

I understand that NPHS owns sells properties and I am under no obligation to purchase those properties and that there are other alternative sources of homes for purchase.

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Primary Client

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Date

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Co-Client

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Date

## **Counseling Agreement (page 1 of 2)**

**Neighborhood Partnership Housing Services (NPHS)** 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 verbally and in writing will be managed within legal and ethical considerations. Your "non-public personal information," such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the **Disclosure of Programs and Services**. We may also use anonymous aggregated case file information for the purposes of evaluating our services, gathering valuable research information for designing future programs.

### **Types of Information that we gather about you**

- Information we receive from you verbally, on applications or other forms, such as your name, address, social security number, assets, and income.
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usages.
- Information we receive from credit reporting agencies, such as your credit history.

### **Release of your Information to third parties**

1. So long as you have not opted-out per the **Disclosure of Programs and Services** form, 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 non-public personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to non-public 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 non-public personal information.

**Neighborhood Partnership Housing Services** and its counselors agree to provide the following services:

- Assess current financial situation
- Analysis of mortgage default, including the amount and cause of default
- Development of an action plan
- Presentation and explanation of reasonable options available to the homeowner
- Presentation and negotiation of possible remedies with mortgage servicers
- Assistance in communication with the mortgage servicer and other creditors
- Explanation of collection and foreclosure process
- Identification of assistance resources
- Confidentiality, honesty, respect and professionalism in all services
- As the final outcome lies with the servicer, our counselors are not able to guarantee and solution.

## Counseling Agreement (page 2 of 2)

I/We, \_\_\_\_\_ agree to the following terms of service:

1. I/We understand that **Neighborhood Partnership Housing Services** provides foreclosure mitigation counseling after which I/We will receive a written action plan consisting of recommendations for handling my/our finances, possibly including referrals to other housing agencies as appropriate.
  2. I/We understand that **Neighborhood Partnership Housing Services** receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation.
  3. I/We give permission for NFMC program administrators and/or their agents to pull my credit report up to two additional times between now and the end of the fiscal year and to give authorization for NFMC program administrators and/or their agents to follow-up with me between now and the end of the fiscal year for the purpose of program evaluation.
  4. I/We acknowledge that I/We have received a copy of **Neighborhood Partnership Housing Services: Disclosure of Programs and Services**, included in this Home Preservation Packet.
  5. I/We may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to help with particular concerns that have been identified. I/We understand that I/We am not obligated to use any of the services offered.
  6. A Counselor may answer questions and provide information, but not give legal advice. If I/We want legal advice, I/We will be referred for appropriate assistance.
  7. I/We understand that **Neighborhood Partnership Housing Services** provides information and education on numerous loan products and housing programs and I/We further understand that the housing counseling I/We receive from **Neighborhood Partnership Housing Services** is no way obligated me/us to choose any of these particular loan products or housing programs.
- I/We will always provide honest and complete information to my/our counselor, whether verbally or in writing.
  - I/We will provide all necessary documentation and follow-up information within the timeframes requested.
  - I/We will be on time for appointments and understand that if we are late for an appointment, the appointment will still end at the scheduled time.
  - I/We understand that repeated no-shows or excessive cancellations may result in cancellation of services.
  - I/We understand that I/We **must** have an appointment to meet with counselor and that should I/We walk-in I/We will be given an appointment for a later date and time.
  - I/We understand that once I/We are an established client I/We may drop off documentation and that counselor availability is **not** guaranteed without an appointment.
  - I/We will call within 6 hours of a scheduled appointment if I/We will be unable to attend an appointment.
  - I/We will contact the counselor about any changes in our situation immediately.
  - I/We understand that breaking this agreement may cause the counseling organization to sever its service assistance to me/us.

\_\_\_\_\_  
Primary Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Counselor

\_\_\_\_\_  
Date

## PRIVACY POLICY

Neighborhood Partnership Housing Services takes the financial privacy of its customers very seriously. This notice describes our policy on collection and disclosure of personal non-public information. Personal non-public information, as used in this notice, means information that identifies an individual personally, and is not otherwise publicly available information. During the course of counseling and processing your application, we accumulate non-public personal information from you and from other sources about your income, your assets, and your credit history in order to allow Neighborhood Partnership Housing Services the necessary information to advise you and to make an informed decision regarding your case.

### Information We Collect

We collect personal, non-public information regarding you to help support our lending and counseling operations, and to aid you in shopping for and obtaining a home mortgage. We request such information from the following sources:

- Homebuyer Education, Counseling, and Lending Intake Forms
- Required and requested Documents
- Consumer credit reporting agencies
- HUD-1 Settlement Statements

### Information We May Disclose

We may disclose the following:

- Information from your applications and other forms, such as your name, address, social security number, assets and income
- Information that we receive from required and requested Documents
- Information we receive from a consumer credit reporting agency, such as your creditworthiness, credit score, or credit history

### To Whom We May Disclose

We may also disclose personal non-public information to third parties as permitted by law. We may disclose your personal, non-public information, to the following third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans
- Government and private agencies such as Housing and Urban Development (HUD) and Neighbor Works America (NWA), but only for purposes of program reviews, auditing, research and oversight purposes
- Real Estate affiliates and/or Realtors and Real Estate Developers in connection with your purchase transaction

### Confidentiality and Security

We restrict access of your non-public personal, information about you to our employees who need to know that information to provide products or services to you, including but not limited to underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and counseling. We maintain physical, electronic, and procedural safeguards that comply with HUD regulations to guard your personal non-public information. We do not disclose customer information to companies that perform marketing services.

## PRIVACY CHOICES

### Directing Us Not to Make Disclosures to Unaffiliated Third Parties

If you prefer that we not disclose your personal non-personal non-public information to unaffiliated third parties, you may opt out of those disclosures. You may direct us not to make those disclosures (other than disclosures permitted by law). You may opt out as follows by requesting so in writing:

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

If you want to opt out, that is, if you want to direct us not to use your personal information (other than disclosures permitted by law) as described in this notice, you may do so by contacting Neighborhood Partnership Housing Services Staff.

Primary Applicant Signature\_\_\_\_\_

Date\_\_\_\_\_

Co-Applicant Signature\_\_\_\_\_

Date\_\_\_\_\_

**Authorization, Verification, and Disclosure:**

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**I authorize** Neighborhood Partnership Housing Services:

- 1) Pull my credit report to review my credit file for housing counseling in connection with my pursuit of a loan to purchase real property;
- 2) Pull my credit report and review my credit file for informational inquiry purposes;
- 3) Obtain a copy of the HUD-1 settlement statement when I purchase a home from the lender who made me a loan or the title company that closed the loan.

**I understand that** Neighborhood Partnership Housing Services provides homebuyer education and counseling, down payment assistance loans and grants, and I am under no obligation to use Neighborhood Partnership Housing Services programs and services.

**I understand** that Neighborhood Partnership Housing Services does not receive referral fees from any lenders in the "Approved Lenders" list and I am under no obligation to use any particular lender.

**I understand** that Neighborhood Partnership Housing Services does not have financial arrangements with its volunteer instructors and I am under no obligation to receive services from the volunteers and other Neighborhood Partnership Housing Services.

**I understand** that I am under no obligation to utilize the services of Neighborhood Partnership Housing Services (i.e., lenders, realtors, and insurance).

**I understand** that I am under no obligation to use the services and, or, loan programs provided by Neighborhood Partnership Housing Services.

**I understand** that Neighborhood Partnership Housing Services owns and sells properties and I am under no obligation to purchase those properties and that there are other alternative sources of homes for purchase.

**I hereby verify** this information to be true and accurate to the best of my knowledge, and if asked can prove accuracy of the information.

\_\_\_\_\_  
Primary Applicant Name (Print)

\_\_\_\_\_  
Primary Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co- Applicant Name (Print)

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

## Required Documents

Our Homebuyer Educators and Counselors will need the following documents to advise you adequately. Please provide **copies** of all required documents (copies will not be provided for you), and keep original documents for your personal records. These documents are to be submitted to Neighborhood Partnership Housing Services Staff prior to getting an appointment scheduled.

Four (4) Most Recent Earning Statements  
-or-  
Year to Date Profit or Loss Statements

Most Recent Three Years of Tax Returns  
and  
W-2s or 1099s (If applicable)

Last three (3) months of Bank Statements  
(Please verify that all pages are provided)

Credit Report  
(NPHS provides credit reports at the cost of \$25 per person.  
We accept cash, checks or credit card.)

**If Applicable please provide:**

A Signed 4506-T

Bankruptcy Discharge Letters

Hardship Letter (for Back to Work Program)

Homebuyer Educators and our Counselors may not be able to initiate and continue services without these documents.

**Please return documents by:**

**Fax to (909) 467-0120,**

**Mail or drop off to 9551 Pittsburgh Avenue, Rancho Cucamonga, CA 91730**

# 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.

# CAUTION

U.S. Department of Housing  
and Urban Development  
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538  
(exp. 05/31/2014)

## For Your Protection: Get a Home Inspection

### 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; and
- ✓ 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 to:

- ✓ Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property 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. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

### 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 toll-free 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.



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# CAUTION