

**NEIGHBORHOOD HOUSING & DEVELOPMENT CORPORATION**  
**633 NW 8<sup>th</sup> AVE.**  
**GAINESVILLE, FL 32601**  
**TEL: (352)380-9119 FAX: (352)380-9170**

**PERSONAL PROFILE INTAKE FORM**

Applying for:  Closing Cost Loan     Home Repair Loan     GAP Financing     New Home Ownership

**CUSTOMER**

*Please Print Clearly*

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

Street \_\_\_\_\_

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

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

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

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Social Security Number Birth Date No. of years at current address

*If current address is less than two years, please provide previous address.*

Street \_\_\_\_\_

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

**Race (please circle):**

- |                              |   |          |
|------------------------------|---|----------|
| 1. White                     | 3. Native Hawaiian/Other Pacific Islander | 5. Asian |
| 2. Black or African American | 4. American Indian/Alaskan Native         | 6. 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, please specify: Cuban Mexican/Chicano Puerto Rican Other Hispanic/Latino

**Are you foreign born?** (please select one): Yes \_\_\_\_\_ No \_\_\_\_\_

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

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

**Handicapped?** 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 \_\_\_\_\_

**Household Type (please select the most accurate)?**

- |  |  |                             |
|--|--|-----------------------------|
| 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                    |

**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 | 5. Masters Degree       |
| 3. Two-Year College          | 4. Bachelors Degree                  | 6. Above Masters Degree |





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, and student loan. Do NOT include rent or utilities.

Paid To (Bank name(s) and Account Numbers)	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:

BANK NAME & ACCOUNT NUMBER(S)	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? \$ \_\_\_\_\_

**MONTHLY LIVING EXPENSES**

	<i>CUSTOMER</i>	<i>CO-APPLICANT</i>
Current monthly rent or mortgage		
Utilities		
Telephone		
Cellular/Pager		
Cable/Satellite TV		
Child Care		
Food		
Insurance (car, medical ,etc)		
Personal Care Items		
Car incidentals (gas, repairs, etc)		

**ADDITIONAL INFORMATION**

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

**AUTHORIZATION**

I authorize Neighborhood Housing & Development Corporation Home Ownership Center 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*



# NHDC Fee Schedule

As of June 1, 2007

## 1. Financial Fitness Program

**\$25**

The Financial Fitness program consist of group and personalized sessions focusing on budgeting, credit repair and other financial topics. This program is intended for clients that have a home purchase horizon greater than one year. There is no fee charged to public housing residents or households holding a Section 8 voucher

## 2. Home Buyer Education Seminar

**\$50**

**The Home Buyer Education (HBE) Seminar** is an 8-hour session designed for households planning a home purchase within one year. Clients graduating from the class may be eligible for Alachua County SHIP and NHDC financial assistance. *Households purchasing a home within one year of HBE course completion will receive a check of \$50 upon submission to NHDC of a signed settlement statement (HUD1) and 1<sup>st</sup> payment letter.*

## 3. Loan Origination Fee- Home Purchase

### Second Mortgage Loans

**\$150 or 1.5 % of amount borrowed  
whichever is greater**

Loan amounts to \$15,000 on private transactions and up to a 20% Loan to Value on properties developed by NHDC. The maximum loan term is 15 years and the interest rate is determined at the time of loan funding.

### NHDC Closing Cost Loans

**\$150**

The loan amount is up to \$5,000 and a maximum 30-year term. The interest rate is 3%

Origination fees can be added to the amount borrowed. The recording fees are payable at the time of property settlement. The cost of recording fees is set by the County and is based on the amount borrowed.

NHDC re-payments on Second mortgage loans are by direct debit from the customer's checking account. With Closing Costs loans, monthly payments can be deferred. The loan amount plus accrued interest is due and payable after 30 years, or if the home is sold, re-financed, or ceases to be occupied by the borrower.

## 4. Loan Origination Fee- Home Repair Loans

### Loan origination & processing

**\$150 or 1.5 % of amount borrowed  
whichever is greater**

### Construction monitoring option

**10% of the job**

Pertains to single-family residential owner-occupied structures. The maximum loan term is 15 years and the interest rate is determined at the time of loan funding.

Investor- owner loan amounts are up to \$7,500 per unit. The maximum loan term is 15 years and the interest rate is determined at the time of loan funding. The origination fee charged to investor-owners is based on the number of units in the property.

Origination fees, monitoring fees and recording fees can be added to the gross loan amount and included in the monthly loan payment. Re-payment by direct debit is required.

All NHDC loans are secured by a second mortgage lien against the property.

## 5. Home Inspection Services

### a. SHIP-approved home inspection

**\$200**

### b. Property Re-inspection

**\$75**

### c. Lead paint inspection

**\$300**

**6. Construction Management**

**\$6,000 or 8% of the total project cost, whichever is less**

This fee pertains to NHDC staff providing construction management services for the development of a single-family residential construction project

If NHDC is providing these services for a private party, the fee payment schedule will be based on a stipulated contract between the parties. When NHDC is the owner/developer, this fee is included in the project cost calculation and is included in the final selling price of the home

**7. Other Fees**

**Credit Reports-** Fee averages \$10-\$16 depending on the type of credit report required. A credit report is not pulled by NHDC until we receive written authorization from the client and the fee for the report has been paid.

**Acknowledgement of Fee Schedule**

I have read this schedule and I am aware of the fees that I am responsible to pay.

\_\_\_\_\_

Signature

\_\_\_\_\_

Date

# NHDC DOCUMENT CHECKLIST

Dear Applicant(s):

When you are applying for our **Affordable Housing and Loan Programs**, have all papers, records, and other supportive documents in hand when you come in with your completed personal profile intake form.

- *Two most recent paycheck stubs for all applicants.*
- *Two most recent checking and savings account monthly statements.*
- *Social Security Cards of applicant(s) & children.*
- *Drivers License or picture ID of applicant(s).*
- *Income tax returns for current and pass year along with W-2 forms.*
- *Letter of explanation for any gap of employment during the last two years, also include any explanation of negative credit on your credit report.*
- *Divorce paper, if applicable.*
- *A \$10.00(single), \$16.00(couple) check or money order payable to NHDC for credit report.*