


Only Available in Erie, Niagara, and Monroe Counties


DOWN PAYMENT & CLOSING COST ASSISTANCE LOAN Document Checklist

Please scan/e-mail or hand deliver **COPIES** of the following:

Front-End/Application Documents

-  Housing Counseling Intake Form (attached)
- Borrower Certification & Authorization & Borrower Signature Authorization (attached)
- e-Disclosure Consent Form or opt-out (attached)
- Contact Information (e-mail & phone) for Attorney, Loan Officer & Real Estate Agent
- Homebuyer Education* course certificate required through NWCP
- Landlord Education* course certificate (if purchasing a 2-4 family home)
- Credit Report (Date of report: __/__/__) – **if not provided by bank, one will be pulled**
- Proof of identity and Documentation of US Citizenship or legal alien status
- Most recent paystubs ((4) if paid weekly, (2) bi-weekly)
- Two years' W2/1099s plus most recent filed FEDERAL income tax return with all schedules
- Additional Income Documentation (SSD, SSI, Pension, Retirement, etc.)
- Asset statements: most recent (2) months for all asset(bank) accounts
- Purchase Contract (Date: __/__/__)
- Mortgage Application ("1003" from purchase mortgage lender)
- Loan Estimate ("LE" from purchase mortgage lender)

Underwriting Documents**

-  \$100.00 application fee *If applicable
- Appraisal (from purchase mortgage lender)
- Mortgage Commitment (from purchase mortgage lender)

Back-End/Closing Documents***

- Closing Disclosure ("CD" from purchase mortgage lender)
- Insurance binder listing West Side Neighborhood Housing Services, Inc. as Mortgagee #2
- ACH Vendor Form for attorney receiving/distributing loan proceeds
- Title Report with Legal Description of subject property

* Borrower must also complete Landlord Education in-person if purchasing a 2-4 family home.

** Appraisal & Mortgage Commitment are not required at time of application, but must be submitted before loan underwriting and approval can be completed.

*** Borrower and/or Borrower's attorney will be required to provide these documents at least FIVE (5) business days prior to closing. Failure to provide back-end documents in a timely fashion will result in closing delays.

****Please note photos of documents are not accepted for review.

NeighborWorks Community Partners

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Intake Form

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If co-applicant is applicable please complete a separate Intake form

Customer Profile				
Name(s):		Date of Birth:	Age:	
Address:	City:	State:	Zip:	
Primary Phone:	Email:			
Language spoken:	Active military?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Veteran?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Should we contact you via language translation phone service? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Relationship Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Unmarried couple				
Highest Level of Education: <input type="checkbox"/> Less than High School <input type="checkbox"/> High School/GED <input type="checkbox"/> Some College <input type="checkbox"/> 2-Year Degree <input type="checkbox"/> 4-Year				
<input type="checkbox"/> Graduate Degree <input type="checkbox"/> Vocational Training <input type="checkbox"/> Enrolled in school? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Household Composition				
Type of Household: <input type="checkbox"/> Single Adult <input type="checkbox"/> Married w/Children <input type="checkbox"/> Married, No Children <input type="checkbox"/> Two or more unrelated adults				
<input type="checkbox"/> Female-headed single parent household <input type="checkbox"/> Male-headed single parent household				
Current Housing: <input type="checkbox"/> Rent <input type="checkbox"/> Living with family not paying rent <input type="checkbox"/> Cooperative Housing <input type="checkbox"/> Homeless Other: _____				
Number of People In Household: _____ Disabled? Yes No Disabled Dependent? Yes No				
Financial Information				
<i>Please answer to the best of your ability, regardless of your stage in the home-buying process.</i>				
Annual Household/Family Income: \$_____ Monthly Household/Family Income: \$_____				
Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No How much do you currently pay per month for rent? \$_____				
Ideal monthly mortgage payment? \$_____ Purchase price range (i.e. \$65,000 – \$85,000)? _____				
Do you have any savings? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, about how much? \$_____				
What kind of service do you need?				
<input type="checkbox"/> Down Payment loan or grant application		Do you know your FICO score? <input type="checkbox"/> Yes <input type="checkbox"/> No		
<input type="checkbox"/> Financial Fitness(Credit) Course <input type="checkbox"/> Homebuyer education		What is your Credit Score range ?		
<input type="checkbox"/> Landlord Education		How soon do you hope to buy? <input type="checkbox"/> Within 6 months		
Have you spoken to anyone at a bank? <input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Within 1 Year <input type="checkbox"/> Within 2 Years		
Have you ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are you currently on a deed? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Are pre-approved with a lender? <input type="checkbox"/> Yes <input type="checkbox"/> No		Lender name: _____		
NOTES:				

Demographic Data

Because NCP-Buffalo/WSNHS receives federal funding to provide housing counseling, we are required to track demographic data. This data is kept strictly confidential and is used solely for reporting.

I do not wish to furnish this information (initials) _____

Are you a U.S. Citizen? Yes No **If no, what is your resident status?** Legal Permanent Resident
 Other _____

If no, what is your country of origin? _____

Gender: Male Female Other/ Non conforming **Are you/co-applicant disabled?** Yes No

Race: American Indian or Alaskan Native Native Hawaiian or Other Pacific Islander Asian White
 Black or African American Multiracial **Ethnicity:** Hispanic or Latino Not Hispanic or Latino

Employment History

Employer _____ Address _____
Phone _____ Position _____
Date of Hire _____ How Paid? Weekly Bi-weekly Semi-Monthly Monthly

****If less than 2 years at above please list below**

Employer _____ Address _____
Phone _____ Position _____
Date of Hire _____ How Paid? Weekly Bi-weekly Semi-Monthly Monthly

Contacts

Loan Officer: _____ Attorney: _____

Bank/Mortgage Co: _____ Firm: _____

Email: _____ Email: _____

Phone: _____ Phone: _____

**Please note: anyone that will be using our services must fill out this form in its entirety. This form is the intake for all of our home purchase and financial programs.*



Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. Seq. (if USDA/FmHA).

Part I – General Information

1. Borrower		2. Name and address of Lender/Broker West Side Neighborhood Housing Services, Inc. 359 Connecticut Street Buffalo, NY 14213	
3. Date	4. Loan Number		

Part II – Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date

Borrower's Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for mortgage loan from West Side Neighborhood Housing Services, Inc.. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that West Side Neighborhood Housing Services, Inc. reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for mortgage loan from West Side Neighborhood Housing Services, Inc. As part of the application process, West Side Neighborhood Housing Services, Inc. and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to West Side Neighborhood Housing Services, Inc. and to any investor to whom West Side Neighborhood Housing Services, Inc. may sell my mortgage, any and all information and documentation that they request. Such information includes, but it is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. West Side Neighborhood Housing Services, Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature

Co-Borrower Signature

SSN

Date

SSN

Date

Consent To Receive Documents Electronically (the eDisclosure Agreement)

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before we can engage in this transaction electronically, it is important that you understand your rights and responsibilities. Please read the following and affirm your consent to conduct business with us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" means **West Side Neighborhood Housing Services ("NHS"), Inc.** with whom You are transacting business for such loan(s).

YOUR CONSENT

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by providing Your signature(s) and email address(es) at the bottom of the page, We will conduct this transaction electronically, as another alternative to providing You with the Loan Documents in paper form. If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge. Conducting this transaction electronically is an option. If You choose not to accept receipt of disclosures, paper Loan Documents will be mailed to You or provided to You in person. If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. You will not be required to pay a fee for receiving paper copies of the Loan Documents.

WITHDRAWAL OF CONSENT

You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form. If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by writing Us at: **359 Connecticut Street, Buffalo, NY 14213**. If You originally consent to receive eDisclosures, but later withdraw Your consent, You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

OBTAINING PAPER COPIES

After Your consent is given, You may still request from Us paper copies of Your Loan Documents. Please send this request to Us at: **359 Connecticut Street, Buffalo, NY 14213**. If You request paper copies of the Loan Documents, You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS

In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption, access to a printer, and the ability to download information in order to keep copies of Your eDisclosures for Your records. If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once

You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

HOW WE CAN REACH YOU

You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at: **359 Connecticut Street, Buffalo, NY 14213.**

We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

If you do not have the required system requirements, or; if you do not wish to use electronic records for any other reason, you can request that **West Side Neighborhood Housing Services ("NHS"), Inc.** send paper copies of the disclosures to you instead.

Should you wish to withdraw your consent for electronic disclosures or wish to obtain a paper copy of the disclosures, please contact West Side Neighborhood Housing Services ("NHS"), Inc.

West Side Neighborhood Housing Services ("NHS"), Inc. Statement of Consent

I have read the information above in regards to the use of electronic disclosures and valuations and consent to the use of electronic records for the delivery of disclosures and appraisals or other written valuations in connection with my loan application. I have an account with an internet service provider, and I am able to send and receive e-mail with attached files. I also consent to the use of electronic records in connection with my loan application submitted to **West Side Neighborhood Housing Services ("NHS"), Inc.** in place of paper copies. I am consenting on behalf of all joint applicants identified in the application. I am authorized to consent on their behalf.

Primary Email Address for borrower(s): _____ Date _____

Borrower: Signature _____

Name (print) _____ Date _____

Co-Borrower: Signature _____

Name (print) _____ Date _____

I decline the use of electronic delivery of any disclosure documents or any other documents in connection with my application for credit for a residential mortgage loan.

Borrower: Signature _____

Name (print) _____ Date _____