



HOME REPAIR LOAN PROGRAM

REQUEST FOR INFORMATION PACKET

For assistance completing this application,
please contact us at 216-458-4663

Para asistencia con esta solicitud,
comunicase con nosotros al 216-458-4663

Date sent to Applicant _____ Date received at NHSGC _____



Neighborhood Housing Services of Greater Cleveland, Inc.
5700 Broadway Avenue . Cleveland, OH 44127 | 216-458-4663 | www.nhscleveland.org
Revised 10/1/2014 | NMLS#224131



BORROWER INFORMATION

NAME | NOMBRE

DATE OF BIRTH | FECHA DE NACIMIENTO

STREET ADDRESS | DIRECCION

CITY, STATE, ZIP | CIUDAD, ESTADO, CP

FORMER STREET ADDRESS | DIRECCION ANTERIOR

FORMER CITY, STATE, ZIP | CIUDAD, ESTADO, CP ANTERIOR

REFERRED BY? | ¿QUIEN LO RECOMENDO?

HIGHEST EDUCATION LEVEL | EDUCACIÓN
 MARITAL STATUS | ESTADO CIVIL

Dependents other than those listed by Co-Borrower

NUMBER | NUMERO AGES | ¿QUÉ EDADES?:

CO-BORROWER INFORMATION

NAME | NOMBRE

DATE OF BIRTH | FECHA DE NACIMIENTO

STREET ADDRESS | DIRECCION

CITY, STATE, ZIP | CIUDAD, ESTADO, CP

FORMER STREET ADDRESS | DIRECCION ANTERIOR

FORMER CITY, STATE, ZIP | CIUDAD, ESTADO, CP ANTERIOR

REFERRED BY? | ¿QUIEN LO RECOMENDO?

HIGHEST EDUCATION LEVEL | EDUCACIÓN
 MARITAL STATUS | ESTADO CIVIL

Dependents other than those listed by Co-Borrower

NUMBER | NUMERO AGES | ¿QUÉ EDADES?:

HOME PHONE | TELÉFONO DE CASA CELL PHONE | TELÉFONO CELULAR

EMAIL | CORREO ELECTRONICO

NAME OF EMPLOYER | NOMBRE DE EMPLEADOR

STREET ADDRESS OF EMPLOYER | DIRECCION DE EMPLEADOR

CITY, STATE, ZIP | CIUDAD, ESTADO, CP

POSITION, TITLE | SU CARGO # YEARS | # AÑOS

BUSINESS TYPE | TIPO DE NEGOCIO

GROSS MONTHLY INCOME | INGRESO BRUTO

OTHER INCOME | OTROS INGRESOS

TOTAL | TOTALES

If employed in current position for less than 2 years, please complete:

NAME OF FORMER EMPLOYER | NOMBRE DE EMPLEADOR ANTERIOR

POSITION, TITLE | SU CARGO # YEARS | # AÑOS

HOME PHONE | TELÉFONO DE CASA CELL PHONE | TELÉFONO CELULAR

EMAIL

NAME OF EMPLOYER | NOMBRE DE EMPLEADOR

STREET ADDRESS OF EMPLOYER | DIRECCION DE EMPLEADOR

CITY, STATE, ZIP | CIUDAD, ESTADO, CP

POSITION, TITLE | SU CARGO # YEARS | # AÑOS

BUSINESS TYPE | TIPO DE NEGOCIO

GROSS MONTHLY INCOME | INGRESO BRUTO

OTHER INCOME | OTROS INGRESOS

TOTAL | TOTALES

If employed in current position for less than 2 years, please complete:

NAME OF FORMER EMPLOYER | NOMBRE DE EMPLEADOR ANTERIOR

POSITION, TITLE | SU CARGO # YEARS | # AÑOS

CREDITOR INFORMATION | INFORMACION DE ACREEDOR

NAME OF ACCOUNT NOMBRE DE CUENTA	ACCOUNT # # CUENTA	ORIGINAL AMOUNT MONTO ORIGINAL	CURRENT BALANCE SALDO ACTUAL	MONTHLY PAYMENT PAGO MENSUAL

OTHER DEBTS | OTRAS DEUDAS

INCLUDING OUTGOING CHILD SUPPORT AND ALIMONY PAYMENTS

ARE YOU AWARE OF ANY PAST OR CURRENT CREDIT PROBLEMS THAT MAY SHOW UP ON A CREDIT REPORT (SLOW PAYS, GARNISHMENTS, BANKRUPTCY, ETC.?)

--

CHECKING AND SAVINGS INFORMATION | INFORMACION DE CUENTAS BANCARIAS

NAME OF BANK NOMBRE DE BANCA	ADDRESS DIRECCION	TYPE OF ACCOUNT TIPO DE CUENTA	ACCOUNT # # CUENTA	BALANCE SALDO ACTUAL

RACE & ETHNICITY

APPLICANT

- I do not wish to disclose | No quiero revelar esta información
- White | Blanco
- Black-African American | Negro
- Black-African American & White | Negro & Blanco
- Asian | Asiático
- Asian & White | Asiático & Blanco
- American Indian/Alaskan Native | Nativo Americano/Nativo Alaskeño
- American Indian/Alaskan Native & White | Nativo Americano & Blanco
- American Indian/Alaskan Native & Black | Nativo Americano & Negro
- Native Hawaiian/Other Pacific Islander | Nativo Hawaiano
- Other Multi Racial | Otra Carrera

DO YOU CONSIDER YOURSELF TO BE

- I do not wish to disclose | No quiero revelar esta información
- Hispanic or Latino | Hispano o Latino
- Not Hispanic or Latino | No Hispano o Latino

CO-APPLICANT

- I do not wish to disclose | No quiero revelar esta información
- White | Blanco
- Black-African American | Negro
- Black-African American & White | Negro & Blanco
- Asian | Asiático
- Asian & White | Asiático & Blanco
- American Indian/Alaskan Native | Nativo Americano/Nativo Alaskeño
- American Indian/Alaskan Native & White | Nativo Americano & Blanco
- American Indian/Alaskan Native & Black | Nativo Americano & Negro
- Native Hawaiian/Other Pacific Islander | Nativo Hawaiano
- Other Multi Racial | Otra Carrera

DO YOU CONSIDER YOURSELF TO BE

- I do not wish to disclose | No quiero revelar esta información
- Hispanic or Latino | Hispano o Latino
- Not Hispanic or Latino | No Hispano o Latino

PERSONAL INFORMATION

Please answer the following questions. | Favor de contestar las siguientes preguntas

Have you any outstanding civil judgments against you? | Tiene usted sentencias pendientes contra usted?

In the last 10 years, have you declared bankruptcy? | Ha declarado bancarota?

Have you had property foreclosed upon or given title or deed lien thereof? | Ha ocurrido una ejecucion hipotecaria?

Are you a co-maker or endorser on a note? | Es usted un co-creador en una nota?

Are you a U.S. citizen? | Es usted un ciudadano de Los Estados Unidos?

Are you a veteran of the United States Armed Forces or on active military duty?

Es usted un veterano de las fuerzas armadas de los estados unidos o activo en el servicio militar ?

APPLICANT
SOLICITANTE

CO-APPLICANT
CO-SOLICITANTE

IMPORTANT - PLEASE READ BEFORE SIGNING

You are hereby provided the following "Equal Credit Opportunity Notice as required by section 4112.021 of the Ohio Revised Code. "The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law."

I/We authorize you to verify my credit record and any other disclosure made in this application. In connection with this pre-application form for credit, I (We) the applicant(s) hereby authorize all consumer reporting agencies to furnish Neighborhood Housing Services of Greater Cleveland, Inc. with reports and/or investigative consumer reports on myself and/or (us) the applicant(s).

I (We) have listed all my (our) debts on this form and understand that Neighborhood Housing Services of Greater Cleveland, Inc. will rely on the truth of the foregoing statements in granting a loan to me and/or (we) the applicant(s).

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of title 18, United States Code, Section 1014.

I/We further acknowledge receipt of a copy of HUN-537NVACP: "Lead Poisoning: Watch Out for Lead-Based Paint".

IMPORTANTE – FAVOR DE LEER ANTES DE FIRMAR

Se proporciona el siguiente aviso "Igualdad de Oportunidades de Crédito requerido por la sección 4112.021 del Código revisado de Ohio. "Las leyes de Ohio en contra de la discriminación requieren que todos los acreedores haga el crédito por igual a todos los clientes dignos de crédito, y que agencias de informes de crédito mantenga historiales de crédito por separado en cada persona, si así se solicita. La Comisión de los derechos civiles de Ohio administra este cumplimiento de esta ley.

Yo (nosotros) autorizamos verificación de mi (nuestro) historial de crédito y cualquier otra divulgación hecha en esta solicitud. Con respecto a esta forma previa a la solicitud de crédito, yo (nosotros) los solicitantes autorizo (autorizamos) las agencias de informes del consumidor en equipar Neighborhood Housing Services of Greater Cleveland, Inc. con reportes o informes de investigación del consumidor sobre mí o el aplicante(s).

Yo (nosotros) he enumerado todos mis (nuestras) deudas y entiendo que Neighborhood Housing Services of Greater Cleveland, Inc. se basaran en la veracidad de las declaraciones anteriores en el otorgamiento de un préstamo a mí y o (nosotros) el solicitante o solicitantes. Entendemos que es un crimen federal penado con multa o encarcelamiento o ambos, el hacer declaraciones falsas con respecto a cualquiera de los anteriores hechos en conformidad con las disposiciones del título 18, Sección 1014, del Código de los Estados Unidos.

Yo/nosotros reconocemos haber recibido una copia de HUN-537NVACP: "Envenenamiento De Plomo: Cuidado Con Pintura de Plomo".

APPLICANT | SOLICITANTE _____

Date _____

CO-APPLICANT | CO-SOLICITANTE _____

Date _____



REQUEST FOR INFORMATION PACKET - CHECKLIST

Thank you for your interest in NHSGC's Home Repair Loan Program.
Please use the following checklist when submitting your information.

PERSONAL INFORMATION

- Completed Request for Information Form
- Copies of Bankruptcy discharge papers, explanation letters for derogatory credit (if applicable)
- Divorce decree (if applicable)

INCOME DOCUMENTATION

- Payroll Information: Most recent, consecutive 90-days of pay stubs showing year-to-date income
- Other Income: Social Security and/or pension award letter, all pages
- Two most recent federal income tax returns (all pages and schedules)
- Evidence of rental income i.e. rental receipts or Schedule E of 1040

ASSET INFORMATION

- Checking Account: Most recent, consecutive 6 months, all pages front and back even if blank
- Other Account: Most recent statements for all savings, IRA, 401K or similar accounts

PROPERTY INFORMATION

- Most recent monthly mortgage account statement for all mortgages**
- Evidence of homeowners insurance showing dates of coverage and annual premium amount
- Notice or citation from city of housing code violations (if applicable)
- Bids or list of home repairs you are looking to have completed

NOTE: Please return the completed ORIGINAL Request for Information forms signed and dated where required. All other documents that you submit that pertain to you, such as tax returns, pay stubs, insurance information, etc., should be photo copies of your original documents.

SOLICITUD DE INFORMACION – LISTA DE DOCUMENTOS

Favor de incluir los siguientes documentos adjunto a esta aplicacion. Copias preferamos.

INFORMACION PERSONAL

- Formulario de solicitud completado
- Copias de papeles de bancarrota, cartas de explicacion de credit despective (si es aplicable)
- Decreto de divorcio (si es aplicable)

DOCUMENTACION DE INGRESOS

- Talonarios mas recientes de los ultimos 90-días mostrando los ingresos hasta la fecha
- Ingresos del seguro social y/o pension (todas las paginas)
- Dos anos de declaraciones de impuestos federales (todas las paginas)
- Ingresos del alquiler - recibos o schedule e de los impuestos federales

BIENES PERSONALES

- Cuenta corriente: 6 meses recientes y consecutivos (todas las paginas)
- Otras cuentas: estados de cuentas mas recientes, sea de ahorro o retiro

INFORMACION DE SU PROPIEDAD

- Declaracion de la hipoteca
- Evidencia de seguro de vivienda - que muestra las fechas cobertura
- Aviso de citacion de violaciones (si es aplicable)
- Las ofertas o la lista de reparaciones que usted necesita

Borrower's Certification & Authorization

Fannie Mae Form 1097 Dec 89

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND. 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 down payment, employment and income information, and 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 NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND reserves the right to change the mortgage loan review process 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 a mortgage loan from NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND. As part of the application process, NEIGHBORHOOD HOUSING SERVICES OF GREATER 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 and/or after closing as part of its quality control program.
2. I/We authorize you to provide to NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND and to any investor to whom NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history and copies of income tax returns.
3. I hereby authorize NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND to share all information received in connection with my application for this mortgage.
4. NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
5. A copy or facsimile of this authorization may be accepted as an original.
6. Your prompt reply to NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND or the investor that purchased the mortgage is appreciated.

Borrower's Signature

Date

Social Security Number

Borrower's Signature

Date

Social Security Number

Certificacion

Fannie Mae F6m 1097 Dec 89

Certification

El que suscribe certifica lo siguiente:

1. Yo/nosotros hemos aplicado para un prestamo hipotecario de NEIGHBORHOOD HOUSING SERVICES DE GREATER CLEVELAND. En el proceso de solicitar el prEstamo, Yo/Nosotros hemos completado una solicitud de prestamo que contiene informacion diversa de la finalidad del prestamo, la Cantidad y fuente de el pago inicial, el empleo y los ingresos, y los activos y pasivos. Yo/Nosotros certificamos que toda la informacion es verdadera y completa. Yo/nosotros no hemos hecho declaraciones falsas en la solicitud del prestamo u otros documentos, ni omitimos cualquier informacion pertinente.
2. Yo/nosotros entendemos y acordamos que NEIGHBORHOOD HOUSING SERVICES DE GREATER CLEVELAND reserva el derecho de cambiar el proceso de la revision del prestamo hipotecario a documentacion completa. Esto puede incluir verificacion de la informacion proporcionada en la solicitud con el empresario y/o a la institucion financiera.
3. Yo/nosotros comprendemos perfectamente que es un delito federal castigado con una multa o una pena de prision, o ambas cosas, a sabiendas de que es falsa las declaraciones en la aplicacion de esta hipoteca, segun corresponda en virtud de las disposiciones del Titulo 18, Seccion 1014 delCodigo de los Estados Unidos.

Autorizacion para divulgar informacion

A quien pueda interesar:

1. Yo/hemos aplicado para un prestamo hipotecario NEIGHBORHOOD HOUSING SERVICES DE GREATER CLEVELAND. Como parte del proceso de solicitud, NEIGHBORHOOD HOUSING SERVICES DE GREATER CLEVELAND verifica la informacion contenida en esta solicitud y otros documentos requeridos en relacion con el prestamo, ya sea antes de cerrar el prestamo o despues de cerrar como parte de su programa de control de calidad.
2. Yo/nosotros autorizamos el proveer a NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND Y cualquier inversor que NEIGHBORHOOD HOUSING SERVICES DE GREATER CLEVELAND puede vender mi hipoteca, toda informacion y documentacion que pidan. Dicha informacion incluye, pero no limitado a, historial de empleo e ingresos; banco, mercado de dinero y los saldos de cuentas similares; historial de credito y copias de declaraciones de impuestos.
3. Por la presente autorizo NEIGHBORHOOD HOUSING SERVICES DE GREATER CLEVELAND a compartir toda la informacion recibida en conexion con mi solicitud de hipoteca.
4. NEIGHBORHOOD HOUSING SERVICES DE GREATER CLEVELAND o cualquier inversor que adquiere la hipoteca puede dirigirse a esta autorizacion a cualquier parte nombrada en la solicitud de prestamo.
5. Una copia o facsimil de esta autorizacion puede ser aceptado como original.
6. Su respuesta pronta a NEIGHBORHOOD HOUSING SERVICES DE GREATER CLEVELAND o el inversionista que compro la hipoteca es apreciada.

Firma del Solicitante

Fecha

Numero de Seguro Social

Firma del Solicitante

Fecha

Numero de Seguro Social

HOME REPAIR LOAN PROGRAM DISCLOSURES

Please note that in order to qualify for NHS of Greater Cleveland's Home Repair Loan Program;

1. You must own the property, that is, be in title for at least 12-months prior to the time of this Request for Information. It must be owner-occupied and occupied by the owner at the time of this Request for Information. The property cannot be rental property and if it has more than one unit, the owner must occupy one of the units.
2. The property must be currently covered by homeowners insurance.
3. County property taxes must be current. If there are any delinquent property taxes, you must be enrolled in a repayment plan for the back taxes with the County and the current taxes must be paid.
4. NHS of Greater Cleveland considers the applicants credit, income, and property value in consideration of qualifications for the Home Repair Loan Program.
5. NHS of Greater Cleveland's Home Repair Loan is a mortgage loan that requires monthly payment and places a lien on your property.



Divulgacion del programa para reparaciones del hogar

Tenga en cuenta para calificar para el prestamo de NHS de Greater Cleveland;

1. Debe poseer la propiedad, es decir, estar en el titulo por lo menos 12 meses antes del momento de la solicitud de informacion. Debe ser ocupada por el propietario y ocupados por el propietario en el momento de la solicitud de informacion. La propiedad no puede ser propiedad de alquiler y si tiene mas de una unidad, el propietario debe ocupar una de las unidades.
2. La propiedad debe ser cubierta actualmente por el seguro de propiedades.
3. Los impuestos del Condado de su propiedad tienen que estar al día. Si estan delincuentes, usted debe estar inscrito en un plan de pago con el condado y deberan pagarse los impuestos actuales.
4. NHS de Greater Cleveland considera el credito, ingresos y valor de la propiedad del solicitante en la consideracion de los requisitos para el prestamo de reparaciones.
5. NHS de Greater Cleveland's prestamos de reparacion es un prestamo hipotecario que exige el pago mensual y coloca un gravamen sobre su propiedad.

