

REGISTRATION FORM

Hacienda Community Development Corporation

HACIENDA

COMMUNITY DEVELOPMENT CORP.

www.haciendacdc.org

6700 NE Killingsworth St., Portland, OR 97218

Phone: (503) 961-6432 Fax: (503)595-2116

1. Review Privacy Policy and complete and sign **BOTH** Authorization Forms.
2. Submit Registration Form, a copy of your ID, proof of income. If self employed, provide the last two years of tax returns.
3. Hacienda will assess your situation based on the information provided and contact you within 2 business days.

Applicant Information:

Name (F,M,L): _____

DOB: ____/____/____ SSN: _____

Email: _____

Co-Applicant Information:

Name (F,M,L): _____

DOB: ____/____/____ SSN: _____

Email: _____

Mailing Address:

Street

City

State

Zip

County

Do you live in a Rural Area?: Yes No

Applicant Phone: _____

Co-Applicant Phone: _____

Work Phone (optional): _____

Work Phone (optional): _____

How did you find out about Hacienda CDC?

Bank/Lender

Family

Friend

Other: _____

Hacienda Website

Realtor

Non Profit/ Other Agency

Are you pre-approved for a loan? Yes No

If yes, Name of Loan Officer: _____ Name of Bank: _____

Email of Loan Officer: _____

IF YES, are you in contract to buy a house and do you have a closing date for your loan? Yes No

If yes, what is your closing Date: ____/____/____ Name of Your Real Estate Broker: _____

Email of Your Real Estate Broker: _____

Applicant Information:

Employment Status:

Full-Time

Unemployed, looking for work

Part-Time

Stay-at-Home Caregiver

Retired

Unable to work, Disability

Student

Employed Part-Time AND Student

Employed Full-Time AND Student

Immigrant Status: Yes No

English Proficiency: Proficient Not Proficient

Primary Language: _____

Co-Applicant Information:

Employment Status:

Full-Time

Unemployed, looking for work

Part-Time

Stay-at-Home Caregiver

Retired

Unable to work, Disability

Student

Employed Part-Time AND Student

Employed Full-Time AND Student

Immigrant Status: Yes No

English Proficiency: Proficient Not Proficient

Primary Language: _____

Applicant Information (continued):

Gender: Female Trans Female Gender Non-Conforming
Male Trans Male

Race (please check all that apply):

- American Indian/Alaskan Native
- Asian
- Black or African American
- Native Hawaiian/Other Pacific Islander
- White
- Other

Ethnicity: Hispanic Non-Hispanic

Disabled: Yes No

Veteran: Yes No

Are you a teacher, first respondent or in the military?

Yes No

Co-Applicant Information (continued):

Gender: Female Trans Female Gender Non-Conforming
Male Trans Male

Race (please check all that apply):

- American Indian/Alaskan Native
- Asian
- Black or African American
- Native Hawaiian/Other Pacific Islander
- White
- Other

Ethnicity: Hispanic Non-Hispanic

Disabled: Yes No

Veteran: Yes No

Are you a teacher, first respondent or in the military?

Yes No

Marital Status: Single Married Domestic Partnership Divorced Separated

Housing Status:
Own Rent Do Not Pay Rent Current Rent: _____

Are you a first time home-buyer? Yes No Are you on Section 8/Public Housing? Yes No

Income Certification:

For the next 12 months, what is your estimated TOTAL HOUSEHOLD INCOME \$_____

(Total household income is defined as gross income, before any payroll deductions of wages and salaries. Include all sources of income for ALL household members including wages and salaries, overtime pay, commissions, bonuses, tips, unemployment, and social security and pension income, the income from assets, and the net income from the operation of any business. Copies of pay stubs and tax returns may be request to verify income.)

Total number of people in household:_____ Number of dependents (children under 18):_____

Ages of dependents:_____ Are any children/others in house disabled? Yes No

Do you have any money available for a down payment? Yes No How much?_____

Additional information that would help us in completing your HomeBuyer Assessment:

PRIVACY POLICY

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide counseling services. 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. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Information We Collect:

We collect personal information to:

- Inform you of your current financial situation through financial and housing counseling
- Perform a mortgage affordability assessment and advocate for mortgage workouts.
- Assist you in comparing loans and obtaining a home mortgage from a lender.

We collect personal information about you from the following sources:

- Information we receive from you on applications, forms or from a consumer reporting agency.
- Information we receive from independent third parties authorized by you to provide us with your information.

Information We Disclose:

We may disclose the following kinds of personal information about you:

Information we receive from you on application or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income, and information we receive from 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, with your permission.

HUD and UNIDOS US, in order to provide personal information or allow them to conduct direct follow up with clients for program monitoring, compliance and evaluation for up to three (3) years after receiving services from Hacienda CDC, others, such as nonprofit and/or governmental organizations involved in community development, but only for the program review, auditing, research and oversight purposes, and we may also disclose personal information about you when required by law.

AUTHORIZATION

I Authorize Hacienda CDC to:

- Pull my credit report to review my credit file for housing counseling.
- Pull my credit report and review my credit file for information inquiry purposes.

DISCLOSURE:

I/we acknowledge receipt of the Hacienda CDC Privacy Policy and understand the privacy options. I understand that Hacienda provides home buyer and default prevention education and counseling services as well as mortgage financing. I further understand that the housing counseling services provided at Hacienda, while designed to assist first-time home-buyers and households at risk of foreclosure, do not direct or restrict me to particular professionals, lenders or loan products. I am under no obligation to utilize the Hacienda CDC's mortgage financing products or the products or services of any of Hacienda's partners. I understand that Hacienda encourages me to choose mortgage financing that meets my needs and is in the best interest.

Verification:

I hereby certify that the information provided is true and accurate to the best of my knowledge, and if asked can prove accuracy of the information. I understand that I may be asked to provide paystubs and other documentation of income.

Applicant signature: _____ Date: ____/____/____

Co-Applicant signature: _____ Date: ____/____/____

THIRD PARTY AUTHORIZATION

Loan #:		Servicer:	
Borrower:		Last Four Digits of SSN:	
Co-Borrower:		Last Four Digits of SSN:	
Property Address:			
City:	State:	Zip Code:	

For the purpose of assisting in pursuing a loan to purchase my first home, I do hereby authorize (my lender(s)/ mortgage servicer) to release or otherwise provide all information regarding my account to include, but not to limit to the Economic Opportunity staff from Hacienda CDC.

Public and non-public personal financial information contained in my loan account may include, but is not limited to: Loan balances, final payoff statements, loan status, payment history, payment activity, and/or property information.

We (the lender/mortgage servicer) will take reasonable steps to verify the identity of the third party authorized above, but will have no responsibility or liability to verify the true identity of the requestor when they ask to discuss my account or seek information about my account. Nor shall we (the lender/mortgage servicer) have any responsibility or liability for what the requestor may do with the information they obtain concerning my account.

I hereby release the party from whom information is requested from any and all liability which might accrue as a result of the disclosure of such information to Hacienda CDC. I hereby certify that I have read the foregoing *Third Party Authorization* or it has been read to me and I fully understand its contents and meaning.

NOTE: No information concerning your account will be provided until we have received this executed document. The authorization needs to be in the name of an individual, not a company, and a form needs to be completed for each authorized individual. All parties on the mortgage must sign. If you agree to this authorization and terms of the release, as stated above, please sign, date and return this authorization with the rest of your intake packet to Hacienda CDC.

Applicant Signature

Applicant Name

Signature Date

Co-Applicant Signature

Co-Applicant Name

Co-Signature Date
