



1241 E. Routh
Pueblo, CO 81004
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OF PUEBLO

NEW CLIENT

LOAN DOCUMENTS REQUIRED FROM CLIENT

Please bring the following information with you when you come to your initial appointment:

- NeighborWorks personal In-Take Form completed and signed (attached)
- Current pay stubs for 1 month of income
- Bank Statements (checking and/or savings) 1 month - most recent
- Documentation on any other source of income
 - Award Letter and TPQY form from Social Security Administration (if applicable)
 - 1099-SSA or 1099's for Pension Income (if applicable)
- Last 2 years Federal Tax Returns with W2's
- Divorce, Legal Separation or Child Support Order (if applicable)
- Bankruptcy Documents (if applicable)
- Copy of credit report (no more than 4 months old).
 - You may order your free credit report by logging on to www.annualcreditreport.com or you may complete and mail the attached Annual Credit Report Request Form and you will receive your free credit report by mail within 10 days or
 - We can pull your credit report for a fee of \$25.00 for joint credit report or \$10.00 for single person credit report.

**For additional information, please contact
Rita Godfrey at (719) 544-8078 ext. 111**



Client Service Disclosure Statement and Disclaimer of Liability

NeighborWorks® of Pueblo (NWP) offers housing counseling, credit counseling and default mortgage counseling. NWP provides down payment assistance loans for first time home owners and hardship loans for mortgage default situations.

By signing below, I acknowledge that I have been informed of the agency's activities. As part of receiving counseling services, I acknowledge that I am in no way obligated to receive, purchase or utilize any other services offered by NWP and if I do choose to use them, I do so at my own discretion.

I UNDERSTAND THAT NeighborWorks® of Pueblo IS NOT A LEGAL REPRESENTATIVE AND THAT NeighborWorks® of Pueblo AND MY HOUSING COUNSELOR WILL NOT BE REPRESENTING ME IN ANY CAPACITY OTHER THAN AS A HOUSING COUNSELOR PROVIDING GENERAL INFORMATION. I understand that foreclosure financing and home buying are legal transactions and proceedings, and that I should hire an attorney to receive legal advice and/or representation.

Printed Name

Signature

Date

Printed Name

Signature

Date

PRIVACY POLICY AND PRACTICES OF
Neighborhood Housing Services of Pueblo, Inc.

We at Neighborhood Housing Services of Pueblo, Inc., value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Information We Collect

We collect personal information to support our lending operations, financial fitness counseling and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms,
- Information about your transactions with us, or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references

Information We Disclose

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

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts, income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a 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,
 - Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.
- We may also disclose personal information about you to third parties as permitted by law.

Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. 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 to protect your information. Our safeguards comply with federal regulations to guard your personal information.



**PRIVACY POLICY AND PRACTICES OF
NEIGHBORWORKS® OF PUEBLO**
Directing Us Not to Make Disclosures to
Unaffiliated Third Parties

If you prefer that we do not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

- If you wish to opt out of disclosures to unaffiliated third parties other than nonprofit organizations involved in community development, you may check box 1 on the Privacy choices form below.
- If you wish to opt out of disclosures to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes, you may check box 2 on the privacy choices form.

PRIVACY CHOICE FORM

If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, check the box or boxes below to indicate your privacy choices. Then send this form to the address listed below.

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

Name: _____

Address: _____

City: _____ State: CO Zip: _____

Phone: _____

If you have checked any of the boxes above, Please mail this form in a stamped envelope to:

NeighborWorks® of Pueblo
1241 E. Routt Ave.
Pueblo, CO 81004

Please allow approximately 30 days from our receipt of your Privacy Choices Form to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.