

HOUSING PROGRAM INTAKE FORM

Program Services

The Homebuyer Program objective is to assist in all aspects of homeownership. Services provided by our homeownership counseling staff include:

- Pre-Purchase Counseling
- Post-Closing Assistance
- Home Repairs and Maintenance
- Credit and Budget Counseling
- Credit Restoration
- Financial Capabilities

The Housing Council at PathStone staff will coach you how to fulfill your homeownership goals

- How much you can afford
- Home buying process
- Unique mortgage programs
- Selection of professionals that will help you on your path to homeownership

Instructions

To begin services with The Housing Council at PathStone Homebuyer Program:

- Submit this signed intake packet and required documents on page 2.
!! Missing documents may result in a delay of your application process !!
- You will be contacted to schedule an appointment within two (2) weeks of our receipt of a *completed* intake packet and supporting documents.

What to Expect



Prepare for your Appointment

- Think about where you would like to purchase. (*Neighborhood, Town, School District etc.*)
- What are you comfortable paying for housing every month? (*Include water, trash, heating*)



At your Appointment

- You will discuss goals, obstacles, successes, and next steps with a Housing Counselor.
- The Housing Counselor will assess submitted documents and readiness for homeownership.
- If you are eligible for grants or down payment help, the Housing Counselor can assist with the application, making referrals, or getting you started.

PLEASE REMOVE THIS PAGE FOR YOUR RECORDS



HOME BUYER DOCUMENT CHECKLIST



FOR ALL HOUSEHOLD MEMBERS 18 AND OLDER WE REQUIRE:

COPY OF

2 YEARS MOST RECENT FEDERAL INCOME TAX RETURNS (1040 FORMS)

***NOTE:** If you did not file taxes, or if you cannot locate them- contact the IRS at (844) 545-5640 / 255 East Ave. Rochester NY 14604 / <https://www.irs.gov/individuals/get-transcript>
-Request a **Tax Return Transcript OR Verification of Non-Filing-**

COPY OF

2 YEARS MOST RECENT W2s & 1099s from all employers

***NOTE:** If you were not employed, or cannot locate them- contact the IRS at (844) 545-5640 / 255 East Ave. Rochester NY 14604 / <https://www.irs.gov/individuals/get-transcript>
-Request a **Wage & Income Transcript-**

COPY OF

PAY-STUBS for ONE (1) month (*weekly = 5 paystubs; every 2weeks = 3 paystubs*)

COPY OF

SOCIAL SECURITY award letter (*SSI/ SSD/ Retirement*)

COPY OF

BANK STATEMENTS (*for ALL bank accounts*) from the last THREE (3) months

COPY OF

PHOTO IDENTIFICATION (*Drivers License, Non-Drivers ID, Passport, Medicare w/ photo*)

COPY OF

SOCIAL SECURITY CARD for all members of the household

COPY OF

If Applicable:

- **Bankruptcy Paperwork** (*including discharge*)
- **Divorce/ Separation Agreement/ Child Support Order**
- **Child Support Proof of Receipt**
- **Section 8/ Benefit Award Letters**

*** Contact The Housing Council at PathStone @ ☎ (585)546-3700 with questions ***

➔ Completed intake packet, and copies of documents should be returned to ➔

MAIL or DROP-OFF

THE HOUSING COUNCIL AT PATHSTONE

75 College Ave
Rochester NY, 14607

FAX

(585)546-2946

ATTN: THC HOMEBUYER

INTAKE FORM

CLIENT #1	CLIENT #2
<p>NAME: _____ <i>First Middle Last</i></p> <p>_____ <i>Street</i></p> <p>_____ <i>City State Zip Code</i></p> <p>Previous Address: <i>(If not at current address for 2 years)</i></p> <p>_____ <i>Street</i></p> <p>_____ <i>City State Zip</i></p> <p>Primary # (_____) _____ - _____</p> <p>Cell #: (_____) _____ - _____</p> <p>Email: _____</p> <p>_____-_____-_____ <i>Social Security Number</i></p> <p>Birthdate: ____/____/____</p> <p>Race:</p> <p><input type="checkbox"/> American Indian/ Alaskan Native</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Choose Not to Respond</p> <p><input type="checkbox"/> More Than One Race</p> <p><input type="checkbox"/> Native Hawaiian/ Pacific Islander</p> <p><input type="checkbox"/> White</p> <p>Ethnicity- Hispanic Origin: <input type="checkbox"/> YES NO</p> <p>Marital Status:</p> <p><input type="checkbox"/> Choose Not to Respond <input type="checkbox"/> Divorced</p> <p><input type="checkbox"/> Married w/ Dependents <input type="checkbox"/> Married w/o Dependents</p> <p><input type="checkbox"/> Separated Single <input type="checkbox"/> Unrelated Adults</p> <p><input type="checkbox"/> Widowed</p> <p><input type="checkbox"/> Male Female</p> <p><input type="checkbox"/> Other/ Non-Conforming</p> <p>Gender: <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Disabled? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Disabled Dependent? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Education:</p> <p><input type="checkbox"/> College Grad School High School/ GED</p> <p><input type="checkbox"/> Junior College Junior HS None</p> <p><input type="checkbox"/> Other Primary Vocational</p>	<p>NAME: _____ <i>First Middle Last</i></p> <p>_____ <i>Street</i></p> <p>_____ <i>City State Zip Code</i></p> <p>Previous Address: <i>(If not at current address for 2 years)</i></p> <p>_____ <i>Street</i></p> <p>_____ <i>City State Zip</i></p> <p>Primary # (_____) _____ - _____</p> <p>Cell #: (_____) _____ - _____</p> <p>Email: _____</p> <p>_____-_____-_____ <i>Social Security Number</i></p> <p>Birthdate: ____/____/____</p> <p>Race:</p> <p><input type="checkbox"/> American Indian/ Alaskan Native</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Choose Not to Respond</p> <p><input type="checkbox"/> More Than One Race</p> <p><input type="checkbox"/> Native Hawaiian/ Pacific Islander</p> <p><input type="checkbox"/> White</p> <p>Ethnicity- Hispanic Origin: <input type="checkbox"/> YES NO</p> <p>Marital Status:</p> <p><input type="checkbox"/> Choose Not to Respond <input type="checkbox"/> Divorced</p> <p><input type="checkbox"/> Married w/ Dependents <input type="checkbox"/> Married w/o Dependents</p> <p><input type="checkbox"/> Separated Single <input type="checkbox"/> Unrelated Adults</p> <p><input type="checkbox"/> Widowed</p> <p><input type="checkbox"/> Male Female</p> <p><input type="checkbox"/> Other/ Non-Conforming</p> <p>Gender: <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Disabled? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Disabled Dependent? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Education:</p> <p><input type="checkbox"/> College Grad School High School/ GED</p> <p><input type="checkbox"/> Junior College Junior HS None</p> <p><input type="checkbox"/> Other Primary Vocational</p>

Current Housing Arrangement: Living w/ family and not paying rent Living w/ family and not paying rent
 Rent Homeless Homeowner with mortgage Homeowner with mortgage paid off



HOUSEHOLD

Household Type: (please select the most accurate)

- Female headed single parent household Male headed single parent household Married without children
 Two or more unrelated adults Single adult Other Married with children

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 _____

Referred to by: (please check all that apply)

- Print Advertisement Bank Government Co-Worker Realtor
 Staff/Board member Walk-in Friend Radio Family

INCOME

Income Sources** (check all that apply):

**Write in the amount you receive monthly

- Part-Time Job \$ _____ Full-Time Job \$ _____ Self-Employed \$ _____ Disability \$ _____
 Disability/ SSI \$ _____ Social Security \$ _____ Unemployment \$ _____ Child Support \$ _____
 Section 8/ Voucher \$ _____ Housing Voucher \$ _____ HEAP \$ _____ SNAP \$ _____
 VA Benefits \$ _____ Workers Comp \$ _____ Pension \$ _____ Other _____

CLIENT #1

CLIENT #2

CURRENT EMPLOYMENT

CURRENT EMPLOYMENT

Primary Employer: _____

Primary Employer: _____

Title

Title

Address

Address

Phone: (_____) _____ - _____

Phone: (_____) _____ - _____

Part-Time Full-Time Seasonal

Part-Time Full-Time Seasonal

Gross income (before taxes): \$ _____

Gross income (before taxes): \$ _____

Is this amount paid Hourly Weekly
 Every 2 weeks Twice a month Monthly

Is this amount paid Hourly Weekly
 Every 2 weeks Twice a month Monthly

Hire Date: _____/_____/_____

Hire Date: _____/_____/_____

SECONDARY and/or PREVIOUS EMPLOYMENT

SECONDARY and/or PREVIOUS EMPLOYMENT

Secondary Previous

Secondary Previous

Employer Name

Employer Name

Title

Title

Part-Time Full-Time Seasonal

Part-Time Full-Time Seasonal

Gross income (before taxes): \$ _____

Gross income (before taxes): \$ _____

Is this amount paid Hourly Weekly
 Every 2 weeks Twice a month Monthly

Is this amount paid Hourly Weekly
 Every 2 weeks Twice a month Monthly

Hire Date: _____/_____/_____

Hire Date: _____/_____/_____

End Date: _____/_____/_____

End Date: _____/_____/_____

	CLIENT #1	CLIENT #2
DEBTS		

Have your payments been made on time?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you currently in Chapter 13 bankruptcy?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> 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?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
If yes, when was it discharged? _____		
Are you about to receive additional funds (ie. Tax return, property sale, gift, etc.)		<input type="checkbox"/> YES <input type="checkbox"/> NO
If yes, how much? \$ _____	Anticipated date? _____	

SAVINGS/ LIQUID FUNDS/ INVESTMENTS		
Checking Account	\$	\$
Savings Account	\$	\$
Cash	\$	\$
Stocks/ Bonds	\$	\$
Retirement Account (401k, 403b, pension, IRA)	\$	\$

ADDITIONAL INFORMATION		
Are you ACTIVE military?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you a Veteran?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you owned a home in the last three (3) years?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you have a contract on a house at this time?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you currently working with a real-estate agent?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

What language is spoken in your home? English Spanish Other _____

➤ The best **time** for me to meet is: Morning Afternoon

➤ The best **day** for me to meet is: Mon Tues Wed Thurs Friday

BUDGET WORKSHEET

Please complete the worksheet using monthly amounts

(To convert weekly expenses to monthly expenses, multiply the weekly figure by 52, and then divide by 12)

INCOME TYPE	AMOUNT
Client #1- Net Pay <i>(take home)</i>	\$
Client #2- Net Pay <i>(take home)</i>	\$
Child Support Received	\$
Other Income	\$
TOTAL MONTHLY INCOME:	\$

EXPENSE TYPE	MONTHLY AMOUNT
Housing (Mortgage, Rent)	\$
Utilities (Gas, Electric, etc.)	\$
Phone (landline, cell)	\$
Cable, TV Subscriptions	\$
Water	\$
Internet Service	\$
Trash/ Refuse	\$
Maintenance	\$
Revolving Debt (Credit Cards, Line of Credit)	\$
Installment Debt (Car, Student Loan, Personal Loan)	\$
Childcare (Daycare, Wrap Care)	\$
Medical Expenses (Insurance, Co-Pays, Medications)	\$
Auto Insurance	\$
Vehicle Expenses (Gas, Registration, Maintenance, Parking)	\$
Groceries	\$
School/ Work Food	\$
Entertainment (Movies, Plays, Concerts, Rentals)	\$
Trips/ Vacations/ Hobbies	\$
Salon/ Barbershop	\$
Cigarettes/ Alcohol	\$
Holiday/ Birthday Gifts	\$
Clothing/ Personal Care	\$
Donations/ Tithe	\$
Other	\$
TOTAL MONTHLY EXPENSES	\$
<i>*Add up your monthly expenses for a total</i>	



Homebuyer Snapshot Sheet

We want to know about you!



HOUSING COUNSELING... is independent, expert advice customized to your financial profile and needs. A dedicated HUD Certified Housing Counselor will go over your unique housing goals and coach you through the home buying process.

 **What steps have you taken so far towards homeownership?**

 **What has been your greatest challenge to becoming a homeowner?**

 **Is there anything you would like your HUD Housing Counselor to know?**

 **What topics would you like to review with your HUD Housing Counselor?** *check all that apply*

- | | | |
|--|---|--|
| <input type="checkbox"/> Credit Report | <input type="checkbox"/> Mortgage Process | <input type="checkbox"/> Affordability |
| <input type="checkbox"/> Debt | <input type="checkbox"/> Purchasing Timeline | <input type="checkbox"/> Investment Property |
| <input type="checkbox"/> Savings & Budgeting | <input type="checkbox"/> Grants & Down Payment Assistance | <input type="checkbox"/> Homeowner Repairs |

 **I am interested in purchasing in:** *check all that apply*

- | | | |
|---|--|--|
| <input type="checkbox"/> City of Rochester | <input type="checkbox"/> City of Canandaigua | <input type="checkbox"/> City of Batavia |
| <input type="checkbox"/> Suburbs | <input type="checkbox"/> Rural | |
| <input type="checkbox"/> Specific County: | <input type="checkbox"/> Genesee | <input type="checkbox"/> Livingston |
| | <input type="checkbox"/> Monroe | <input type="checkbox"/> Ontario |
| | <input type="checkbox"/> Orleans | <input type="checkbox"/> Wayne |
| <input type="checkbox"/> Specific Town, Village, Neighborhood etc.: | _____ | |



HOMEBUYER PROGRAM AUTHORIZATION

The Housing Council at PathStone, Inc. has advised me that they are prepared to assist income eligible individuals and families become homeowners. As a prospective recipient of these services I (we) understand that The Housing Council at PathStone, Inc. may provide the following:

- I. Counseling on how to search for a home.
- II. Counseling on how to pursue Federal and State mortgage programs.
- III. Assistance with budgeting and credit repair.
- IV. Assistance on completing loan applications.

I (we) also understand that:

- I. The Housing Council at PathStone's services are purely advisory and administrative in nature. I am not required to use any other services or products offered by them or any of its affiliates. This is including but not limited to the Housing Counseling Program, Credit Restoration Program, Home Buyer Dream Program, HECM Counseling, Foreclosure Prevention, Loss Mitigation, Landlord Education and Fair Housing Assistance.
- II. The Housing Council at PathStone will request that I (we) provide detailed information about my (our) financial circumstances and other personal information.
- III. The Housing Council at PathStone may employ any lawful means needed to verify information provided.
- IV. My (our) provision of any information to The Housing Council at PathStone is voluntary and any information conveyed will be held in strict confidence.
- V. My (our) receipt of any and all related services or assistance from The Housing Council at PathStone does not guarantee a mortgage loan, grant, house, or any other tangible benefit.
- VI. I (we) hereby authorize The Housing Council at PathStone to share any information they obtain about me (us) with lenders, government, non-profit organizations, and other entities or individuals.

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.

Additional items to be completed and signed with this Intake Form include:

- Authorization to Pull Credit
- PathStone Cost of Service Disclosure
- Program Disclosure
- Conflict of Interest

****Please Note: An Individual Counseling Session Cannot be Granted Without Receipt of the Above Stated Signed Forms****

SIGNATURES

Client #1 Signature

Date

Client #2 Signature

Date



COST OF SERVICE DISCLOSURE*

Rental Counseling	• No Charge
Renting 101 Workshop	• No Charge
Operating Rental Property	• In-person OR Online \$60
Pre-Purchase Counseling	• No Charge
Housing Education Class	• Virtual or In-Person class \$75 • eHome Online class \$125* <i>*Discounts may be available</i>
Credit Report Fee	• No Charge
USDA Loan Packaging	• \$1750* <i>*Paid at time of closing</i>
Foreclosure Intervention Counseling	• No Charge
Post-Purchase Education Class	• No Charge
Homebuyer Dream Program	• \$500* <i>*Paid at closing through grant</i>

Counseling fees may be adjusted if they represent a hardship to the client

**** Restrictions apply for Monroe County Grant recipients ****



Adam J. Bello
COUNTY EXECUTIVE

Client #1 Signature

Date

Client #2 Signature

Date

The Housing Council at PathStone Rep

Date



Conflict of Interest

It is the agency's policy to prohibit its employees from engaging in any activity or practice which conflicts with the interest of the agency or its clients. The conflict of interest policy requirements are as follows:

1. Employees and members of their immediate families are prohibited from accepting gifts, moneys, and gratuities from persons receiving benefits or services under agency programs, from anyone performing services under a contract with the agency, or from anyone who is in a position to benefit from the action of any employee or a board member, under circumstances from which it might reasonably be inferred that the purpose of the gift is to influence the employee in the conduct of the agency's business with the donor. Such gifts should be returned with a note of explanation or converted into a charitable donation to the agency as a whole by transferring the gift and information as to the situation in which the gift was received to the Personnel Officer for disposition. Employees are not, however, prohibited from accepting advertising novelties such as pens, pencils, calendars or other gifts of nominal value (\$50.00) when circumstances clearly show that the gifts are offered for reason of personal esteem and affection, and for which a brief note of receipt and the reason for the gift are recorded with the Personnel Officer. Some positions may be prohibited from accepting any gift as instructed by the Executive Director.
2. No employee shall act in a manner which would cause a reasonable person, having knowledge of the relevant circumstances, to conclude that any person can improperly influence or unduly enjoy his/her favor in the performance of their duties because of kinship, rank, position or undue influence of any party or person. It shall be unreasonable to so conclude if such employee has disclosed in writing the facts which would otherwise lead to such a conclusion.
3. No employee shall participate in or represent the agency in a particular matter in which to his knowledge s/he, his/her immediate family or partner, a business organization in which s/he is serving as officer, director, trustee, partner or employee, or any person or organization with whom he is negotiating or has any arrangement concerning prospective employment, has a financial interest.

Further, various contracts to which the agency is a party may impose specific conflict of interest requirements. These must be adhered to. This includes, but is not limited to funders such as:

U.S. Dept of Housing & Urban Development, NYS Affordable Housing Corporation, Federal Home Loan Bank of New York, Monroe County, the City of Rochester, CCSI, SONYMA, NeighborWorks America, The United Way, NYS Attorney General, Town of Irondequoit, Legal Aid Society of Rochester, Enterprise Community Partners, Key Bank, Five Star Bank, Evans Bank, M&T Bank, and Citizens Bank

which requires that the agency and its employees abide by the following:

4. Neither agency nor any of its contractors or their subcontractors shall enter into any subcontract, or arrangement, in connection with HUD or other funders that sponsor programs in which any of the following classes of persons has an interest, direct or indirect, during tenure or for one year thereafter:
 - i. Any present or former member or officer of the agency;
 - ii. Any employee of the agency who formulates policy or who influences decisions with respect to the programs;
 - iii. Any public official, member of a governing body, or state or local legislator who exercises functions or responsibilities with respect to the programs.

Any members of the classes described above must disclose their interest or prospective interest to the agency, funders, or HUD. The requirements of this paragraph may be waived by HUD or other funders for good cause.

5. No employee shall, directly or indirectly, give, offer, or promise anything of value to any representative of any financial institution in connection with any transaction or business that the agency may have with such financial institutions.
6. No employee shall use or attempt to use his/her position at the agency to secure for him/herself or others unwarranted privileges or exemptions which are of substantial value and which are not properly available to similarly situated individuals.

Client #1 Signature

Date

Client #2 Signature

Date





HOUSING COUNSELING PROGRAM DISCLOSURE

Services Provided: The Housing Council at PathStone provides housing counseling, publications for sale, temporary financial assistance to renters, loan products, financial assistance programs, and grant subsidies to first time homebuyers.

Purpose of Housing Counseling: I/We understand that the purpose of the housing counseling program is to provide one-one-one counseling to help clients address problems that prevent affordable mortgage financing. The counselor will analyze the mortgage default, and explain the collection and foreclosure process. The counselor will also assist client in communicating with the mortgage servicer and other creditors. The counselor will analyze clients financial and credit situation, identify those barriers preventing them from obtaining affordable mortgage financing, and develop a plan to remove those barriers. The counselor will also provide assistance in debt-load management with the preparation of a monthly and manageable budget plan. Group counseling is provided to landlords, tenants, first time homebuyers and homeowners. I/We further understand that it will not be the responsibility of the counselor to fix the problem for me/us but rather to provide guidance and education to empower me/us in correcting those issues preventing affordable mortgage financing.

Eligible Criteria: I/We understand that the counseling agency provides housing counseling assistance to clients in person and over the phone. I/We understand that if it is determined my/our issues need the assistance of another agency, that you may be referred to another agency.

Group Education Classes: I/We understand that as part of the housing counseling program, I/We will be required to attend group pre and post homeownership education classes, landlord, rental or tenant education classes depending on what counseling services I/We are requesting.

Client's Responsibility: I/We understand that it is our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my counseling program. This includes but is not limited to missing three consecutive appointments.

Disclosures: I/We understand The Housing Council at PathStone is committed to offering clients a variety of product choices. I/We understand there is **no obligation** to use PathStone's products or programs; and that counseling services are not contingent on use of any particular product or service. I/We understand that I/We have the right to accept or decline services or products from any The Housing Council at PathStone referral. The Housing Council at PathStone receives funding for housing counseling from:

U.S. Dept of Housing & Urban Development, NYS Affordable Housing, Corporation, Federal Home Loan Bank of New York, Monroe County, the City of Rochester, CCSI, SONYMA, NeighborWorks America, The United Way, NYS Attorney General, Town of Irondequoit, Legal Aid Society of Rochester, Enterprise Community Partners, Key Bank, Five Star Bank, Evans Bank, M&T Bank, and Citizens Bank

Client Choices: I/We understand The Housing Council at PathStone is committed to offering clients a variety of product choices. I/We understand there is no obligation to use products or services of The Housing Council at PathStone or its partners. I/We understand that I/We are free to choose a product or abstain from doing so, and that receiving housing counseling services from the agency is not contingent on the use of any product or service.

Alternative Services, Programs and Products: PathStone Counselors, as appropriate, refers clients to other community service organizations that may offer financial counseling, homeownership education, voucher programs (Section 8), adult and child care programs, homeless interventions and other housing assistance. Clients are provided with a community resource list which outlines emergency shelter programs, financial assistance, transitional housing information, free medical assistance as well as other programs and resources offered in The PathStone Corporation service area.

This is to acknowledge that I have received, reviewed, & understand PathStone Corporation's Counseling Program Disclosure.

Client #1 Signature

Date

Client #2 Signature

Date

PRIVACY POLICY

The Housing Council at PathStone values your trust and is committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information.

It is The Housing Council at PathStone's policy not to provide any personal information about you to any bank, Credit Card Company, insurance companies or other financial institution without your written permission. The Housing Council at PathStone does provide our Funders with statistical/demographic information regarding the families participating in any of the The Housing Council at PathStone Programs. The information provided to Funders is for monitoring purposes only to ensure that The Housing Council at PathStone is in compliance with all state and federal regulations governing non-profits. Your Social Security number or any other sensitive information about you is never released to any organization without your written consent. **The Housing Council at PathStone** will use personal information such as your name and address internally for sending out correspondence such as the The Housing Council at PathStone quarterly newsletter, Building Blocks, invitations to special events or to notify you about upcoming workshops.

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 the information that you have provided us on any Intake Form, applications or forms you have completed.

Information We Collect

The Housing Council at PathStone collects personal information to support our Homebuyer Education Programs, Economic Development, Employment and Training Services, Section Eight Programs, Health and Safety, and any other The Housing Council at PathStone related services. We collect personal information about you from the following sources:

- Information we receive from you on any initial intake form or application,
- Information about your transactions with us, our affiliates or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references.

Information We Disclose

The Housing Council at PathStone may disclose these kinds of personal information about you:

- Information we receive from you such as your name, address, social security number, employer, occupation, assets, debts and income, etc;
- Information about your transaction 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 credit worthiness.

To Whom Do We Disclose

The Housing Council at PathStone may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage loans,
- Others, such as nonprofit organizations involved in community development, but only for the purpose of program review, auditing, research and oversight purposes.

Confidentiality and Security

The Housing Council at PathStone restricts 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 service of loans, making loan decisions, aiding you in obtaining loans from others, financial counseling and grant approval. 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 software to protect your information.

Directing Us Not to Make Disclosures to Unaffiliated Third Parties

No action is required by you at this time if you wish to permit information sharing as described above. If you prefer that we not disclose personal information about you to any organization, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosure permitted by law) by notifying The Housing Council at PathStone in writing to exclude all personal information about you. Your written statement instructing The Housing Council at PathStone not to share personal information about you must include your full name(s), current address and social security number. Please allow approximately 30 days from our receipt of your signed statement for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change. Send your letter to:

The Housing Council at PathStone
Attn: Mary Leo
75 College Ave, Suite #403, Rochester, NY 14607

STOP! For new Homeowners, Rehab/Energy Services Grant and/or loan recipients,

Please read below disclosure carefully:

The Housing Council at PathStone shares information with politicians (Senators, Congressperson, State Senator, State Assembly, etc) in order to keep them informed of the number of families The Housing Council at PathStone has assisted in achieving the dream of homeownership or make improvements to their existing homes. The Housing Council at PathStone also reports the impact homeownership or other related services makes on the community as a result of homeownership or home improvement and the state and/or federal dollars used to assist with closing cost, down payment, rehab, weatherization or energy services. We share this information to show the effect that state and federal funding helps families like yours acquire assets and improve the quality of life in the community as well as boost the economy.

The information we may disclose is your new property address and name. As a result you may receive other correspondence from your area representatives in congress, the Senate, the State Senate and Assembly, etc welcoming you to homeownership or as a recipient of other related services. The Housing Council at PathStone will not disclose your Social Security number, salary, place of employment or any other personal financial information to elected officials.

If you do not want this information shared with any politician it is important that you follow the instructions above and notify The Housing Council at PathStone in writing that you do not want your information shared.



CLIENT / COUNSELOR AGREEMENT

Counselor agrees to the following:

- ✓ Development of action plan – Review income, assets, debt and credit report
- ✓ Analysis of mortgage qualification
- ✓ Present mortgage options from lending partners
- ✓ Provide assistance in communicating with lender of choice
- ✓ Completion promised actions in a timely manner
- ✓ Provide general explanation of loan application, home purchase and closing process
- ✓ Identify applicable client resources
- ✓ Make referrals to other entities when deemed appropriate
- ✓ Deliver services with confidentiality, honesty, professionalism
- ✓ Conduct services according to housing counseling industry standards
- ✓ Make reasonable efforts to follow-up with client
- ✓ Treat clients with respect and dignity

Client Agrees to the following:

- ✓ Provide honest and complete information to the housing counselor; verbally or in writing
- ✓ Provide all necessary and, or requested documentation or follow-up information within the timeframes requested
- ✓ To be on time for appointments and understand that the counselor reserves the right to end all appointments at the scheduled ending time, even in the event that I am late for an appointment
- ✓ Contact the counselor about any changes in your situation immediately
- ✓ Treat counselor with respect and dignity

I have received the following information and publications from a Homeownership Program representative

- | | |
|--|---|
| 1. For Your Protection Get a Home Inspection | 3. Protect Your Family from Lead in Your Home |
| 2. 10 Important Questions to Ask Your Home Inspector | 4. Fair Housing- Equal Opportunity for All |

I understand that breaking this agreement may cause the counseling organization to discontinue services.

I understand that any complaints are to be made in writing to The Housing Council at PathStone Executive Director

Mary Leo
Executive Director, The Housing Council at PathStone
PathStone Corporation
75 College Ave, Rochester, NY 14607
585.546.3700

Client #1 Signature

Date

Client #2 Signature

Date

Counselor Signature

Date



HOMEBUYER PROGRAM FEE AGREEMENT

I/ We understand that PathStone will charge \$500.00 for participation in the Home Buyer Program, which will be due and payable upon purchase of the new home.

I/ We also understand that PathStone will agree to defer the payment of this fee until such time that I/ we purchase a home provided that I/ we agree to pay the \$500.00 fee in full at the time of settlement (closing) on the purchase of the new home.

* This fee is increased to \$1,750.00 for households utilizing the USDA 502 Direct Program. *

It is also my/ our understanding that this fee is not based upon receiving grant funds from PathStone.

I/ We understand, as well, that PathStone is required to provide two years post purchase follow up counseling. I/ We agree to participate in the Post Purchase Workshops and individual counseling.

It is also my / our understanding that this fee is not based upon receiving grant funds from PathStone.

Participant: _____
Signature

Date: _____

Participant: _____
Signature

Date: _____

Participant: _____
Signature of PathStone Representative

Date: _____

**** Restrictions apply for Monroe County Grant recipients****



Authorization Form

1. I understand that PathStone provides housing stability counseling after which I will receive a written action plan consisting of recommendations for handling my situation, possibly including referrals to other housing agencies as appropriate.
2. I agree to allow PathStone to pull my credit report at the time of intake. In lieu of a new credit pull, I agree to provide PathStone with a copy of my credit report dated within 30 days of the intake date.
3. I understand that PathStone receives Congressional funds through the Housing Stability Counseling Program (HSCP) and as such, is required to submit client-level information to the online reporting system and share some of my information with HSCP administrators or their agents for purposes of program monitoring, compliance and evaluation.
4. I give permission for HSCP administrators and/or their agents to follow-up with me between now and June 30, 2026, for the purposes of program evaluation.

 I Choose to Opt Out of statements 1-4
5. I may be referred to other housing services of the organization or other agency or agencies as appropriate that may be able to assist with concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
6. I acknowledge that I have received a copy of PathStone privacy policy.
7. PathStone is affiliated with the following businesses:
 - a. PathStone Management Company
 - b. PathStone Enterprise Center
 - c. Section 8 Housing Choice Program
8. PathStone leases/rents residential properties to the public. As a client of HSCP services, you are under no obligation to rent a property from PathStone.
9. PathStone lists/sells properties to the public. As a client of HSCP services, you are under no obligation to purchase a property from PathStone, or use the services of PathStone.

Client Signature _____

Date _____



Privacy Policy

PathStone is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “non-public personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Housing Stability Counseling Program Counseling Authorization Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information, and designing future programs.

Types of information that we gather about you:

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets and income; and
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your non-public personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out,” we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out,” call us at _____ and do so.

I choose to opt-out _____

Release of your information to third parties

1. So long as you have not opted out, we may disclose some or all of the information that we collect, as described above, to creditors, where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information

Client’s signature _____ Date _____



PATHSTONE, INC. HOUSING ASSISTANCE PROGRAM DISCLOSURE

Authorization to obtain and for release information

PathStone, Inc. has advised me that they are prepared to assist income eligible individuals and families become homeowners. As a prospective recipient of these services I (we) understand that PathStone, Inc. may provide the following:

- I. Counseling on how to search for a housing
- II. Counseling on how to pursue Federal and State assistance programs
- III. Assistance with budgeting and credit repair
- IV. Assistance finding referrals or services related to housing

I (we) also understand that:

- I. PathStone's services are purely advisory and administrative in nature. I am not required to use any other services or products offered by them or any of its affiliates. This is including but not limited to the Housing Counseling Program, Credit Restoration Program, Home Buyer Dream Program, HECM Counseling, Foreclosure Prevention, Loss Mitigation, Landlord Education and Fair Housing Assistance.
- II. PathStone will request that I (we) provide detailed information about my (our) financial circumstances and other personal information.
- III. PathStone may employ any lawful means needed to verify information provided.
- IV. My (our) provision of any information to PathStone is voluntary and any information conveyed will be held in strict confidence.
- V. My (our) receipt of any and all related services or assistance from PathStone does not guarantee a mortgage loan, grant, house, or any other tangible benefit.
- VI. I (we) hereby authorize PathStone to share any information they obtain about me (us) with lenders, government, non-profit organizations, and other entities or individuals.

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.

Counselor Agrees to the following:

- ✓ Development of action plan
- ✓ Completion of promised actions in a timely manner
- ✓ Identify applicable client resources
- ✓ Make referrals to other entities when deemed appropriate
- ✓ Deliver services with confidentiality, honesty, professionalism
- ✓ Conduct services according to national housing counseling industry standards
- ✓ Make reasonable efforts to follow-up with client
- ✓ Treat clients with respect and dignity

Client Agrees to the following:

- ✓ Provide honest and complete information to the housing counselor; verbally or in writing
- ✓ Provide all necessary and, or requested documentation or follow-up information within the timeframes requested
- ✓ To be on time for appointments and understand that the counselor reserves the right to end all appointments at the scheduled ending time, even in the event that I am late for an appointment
- ✓ Contact the counselor about any changes in your situation immediately
- ✓ Treat counselor with respect and dignity