



Dear Homeowner,

Before we schedule your appointment, please complete the following intake packet and send back with the following documents:

- Proof of income
- Photo ID
- Copy of your last mortgage statement

Once we receive your package, a counselor will call you to schedule an appointment time. If you have questions about the documents requested or our services, please call us anytime Monday through Friday 8:30am to 4:30pm.

The Housing Council also provides:

- Landlord and Tenant services
- Lead paint abatement information
- Reverse mortgage counseling (HECM counseling)
- Fair housing education
- First time homebuyer services

For more information about any of our services, visit our website at TheHousingCouncil.org or ask your counselor

Sincerely,

Johanna Lopez
Director of Homeowner Services





Your Information

Borrower's First Name: _____ Last Name: _____

SSN# : _____ - _____ - _____

Birth date: _____

Co-Borrower's First Name: _____ Last Name: _____

SSN# : _____ - _____ - _____ Birth date: _____

Mailing address _____
_____ Street Name _____ City _____
State _____ Zip Code _____

Race: (Please chose by marking the appropriate box)

- ☐ White ☐ Black or African American ☐ American Indian/Alaskan Native ☐ Asian
☐ Native Hawaiian/Other Pacific Islander ☐ American Indian/Alaskan Native and White
☐ Asian & White ☐ Black/African American & White
☐ American Indian/Alaskan Native and Black ☐ Other: _____

Ethnicity: Hispanic? ☐ Yes ☐ No

Foreign Born? ☐ Yes ☐ No

Gender: ☐ Female ☐ Male ☐ Other/Non-Conforming

Veteran? ☐ Yes ☐ No

Disabled: ☐ Yes ☐ No

Disabled Dependents? ☐ Yes ☐ No

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Separated ☐ Widowed

Head of Household:

- ☐ Single Adult ☐ Married with dependents
☐ Female-headed single parent household ☐ Two or more unrelated adults
☐ Male-headed single parent household ☐ Married with out dependents
☐ Other: _____

Household size: _____ # of dependents: _____ What ages?: _____, _____, _____.

Best Contact Phone Number (_____) _____ - _____

Email (if you prefer to be emailed for updates): _____



Education:

- ☐ College ☐ Junior College
☐ Graduate School ☐ Junior High
☐ Highschool/GED ☐ Vocational

Have you ever filed a bankruptcy? ☐ No ☐ Yes : ☐ Chapter 7 or ☐ Chapter 13

Referred to by:

- ☐ Print Ad ☐ Bank ☐ Walk in ☐ Newspaper Article
☐ Government ☐ TV ☐ Friend ☐ Presentation
☐ Realtor ☐ Staff Member ☐ Radio ☐ Other_____

Your Home's Information

Condition of property: (Please choose one) ☐ Poor ☐ Fair ☐ Good ☐ Excellent

What is your monthly Mortgage payment? _____

Does this include taxes and insurance? _____

Number of months behind on your Mortgage payment: _____

Mortgage Type (please choose one)

- ☐ VA ☐ Conventional ☐ FreddieMac ☐ FHA ☐ FannieMae
☐ Not sure

Do you have a second mortgage or home equity loan? ☐ YES ☐ NO Is it current? ☐ YES ☐ NO

Please choose the option that best describes the primary reason why you fell behind on your payments

- | | |
|---------------------------|-----------------------------|
| 1. Reduction in income | 6. Divorce/ Separation |
| 2. Poor budget management | 7. Death of a family member |
| 3. Loss of income | 8. Business Venture Failed |
| 4. Medical issues | 9. Increase in Loan Payment |
| 5. Increase in expenses | 10. Other |

Please mark the current source(s) of income your household receives

- ☐ None ☐ Employment ☐ Unemployment ☐ Other:_____
☐ SSD ☐ SSI ☐ Worker's Comp

Start date of current employment ____/____/____

Date the home was purchased (month/year) ____/____

Were you a first time homebuyer? ☐ Yes ☐ No

Amount paid for the home \$_____

Who is your current lender? _____

CLIENT/COUNSELOR AGREEMENT

Counselor agrees to the following:

- ✓ Development of a spending/ budgeting plan
- ✓ Analysis of mortgage default, including the amount and cause of the default
- ✓ Presentation and explanation of reasonable options available to the homeowner
- ✓ Assistance communicating with the mortgage servicer/ lender
- ✓ Timely completion of promised action(s)
- ✓ Explanation of collection and foreclosure process
- ✓ Identification of assistance resources
- ✓ Make referrals to other entities when deemed appropriate
- ✓ Conduct services according to housing counseling industry standards
- ✓ Make reasonable efforts to follow-up with client
- ✓ Free, confidential, honest, respectful, and professional service

Client agrees to the following:

- ✓ Provide honest and complete information to the housing counselor; verbally or in writing
- ✓ Provide all necessary documentation and follow-up information within the timeframes requested
- ✓ Be on time for appointments and understand that if we are late for an appointment, the appointment will end at the scheduled time
- ✓ Contact the counselor about any changes in your situation immediately
- ✓ Treat counselor with respect and dignity
- ✓ I/ We disclosed all household income to the housing counselor

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

Client #1: _____
Signature

Date: _____

Client #2: _____
Signature

Date: _____

The Housing Council at PathStone: _____
Signature of The Housing Council at PathStone Representative

Date: _____

Counseling Agreement

1. I understand that The Housing Council at PathStone provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies as appropriate.
2. I acknowledge that I have received a copy of The Housing Council at PathStone's Privacy Policy.
3. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
4. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
5. I understand that The Housing Council at PathStone provides the following housing programs and services: Landlord/Tenant Services, The Housing Hotline, Landlord-Tenant Services Agreement (LTSA) Inspections for Department of Health and Human Services, and The First Time Home Buyers department.

I further understand that the housing counseling I receive from PathStone in no way obligates me to choose any of the particular loan products or housing programs.

"I understand that my information will be shared with the Center for New York City Neighborhoods, Inc. and the New York State Coalition for Excellence in Homeownership Education, Inc. (dba HomeSmartNY) and that information I provide could be used by the Center to improve coordination of services, including by identifying other services I have received from the Center, PathStone, Inc., or any of the Center's service partners for which I previously provided authorization to share any of my information. I understand that information that I provide may be used for research, program or policy development, or other legitimate purposes by the Center and shared with the Center's funders, government partners and others, including, but not limited to, the City of New York and the New York State Office of the Attorney General. I understand that any information provided may be shared if required by court order or applicable law."

I understand that my information may be used for research, program or policy development, or other legitimate purposes by relevant funders of foreclosure prevention services including but not limited to the Center for New York City Neighborhoods, the New York State Office of the Attorney General, and the City of Rochester.

Client #1 Signature _____

Date _____

Client #2 Signature _____

Date _____



Authorization for Release of Information

I hereby authorize ***The Housing Council at PathStone*** to release/exchange information from my records in order to assist me in resolving a mortgage default.

This information will be released only to those institutions, companies and agencies that our organization believes can provide assistance in resolving a mortgage default. Examples of such entities include mortgage servicers, mortgage investors, public agencies, realtors and other nonprofit organizations. If necessary, information on file at another entity may also be released to us. This information release/exchange will be restricted to the specific financial data, such as income, budget, debt and mortgage details provided by you.

I understand that the provision of services at this organization is not contingent upon my decision concerning the release/exchange of information.

I understand the contents to be released/ exchanged, the need for the information, and that there are statutes and regulations protecting the confidentiality of authorized information.

I hereby acknowledge that this consent is voluntary and is valid until such request is fulfilled. I further acknowledge that I may revoke this consent at any time except to the extent that action based on this consent has been taken. I also acknowledge that a copy of this form is as valid as the original.

Client #1 Print Name _____

Signature _____ Date _____

Client #2 Print Name _____

Signature _____ Date _____

Counselor Print Name _____

Signature _____ Date _____

Agency to release information to: _____



THE HOUSING COUNCIL AT PATHSTONE 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. Department of Housing and Urban Development, New York State Division of Housing and Community Renewal, New York State Affordable Housing Corporation, Federal Home Loan Bank of New York, Monroe County* and the *City of Rochester* 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



75 College Avenue, 4th Floor, Rochester, New York 14607
P 585.546.3700 F 585.546.2946 www.TheHousingCouncil.org

HOUSING COUNSELING PROGRAM DISCLOSURE

Services Provided: The Housing Council at PathStone Corporation provides housing counseling, financial assistance programs, and grant subsidies to first time home buyers.

Purpose of Housing Counseling: I/We understand that the purpose of the housing counseling program is to provide one-on-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 education is provided to landlords, tenants, first time home buyers 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, over the phone and through on-line video conferencing. 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 The Housing Council at 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:

The City of Rochester, The County of Monroe, Town of Irondequoit, The United Way of Greater Rochester, NYS Office of the Attorney General, Freddie Mac, FiveStar Bank, KeyBank, ESL Foundation, The Legal Aid Society, and HUD's Office of Housing Counseling

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: The Housing Council at 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 Housing Council at PathStone, Inc. service area.

This is to acknowledge that I have received, reviewed, and understand The Housing Council at 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 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 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 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- 4th Floor
Rochester, NY 14607





CREDIT REPORT AUTHORIZATION

CLIENT #1

Name: _____
First Middle Last

_____-_____-_____
Social Security Number Date of birth (month/day/year)

Address City, State, Zip Code

CLIENT #2

Name: _____
First Middle Last

_____-_____-_____
Social Security Number Date of birth (month/day/year)

Address City, State, Zip Code

By signing this document, I/We hereby give a representative of The Housing Council at PathStone, Inc. permission to pull my/our credit report for the purposes of my/our application for assistance in regards to my/our home or loan.

****I understand the credit report inquiry is a soft pull and will not negatively impact my credit score ****
Both signatures are required if joint report is requested.

X _____
Client #1 Signature

Date

X _____
Client #2 Signature

Date



75 College Ave., Suite 412, Rochester, New York 14607

P: 585.546.3700 F: 585.546.2946 W: thehousingcouncil.org

Mortgage Release Letter

Date:

To:

Regarding Mortgage Loan Number:

Mortgagor(s):

Social Sec #:

Property Address:

I/ We authorize you to release information from my records in order to assist me in resolving a mortgage default or any other pertinent issue with my mortgage to The Housing Council at PathStone, Inc. The Housing Council at PathStone, Inc. is a non-profit, HUD approved housing counseling agency. Formerly, The Housing Council in the Monroe County Area Inc. This authorization remains in effect until borrower calls to revoke it.
The last 4 numbers of our **Tax Id is 1179**, if needed.

Mortgagor Signature: _____

Mortgagor Signature: _____

Phone Number: (585) 546-3700

Counselor Name: Anita Bryant ext. 3030
Johanna Lopez ext. 3015
Lisa Sassone ext. 3023
Nickey Miller ext. 3035