



### Registration

*Congratulations on taking your first steps toward buying a home!*

*The first thing to know is that you are registering for the pre-purchaser counseling program- not a specific class. Fairbanks Neighborhood Housing Services, Inc. is here to help you through the entire home buying process. Your registration entitles you to home buying services at Fairbanks Neighborhood Housing Services, Inc. for a one year period including:*

- Pre-Purchase Assessment*
- One-on-One HomeBuyer Counseling*
- Loan Consultation*
- Pre-closing Meeting and Loan Document Review*
- Post Purchase Education*

*Once you have completed the registration, mail or deliver to 1427 Gillam Way, Fairbanks, Alaska Attn: Alison Emmett. Please allow 1-3 business days for a member of our staff to complete your Pre-Purchase Assessment. We will then contact you to schedule the appropriate class or appointment. If you have a special situation and need to take a particular class due to your loan closing, please note that on your registration form.*





## Privacy Policy

Fairbanks Neighborhood Housing Services, Inc. (FNHS) takes the financial privacy of its customers very seriously. This notice describes our policy regarding the collection and disclosure of personal non-public information. Personal non-public information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. During the course of processing your application, we accumulate non-public personal information from you and other sources about your income, your assets, and your credit history in order to allow FNHS (a lender) to make an informed decision about granting you credit.

### Information We Collect

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

- ✓ Information that we receive from you on applications or other forms;
- ✓ Information about your transactions with us, our affiliates, our partners, or others; Information we receive from a consumer credit reporting agency.

### Information We Disclose

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

- ✓ Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- ✓ Information about your transactions with us, our affiliates, or others, such as your payment history or loan balance; and
- ✓ Information we receive from a consumer credit reporting agency, such as your creditworthiness, credit score, or credit history.

### To Whom We Disclose

We may disclose personal non-public information about you to the following types of third parties:

- ✓ Financial service providers, such as companies engaged in providing home mortgage.
- ✓ Other entities, such as non-profit organizations or other non-financial companies involved in community development that may be assisting you in your home purchase; and
- ✓ Other non-financial companies such as Housing and Urban Development (HUD), Alaska Housing Finance Corporation (AHFC), NeighborWorks® America; but only for program review, auditing, research and oversight purposes.

We may also disclose personal non-public information about you to third parties as permitted by law.





### Confidentiality and Security

We restrict access to non-public personal information about you to our employees who need to know that information to provide products or services to you, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal non-public information.

We do not disclose customer information to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements.

### Privacy Choices

#### *Directing Us Not to Make Disclosures to Unaffiliated Third Parties*

If you prefer that we do not disclose personal non-public 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). You may opt out as follows by requesting so in writing:

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

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, request and complete a Privacy Choices Form and mail or deliver the form in a stamped envelope to:

**Fairbanks Neighborhood Housing Services, Inc.**  
**1427 Gillam Way**  
**Fairbanks, Alaska 99701**

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

If more than one person has applied jointly, any one applicant acting on behalf of all may direct us not to share the personal non-public financial information of all of the borrowers with third parties that are not our affiliates. Co-borrowers may not opt individually.

I have read and understand the Privacy Policies and I agree.





Homebuyer: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_

Co-Homebuyer: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_

Street: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_

Email: \_\_\_\_\_

Homebuyer Employer: \_\_\_\_\_ Start Date: \_\_\_\_\_

Annual Salary: \_\_\_\_\_ Occupation: \_\_\_\_\_

Co-Homebuyer Employer: \_\_\_\_\_ Start Date: \_\_\_\_\_

Annual Salary: \_\_\_\_\_ Occupation: \_\_\_\_\_

Please note any other income received per month, for yourself and everyone else in the household (including dependents), such as but not limited to: Social Security, SSI, Public Assistance, Retirement, Unemployment Compensation, Assets, Permanent Fund Dividend and other.

\$ \_\_\_\_\_ Source: \_\_\_\_\_

\$ \_\_\_\_\_ Source: \_\_\_\_\_

\$ \_\_\_\_\_ Source: \_\_\_\_\_

\$ \_\_\_\_\_ Source: \_\_\_\_\_

\$ \_\_\_\_\_ Source: \_\_\_\_\_

Please describe where you are currently in the home buying process (Check One)

Are you a first-time homebuyer? (You have not owned a home in the last three years.)

- Yes
 No

- I am the beginning of the home buying process
 I hope to buy in the next 3 months
 I hope to buy in the next 12 months
 I hope to buy in the next 1-2 years





I am pre-approved for a loan, but don't yet have an accepted offer on a house.

Name of lender: \_\_\_\_\_

Name of my loan officer: \_\_\_\_\_

Email of my loan officer: \_\_\_\_\_

I am in contract to buy a house and have a closing date for my loan.

Closing Date: \_\_\_\_\_

Name of my loan officer: \_\_\_\_\_ Name of lender: \_\_\_\_\_

Email of my loan officer: \_\_\_\_\_

Name of my Real Estate Licensee: \_\_\_\_\_

Email of my Real Estate Licensee: \_\_\_\_\_

\*Please note: if you are pre-approved or are currently in a contract to buy a house, we will need you to submit a copy of your credit report that your lender pulled by fax within 7 days of registration. Fax to 907.451.7236.

Any additional information that would help us in completing your pre-qualification:

Have you attended the AHFC Home Choice Class?

Yes       No       Scheduled \_\_\_\_\_  
(date)

To register: [www.ahfc.state.ak.us](http://www.ahfc.state.ak.us) or 907-330-8437

Annual Household Income (before taxes):\$ \_\_\_\_\_

Number of people in your household: \_\_\_\_\_ Ages of dependents: \_\_\_\_\_

Will any non-dependents be living in the home?  Yes       No

Are you or anyone in your household disabled?  Yes       No

If yes relationship to the borrower or co-borrower: \_\_\_\_\_

Do you require reasonable accommodations?  Yes  No

Current Rent: \$ \_\_\_\_\_ Amount Saved for Down Payment: \$ \_\_\_\_\_





**Information for Government Monitoring Purposes**

The following information is requested by the Federal government for certain types of loan applications related to a dwelling, in order to monitor compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so.

**Homebuyer Information**

I do not wish to furnish this information

**Co-Borrower Information**

I do not wish to furnish this information

<b>Race:</b> <ul style="list-style-type: none"> <li>-American Indian / Alaskan Native</li> <li>-Asian</li> <li>- Black or African American</li> <li>-Native Hawaiian / Other Pacific Islander</li> <li>-White</li> <li>-American Indian / Alaskan Native and White</li> <li>- Asian and White</li> <li>- Black / African American and White</li> <li>- American Indian / Alaskan Native and Black</li> <li>-Other</li> </ul>	<b>Race:</b> <ul style="list-style-type: none"> <li>- American Indian / Alaskan Native</li> <li>-Asian</li> <li>- Black or African American</li> <li>- Native Hawaiian / Other Pacific Islander</li> <li>-White</li> <li>-American Indian / Alaskan Native and White</li> <li>- Asian and White</li> <li>-Black / African American and White</li> <li>-American Indian / Alaskan Native and Black</li> <li>- Other</li> </ul>
<b>Country of Birth:</b>	<b>Country of Birth:</b>
<b>Gender:</b> <ul style="list-style-type: none"> <li>-Male</li> <li>-Female</li> </ul>	<b>Gender:</b> <ul style="list-style-type: none"> <li>-Male</li> <li>-Female</li> </ul>
<b>Marital Status:</b> <ul style="list-style-type: none"> <li>-Single</li> <li>-Married</li> <li>-Divorced</li> <li>-Separated</li> <li>-Widowed</li> </ul>	<b>Marital Status:</b> <ul style="list-style-type: none"> <li>-Single</li> <li>-Married</li> <li>-Divorced</li> <li>-Separated</li> <li>-Widowed</li> </ul>
<b>Household Type:</b> <ul style="list-style-type: none"> <li>- Single adult with no children</li> <li>- Married without children</li> <li>- Married with children</li> <li>- Single female headed household</li> <li>-Single male headed household</li> <li>- Two or more unrelated adults</li> <li>-Other</li> </ul>	<b>Household Type:</b> <ul style="list-style-type: none"> <li>-Single adult with no children</li> <li>- Married without children</li> <li>- Married with children</li> <li>- Single female headed household</li> <li>- Single male headed household</li> <li>-Two or more unrelated adults</li> <li>-Other</li> </ul>
<b>Disabled /Special Needs:</b>	<b>Disabled /Special Needs:</b>



<b>Ethnicity:</b> -Hispanic -Non-Hispanic -Puerto Rico -Mexican/Chicano -Cuban -Other Hispanic	<b>Ethnicity:</b> -Hispanic -Non-Hispanic -Puerto Rico -Mexican/Chicano -Cuban -Other Hispanic
<b>Primary Language:</b>	<b>Primary Language:</b>
Are you a Veteran:      (yes)      (no)	Are you a Veteran:      (yes)      (no)
First time home buyer: (yes)      (no)	First time home buyer: (yes)      (no)
Are you on Section 8 Public Housing: (yes)                              (no)	Are you on Section 8 Public Housing: (yes)                              (no)
<b>Education:</b> -Below high school diploma -High School diploma or equivalent -2 year college -Bachelor's Degree -Master's degree -Greater than Master's degree	<b>Education:</b> -Below high school diploma -High School diploma or equivalent -2 year college -Bachelor's Degree -Master's degree -Greater than Master's degree





I authorize FNHS to:

1. Pull my credit report to review my credit file for housing counseling in connection with my pursuit of a loan to purchase real property and;
2. Verify my/our bank accounts, past and present employment, and outstanding debts, including any present or previous mortgages, and to make any other inquiries pertaining to my/our qualification for a mortgage loan from you and;
3. Pull my credit report and review my credit file for informational inquiry purposes; and
4. Obtain a copy of my HUD-1 Settlement Statement, Appraisal, and Real Estate Note(s), when I purchase a home, from the lender =who made me/us the loan and/or the title company that closed the loan.
5. I realize that this is not a formal application and the information will be used for prequalification purposes.

I/we acknowledge receipt of the FNHS Privacy Policy and understand the privacy options.

I understand that FNHS provides homebuyer education and counseling services as well as mortgage financing. I further understand that the housing counseling services provided at FNHS while designed to assist in becoming mortgage-ready, do not direct or restrict me to a particular lender or loan product, and that I am under no obligation to utilize FNHS mortgage financing products. I understand that FNHS encourages me/us to choose mortgage financing that meets my needs and is in my best interest.

I hereby verify this information to be true and accurate to the best of my knowledge, and if asked can prove accuracy of the information. I identify the person(s) signing the registration form to be the customer/s receiving services from FNHS.

Homebuyer Initials: \_\_\_\_\_  I Agree Date: \_\_\_\_\_

\_\_\_\_\_  
Name of Homebuyer (please print)

\_\_\_\_\_  
Homebuyer Signature

Co-Homebuyer Initials: \_\_\_\_\_  I Agree Date: \_\_\_\_\_

\_\_\_\_\_  
Name of Co-Homebuyer (please print)

\_\_\_\_\_  
Co-Homebuyer Signature





## **What to Bring: Pre-Qualifying Checklist**

*Please plan to bring the following documents with you when you submit your application:*

\_\_\_\_\_ *Two most recent paystubs for all borrowers.*

\_\_\_\_\_ *Social Security, SSI, Pension, APA, or other Benefits letters for all borrowers.*

\_\_\_\_\_ *Evidence of other income (child support, part time employment, seasonal employment, etc).*

\_\_\_\_\_ *Name and address of all creditors along with account numbers, balances, and monthly payments.*

\_\_\_\_\_ *Checking and savings account statements for the last 3 months.*

\_\_\_\_\_ *Residence addresses for the past two years.*

\_\_\_\_\_ *Rent payment and name, address, and telephone number of landlords for the past two years.*

\_\_\_\_\_ *Last two years income tax returns along with W-2's and all support schedules.*

\_\_\_\_\_ *Year to date profit and loss through the most recent quarter (if self-employed).*

\_\_\_\_\_ *Name, address, and telephone numbers of employers for the last two years.*

\_\_\_\_\_ *Letter of explanation for any derogatory credit.*

\_\_\_\_\_ *Letter of explanation for any gap in employment.*

\_\_\_\_\_ *Copy of recorded Bankruptcy filing and discharge (if applicable).*

\_\_\_\_\_ *Home Choice Certificate*

\_\_\_\_\_ *Check or money order for credit report fees.*

**Photo ID**

***If you should have any questions, please call Fairbanks Neighborhood Housing Services, Inc. at 451-7230 and ask for a loan officer. We look forward to working with you!***