

# NDF AUTHORIZATION TO OBTAIN CREDIT REPORT

NAME: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_ AGE: \_\_\_\_\_

SPOUSE'S NAME: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_ AGE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ CITY: \_\_\_\_\_ ZIP: \_\_\_\_\_

AMOUNT OF RENT: \$ \_\_\_\_\_ TIME AT RESIDENCE: \_\_\_\_\_ YEARS \_\_\_\_\_ MONTHS

MARTIAL STATUS: \_\_\_\_\_ MARRIED \_\_\_\_\_ SINGLE \_\_\_\_\_ DIVORCE \_\_\_\_\_ WIDOWED \_\_\_\_\_ SEPARATED

SOCIAL SECURITY NUMBER: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_ TITLE: \_\_\_\_\_

EMPLOYERS' ADDRESS: \_\_\_\_\_  
(Street) (City) (State) (Zip)

ANNUAL GROSS INCOME: \_\_\_\_\_ START DATE: \_\_\_\_\_

HOW LONG WITH CURRENT EMPLOYER: \_\_\_\_\_ YEARS \_\_\_\_\_ MONTHS

SPOUSE'S SOCIAL SECURITY NUMBER: \_\_\_\_\_

SPOUSE'S EMPLOYER: \_\_\_\_\_ TITLE: \_\_\_\_\_

EMPLOYER'S ADDRESS: \_\_\_\_\_  
(Street) (City) (State) (Zip)

ANNUAL GROSS INCOME: \_\_\_\_\_ START DATE: \_\_\_\_\_

HOW LONG WITH CURRENT EMPLOYEE: \_\_\_\_\_ YEARS \_\_\_\_\_ MONTHS

NUMBER OF DEPENDENT(S): \_\_\_\_\_ HOUSEHOLD SIZE: \_\_\_\_\_

NAME OF DEPENDENT: \_\_\_\_\_ AGE: \_\_\_\_\_ SEX: \_\_\_\_\_

NAME OF DEPENDENT: \_\_\_\_\_ AGE: \_\_\_\_\_ SEX: \_\_\_\_\_

NAME OF DEPENDENT: \_\_\_\_\_ AGE: \_\_\_\_\_ SEX: \_\_\_\_\_

- I authorize the New Orleans Neighborhood Development Foundation (NDF) to obtain and review my credit report. I understand that NDF will discuss the report with me and make a copy available to me.
- I hereby further authorize NDF to disseminate all of the information I provide to NDF on this Authorization Form or otherwise to any third party(ies) NDF deems appropriate, in its sole discretion, and I further hereby indemnify and hold harmless NDF, its officers, directors, employees and agents from and against any and all claims, liability, actions, damages, demands, suits, judgments costs and expenses, including without limitation attorney's fees and court costs arising out of NDF's dissemination of the above information.
- I authorize NDF to obtain all file documents pertaining to my act of sale from closing attorneys, title companies, real estate agents, lenders, and mortgage companies & to disseminate the information to any third party(ies) NDF deems appropriated in its sole discretion.
- I have furnished NDF with reasonable identification.
- I hereby certify that all information provided to NDF has been & will be true, correct & accurate.

DATE: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_

SPOUSE'S SIGNATURE: \_\_\_\_\_

PHONE NUMBERS: Home: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Work: \_\_\_\_\_ Pager/Cell phone: \_\_\_\_\_

Spouse's Work: \_\_\_\_\_ Pager/Cell phone: \_\_\_\_\_

**\*\*ALL DOCUMENTS SIGNED IN BLUE INK\*\***

**\*\*CREDIT REPORT FEE MUST BE PAID BY CHECK OR MONEY ORDER. CASH IS NOT ACCEPTED\*\***

FOR NDF OFFICE USE ONLY

CENSUS TRACT: \_\_\_\_\_ COUNCILMATIC DISTRICT: \_\_\_\_\_



### **DISCLOSURE STATEMENT**

New Orleans Neighborhood Development Foundation (NDF) is providing Homeownership Counseling, Homebuyer Education, Financial Fitness Education and Credit Counseling for your benefit, and in this capacity its primary responsibility is to you.

While you may learn about homeownership opportunities from the housing counseling staff, you are under no obligation to purchase any properties or services as a condition of receiving counseling service from NDF.

Furthermore, the information provided on this form does not constitute an application for mortgage financing, mortgage insurance, or for down payment assistance programs. Housing Counselors will offer objective advice, if requested, about loan products for which your household may be eligible. Your household is free to select lenders and lending products of your own choosing.

By signing below you acknowledge that you have read and understand the above disclosures and have received a copy of NDF's Privacy Policy and Practices.

**Participant**

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Co-Participant**

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_



## NEIGHBORHOOD DEVELOPMENT FOUNDATION PRIVACY POLICY AND PRACTICES

We at **Neighborhood Development Foundation** 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 your personal information from the following sources:

Information that we receive from you on applications or other forms,  
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**

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;  
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.

### **Compliance Reviews**

If applicable, sub grantee must comply with NeighborWorks America and its contracted third party quality control and compliance measures, which may include site visits, file audits, and other measures to ensure compliance. This includes:

Standard compliance review of program operations and counseling files for clients reported to the HUD, in which reviews are conducted on-site or remotely.

Additional client file reviews, in which sub grantees are selected at random for remote compliance review of specific client files (Random Reviews).

### **Confidentiality and Security**

We restrict access to your personal information to staff who need to know that information to provide products and services to you. This may include 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 and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

PROGRAM BENEFIT

QUESTIONNAIRE

AGENCY NAME: NEIGHBORHOOD DEVELOPMENT FOUNDATION

PROJECT NUMBER: \_\_\_\_\_

The NEIGHBORHOOD DEVELOPMENT FOUNDATION has received federal funding assistance from the City of New Orleans, Division of Housing and Neighborhood Development and State of Louisiana Department of Social Services. City funds are made available by the U.S. Department of Housing and Neighborhood Development (HUD) through the Community Development Block program. These organizations primary objective is to make certain eligible services available to persons of very low, low and moderate income. In order to help us to monitor our progress toward this goal, we request your assistance in completing the following:

NAME: \_\_\_\_\_

S.S. #: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

Census Tract Number (s) \_\_\_\_\_  
OFFICE USE ONLY

(Household means all person (s) who occupy a housing unit. The occupants may be single family, one person living alone, two or more families living together, or any other group of related or unrelated person who share living arrangement).

Please check the space in each column that most accurately describes your household size and gross income.

<u>FAMILY/HOUSEHOLD SIZE</u>	<u>GROSS INCOME</u>	
	<u>CDBG</u>	<u>TANF</u>
_____ 1	_____ \$ 0.00 - 49,440.00	_____ \$20,420.00
_____ 2	_____ \$49,440.00 - 56,520.00	_____ \$27,380.00
_____ 3	_____ \$56,520.00 - 63,600.00	_____ \$34,340.00
_____ 4	_____ \$63,600.00 - 70,560.00	_____ \$41,300.00
_____ 5	_____ \$70,560.00 - 76,320.00	_____ \$48,260.00
_____ 6	_____ \$76,320.00 - 81,960.00	_____ \$55,220.00
_____ 7	_____ \$81,960.00 - 87,600.00	_____ \$62,180.00
_____ 8	_____ \$87,600.00 - 93,240.00	_____ \$69,140.00
_____ OVER 8	_____ \$93,240.00 - OVER	_____ \$6,690 Each Add.

(Only Clients 50%)

I certify that all of the information provided herein is true and correct and that all household income is reported. I understand that this information is subject to verification by the City of New Orleans, State Department of Social Services and the U.S. Department of Housing and Urban Development (HUD) or its agent for the purpose of determining my eligibility for participation in the programs funded by these governmental agencies that is administered by NDF. I further understand that deliberate misrepresentation of the required information may subject me to prosecution under applicable Local, State, and Federal laws.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

NOTE: In addition to this questionnaire, a copy of support documentation such as most recent check stub, welfare card, current income tax return, etc. will be required.