

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 Pre-Purchase Counseling, Pre-Purchase Homebuyer Education, Financial Management/Budget Counseling and Financial, Budgeting and Credit Repair Education 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: _____

Counselor Signature: _____
Patricia Fortenberry – Housing Counselor

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.

Neighborhood Development Foundation New Orleans

Refund Policy

Thank you for connecting with the Neighborhood Development Foundation (NDF)

WHO WE ARE: NDF is a HUD certified Housing Counseling and Financial Fitness and Homebuyer education organization.

WHAT WE DO: NDF provides the following services.

- One on One financial counseling
- One on One Pre/Post Purchase Housing Counseling
- Group Financial Fitness Education
- Group Pre Purchase Homebuyer Education

PLEASE NOTE* NDF IS NOT a funder, and your participation in the Counseling and/or Education sessions and workshops DO NOT GUARANTEE that you qualify for and/or receive any financial assistance such as (Consumer loans, First Mortgages, First Mortgage Buy Down Assistance, and/or Down payment assistance).

NDF's Role is a bridge to and a preparation resource opportunity to access financial service and/or assistance that may be available to you based on your qualifications and community program guidelines.

NDF partners with several community programs that require your completion of counseling and education services that demystify and introduces you to consumer and/or mortgage lending processes.

If you choose to move forward as a participant in the NDF One-on-One financial and/or housing counseling, and/or group Financial Literacy and/or Homebuyer education services (In-person or On-line), please note;

NDF does not offer any money-back guarantees or refunds. You recognize and agree that you shall not be entitled to a refund for any services under any circumstances. Your signature implies that you understand this policy and agree to move forward.

Print First and Last Name

DATE

Signature