Program Services

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

- Pre-Purchase Counseling
- Post-Closing Education
- Home Repair & Maintenance Referrals
- Budget Counseling
- Homebuyer Education
- Grant Assistance Screening

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

- How much you can afford
- Home buying process
- Unique mortgage programs
- How to select professionals that will help you on your path to homeownership
- Down payment assistance options

Instructions

To begin services with The Housing Council at PathStone Homeownership program:

- You must submit a completed and signed intake packet along with required documentation listed on the “Homebuyer Document Checklist”
- You will be contacted to schedule an appointment within two (2) weeks of our receipt of a completed intake packet with all required 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*
HOMEBUYER 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 or Non-Drivers ID or Passport or 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

*We DO NOT accept original documents & CANNOT make copies*

Completed intake packet, and copies of documents should be mailed to:
→ The Housing Council at PathStone reception on the 4th Floor of the United Way Building ←
   *An Intake Specialist will be in contact within 2 weeks to confirm receipt*

THE HOUSING COUNCIL AT PATHSTONE
HOMEOWNERSHIP PROGRAM
75 COLLEGE AVE - 4TH FLOOR
ROCHESTER NY 14607
📞 585-546-3700
<table>
<thead>
<tr>
<th>NAME:</th>
<th>First</th>
<th>Middle</th>
<th>Last</th>
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<tbody>
<tr>
<td></td>
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**Street**

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip</th>
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</table>

**Previous Address:** (If not at current address for 2 years)

<table>
<thead>
<tr>
<th>Street</th>
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</tbody>
</table>

**Race:**

- [ ] White
- [ ] Black or African American
- [ ] American Indian/Alaskan Native
- [ ] Asian
- [ ] Native Hawaiian/Pacific Islander
- [ ] Asian/White
- [ ] American Indian/Alaskan Native and White
- [ ] Black/African American and White
- [ ] American Indian/Alaskan Native and Black
- [ ] Other

**Ethnicity - Hispanic Origin:**

- [ ] YES
- [ ] NO

**Foreign Born:**

- [ ] YES
- [ ] NO

**Marital Status:**

- [ ] Single
- [ ] Married
- [ ] Engaged
- [ ] Divorced
- [ ] Separated
- [ ] Widowed

**Gender:**

- [ ] Male
- [ ] Female
- [ ] Other/Non-Conforming

**Disabled?**

- [ ] YES
- [ ] NO

**Disabled Dependent?**

- [ ] YES
- [ ] NO

**Education:**

- [ ] Below High School
- [ ] High School Diploma/equivalent
- [ ] Masters Degree
- [ ] Two-Year College
- [ ] Bachelors Degree
- [ ] Masters Degree
- [ ] Above Masters Degree

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<table>
<thead>
<tr>
<th>NAME:</th>
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**Race:**

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- [ ] YES
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**Education:**

- [ ] Below High School
- [ ] High School Diploma/equivalent
- [ ] Masters Degree
- [ ] Two-Year College
- [ ] Bachelors Degree
- [ ] Masters Degree
- [ ] Above Masters Degree
HOUSEHOLD

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

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)

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Age</th>
</tr>
</thead>
</table>

Referred to by: (please check all that apply)
☐ Print
☐ Advertisement
☐ Bank
☐ Government
☐ Co-Worker
☐ Realtor
☐ Staff/Board member
☐ Walk-in
☐ Friend
☐ Radio
☐ Family

*If a bank or realtor referred you please list it here:

CLIENT #1 EMPLOYMENT – Last 2 years

<table>
<thead>
<tr>
<th>CURRENT EMPLOYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Employer:</td>
</tr>
<tr>
<td>Title</td>
</tr>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Phone: (____) ______ - __________</td>
</tr>
<tr>
<td>☐ Part-Time ☐ Full-Time ☐ Seasonal</td>
</tr>
<tr>
<td>Gross income (before taxes): $__________</td>
</tr>
<tr>
<td>☐ Every 2 weeks ❌ Weekly ❌ Monthly</td>
</tr>
<tr>
<td>Hire Date: __________/<strong><strong><strong><strong>/</strong></strong></strong></strong></td>
</tr>
<tr>
<td>End Date: __________/<strong><strong><strong><strong>/</strong></strong></strong></strong></td>
</tr>
</tbody>
</table>

SECONDARY / PREVIOUS* EMPLOYMENT

*If not at current employer for 2 years

<table>
<thead>
<tr>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Phone: (____) ______ - __________</td>
</tr>
<tr>
<td>☐ Part-Time ☐ Full-Time ☐ Seasonal</td>
</tr>
<tr>
<td>Gross income (before taxes): $__________</td>
</tr>
<tr>
<td>☐ Every 2 weeks ❌ Weekly ❌ Monthly</td>
</tr>
<tr>
<td>Hire Date: __________/<strong><strong><strong><strong>/</strong></strong></strong></strong></td>
</tr>
<tr>
<td>End Date: __________/<strong><strong><strong><strong>/</strong></strong></strong></strong></td>
</tr>
</tbody>
</table>

CLIENT #2 EMPLOYMENT – Last 2 years

<table>
<thead>
<tr>
<th>CURRENT EMPLOYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Employer:</td>
</tr>
<tr>
<td>Title</td>
</tr>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Phone: (____) ______ - __________</td>
</tr>
<tr>
<td>☐ Part-Time ☐ Full-Time ☐ Seasonal</td>
</tr>
<tr>
<td>Gross income (before taxes): $__________</td>
</tr>
<tr>
<td>☐ Every 2 weeks ❌ Weekly ❌ Monthly</td>
</tr>
<tr>
<td>Hire Date: __________/<strong><strong><strong><strong>/</strong></strong></strong></strong></td>
</tr>
<tr>
<td>End Date: __________/<strong><strong><strong><strong>/</strong></strong></strong></strong></td>
</tr>
</tbody>
</table>

SECONDARY / PREVIOUS* EMPLOYMENT

*If not at current employer for 2 years

<table>
<thead>
<tr>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Phone: (____) ______ - __________</td>
</tr>
<tr>
<td>☐ Part-Time ☐ Full-Time ☐ Seasonal</td>
</tr>
<tr>
<td>Gross income (before taxes): $__________</td>
</tr>
<tr>
<td>☐ Every 2 weeks ❌ Weekly ❌ Monthly</td>
</tr>
<tr>
<td>Hire Date: __________/<strong><strong><strong><strong>/</strong></strong></strong></strong></td>
</tr>
<tr>
<td>End Date: __________/<strong><strong><strong><strong>/</strong></strong></strong></strong></td>
</tr>
</tbody>
</table>
### DEBTS

<table>
<thead>
<tr>
<th>Question</th>
<th>CLIENT #1</th>
<th>CLIENT #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have your payments been made on time?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>Are you currently in Chapter 13 bankruptcy?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>If yes, when did it begin?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If yes, when will it be paid out?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If yes, how much is the payment?</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Have you had a Chapter 7 bankruptcy?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>If yes, when was it discharged?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### SAVINGS/ LIQUID FUNDS/ INVESTMENTS

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Amount</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Savings Account</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Cash</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Stocks/ Bonds</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Retirement Account (401k, 403b, pension, IRA)</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

Are you about to receive additional funds (ie. Tax return, property sale, gift, etc.) ☐ YES ☐ NO

If yes, how much? $ ________________  Anticipated date? ____________

### ADDITIONAL INFORMATION

<table>
<thead>
<tr>
<th>Question</th>
<th>CLIENT #1</th>
<th>CLIENT #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can you document your child support/alimony income?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>If yes, how long will it continue?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If your child or a family member receives SSI, how many more years will the payments continue?</td>
<td>____________</td>
<td></td>
</tr>
<tr>
<td>If you receive disability income, is it for a permanent disability?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>Regarding other employment, have you worked in this field for two years or more?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>Are you ACTIVE military?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>Are you a Veteran?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>Have you owned a home in the last three (3) years?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>Do you have a contract on a house at this time?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>Are you currently working with a real-estate agent?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>Does your Household receive Section 8 Rental Assistance?</td>
<td>☐ YES ☐ NO</td>
<td>☐ YES ☐ NO</td>
</tr>
<tr>
<td>What language is spoken in your home?</td>
<td>☐ English ☐ Spanish ☐ Other ________________</td>
<td></td>
</tr>
</tbody>
</table>

- The best **time** for me to meet is: ☐ Morning ☐ Afternoon
- The best **day** for me to meet is: ☐ Mon ☐ Tues ☐ Wed ☐ Thurs ☐ Friday
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)

<table>
<thead>
<tr>
<th>INCOME TYPE</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Client #1- Net Pay <em>(take home)</em></td>
<td>$</td>
</tr>
<tr>
<td>Client #2- Net Pay <em>(take home)</em></td>
<td>$</td>
</tr>
<tr>
<td>Child Support Received</td>
<td>$</td>
</tr>
<tr>
<td>Benefits <em>(SSI/ Disability/ Unemployment/ Workers Comp)</em></td>
<td>$</td>
</tr>
<tr>
<td>Retirement <em>(Pension/ Social Security/ Dividends)</em></td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL MONTHLY INCOME:</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EXPENSE TYPE</th>
<th>MONTHLY AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing <em>(Mortgage, Rent)</em></td>
<td>$</td>
</tr>
<tr>
<td>Utilities <em>(Gas, Electric, etc.)</em></td>
<td>$</td>
</tr>
<tr>
<td>Phone <em>(Landline, Cell)</em></td>
<td>$</td>
</tr>
<tr>
<td>Cable, TV Subscriptions</td>
<td>$</td>
</tr>
<tr>
<td>Water</td>
<td>$</td>
</tr>
<tr>
<td>Internet Service</td>
<td>$</td>
</tr>
<tr>
<td>Trash/ Refuse</td>
<td>$</td>
</tr>
<tr>
<td>Maintenance</td>
<td>$</td>
</tr>
<tr>
<td>Credit Card/ Line of Credit <em>(Minimum payment)</em></td>
<td>$</td>
</tr>
<tr>
<td>Student/ Personal Loan</td>
<td>$</td>
</tr>
<tr>
<td>Childcare <em>(Daycare, Wrap Care)</em></td>
<td>$</td>
</tr>
<tr>
<td>Medical Expenses <em>(Insurance, Co-Pays, Medications)</em></td>
<td>$</td>
</tr>
<tr>
<td>Car Loan</td>
<td>$</td>
</tr>
<tr>
<td>Auto Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Transportation Expenses <em>(Gas, Registration, Maintenance, Parking)</em></td>
<td>$</td>
</tr>
<tr>
<td>Groceries</td>
<td>$</td>
</tr>
<tr>
<td>School / Work Lunches</td>
<td>$</td>
</tr>
<tr>
<td>Dining/ Restaurants</td>
<td>$</td>
</tr>
<tr>
<td>Entertainment <em>(Movies, Plays, Concerts, Rentals)</em></td>
<td>$</td>
</tr>
<tr>
<td>Trips/ Vacations/ Hobbies</td>
<td>$</td>
</tr>
<tr>
<td>Salon/ Barbershop</td>
<td>$</td>
</tr>
<tr>
<td>Cigarettes/ Alcohol</td>
<td>$</td>
</tr>
<tr>
<td>Holiday/ Birthday Gifts</td>
<td>$</td>
</tr>
<tr>
<td>Clothing/ Personal Care</td>
<td>$</td>
</tr>
<tr>
<td>Donations/ Tithe</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL MONTHLY EXPENSES</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

*Add up your monthly expenses for a total
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

- □ Credit Report
- □ Mortgage Process
- □ Affordability
- □ Debt
- □ Purchasing Timeline
- □ Investment Property
- □ Savings & Budgeting
- □ Grants & Down Payment Assistance
- □ Homeowner Repairs

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

- □ City of Rochester
- □ City of Canandaigua
- □ City of Batavia
- □ Suburbs
- □ Rural
- □ Specific County: Genesee Livingston Monroe Ontario Orleans Wayne
- □ Specific Town, Village, Neighborhood etc.:
THE HOUSING COUNCIL AT PATHSTONE, INC. HOMEOWNERSHIP ASSISTANCE PROGRAM DISCLOSURE NOTICE

Authorization to obtain and for release information

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.

SIGNATURES

X ______________________________________  __________________________
Client #1 Date

X ______________________________________  __________________________
Client #2 Date
HOMEBUYER PROGRAM
COST OF SERVICE AGREEMENT

*Please note*

There are NO upfront costs to PathStone Homebuyer Program services

** Restrictions apply for Monroe County Grant recipients **

I/ We understand that PathStone will charge $500.00 for participation in the Homebuyer Program, which will be due and payable upon completion of the course. I/ We also understand that PathStone will agree to delay 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 home.

*This fee is increased to $1250.00 for households utilizing USDA 502 Direct Program*

It is also my/ our understanding that this fee is due and payable at settlement (closing) whether or not I/ we receive grant funds from PathStone.

I/ We understand, as well, that PathStone is required to provide two years of New Homeowner follow-up counseling. I/ We agree to participate in Post-Purchase Homeowner Workshops and individual counseling.

Client #1: ____________________________________________ Date: ____________
Signature

Client #2: ____________________________________________ Date: ____________
Signature

PathStone: ____________________________________________ Date: ____________
Signature of PathStone Representative
# AUTHORIZATION FOR PRELIMINARY CREDIT CHECK

## CLIENT #1

<table>
<thead>
<tr>
<th>Name:</th>
<th>First</th>
<th>Middle</th>
<th>Last</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Social Security Number: 
Date of birth: 
Address: City, State, Zip Code

By signing this document, I give a representative of PathStone, Inc. permission to pull a soft pull tri-merge credit report to be used within the Homeownership Program.

**I understand the credit report inquiry is a soft pull and will not negatively impact my credit score**

X
Client #1 Signature
Date

X
Client #2 Signature
Date
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.
HOUSING COUNSELING PROGRAM DISCLOSURE

Services Provided: The Housing Council at PathStone Corporation 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-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 clients 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 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:

CCSI, Inc., Town of Greece, Town of Irondequoit, Monroe County, City of Rochester, SONYMA, New York State Attorney General’s Office, Bank of America, Neighborworks® America, USDA, The United Way, ESL Bank, and Visions Federal Credit Union
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 of 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. PathStone does provide our Funders with statistical/demographic information regarding the families participating in any of the PathStone Programs. The information provided to Funders is for monitoring purposes only to ensure that 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 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 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: Homeownership Department
75 College Ave- 4th Floor
Rochester, NY 14607
Verification of Receipt

I have received the following information and publications provided by HUD from a PathStone Homeownership Program representative:

- ✅ For Your Protection Get a Home Inspection
- ✅ Ten Important Questions to Ask Your Home Inspection
- ✅ Protect Your Family from Lead in Your Home
- ✅ Fair Housing- Equal Opportunity for All

Client #1: ___________________________ Date: __________

Signature

Client #2: ___________________________ Date: __________

Signature
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 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 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________________________