



REGISTRATION FORM

PORTLAND HOUSING CENTER

PORTLAND HOUSING CENTER

www.portlandhousingcenter.org

3233 NE Sandy Blvd., Portland, OR 97232

Phone: 503-282-7744 x 101 Fax: 503-736-0101

For office use only

Date received: _____ Amount paid: \$ _____

Check #: _____ Receipt #: _____ Cash

New Registration Re-Registration

- Review Privacy Policy and complete and sign Registration Form
- Submit Registration Form, a copy of your ID, and program materials fee of \$99 by check or exact cash
- PHC will complete your HomeBuyer Assessment and contact you within 3-5 business days

HOMEBUYER INFORMATION:

Name: _____
First MI Last

SSN: ____/____/____ DOB: ____/____/____

Email: _____

Mailing Address: _____
Street City State Zip County

Best Phone: _____

Work Phone: _____

Cell Phone (optional): _____

CO-HOMEBUYER INFORMATION:

Name: _____
First MI Last

SSN: ____/____/____ DOB: ____/____/____

Email: _____

HOW DID YOU FIND OUT ABOUT THE PORTLAND HOUSING CENTER?

- Bank/Lender Family Friend Non-Profit/Other Agency
 PHC Website Realtor Other _____

HOME-BUYING STATUS:

HAVE YOU ALREADY SELECTED A REALTOR? YES NO

If yes, Name of Realtor: _____

Phone number of Realtor: _____

ARE YOU PRE-APPROVED FOR A LOAN? YES NO

If yes, Name of Loan Officer: _____ Name of Bank: _____

Email of Loan Officer: _____

IF YES, ARE YOU IN CONTRACT TO BUY A HOUSE AND DO YOU HAVE A CLOSING DATE FOR YOUR LOAN? YES NO

If yes, what is your closing Date: ____/____/____ Name of your Real Estate Broker: _____

Email of your Real Estate Broker: _____

IF YES, WOULD YOU PREFER TO TAKE THE HOMEBUYER EDUCATION CLASS: IN PERSON OR ONLINE

HOMEBUYER:

Employed/Employer Name: _____
(Required)

Self Employed Social Security/Disability

Unemployed Retired

Other (Required) _____

CO-HOMEBUYER:

Employed/Employer Name: _____
(Required)

Self Employed Social Security/Disability

Unemployed Retired

Other (Required) _____

Applicant Name: _____

HOMEBUYER (CONTINUED):

Gross Monthly Income (Before Taxes) _____

Primary Language: _____

Country of Birth: _____

Gender: Male Female

Primary Race:

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

Secondary Race:

- African
- Asian
- Black/African American
- Latino/Hispanic
- Middle Eastern
- Native American/Alaskan Native
- Native Hawaiian/Pacific Islander
- Slavic
- White
- Declined to Answer
- None

Please specify if you are: Hispanic Non-Hispanic

Disabled: Yes No

Veteran: Yes No

Migrant Farmworker: Yes No

CO-HOMEBUYER (CONTINUED):

Gross Monthly Income (Before Taxes) _____

Primary Language: _____

Country of Birth: _____

Gender: Male Female

Primary Race:

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

Secondary Race:

- African
- Asian
- Black/African American
- Latino/Hispanic
- Middle Eastern
- Native American/Alaskan Native
- Native Hawaiian/Pacific Islander
- Slavic
- White
- Declined to Answer
- None

Please specify if you are: Hispanic Non-Hispanic

Disabled: Yes No

Veteran: Yes No

Migrant Farmworker: Yes No

HOUSEHOLD TYPE:

- Single adult, no children
- Married with children
- Female-headed single parent household
- Other
- Married without children
- Unrelated Adults
- Male-headed single parent household

HOUSING STATUS:

Own Rent Do Not Pay Rent

Are you a first time homebuyer? Yes No
(Applicant(s) have not owned a home in the last three years)

Current Rent: _____

Are you on Section 8/Public Housing? Yes No

INCOME CERTIFICATION:

For the next 12 months, what is your estimated TOTAL HOUSEHOLD INCOME \$ _____

(Total household income is defined as gross income, before any payroll deductions of wages and salaries. Include all sources of income for ALL household members including wages and salaries, overtime pay, commissions, bonuses, tips, unemployment, and social security and pension income, the income from assets, and the net income from the operation of any business. Copies of pay stubs and tax returns may be requested to verify income.)

Total number of people in household: _____ Number of dependents (children under 18): _____

Ages of dependents: _____ Are any children/others in house disabled? Yes No

Do you currently have any savings? Yes No How much? _____

ADDITIONAL INFORMATION THAT WOULD HELP US IN COMPLETING YOUR HOMEBUYER ASSESSMENT:

AUTHORIZATION:

I authorize the Portland Housing Center 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. Pull my credit report and review my credit file for informational inquiry purposes; and
3. Obtain a copy of the Good Faith Estimate and HUD-1 settlement statement when I purchase a home from the lender who made me a loan or the title company that closed the loan.

DISCLOSURE:

I/we acknowledge receipt of the Portland Housing Center Privacy Policy and understand the privacy options.

I understand that the Portland Housing Center provides home buyer education and counseling services as well as mortgage financing. I further understand that the housing counseling services provided at the Portland Housing Center, while designed to assist in becoming mortgage-ready, do not direct or restrict me to particular professionals, lenders or loan products, and that I am under no obligation to utilize the Portland Housing Center mortgage financing products or the products or services of any of PHC's partners. I understand that the Portland Housing Center encourages me to choose mortgage financing that meets my needs and is in my best interest.

VERIFICATION:

I hereby certify that the information provided is true and accurate to the best of my knowledge, and if asked can prove accuracy of the information. I understand that I may be asked to provide paystubs and other documentation of income. I understand the materials fee I am paying is *non-refundable*. I identify the person(s) signing the registration form to be the customer/s receiving services from the Portland Housing Center.

HOMEBUYER SIGNATURE: _____ **DATE:** ____/____/____

Photo ID# _____ ID Type: _____ Issue Date: ____/____/____ Exp Date: ____/____/____
(Driver's License, ID Card, etc.)

Co-HOMEBUYER SIGNATURE: _____ **DATE:** ____/____/____

Photo ID# _____ ID Type: _____ Issue Date: ____/____/____ Exp Date: ____/____/____
(Driver's License, ID Card, etc.)



FACTS

WHAT DOES PORTLAND HOUSING CENTER DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Credit History
- Income and Account Balances
- Assets and Payment and History

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Portland Housing Center chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does PHC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes - to offer our products and services to you.	Yes	Yes
For joint marketing with other financial companies.	No	No
For our affiliates' everyday business purposes - information about your transactions and experiences.	No	No
For our affiliates' everyday business purposes - information about your creditworthiness.	No	No
For nonaffiliates to market to you.	No	No

Questions?

Call 503-282-7744 or go to www.portlandhousingcenter.org

Who we are

Who is providing this notice?

Portland Housing Center, Inc. (PHC or Portland Housing Center)

What we do

How does Portland Housing Center protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with Federal law. These measures include computer safeguards and secured files and buildings.

Portland Housing Center regularly tests our systems to ensure data security and educates employees on the importance of confidentiality.

How does Portland Housing Center collect my personal information?

We collect your personal information, for example, when you

- Register for services or Give us income information
- Apply for a loan or Provide account information
- Seek advice about the home purchase process

We also collect your personal information from others such as credit bureaus, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Portland Housing Center has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Portland Housing Center does not share your personal information for marketing purposes with nonaffiliates.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Portland Housing Center does not conduct joint marketing.*