



NORTH SIDE COMMUNITY FEDERAL CREDIT UNION

Helping you build your financial future

APPLICANT INFORMATION

Name: _____
First MI Last

SSN: ____ -- ____ -- ____ Gender: _____

Phone #: _____ Type: _____

Phone #: _____ Type: _____

Email: _____

of Dependents: _____ Ages: _____

Household Size: _____ DOB: ____/____/____

Marital Status: ___ Single ___ Married ___ Divorced

Place of Birth: _____
City State

Preferred Language: _____

Housing Status: ___ Own ___ Rent

Date moved in: _____

Street _____

City State Zip

Current Monthly Rent/Mortgage \$ _____

Do you receive any of the following? ___ None

___ Rental Voucher

___ Place Based Rental Assistance

___ Home Ownership Voucher

___ Purchase REO Property

___ Down Payment Assistance

___ Other

EMPLOYMENT & HOUSEHOLD INCOME INFO

Employer _____

Position/Title _____

Address _____

City State Zip

___ Full Time ___ Part-Time ___ Self Employed

Start Date: ____/____/____

End Date: ____/____/____

Pay Frequency:

___ Weekly ___ 2 Weeks ___ Bi Monthly ___ Monthly

Gross pay per check: \$ _____

Additional Sources of Household Income:

Source	Amount per Check	How Often?
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

TOTAL MONTHLY INCOME \$ _____

CO-APPLICANT INFORMATION

Name: _____
First MI Last

SSN: ____ -- ____ -- ____ Gender: _____

Phone #: _____ Type: _____

Phone #: _____ Type: _____

Email: _____

of Dependents: _____ Ages: _____

Household Size: _____ DOB: ____/____/____

Marital Status: ___ Single ___ Married ___ Divorced

Place of Birth: _____
City State

Preferred Language: _____

Housing Status: ___ Own ___ Rent

Date moved in: _____

Street _____

City State Zip

Current Monthly Rent/Mortgage \$ _____

Do you receive any of the following? ___ None

___ Rental Voucher

___ Place Based Rental Assistance

___ Home Ownership Voucher

___ Purchase REO Property

___ Down Payment Assistance

___ Other

EMPLOYMENT & HOUSEHOLD INCOME INFO

Employer _____

Position/Title _____

Address _____

City State Zip

___ Full Time ___ Part-Time ___ Self Employed

Start Date: ____/____/____

End Date: ____/____/____

Pay Frequency:

___ Weekly ___ 2 Weeks ___ Bi Monthly ___ Monthly

Gross pay per check: \$ _____

Additional Sources of Household Income:

Source	Amount per Check	How Often?
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

TOTAL MONTHLY INCOME \$ _____



NORTH SIDE COMMUNITY FEDERAL CREDIT UNION

Helping you build your financial future

How did you learn about the credit union and financial counseling? _____

Have you attended any of our workshops? YES NO Which one? _____

ASSETS

	Name of Institution	Balance		Name of Institution	Balance
Cash	_____	\$ _____	CDs	_____	\$ _____
Checking	_____	\$ _____	Stocks/Bonds	_____	\$ _____
Checking	_____	\$ _____	Retirement	_____	\$ _____
Savings	_____	\$ _____	Gift	_____	\$ _____
Savings	_____	\$ _____	Other	_____	\$ _____

DEMOGRAPHIC INFORMATION

Check All That Apply

- | | | |
|---|---|---|
| <input type="checkbox"/> American Indian/Alaskan Native | <input type="checkbox"/> Single Head of Household | <input type="checkbox"/> No High School Diploma |
| <input type="checkbox"/> Asian/Pacific Islander | <input type="checkbox"/> Female Head of Household | <input type="checkbox"/> GED Diploma |
| <input type="checkbox"/> Black/African American | <input type="checkbox"/> First Time Homebuyer | <input type="checkbox"/> Vocational Certificate |
| <input type="checkbox"/> Hispanic | <input type="checkbox"/> Owned Home in past 3 years | <input type="checkbox"/> Some College – Not Completed |
| <input type="checkbox"/> White/Non-Hispanic | <input type="checkbox"/> US Veteran | <input type="checkbox"/> Associate's Degree |
| <input type="checkbox"/> Other | <input type="checkbox"/> Disability | <input type="checkbox"/> Bachelor's Degree |
| <input type="checkbox"/> US Citizen | <input type="checkbox"/> Permanent Resident | <input type="checkbox"/> Master's Degree |
| <input type="checkbox"/> Non Resident | | <input type="checkbox"/> Doctoral Degree |

DOCUMENTATION CHECKLIST

In order to discuss your situation and make realistic suggestions, we need to verify your current financial standing. The following list of documents will help paint a clear picture for us.

To prevent delay, please prepare the following **COPIES (NOT STAPLED)** ahead of time for your appointment:

- Completed Application Form(s)
- Photo ID
- Two Months Recent Proof of All Income
- Self-Employed: Profit and Loss Statement for Last 2 Quarters
- Self-Employed: Business Bank Statements for Last 2 Quarters
- Most Recent 2 Years of Federal Tax Returns (Include All Schedules)
- Most Recent 2 Years of W2s and 1099s
- Three Months Most Recent Bank Statements (**ALL PAGES**)
- Most Recent Utility Bills (Electric, Gas, Phones, etc)

Additional Documents for Foreclosure Prevention Counseling (HHF, Modification, Short Sale, Etc.):

- HHF Application (If Applicable)
- Most Recent Mortgage Statement
- Property Tax Bill
- Condo/HOA/Townhome Association Bill
- Homeowners Insurance Policy (If Applicable)
- Most Recent Modification Agreement (If Applicable)

DISCLAIMER:

Should you not have all the required documents necessary for your appointment, you will be sent back home and rescheduled for another date.



NORTH SIDE COMMUNITY FEDERAL CREDIT UNION

Helping you build your financial future

I understand that the purpose of housing counseling offered by North Side Community Federal Credit Union is to inform and counsel me regarding my finances, my home mortgage, and the processes involved with that loan.

North Side will make recommendations that may suit my needs.

While North Side may be able to explain various legal processes, North Side does not provide legal advice, nor will they act as attorneys in any way whatsoever.

My counselor does not have the authority to approve or deny anything regarding my mortgage.

Participating in housing counseling with North Side does not guarantee any specific outcome or solution.

An individualized action plan will be provided to me, however it is my right and responsibility to decide whether to engage in any course of action or counseling with North Side, and to determine whether the actions or counseling are suitable for me.

I understand that North Side offers other counseling and financial education services, and that as a credit union they offer products and services such as savings and checking accounts, loans for cars, mortgages, and personal reasons, and other services and products typical of a financial institution. I understand that while these additional services and products are offered, that I am under no obligation to use or participate in any of these other services or products.

By signing below, I am confirming that I have read the above statements and that I agree with each. If I do not understand a statement, in part or in full, I will ask for clarification before signing below.

Client Signature

Date

Client Signature

Date



NORTH SIDE COMMUNITY FEDERAL CREDIT UNION

Helping you build your financial future

North Side Community Federal Credit Union is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical consideration. Your non-public information, such as your total debt obligation, income, living expenses, and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information, and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on application or other forms, or through documents you provide to us, such as name, address, social security number, assets, income, credit history
- Information about your transactions with us, your creditors, or others, such as account balances, payment history, and credit card usage

You may opt-out of certain disclosures

1. You have the opportunity to opt-out of disclosures of your nonpublic personal information to third parties (such as your creditors).
2. If you choose to opt-out we will not be able to answer questions from you creditors.
3. If at any time you wish to change your opt-out decision, you may call us at 773.769.5800.

Release of your information to third parties

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, to your creditors or third parties where we have determined that it would be helpful to you, would aid in counseling you, or is a requirement of grant awards which make our services possible.
2. We may compile data and aggregate information that you give us, but may not disclose this information in a manner that would personally identify you in any way.
3. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g. if we are compelled by legal process.)
4. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federation regulations to guard your nonpublic personal information.

Client Signature

Date

Client Signature

Date



NORTH SIDE COMMUNITY FEDERAL CREDIT UNION

Helping you build your financial future

In addition to counseling, North Side Community Federal Credit Union focuses its products and services on the low-income and unbanked segments of our community, offering savings and checking accounts with no minimum balance, ATM and prepaid debit cards, and invests heavily in financial education programs for people to better understand how to budget and save. North Side's loan products target specific unmet needs where we can add value for individuals and the community and offers small consumer loans, VISA unsecured and secured credit cards, new and used auto loans, home equity and mortgage loans, and small business loans.

North Side offers free financial education and counseling programs geared towards lo- and moderate-income households. All classes and one-on-one sessions can be offered in either English or Spanish. Our homebuyer workshop series is an 8-hour workshop in which participants learn about the home buying process from start to finish. Participants are eligible to receive a certificate of completion once they complete all sections of the series, and complete a one-on-one session with our financial counselor.

North Side provides one-on-one financial and housing counseling services. Counseling topics include the basics of money management, creating a spending plan, improving one's credit score, how to avoid predatory loans, post purchase and foreclosure prevention. North Side can refer clients to legal services, job search programs, debt management resources and down assistance programs.

North Side certifies that its staff and volunteers who will provide foreclosure intervention counseling under any grant, have no conflict(s) of interest due to any other relationships with servicers, real estate agencies, mortgage lenders, and/or other entities or industry partners (whether identified here or not) that may stand to benefit from particular counseling outcomes.

As a client of North Side, you are not obligated to receive any other services offered by North Side or its industry partners. Information and referrals are provided for informational purposes, and it is the client's sole responsibility to decide the course of action taken regarding their situation.

Client Signature

Date

Client Signature

Date



NORTH SIDE COMMUNITY FEDERAL CREDIT UNION

Helping you build your financial future

I understand that North Side Community Federal Credit Union provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.

I understand that North Side Community Federal Credit Union receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation.

I give permission for NFMC program administrators and/or evaluators to follow-up with me for up to three (3) years from the date of this signed form for the purposes of program evaluation.

I understand that North Side Community Federal Credit Union provides information and education on numerous loan products and housing programs. I further understand that the housing counseling I receive from North Side Community Federal Credit Union in no way obligates me to choose any of these particular loan products or housing programs.

I acknowledge that I have received a copy of the Privacy Policy.

I acknowledge that I have received a copy of the Disclosure Statement.

I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.

A counselor may answer questions and provide information about bankruptcy, but not give legal advice.

If I want legal advice, I will be referred for appropriate assistance. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances.

Client Signature

Date

Client Signature

Date



NORTH SIDE COMMUNITY FEDERAL CREDIT UNION

Helping you build your financial future

Third Party Authorization

Borrower _____ Last 4 Digits of SS# _____

Co-Borrower _____ Last 4 Digits of SS# _____

Address _____ Home Phone _____

City, State Zip _____ Cell Phone _____

Lender _____ Loan # _____

Attorney _____ Case # _____

Counselor _____ Phone _____

Fax _____ Email _____

I am working with the North Side Community Federal Credit Union regarding my mortgage. I hereby authorize you to release any and all information concerning my account to the North Side Community Federal Credit Union at their request. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, income, government monitoring information, loss mitigation application status, default status, account balances, program eligibility, and payment activity. I further authorize you to discuss my loan and my financials with the housing counselor above, or any other housing counselor at North Side Community Federal Credit Union, should my file be transferred to another counselor in the future.

This authorization will be valid when signed below and will remain valid until revoked in writing by any borrower or co-borrower signed below.

Borrower Signature

Date

Co-Borrower Signature

Date

Counselor Signature

Date