

NAVAJO PARTNERSHIP FOR HOUSING

1664 S. 2nd Gallup, NM 87301 505 722 0551 Fax 505 722 5029

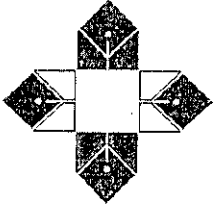
GREETINGS!

Thank you for your interest in our home loan program.

In order for us to assist you with the **American Dream** of owning a home we will need you to complete the enclosed Profile and return it to our office with the information listed below.

1. **\$25.00 check or money order per couple or per applicant if not legally married** (We no longer use reports from free credit report Internet sites as we can not forward these to lending institutions)
2. **Two forms of identification (i.e. Driver's License, SS card)**
3. **Certificate of Indian Blood (if applicable)**
4. **One month current pay stubs**
5. **All W-2's for past two years for each applicant**
6. **All Tax Returns for past two years if self employed**
7. **Social Security Benefit Letter (if applicable)**
8. **Proof of Retirement (if applicable)**
9. **Two months current bank statements (Original statements from the bank. Internet copies will not suffice)**
10. **Current Stock/Investment Statement (if applicable)**
11. **Home Site Lease (200RL, 200UL & 200NL) and/or copy of deed (Please include copies of Cultural Compliance form and Archeological Survey)**

You will then meet with the Intake Specialist to review your package and schedule an appointment to meet with Alvin or Bernadine. If you have any questions, please contact us at 505-722-0551. Thank you. Navajo Partnership for Housing, Inc.



NAVAJO PARTNERSHIP FOR HOUSING, INC.

1664 S. 2nd St. Gallup, NM 87301 505-722-0551 Fax 505-722-5029

2009 & 2010 NPH – Gallup Class Schedule

January 2010

Day	Date	Time	Class	Fee	Topic
Saturday Gallup - NPH	January 9 RESCHEDULED	8:30am - 5:00	Homebuyers Ed	\$50.00	Understanding Credit, Getting a Mortgage Loan & Shopping for a Home
Tuesday	January 12	5:30 – 7:30pm	Post Purchase Party!	Free	Information on how to take care of your new Investment!
Tuesday Thoreau, NM NHA	January 19 CANCELLED	9:00 – 4:00pm	Financial Fitness 1 Financial Fitness 2 Financial Fitness 3 & 4 Financial Fitness 5	Free	Financial Literacy & Money Management Dreams, Values, and Goals Obstacles, Resources, and Attitudes Towards Record Keeping, Spending Plan, and Cash Flow
Wednesday Thoreau, NM NHA	January 20 CANCELLED	9:00 – 4:00pm	Financial Fitness 6 Financial Fitness 7 Financial Fitness 8 & 9 Financial Fitness 10	Free	Communicating About Money Understanding Credit Financial Institutions and What They Can Do for You & Investing Putting Your IDA To Work for You
Saturday	January 30	8:30am - 5:00	Homebuyers Ed	\$50.00	Understanding Credit, Getting a Mortgage Loan & Shopping for a Home

February 2010

Day	Date	Time	Class	Fee	Topic
Tuesday Gallup - NPH	February 2	5:30 – 7:30pm	Financial Fitness 1	Free	Financial Literacy & Money Management
Tuesday	February 9	5:30 – 7:30pm	Financial Fitness 2	Free	Dreams, Values, and Goals
Tuesday	February 16	5:30 – 7:30pm	Financial Fitness 3 & 4	Free	Obstacles, Resources, and Attitudes Towards Money
Saturday Gallup - NPH	February 20	8:30am - 5:00	Homebuyers Ed	\$50.00	Understanding Credit, Getting a Mortgage Loan & Shopping for a Home
Tuesday	February 23	5:30 – 7:30pm	Financial Fitness 5 & 6	Free	Record Keeping, Spending Plan, and Cash Flow & Communicating About Money

March 2010

Day	Date	Time	Class	Fee	Topic
Tuesday	March 2	5:30 – 7:30pm	Financial Fitness 7	Free	Understanding Credit
Tuesday	March 9	5:30 – 7:30pm	Financial Fitness 8 & 9	Free	Financial Institutions and What They Can Do for You & Investing
Tuesday	March 16	5:30 – 7:30pm	Financial Fitness 10	Free	Putting Your IDA To Work for You
Saturday Gallup - NPH	March 20	8:30am - 5:00	Homebuyers Ed	\$50.00	Understanding Credit, Getting a Mortgage Loan & Shopping for a Home
Thursday Gallup - NPH	March 25	5:30 – 7:30pm	Post Purchase Party!	Free	Information on how to take care of your new Investment!

Contact Info:

Arlene Francis PH # (505) 722-0551 or Arlene@npfh.org
 Bernadine Lee PH # (505) 722-0551 or bernadinelee@npfh.org
 Alvin Billie PH # (505) 722-0551 or Alvin@npfh.org

PERSONAL PROFILE INTAKE FORM

INCOME

<i>Type of Income</i>	<i>CUSTOMER Monthly Amount</i>	<i>CO-APPLICANT Monthly Amount</i>
Salary		
Alimony/Child Support		
Rental Income		
Pension Income		
Public Assistance		
Self-employment Income		
Dependent SSI Income		
Disability Income		
Seasonal Employment		

Can you document your child support/alimony income? Yes No
 If yes, how long will it continue? _____

If your child or a family member receives SSI, how many more years will the payments continue? _____

If you receive disability income, is it for a permanent disability? Yes No

Regarding seasonal employment, have you worked in this field for two years or more? Yes No

LIABILITIES/DEBT

Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. Do NOT include rent or utilities.

<i>Paid To</i>	<i>Current Balance</i>	<i>Monthly Payment</i>	<i>Whose Debt? (C=Customer, A=Co-Applicant)</i>
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Please use additional sheets if necessary.

	<i>CUSTOMER</i>		<i>CO-APPLICANT</i>	
	Yes	No	Yes	No
Have your payments been made on time?	Yes	No	Yes	No
Are you currently in Chapter 13 bankruptcy?	Yes	No	Yes	No
If yes, when did it begin? _____				
If yes, when will it be paid out? _____				
If yes, how much is the payment? _____				
Have you had a Chapter 7 bankruptcy?	Yes	No	Yes	No
If yes, when was it discharged? _____				
Are you participating in a debt management plan?	Yes	No	Yes	No

LIQUID FUNDS/SAVINGS/INVESTMENTS

Please list the approximate value of the following:

	<i>CUSTOMER</i>	<i>CO-APPLICANT</i>
Checking account		
Savings account		
Cash		
CDs		
Securities (stocks, bonds, etc.)		
Retirement account		

Are you about to receive additional funds (e.g., tax refunds, property sales, etc.)? (circle) Yes No
 If yes, how much? \$ _____

LIVING EXPENSES

	<i>CUSTOMER</i>	<i>CO-APPLICANT</i>
Current monthly rent or mortgage		
Landlord Name, Address & Phone Number (if renting)		

ADDITIONAL INFORMATION

	<i>CUSTOMER</i>		<i>CO-APPLICANT</i>	
Have you owned a home in the last three (3) years?	Yes	No	Yes	No
Do you own a mobile home?	Yes	No	Yes	No
Are you a Veteran?	Yes	No	Yes	No
Do you have a contract on a house at this time?	Yes	No		
Are you currently working with a real-estate agent?	Yes	No		
Most convenient time for an individual appointment?	___	AM	___	PM

AUTHORIZATION

I authorize the Navajo Partnership for Housing, Inc. to:

- (a) obtain my credit report to review my credit file for housing counseling in connection with my pursuit on a loan to purchase real property;
- (b) obtain my credit report and review my credit file for informational inquiry purposes;
- (c) obtain a copy of the HUD-1 settlement statement from the lender who originated the loan or the title company that closed the loan.
- (d) Disclose information necessary for lending purposes to any partner lending institution or professional entities (i.e. Housing providers, appraisers etc.)
- (e) Display, license, sell, and publish any and all photographs made of me and/or my home for all purposes, including those of advertising & trade.

Customer _____

Date _____

Co-Applicant _____

Date _____

NPH – Gallup, NM
 1664 S. 2nd Street
 Gallup, NM 87301
 (505) 722-0551

NPH-Page, AZ
 43 6th Ave.
 P.O. 1356
 Page, AZ 86040
 (928) 645-2384