



# Registration Form

**PORTLAND HOUSING CENTER**  
www.portlandhousingcenter.org  
3233 NE Sandy Blvd  
Portland, OR 97232  
503-282-7744 x 101  
Fax: 503-736-0101

For office use only  
Date received: \_\_\_\_\_ Amount paid: \$ \_\_\_\_\_  
Check #: \_\_\_\_\_ Receipt #: \_\_\_\_\_ Cash

- Review Privacy Policy and complete and sign Registration Form
- Submit Registration Form, a copy of your ID, and program materials fee of \$65 by check or exact cash
- PHC will complete your HomeBuyer Assessment and contact you within 3-5 business days

Homebuyer: \_\_\_\_\_ SSN: \_\_\_\_/\_\_\_\_/\_\_\_\_ DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_  
First MI Last

Co-Buyer: \_\_\_\_\_ SSN: \_\_\_\_/\_\_\_\_/\_\_\_\_ DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_  
First MI Last

Street: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

County: \_\_\_\_\_ Did you grow up in a home that was owned  or rented ?

Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_

**Please describe where you are currently in the home buying process (check one):**

I am at the beginning of the home buying process  
I hope to buy in the next . . .  3 months  12 months  1-2 years

I am pre-approved for a loan but don't yet have an accepted offer on a house\*

Name of my loan officer: \_\_\_\_\_ Name of bank: \_\_\_\_\_

Email of my loan officer: \_\_\_\_\_

I am in contract to buy a house and have a closing date for my loan\* **Closing date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

Name of my loan officer: \_\_\_\_\_ Name of bank: \_\_\_\_\_

Email of my loan officer: \_\_\_\_\_

Name of my Real Estate Broker: \_\_\_\_\_

Email of my Real Estate Broker: \_\_\_\_\_

*\*Please note: If you are pre-approved or are currently in a contract to buy a house we will need you to submit a copy of your credit report that your lender pulled by fax or email within 7 days of registration. Fax to 503-736-0101.*

I prefer to take classes in:  Portland  Beaverton

**Annual Household Income (before taxes): \$ \_\_\_\_\_ Amount of money available for down payment: \$ \_\_\_\_\_**

Number of people in your household: \_\_\_\_\_ Ages of dependents: \_\_\_\_\_

Current Rent: \$ \_\_\_\_\_  I currently do not pay rent

**HOMEBUYER INFORMATION:****CO-BUYER INFORMATION:**

<b>Race:</b> <input type="checkbox"/> American Indian/ Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian/ Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> American Indian/ Alaskan Native and White <input type="checkbox"/> Asian and White <input type="checkbox"/> Black/African American and White <input type="checkbox"/> American Indian/Alaskan Native and Black <input type="checkbox"/> Other	<b>Race:</b> <input type="checkbox"/> American Indian/ Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian/ Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> American Indian/ Alaskan Native and White <input type="checkbox"/> Asian and White <input type="checkbox"/> Black/African American and White <input type="checkbox"/> American Indian/Alaskan Native and Black <input type="checkbox"/> Other
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-hispanic <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Mexican/Chicano <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-hispanic <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Mexican/Chicano <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic
<b>Primary Language:</b>	<b>Primary Language:</b>
<b>Country of Birth:</b>	<b>Country of Birth:</b>
<b>Gender:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Gender:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Marital Status:</b> <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	<b>Marital Status:</b> <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced
<b>Disabled/Special Needs:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Disabled/Special Needs:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Veteran:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Veteran:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Migrant Farmworker:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Migrant Farmworker:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Education:</b> <input type="checkbox"/> Below high school diploma <input type="checkbox"/> High school diploma or equivalent <input type="checkbox"/> 2 year college <input type="checkbox"/> Bachelor's degree <input type="checkbox"/> Master's degree <input type="checkbox"/> Greater than Master's Degree	<b>Education:</b> <input type="checkbox"/> Below high school diploma <input type="checkbox"/> High school diploma or equivalent <input type="checkbox"/> 2 year college <input type="checkbox"/> Bachelor's degree <input type="checkbox"/> Master's degree <input type="checkbox"/> Greater than Master's Degree
<b>Homebuyer Employment Information</b> Employer: _____ Hire Date: ____/____/____ Position: _____ <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time Hourly Rate: \$_____/hr. Hrs worked/week: ____ Gross Monthly Income (before taxes): \$_____	<b>Co-buyer Employment Information</b> Employer: _____ Hire Date: ____/____/____ Position: _____ <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time Hourly Rate: \$_____/hr. Hrs worked/week: ____ Gross Monthly Income (before taxes): \$_____

**Household Type:**

Single adult with no children

Single male headed household

Married without children

Two or more unrelated adults

Married with children

Other

Single female headed household

**First time home buyer:**  Yes  No

**Are you on Section 8/Public Housing:**  Yes  No

**Who referred you to the Portland Housing Center?** \_\_\_\_\_

**Any additional information that would help us in completing your HomeBuyer Assessment:**

**AUTHORIZATION, VERIFICATION AND DISCLOSURE:**

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 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.

**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 a particular lender or loan product, and that I am under no obligation to utilize the Portland Housing Center mortgage financing products. I understand that the Portland Housing Center encourages me to choose mortgage financing that meets my needs and is in my best interest.

I hereby verify this information to be true and accurate to the best of my knowledge, and if asked can prove accuracy of the information. I understand the materials fee I am paying is *non-refundable*, and covers services for two years. 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: \_\_\_\_\_  
*(such as Driver's License, ID Card, etc.)*

**Co-Buyer signature:** \_\_\_\_\_ **Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

Photo ID# \_\_\_\_\_ ID Type: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp Date: \_\_\_\_\_  
*(such as Driver's License, ID Card, etc.)*





## PRIVACY POLICY

The Portland Housing Center (PHC) takes the financial privacy of its customers very seriously. This notice describes our policy regarding the collection and disclosure of personal non-public information. Personal non-public information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. During the course of processing your application, we accumulate non-public personal information from you and from other sources about your income, your assets, and your credit history in order to allow PHC (a lender) to make an informed decision about granting you credit.

### Information We Collect

We collect personal non-public information about you to support our lending operations, financial counseling, and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal non-public information about you 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; and
- Information we receive from a consumer credit reporting agency.

### Information We Disclose

We may disclose the following kinds of personal non-public information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our affiliates, or others, such as your payment history or loan balance; and
- Information we receive from a consumer credit reporting agency, such as your creditworthiness, credit score, or credit history.

### To Whom We Disclose

We may disclose personal non-public information about you to the following types of third parties:

- 1) Financial service providers, such as companies engaged in providing home mortgage or home equity loans;
- 2) Other entities, such as nonprofit organizations or other non-financial companies involved in community development that may be assisting you in your home purchase; and
- 3) Other non-financial companies such as Housing and Urban Development (HUD); Oregon Housing and Community Services (OHCS); City of Portland; Bureau of Housing and Community Services (BHCD); Housing Authority of Portland (HAP); Neighborhood Reinvestment Corp.; and Neighborhood Housing Services of America (NHSA), but only for program review, auditing, research and oversight purposes.

We may also disclose personal non-public information about you to third parties as permitted by law.

### Confidentiality and Security

We restrict access to non-public personal information about you to our employees who need to know that information to provide products or services to you, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal non-public information.

We do not disclose customer information to companies that perform marketing services on our behalf, or to other financial institutions with which we have joint marketing agreements.

## PRIVACY CHOICES

### Directing Us Not to Make Disclosures to Unaffiliated Third Parties

If you prefer that we not disclose personal non-public information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). You may opt out as follows by requesting so in writing:

1. Limit disclosures of personal non-public information about me to unaffiliated third parties other than nonprofit organizations involved in community development.
2. Limit disclosures of personal non-public information about me to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

**If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, request and complete a Privacy Choices Form and mail the form in a stamped envelope to:**

**Portland Housing Center  
3233 NE Sandy, Blvd. Portland, OR 97232**

Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.

*If more than one person has applied for a loan jointly, any one applicant acting on behalf of all may direct us not to share the personal non-public financial information of all of the borrowers with third parties that are not our affiliates. Co-borrowers may not opt out individually.*

