

**INTAKE FORM FORECLOSURE PREVENTION**

**AT RISK**

**DELINQUENT**

**PETITION**

DATE:

*How did you hear about program?*

Bank  Friend  Internet  NPO  Other \_\_\_\_\_  Print (brochure/flyer, bus shelter, billboard, newspaper)  Radio  Television  Letter

**Are you working with any other agency?**  Yes  No If yes which one?

**Have you contacted any other agency?**  Yes  No If yes which one?

**I. CLIENT INFORMATION**

Homeowner(s) Name:

Address:

City:

Zip Code:

Telephone: (W)

(H)

(C)

Email:

Best time to contact

**II. PROPERTY INFORMATION**

Name of all co-owners w/address if different:

Owner occupied  Residential exemption

Appraised Value: \_\_\_\_\_ Date Appraised: \_\_\_\_\_

Assessed Value: \_\_\_\_\_

Type of property:  1 family  2 family  3+ family  Condo  Other

Number of Rental Units: \_\_\_\_\_

If vacant how many months \_\_\_\_\_

Occupied: \_\_\_\_\_

Purchase Price: \_\_\_\_\_

Purchase Date (mth/yr): \_\_\_\_\_

**III. HOUSEHOLD INFORMATION**

Is English primary language?  yes  no(Primary language) \_\_\_\_\_

Marital Status: \_\_\_\_\_ Spouse (if any) \_\_\_\_\_ Age of Homeowner (s): \_\_\_\_\_

FHOH Elderly  Handicapped City Employee

| NAME | RELATIONSHIP | AGE | INCOME (IF APPLICABLE) |
|------|--------------|-----|------------------------|
|      |              |     |                        |
|      |              |     |                        |
|      |              |     |                        |
|      |              |     |                        |
|      |              |     |                        |
|      |              |     |                        |

**Household Members:** \_\_\_\_\_ **Number under 18** \_\_\_\_\_

Mortgage Holder's Annual Income: \_\_\_\_\_

Household Annual Income: \_\_\_\_\_ (If different from above)

HUD Area Median Income: \_\_\_\_\_

| Sources of Income:        |  |
|---------------------------|--|
| Employment: \$            | Overtime: \$                             |
| Employment (Spouse)\$     |  |
| Child support/alimony: \$ | Pension: \$                              |
| Public benefits: \$       | Unemployment: \$                         |
| Rental Income: \$         | Please list any other sources of income: |
|                           |  |

Homebuyer Ed. Certificate Counseling and/or Education:  credit  bankruptcy

IV. MORTGAGE INFORMATION

Do you own any other property?  Yes  No

If yes where?

Do you have any:

DND:  Loan  Covenant

From the list below please indicate what was the primary reason (Use the number 1) for falling behind on the mortgage and if there is another reason, use the number 2:

- |   |   |
|---|---|
| <input type="checkbox"/> Budgeting          | <input type="checkbox"/> Loan reset/Increased payment   |
| <input type="checkbox"/> Successive re-fi's | <input type="checkbox"/> Loss of rental income          |
| <input type="checkbox"/> Home repairs       | <input type="checkbox"/> Real estate taxes              |
| <input type="checkbox"/> Death              | <input type="checkbox"/> Adjustable rate increase       |
| <input type="checkbox"/> Divorce            | <input type="checkbox"/> Loss of 2 <sup>nd</sup> income |
| <input type="checkbox"/> Illness            | <input type="checkbox"/> Other                          |
| <input type="checkbox"/> Job loss           |   |

Please check if any of the following apply:

Bankruptcy filed  1<sup>st</sup> Foreclosure  Bankruptcy Plan in effect

If a previous bankruptcy what is the year it was discharged? \_\_\_\_\_

Monthly Income: \_\_\_\_\_ Monthly Rental Income \_\_\_\_\_

|                               |  |                               |
|-------------------------------|--|-------------------------------|
| <b>First Mortgage:</b>        |  |                               |
| Lender                        |  |                               |
| Servicer:                     |  |                               |
| Origination month/year:       |  | Total Monthly Payment         |
| Unpaid principal balance      |  | Principal \$                  |
| Term (in years):              |  | Interest\$                    |
| Interest Rate                 |  | Property Tax \$               |
| Loan Number:                  |  | Homeowner Insurance \$        |
| <i>Circle all that apply:</i> |  | If Escrow : Total \$          |
| <i>Fixed</i>                  |  | Condo fees\$                  |
| <i>ARM (type)</i>             |  | Number of missed payments:    |
| <i>Interest Only</i>          |  | <i>Circle all that apply:</i> |
| <i>Option -ARM</i>            |  | <i>Low-doc/no-doc loan</i>    |
|                               |  | <i>100% financing</i>         |
|                               |  | <i>Prepayment penalty</i>     |
|                               |  | <i>Balloon Payment</i>        |
|                               |  | <i>Subprime</i>               |
|                               |  | <i>Teaser rate</i>            |
| <b>Second Mortgage</b>        |  |                               |
| Lender/Servicer:              |  |                               |
| Origination month/year        |  | Total Monthly Payment         |
| Unpaid principal balance      |  | Principal \$                  |
| Term (in years):              |  | Interest \$                   |
| Interest Rate                 |  | Number of missed payments:    |
| Loan Number:                  |  |                               |

|   |   |
|---|---|
| <p><i>Circle all that apply:</i></p> <p><i>Fixed</i><br/> <i>ARM (type)</i><br/> <i>Interest Only</i><br/> <i>Option -ARM</i></p> | <p><i>Circle all that apply:</i></p> <p><i>Low-doc/no-doc loan</i><br/> <i>100% financing</i><br/> <i>Prepayment penalty</i><br/> <i>Balloon Payment</i><br/> <i>Subprime</i><br/> <i>Teaser Rate</i></p> |
|---|---|

Total Monthly mortgage payments \_\_\_\_\_

Total Outstanding Principal Balance \_\_\_\_\_

Total Arrears including Costs:

Due date:

Payoff Amount:

Credit score: Borrower

Number of times refinanced in the last 10 years \_\_\_\_\_

Co-Borrower

Reason for the refinance:

Cash out

Better term/rate

**V. HOUSEHOLD FINANCIAL INFORMATION**

| <i>Monthly Debt</i>          | <i>Monthly payments</i> | <i>Are payments late/behind</i> |           | <i>Amount owed</i> |
|------------------------------|-------------------------|---------------------------------|-----------|--------------------|
|                              |                         | <i>Yes</i>                      | <i>No</i> |                    |
| <i>Car loan</i>              |                         |                                 |           |                    |
| <i>Credit card(s)</i>        |                         |                                 |           |                    |
| <i>Personal loan</i>         |                         |                                 |           |                    |
| <i>Tuition</i>               |                         |                                 |           |                    |
| <i>Student loan</i>          |                         |                                 |           |                    |
| <i>Child support/alimony</i> |                         |                                 |           |                    |
|                              |                         |                                 |           |                    |

A) What Assets do you have if any? \_\_\_\_\_

B) What outcome are you hoping to achieve out of this situation?

Additional Notes: