Universal Intake Form

Please Print

| How were you referred to us? | w were you referred to us? If you are a previous client, counselor's name: | | | |
|---|--|----------------------------|------------------------|---|
| Borrower Information | า: | | | |
| Name: | | | | |
| First | | M.I. | | Last |
| Social Security # | Date of Birth | Race | Ethnicit | y (Hispanic/non-Hispanic) |
| Address: | | | | |
| Street Home Phone: | | City Cell Phon | State e: | Zip |
| Employer: | | | | |
| Other Income? * Please identif | | | | |
| *Alimony, child support, or separate ma | intenance income need not be r | evealed if the Borrower or | | noose to have it considered for repaying this loan. |
| Work Phone: | | | | |
| Marital Status: Married Sepa | arated Unmarried (sing | le, divorced, widowe | d) # of People in | Household? |
| Co-Borrower Informa | ation: | | | |
| Name: | | | | |
| First | | M.I. | | Last |
| Social Security # | Date of Birth | Race | Ethnicit | y (Hispanic/non-Hispanic) |
| Address: | | | | |
| Street | | City | State | Zip |
| Home Phone: | | | | |
| Employer: | | | come: Gross \$ | |
| Other Income? * Please identif *Alimony, child support, or separate ma | | | Co-Borrower does not c | hoose to have it considered for repaying this loan |
| Work Phone: | | | | |
| Marital Status: Married Sepa | arated Unmarried (sing | le, divorced, widowe | d) | |
| Home Mortgage Loa | n Information | | | |
| Do You Want to Keep Your Ho | me? | Are you c | urrently living in the | home? |
| Name of Original Mortgage Co | | | | |
| Name of Current Mortgage Co | mpany: | | | |
| Have You Contacted Your Le | ender/Servicer? Yes | NoIf Yes, | Last Contact Date | ə: |
| | | | | |
| Type of Mortgage: | FHA VA | Conv | ARM | 80/20 30-Yr Fixed |
| Other Identify: | | | | |
| Monthly Mortgage Payment: _ | | | In | iterest Rate: |
| Date Last Mortgage Payment I | | | | |
| Have You Been Served Legal | Papers? | | | |
| How Many Months Past Due A | | | | |
| Ever Had a Loan Modification | / Forbearance Agreemer | nt? V | Vhen? | |
| Have You Filed Bankruptcy? _ | _ | | | |
| Have You Ever Worked with A | | | | |
| If Yes, Agency's Name: | • . | , | | |
| Counselor: | | Payme | | |

Income & Asset Sources

| Monthly Income: Borrower | | Monthly Income: Co-Borrower | |
|--------------------------|--------|-----------------------------|----|
| Wages (before taxes) | \$ | Wages (before taxes) | \$ |
| Unemployment Income | \$ | Unemployment Income | \$ |
| Child Support/Alimony* | \$ | Child Support/Alimony* | \$ |
| SSI/SSDI | \$ | SSI/SSDI | \$ |
| Retirement/Pension | \$ | Retirement/Pension | \$ |
| Rents received | \$ | Rents received | \$ |
| Other | \$ | Other | \$ |
| Gross Monthly Incom | ne: \$ | Gross Monthly Income: | \$ |
| Net Monthly Income* | * \$ | Net Monthly Income**: | \$ |

^{*}Alimony, child support, or separate maintenance income need not be revealed if Borrower or Co-Borrower does not want it considered for repaying this Ioan.

Besides income sources, please circle additional resources available to pay towards defaulted mortgage:

401(k), 403(b), CDs, IRAs, Money Market, Family/Friends, Other

Amount available: \$ _____

Expenses

| | <u>Monthly</u> | <u>Annual</u> | Total Owed |
|---|------------------|---------------------|------------|
| Total Mortgage Payment (including Principal & Interest. | , | | |
| Property Taxes, H/O Insurances, H/O Ass'n Dues) | \$ | | |
| If not escrowed, Property Taxes | \$ | \$ | |
| If not escrowed, H/O Insurance | \$ | \$ | |
| If not escrowed, Homeowner Associations Dues | \$ | \$ | |
| Auto Expenses (gas, maintenance, etc.) | \$ | \$ | |
| Auto Insurance | \$ | \$ | |
| Credit Cards | \$ | \$ | |
| Child Care, Alimony, Child Support: | \$ | \$ | |
| Food (Groceries, Eating Out, Snacks): | \$ | \$ | |
| Utilities (gas, electric, water, sewer, and garbage) | \$ | \$ | |
| Communications (cell phone, telephone, internet) | \$ | \$ | |
| Miscellaneous Spending Money: | \$ | \$ | |
| Auto Loans: Year Make & Model | \$ | \$ | \$ |
| Auto Loans: Year Make & Model | \$ | \$ | \$ |
| Installment Loans: | \$ | \$ | \$ |
| Medical Expenses: | \$ | \$ | \$ |
| Student Loans: | \$ | \$ | \$ |
| Home Equity Loans, outstanding balances | \$ | \$ | \$ |
| TOTAL MONTHLY EXPENSES: | \$ | _ | |
| MONTHLY SURPLUS/SHORTEALL (Total Monthly | Income minus Tot | al Monthly Expenses |)· \$ |

MONTHLY SURPLUS/SHORTFALL (Total Monthly Income minus Total Monthly Expenses): \$ ___

^{**}Gross income, less Federal/State/Local taxes, FICA, 401K deductions, etc.

Legal Intake Questions

| Origi | nal Mortgage Transaction | | | | |
|---|---|--|--|--|--|
| 1. | Do you have the documents from your original settlement or refinancing? | | | | |
| 2. Were you represented by an attorney at your closing? | | | | | |
| 3. | Was there anything unusual about your settlement or your settlement paperwork (e.g., blank pages or spaces)? | | | | |
| 4. | Is your mortgage loan rate a variable rate or a fixed rate? | | | | |
| Cont | acts with Lender during Delinquency | | | | |
| 5. | At any point after you got behind in your mortgage payments, did you ask the lender to try to come up with a work-out plan or | | | | |
| other | plan to change your mortgage or mortgage payments? What was the response? | | | | |
| 6. | Did you enter into negotiations with your lender? When did you start (before or after foreclosure)? Are you still negotiating? | | | | |
| The 1 | Foreclosure Action What was the last written communication you received from your lender before being served with the Complaint? | | | | |
| 8. | When did you first receive the complaint? List all the ways you received a copy of the foreclosure complaint: | | | | |
| 9. | Is your complaint just in rem? Or does it also say in personam? (Look at the top right of the first page) | | | | |
| 10. | If you believe any statements in the complaint are incorrect (example: loan terms; interest rate; date of default), list them here? | | | | |
| 11. | Have you filed a response to the Complaint with the Court? | | | | |
| 12. | Are you aware of any defenses to this foreclosure? What? | | | | |
| 13. | Are you considering filing for bankruptcy? | | | | |
| 14. | Do other mortgages or liens exist on this property? (Example – home equity loan/ tax lien/ judgment from lawsuits.) | | | | |
| 15. | Is the party suing you different than your original mortgage company? | | | | |
| | | | | | |

Please provide the person receiving this form with the following documents:

- Mortgage
- Note
- Any Assignments
- Notice of Intent to Foreclose
- Foreclosure Complaint

Legal Representations

- 1. I/we represent that I am/we are currently occupying the property securing the loan as my/our primary residence. If I am /we are currently occupying the property, I/we also represent that I/we intend to continue occupying the property as my/our primary residence.
- 2. Under penalty of perjury, I/we certify that all documents and information that I/we provide to the Housing Counselor and the Lender/Servicer, including the documents and information regarding my eligibility for any modification, are true and correct and accurately reflect my financial status. My Lender/Servicer may discuss, obtain and share information about my mortgage and financial situation with third parties regarding a possible alternative to foreclosure.
- 3. I/we understand and acknowledge the Lender/Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate state and Federal law.
- 4. I/we understand that if I/we have intentionally engaged in fraud or misrepresented any fact(s), or if I/we do not provide all of the required documentation, the Lender/Servicer may refuse to consider any modification or alternative to foreclosure.
- 5. I/we certify that I am /we are willing to provide all requested documents and to respond to Housing Counselor/Mediator/Lender/Servicer communications in a timely manner. I/we understand that time is of the essence and intentional delays on my/our part could result in making me/us ineligible for the Foreclosure Mediation Program.
- 6. I/we understand that negotiations for a possible foreclosure alternative will not constitute a waiver or defense to my Lender's/Servicer's right to commence or continue any foreclosure or other collection action.
- 7. I/we understand that an alternative to foreclosure will only be provided if an agreement has been approved in writing by my Lender/Servicer.

| Borrower | Date | Co-Borrower | Date |
|----------|------|-------------|------|