

Please Print

How were you referred to us? _____ If you are a previous client, counselor's name: _____

Borrower Information:

Name: _____
First M.I. Last

Social Security # Date of Birth Race Ethnicity (Hispanic/non-Hispanic)

Address: _____
Street City State Zip

Home Phone: _____ Cell Phone: _____

Employer: _____ Annual Income: Gross \$ _____

Other Income? * Please identify source and amount. _____

*Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

Work Phone: _____ Email Address: _____

Marital Status: Married Separated Unmarried (single, divorced, widowed) # of People in Household? _____

Co-Borrower Information:

Name: _____
First M.I. Last

Social Security # Date of Birth Race Ethnicity (Hispanic/non-Hispanic)

Address: _____
Street City State Zip

Home Phone: _____ Cell Phone: _____

Employer: _____ Annual Income: Gross \$ _____

Other Income? * Please identify source and amount. _____

*Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

Work Phone: _____ Email Address: _____

Marital Status: Married Separated Unmarried (single, divorced, widowed)

Home Mortgage Loan Information

Do You Want to Keep Your Home? _____ Are you currently living in the home? _____

Name of Original Mortgage Company: _____

Name of Current Mortgage Company: _____

Have You Contacted Your Lender/Service? Yes ___ No ___ If Yes, Last Contact Date: _____

Loan Number: _____ Current Value of Your Home: _____

Type of Mortgage: ___ FHA ___ VA ___ Conv. ___ ARM ___ 80/20 ___ 30-Yr Fixed ___

Other Identify: _____

Monthly Mortgage Payment: _____ Term: _____ Interest Rate: _____

Date Last Mortgage Payment Made: _____ Do You Have a Second Mortgage? _____

Have You Been Served Legal Papers? _____ If yes, with whom? _____

How Many Months Past Due Are You?

Ever Had a Loan Modification / Forbearance Agreement? _____ When? _____

Have You Filed Bankruptcy? _____ When? _____

Have You Ever Worked with Another Agency to Remedy Your Mortgage Default? _____

If Yes, Agency's Name: _____

Counselor: _____ Payments to Agency (if any): \$ _____

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 Income:	\$ _____	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 loan.

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

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

	Monthly	Annual	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/SHORTFALL (Total Monthly Income minus Total Monthly Expenses):			\$ _____

Legal Intake Questions

Original 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? _____

Contacts 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 Foreclosure Action

7. 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

