



1215 E. Market St. Ste. B, Charlottesville, VA 22902

Default Foreclosure Prevention Intake Form

Attached is a Default/Delinquency/Foreclosure Prevention Intake Packet, and a brochure on "How to Help Yourself Avoid Foreclosure". If you have any questions please call **434-817-2436**.

Once we have received and reviewed your intake forms, a Housing Counselor will contact you (typically within 1-2 business days) to schedule an appointment. Please use the checklist below to ensure that you gather ALL documents.

Instructions for Piedmont Housing Alliance (PHA) Intake

<u>Check here</u>	<p>READ the brochure and Fill out all forms in the Intake Packet Sign and date where appropriate (all borrowers need to sign)</p>
	<p>Write a 1 page hardship letter using the sample that is included on page 8</p>
	<ul style="list-style-type: none"> • 2013 IRS tax returns and corresponding W-2s
	<ul style="list-style-type: none"> • Bankruptcy documents (if applicable) • All mortgage loan correspondence, loan documents and current mortgage statement • Divorce decree (if applicable)
	<ul style="list-style-type: none"> • Three (3) most recent months of bank statements for every account and everyone in the household
	<ul style="list-style-type: none"> • If self-employed, year to date Profit and Loss statement (P&L), 12 months • Latest 30 day pay stubs and/or proof of alternative income (Disability/SSI Benefit Letter, child or spousal support, etc.) other than employment (if applicable)
	<ul style="list-style-type: none"> • All bills (credit cards, personal loans, cable, telephones, etc.)
	<ul style="list-style-type: none"> • Deed of trust/Note/ Deed • We will copy your Driver License/Photo ID
	<ul style="list-style-type: none"> • Return intake packet, documents, and hardship letter to PHA via fax, mail, or e-mail if you can scan the file as a PDF, because we require signatures. • Email to maryc@piedmonthousing.org or fax to 434-817-0664

Please Note: When accessing our services if you need assistance due to a language barrier, mobility impairments, visual or hearing impairments or other disabilities please let us know so we can provide necessary accommodations.

Borrower's Name _____ Social Security Number _____ Date of Birth _____ Home Phone _____ Work Phone _____ Cell Phone _____ Email Address _____ Are you a US citizen: ____ Race: _____ Ethnicity: __ Non-Hispanic __ Hispanic Preferred Language _____ Marital Status: _____ Education Completed _____ (HS, College, None) Veteran _____ Total # of Dependents in Household _____ Age/relationship of dependents: _____ Referral Source: () TV/Newspaper () Family/Friend () Radio () Agency: which one _____ _____	Co-Borrower's Name _____ Social Security Number _____ Date of Birth _____ Home Phone _____ Work Phone _____ Cell Phone _____ Email Address _____ Are you a US citizen: ____ Race: _____ Ethnicity: __ Non-Hispanic __ Hispanic Relationship to the Borrower _____ For office use only: File number _____ Designate Level _____
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Mailing Address _____

Property Address _____

Property Jurisdiction _____ (list which county you live in) Rural _____

Borrower's Employer _____ No. of Months Employed ____ Start Date _____ Job Title: _____ Paid: __ Weekly __ Bi-weekly __ Twice a Month __ Monthly Monthly Income-(Gross-before taxes) _____ Yearly Income-(Gross-before taxes) _____ Monthly Net (after taxes) _____ If unemployed, date of last pay check _____ Other income (Ex.SSI, Disability) _____ Number of Months Received _____	Co-Borrower's Employer _____ No. of Months Employed ____ Start Date _____ Job Title: _____ Paid: __ Weekly __ Bi-weekly __ Twice a Month __ Monthly Monthly Income-(Gross-before taxes) _____ Yearly Income-(Gross-before taxes) _____ Monthly Net (after taxes) _____ If unemployed, date of last pay check _____ Other income (Ex.SSI, Disability) _____ Number of Months Received _____
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AVAILABLE ASSETS (List all cash available such as checking, saving, credit union accounts, stocks or 401K plans, gifts from family/friends) for both borrower and co-borrower

Financial Institute	Type of Accounts/Funds	Estimated Amount Available

DEBT (List all debts such as house mortgage, car payments, loans, payday loans, child support or credit cards) for both borrower and co-borrower

Creditor	Monthly Payment	Remaining Balance

Do you have any outstanding liens or collection? ___ If yes, what is the total amount due? _____

Have you ever filed bankruptcy? ___ If yes, what is the current status: _____

Inability to Pay Mortgage:

I am having difficulty making my monthly payment because of financial difficulties created by
(Please check all that apply)

- | | | |
|-------------------------------------------------------|--------------------------------------------------|------------------------------------------|
| <input type="radio"/> Business Failure | <input type="radio"/> Illness in Family | <input type="radio"/> Payment Adjustment |
| <input type="radio"/> Curtailment of Income | <input type="radio"/> Illness of Borrower | <input type="radio"/> Property Problems |
| <input type="radio"/> Death in Family | <input type="radio"/> Inability to Rent Property | <input type="radio"/> Title Problems |
| <input type="radio"/> Death of Borrower | <input type="radio"/> Incarceration | <input type="radio"/> Unemployment |
| <input type="radio"/> Excessive Financial Obligations | <input type="radio"/> Marital Difficulties | <input type="radio"/> Other: _____ |
| <input type="radio"/> Fraud | <input type="radio"/> Military Service | |

I believe that my situation is: ___Short Term (under 6 months) ___Long Term (over 6 months) ___Permanent

Has an attorney/lender contacted you about a foreclosure auction date? _____ If yes, when is the auction scheduled? _____

I want to: ___Keep the Property ___Sell the Property

Do you currently reside on the property? _____ If no, is the property rented to someone else? _____

Have you listed the property for sale with a real estate agent? _____ Date Listed _____

Current Sales Price: _____

Real Estate Agent's Name _____ Real Estate Agent's Phone Number _____

MORTGAGE INFORMATION

Current Lender or Servicer _____ Loan Account Number _____

Lender telephone number _____ Lender fax number _____

Have you talked to the Lender about your inability to pay? _____ When: _____

Have you completed a hardship package for your lender? _____ Date you submitted it: _____

If you have submitted a hardship package, what is the status of your hardship request?

Do you currently have or have had in the past a loan modification on this property? _____

When did you receive the loan modification and did you complete the terms successfully? _____

Month and Year Mortgage obtained _____

Type of Mortgage: ___Purchase ___Refinance- if checked, year of original loan _____

Original Sales Price _____ Current Loan Balance _____

Current Tax Assessed Value _____

Investor/Insurer, if any: ___Fannie Mae ___VA ___Rural Development ___FHA
___Freddie Mac ___PMI, Company name _____
___Other ___VHDA

Total Monthly Payment _____

Does payment include escrow for taxes and insurance? _____

If no, are your taxes and insurance current? _____ If no, monthly taxes and insurance payment _____

Month of last payment that was made on time _____ Total amount past due _____

Loan type:

___ 30 year fixed, interest rate _____ ___ Interest Only

___ Adjustable interest rate, Current rate _____, Starting Rate _____ How often will it adjust? _____

Are there any other mortgages/home equity loans/liens on the property? _____ If yes,

Current Lender or Servicer _____ Loan Account Number _____

Lender telephone number _____ Lender fax number _____

What are the monthly payments? _____ Current Loan Amount _____

How many months behind? _____ Total amount past due _____

Loan type: ___ Adjustable rate, Current rate _____ Starting Rate _____ How often will it adjust? _____

___ 30 year fixed, interest rate _____

AUTHORIZATION TO RELEASE AND OBTAIN INFORMATION

I/WE certify that all of the above information is correct and true to the best of my knowledge. I understand that the information obtained is to be used in assessing my readiness for the eligibility for programs and services at Piedmont Housing Alliance. I understand that false or misleading information will affect my ability to purchase a home. I also understand that the completion of this form in no way guarantees assistance with housing and pulling this credit report will result in an Inquiry listed on my credit report.

I hereby authorize Piedmont Housing Alliance (TIN#52-1361731) to obtain a credit report in my/our name. This also AUTHORIZES Piedmont Housing Alliance, including staff members and any authorized representative or associated agency of Piedmont Housing Alliance, to receive information or make inquiries on my personal and financial information including, but not limited to my mortgage, income, employment, credit report, and all creditors. This authorization for PHA has no expiration date. It should remain in effect until I give written notice that PHA is no longer authorized to receive information or make inquiries.

Signature _____

Print Name _____

Current Address _____

Social Security # _____

Loan Number-1st _____

Mortgage Servicer _____

Loan Number-2nd _____

Mortgage Servicer _____

Date of Birth _____

Today's Date _____

Co-Applicant
Signature _____

Print Name _____

Current Address _____

Social Security# _____

Date of Birth _____

Today's Date _____

HOUSEHOLD SPENDING PLAN

Indicate # of people in household:

Adults _____

Children _____

FLEXIBLE EXPENSES

NET MONTHLY INCOME

NET monthly income _____
 NET monthly income _____
 Other Income _____
Total Income (A) _____

FIXED EXPENSES

Rent/Mortgage _____
 Electric _____
 Gas/Oil _____
 Water/Sewer _____
 Telephone (basic) _____
 long distance _____
 cellular/pager _____
 Trash pickup _____
 Cable _____
 Medical Insurance _____
 Auto Insurance _____
 Life Insurance _____
 Renters Insurance _____
 Child Support/Alimony _____
 Child Care _____
 Other _____
Total (B) _____

CREDITOR PAYMENTS

Creditor/Loan Payment _____
 Creditor/Loan Payment _____
 Creditor/Loan Payment _____
 Creditor/Loan Payment _____
 Automobile Loans _____

Total Payments (C) _____

Signature _____

Signature _____

Housing Counselor

Signature _____

Savings _____
 Groceries _____
 Lunch (work/school) _____
 Eating Out _____
 Entertainment/Hobbies _____
 Laundry/Drycleaning _____
 Cleaning Supplies _____
 Clothing _____
 Gasoline/Bus/Taxi _____
 Newspaper/Magazines _____
 Alcohol/Cigarettes _____
 Church/Charity _____
 Tuition/Books _____
 Barber/Beauty Shop _____
 Auto Maintenance _____
 House Maintenance _____
 Doctor/Dentist _____
 Pets _____
 Parking/Tolls _____
 Lottery/Bingo _____
 Other _____
Total (D) _____

Expenses

FIXED (B) _____
 CREDITOR (C) _____
 FLEXIBLE (D) _____
TOTAL EXPENSES (E) _____

Subtract Expenses from Income (A - E):

TOTAL INCOME (A) _____
 TOTAL EXPENSES (E) - _____

DIFFERENCE + or - _____

Foreclosure Mitigation & Housing Counseling Agreement

1. I understand that Piedmont Housing Alliance (PHA) provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that Piedmont Housing Alliance receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and funds from other entities such as the U.S. Dept of Housing and Urban Development (HUD), Virginia Housing Development Authority (VHDA), NeighborWorks, and/or Treasury, local governments, foundations, etc., or their agents for purposes of program monitoring, compliance and evaluation. In addition, the agencies and organizations which provided funding to Piedmont Housing Alliance are often required to monitor our performance in accordance with their funding agreements. This monitoring may require that we release client files, in whole or part for their review. In order to release the client information to our agency or organizations, we must have a signed Authorization Form from our clients. Piedmont Housing Alliance currently receives funding from the following agencies: HUD, VHDA, NFMC, Emergency Home Loan Program (EHLA) and Making Home Affordable (MHA)
3. I give permission for program administrators/funders and/or their agents to follow up with me between now and three years following the close-out of my counseling file for the purposes of program evaluation.
4. I understand and give permission for Piedmont Housing Alliance to: (a) Submit client-level information to Counselor Max (CM) database, Hope Loan Portal (HLP) for projects, (b) allow NeighborWorks and Treasury to open files to be reviewed for program monitoring and compliance purposes, and (c) allow NeighborWorks and Treasury to conduct follow up with the client related to program evaluation, if they choose to.
5. I acknowledge that I have received a copy of Piedmont Housing Alliance's Privacy Policy.
6. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
7. A counselor may answer questions and provide information, but not legal advice. If I want legal advice, I will be referred for appropriate assistance.
8. I understand that Piedmont Housing Alliance provides information and education on numerous loan products and I further understand that the housing counseling I receive from Piedmont Housing Alliance in no way obligates me to choose any of these particular loan products or housing programs.

ACCEPTED AND AGREED:

By: _____ Date _____

By: _____ Date _____

DECLINED TO PARTICIPATE FOR FOLLOW UP WITH CLIENT RELATED TO PROGRAM EVALUATION:

By: _____ Date _____

By: _____ Date _____

PIEDMONT HOUSING ALLIANCE

By: _____ Date _____

SAMPLE HARDSHIP LETTER

Date

RE: Loan number- [#####]

Property Address: [123 Main St. City, State ZIP]

Dear [LENDER],

This letter will serve as a hardship letter outlining our current financial situation. We hope that we can determine a solution together that will resolve the delinquency and enable us to keep our home.

Two years ago I changed careers due to the lack of opportunity in my old field of work, retail sales. I decided to go into the construction business. I used a lot of our savings while I tried to get established in this new line of work. Unfortunately, the housing market has slowed down dramatically, so my hours have been cut back in the beginning of 2008. Eventually, my company had to lay me off because they did not have enough profit to cover my salary. I was unemployed for 3 months.

I began working for my current employer 2 months ago as a Site Manager. The company is very stable, and my hours have been very consistent. And, I am making every effort to increase my income by working overtime whenever possible. My wife has also been looking for part time work. However, it has been difficult for me to pay my mortgage payments because of my recent unemployment and reduction of income. I have contacted a HUD-certified housing counseling agency, Piedmont Housing Alliance, to ask for their assistance in evaluating my financial problems. I have been working with PHA because I want to keep my house.

So, at this time, I am hoping that you will consider a loan modification for my loan. I am making every effort to meet my financial obligations, and I hope that we can work together to find a way for me to save my house. Please feel free to contact me at [###-####]. I am working with [HOUSING COUNSELOR'S NAME], a housing counselor from Piedmont Housing Alliance. She is helping me go through this process. Please feel free to talk with her about these things. Thank you for your time and attention to this matter.

With Respect,

John & Susan Smith

Hardship Letter Outline

- I. Provide Homeowner identification information
 - Name, address of the property and account number
- II. A description of the hardship and the reason for the hardship
 - It's important for the borrower to be specific, explaining what caused the problem.
- III. Overview of current income and expenses
 - The borrower should provide full financial disclosure of all income and expenses. Most lenders will provide a financial statement to be completed by the borrower.
- IV. Propose a plan
 - This lets the borrower request a workout.
- V. Provide a method of contact
 - Daytime and Night time number.