

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	\$ _____	\$ _____	\$ _____
<b>TOTAL MONTHLY EXPENSES:</b>	\$ _____		
<b>MONTHLY SURPLUS/SHORTFALL</b> (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

