



## Foreclosure Prevention Program Intake

Date:     /     /

CMAX#:

Assigned Counselor:

Borrower information			Co-borrower Information		
Name			Name		
Property Address			Property Address (if different)		
City/State/Zip code			City/State/Zip code		
Date of birth / /	SSN - -	Monthly Income \$	Date of birth / /	SSN - -	Monthly Income \$
Education level (check one that apply) <input type="checkbox"/> Elementary <input type="checkbox"/> High School <input type="checkbox"/> College			Education level (check one that apply) <input type="checkbox"/> Elementary <input type="checkbox"/> High School <input type="checkbox"/> College		
Home ( ) -		Work ( ) -	Home ( ) -		Work ( ) -
Cell phone ( ) -		Other ( ) -	Cell phone ( ) -		Other ( ) -
E-mail:					
<b>Race:</b> <input type="checkbox"/> White <input type="checkbox"/> Black <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian and Other Pacific Islander <input type="checkbox"/> Multiple Races					
Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Not Hispanic		Family Size	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widow		
Where were you born?			How did you hear about our services?		
Preferred language:		Citizenship: <input type="checkbox"/> Non-Resident Alien <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> US Citizen			
Please explain reason for hardship (for falling behind). _____ _____ _____ _____					

Servicer Name 1. _____ 2. _____			Loan Number 1. _____ 2. _____	
Purchase Date / /	Amount \$	Refinance Date / /	How many months behind?	Total amount due (including past due) \$
Loan Type: <input type="checkbox"/> Private <input type="checkbox"/> Interest Only <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> GPM <input type="checkbox"/> Other: _____				
Arm Loan <input type="checkbox"/> Option <input type="checkbox"/> Hybrid		ARM (Variable): <input type="checkbox"/> 20 years <input type="checkbox"/> 30 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years		Fixed: <input type="checkbox"/> 30 years <input type="checkbox"/> 20 years <input type="checkbox"/> 15 years <input type="checkbox"/> 10 years
Interest Rate:	Have you worked with another counseling agency? Date: _____	Have you had a previous workout? <input type="checkbox"/> yes <input type="checkbox"/> no Date: _____ Type: _____		Is Bankruptcy being considered? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has a lender initiated foreclosure proceedings? <input type="checkbox"/> Yes <input type="checkbox"/> No Sale Date: _____		Who pays your home insurance?	Who pays your property taxes	
Do you have a bank account <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, what is the name of the bank?	Amount available in Savings: \$	
<b>Borrower Employment Information</b>				
Are you employed <input type="checkbox"/> Yes <input type="checkbox"/> No			Employer Name:	
Position: _____ Contact# _____			Starting: ___/___/___	
Address: _____			Ending: ___/___/___	
City/State/ Zip code: _____				
<b>Co-Borrower Employment Information</b>				
Are you employed <input type="checkbox"/> Yes <input type="checkbox"/> No			Employer Name:	
Position: _____ Contact# _____			Starting: ___/___/___	
Address: _____			Ending: ___/___/___	
City/State/ Zip code: _____				

## Monthly Budget EXPENSES

Name:

Loan Number:

	Monthly Payment
Rent (including renter's insurance)	\$
Mortgage (including property taxes, homeowner's and mortgage insurance)	\$
Second Mortgage	\$
Other Mortgage	\$
Condo fee/homeowner's association fee	\$
Food: grocery store, lunches, snacks, coffee, fast food	\$
Electricity	\$
Gas/oil for home	\$
Water/sewage	\$
Home phone	\$
Cell phone	\$
Internet	\$
Cable television, pay per view, movie rental	\$
Credit card	\$
Installment loan (Including car, student, o personal loan)	\$
Car insurance	\$
Car expenses: gas, repairs, maintenance, tags	\$
Transportation: bus, train, parking	\$
Medical: doctor, dentist, eye care, prescriptions	\$
Daycare	\$
Life insurance	\$
Savings for college, university, vocational school, emergency, travel	\$
Entertainment (including babysitter)	\$
Dry cleaning, laundry	\$
Education expenses (including books)	\$
Church/religious donation/other donations	\$
Pet expenses	\$
Barber/hair salon	\$
Cigarettes/beverages (including alcoholic)	\$
Gifts: birthdays, weddings, anniversaries, holidays	\$
New clothing, shoes, accessories	\$
Other expenses	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>

## Household Assets

Borrower	Household Assets	Co-Borrower
Checking Accounts	\$	\$
Savings Account	\$	\$
CD's	\$	\$
Stocks / Bonds	\$	\$
Cash on Hand	\$	\$
Other Real State	\$	\$
Other	\$	\$
Other	\$	\$
<b>Total Assets</b>	<b>\$</b>	<b>\$</b>

## Monthly Budget Gross Income

	<u>Borrower Gross income</u>	<u>Borrower net income:</u>	Full time?	<u>Co-Borrower Gross income</u>	<u>Co-borrower Net income</u>	Full Time?
Monthly Gross Wages	\$			\$		
Employment 2	\$			\$		
Overtime	\$			\$		
Social Security/SSDI	\$			\$		
Retirement/Pensions/ Annuities	\$			\$		
Unemployment Income	\$			\$		
Child Support / Alimony/Separation	\$			\$		
Rents Received	\$			\$		
Food Stamps/Welfare	\$			\$		
Other:						
<b>Totals</b>	<b>\$</b>			<b>\$</b>		

## AUTHORIZATION FORM

Latino Economic Development Center (LEDC)  
2316 18<sup>th</sup> Street, NW  
Washington, DC 20009  
866-977-LEDC

Latino Economic Development Center (LEDC)  
2405 Price Avenue  
Wheaton, MD 20902  
202-540-74234

I, \_\_\_\_\_ authorize Latino Economic Development Center (LEDC) to provide me with foreclosure prevention counseling, after which I will receive a written action plan that will include recommendations for managing my finances as well as the possibility of being referred to other agencies if appropriate.

If deemed necessary, my case will be referred to other housing services or to other agencies or organizations if my case warrants it so that I may receive assistance in resolving particular issues that have been identified.

Additionally, I give authorization to conduct a follow-up on my case. A counselor may answer my questions and provide information, but may not give legal advice.

I understand that LEDC receives congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation.

I understand that LEDC receives funds through the National Council of La Raza (NCLR) and as such is required to share some of my personal information with NCLR program administrators or their agents for purposes of program monitoring, compliance and evaluation.

I give permission for NFMC program administrators and/or their agents to follow-up with me for the purposes of program evaluation.

I give permission for National Council of La Raza (NCLR) program administrators and or their agents (Victor Burrola, Daniel Guzman, Max Caballos) to follow-up with me for the purposes of program evaluation.

I give permission for NFMC program administrators and/or their agents to follow-up with me for the purposes of program evaluation.

I acknowledge that I have received a copy of Latino Economic Development Center's Privacy Policy and Disclosure Statement.

Client signature: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Client signature: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Address: \_\_\_\_\_

Last four digits of SSN: \_\_\_\_\_ 1st Loan# \_\_\_\_\_ 2<sup>nd</sup> Loan \_\_\_\_\_

-----For LEDC's use only-----

Counselor Name: Wendy Alvarenga / Patricia Belbusti / Beatriz Zapata /  
Maria Godoy / Walda Yon / Marcia Camilo / Jose Rodriguez

## CHECKLIST

### LEDC INTAKE Application Package:

- Intake Form
- Family Budget Form
- Authorization Form
- Action Plan

### Supporting Document Checklist

- Photo ID**
  
- LEDC will pull a credit report for a fee of \$22.00 (Money Order ONLY) for one person. If it is a married couple the fee will be \$32.00 (Money Order ONLY). If there is more than one person on the loan and are not married the fee will be \$22.00 for each person (Money Order ONLY).**
  
- Pay stubs** – One month of consecutive most recent pay stubs
  
- Bank Statements** – Three most recent and all pages even if the page is blank. If you are self-employed, please provide three business bank statements.
  
- Profit & Loss Statement** – (if self-employed) this statement should be for the last quarter (or past 3 months) *\*\*If Applicable to your situation*
  
- Most Recent Tax Returns** – Federal, State, W2's with all Schedules for the two most current years
  
- Other Income** –Award Letter(s) Needed (Pension, Retirement, Disability, SSI, Child Support, Alimony, Public Assistance, Unemployment etc.) *\*\*If Applicable to your situation*
  
- Utility Bill** – Most recent Electric, Water/Sewer, Gas bill
  
- Most recent mortgage statements for ALL mortgages**
  
- Homeowner's Hazard Insurance Policy**
  
- HOA Statement/Condo Association Statement** – Document must show amount, frequency and if the borrower is current or late. *\*\*If Applicable to your situation*

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- Settlement Documents:** HUD 1-Settlement Statement, TIL- Truth In Lending, Mortgage Note for ALL loans, Deed of Trust (including ALL riders and addendum's), Loan Application for ALL loans
- Contribution Letter** (contributor will need to also provide one month of consecutive pay stubs, 3 months bank statements) *\*\*If Applicable to your situation*
- Rental Contract** (need to make sure to deposit exact monthly rental income into a bank account every single month) *\*\*If Applicable to your situation*
- Hardship Letter – 4 areas explaining why you are behind on your mortgage payments:**
  - Cause of Hardship – i.e. Disability, Death, Divorce, Income Reduction, Unemployment, Underemployment, Increase in mortgage rate, Increase in Household expenses and debt, etc.
  - Date Hardship Began – month & year
  - Is There a Resolution to the Hardship – consider another job, rent a room, cut down expenses, etc.
  - Intent of Property – Keep or sell the property?
- Letter of Explanation for Address Discrepancy** – Address on Driver's License is not the address of the subjected property *\*\*If Applicable to your situation*
- Bankruptcy** – IF applicable, Document noting the action of filing OR discharge documents needed
- Copy of Finalized Divorce Decree** – If applicable, Document must show the granting either the borrower or co-borrower the subject property and copy of recorded quit-claim deed *\*\*If Applicable to your situation*
- ALL** Notices received (ex. Notice of Intent to Foreclose, Order to Docket, etc.)
- LEDC has a \$50.00 charge for photocopies (Money Order ONLY).** **\*\*This fee can be waived if you bring your own copies of ALL the above needed documentation.**
- \*\*\*It's extremely important that all "CASH INCOME" received for employment, rent, or family/friend contribution be deposited into a bank account on a monthly basis because it will be the only way to prove the additional income to your loan servicer.\*\*\***

Additional documents missing:

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Due date: \_\_\_/\_\_\_/\_\_\_

## Mortgage Default Action plan

The Mortgage Default Action Plan will allow us to track progress of the homeowner(s) as they work with LEDC on the foreclosure prevention Program.

Step 1: Family will receive LEDC's Foreclosure Prevention Package which can be downloaded from our website. [www.ledcmetro.org](http://www.ledcmetro.org)

### LEDC's package includes:

- Intake application
- Budget form
- Authorization Form
- Action plan
- Counseling Agreement

### Support document:

- Please refer to page 6 and 7 of this complete intake package

Step 2: A counselor will verify that all of the information is provided in order to move to Step 3:

Step 3: LEDC will assign a Mortgage Default Counselor to negotiate modification:

- Counselor will request a loan modification once all paper work has been submitted
- Client will be calling the bank periodically to ensure they have received all the required documentation needed for the loan modification request.
- Client is responsible to faxing additional documentation to the servicer upon request

Step 4: Other details:

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Missing documents can be sent back to us via regular mail or hand delivered to:

**Latino Economic Development Center (LEDC)**

2316 18<sup>th</sup> Street, NW  
Washington, DC 20009  
Office: 866-977-LEDC

**Latino Economic Development Center(LEDC)**

2405 Price Avenue  
Wheaton, MD 20902  
Office: 202-540-7434

I have read and understood the procedure mentioned in this action plan:

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Borrower Signature

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Date

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Counselor's signature

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Date



### Counseling Agreement

Latino Economic Development Center (LEDC) and its counselors agree to provide the following services:

- Development of a spending plan
- Analysis of the mortgage default, including the amount and cause of default
- Presentation and explanation of reasonable options available to the homeowner
- Assistance communicating with the mortgage servicer
- Timely completion of promised action
- Explanation of collection and foreclosure process
- Identification of assistance resources
- Referrals to needed resources
- Confidentiality, honesty, respect and professionalism in all services
- Call servicer and client periodically to follow-up on the case.

I/We, \_\_\_\_\_, agree to the following terms of service:

- No specific promises have been made to me by my counselor about any type of resolution on my loan
  - I understand that my counselor will contact me periodically via a phone call to follow-up on my case.
  - I/We will always provide honest and complete information to my/our counselor, whether verbally or in writing.
  - I/We will provide all necessary documentation to my servicer and counselor on a timely matter.
  - I/We will be on time for appointments and understand that if we are late for an appointment, the appointment might be rescheduled.
  - I/We will call within 6 hours of a scheduled appointment if I/we will be unable to attend an appointment.
  - I/We will contact my servicer biweekly or as needed to follow-up on my loan modification
  - I/We will contact the counselor about any changes in our situation immediately.
  - I/We understand that breaking this agreement may cause the counseling organization to sever its service assistance to me/us.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Borrower Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Co-borrower Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Counselor

## Counseling Agreement Disclosure

This form certifies that the client understands that services rendered by Latino Economic Development Center (LEDC) are only counseling services. The client is required to pledge full cooperation with the counselor to resolve his/her case in a timely manner by providing all of the required documentation

I/We hereby certify that the information provided in this intake application for counseling services is true and correct as of today's date. I understand that providing false information may result in an immediate termination of my case with no resolution rendered.

I/We acknowledge and grant authorization to verify my/our income sources, credit history, employment earnings, and any other assets. Accordingly, I hereby authorize to order a consumer credit report (for which there is a one-time fee per applicant for a merged report). I authorize my permission to discuss the above mentioned personnel information with representatives of any agencies in assisting me with purchasing a home and/or seeking a solution to my mortgage and housing issues.

I/We understand that the staff providing counseling services will not:

- Break their pledge of confidentiality;
- Accept fees for the services they recommend;
- Recommend services in which they have a financial interest;
- Terminate their counseling relationship without giving the reasons for such action;
- Give legal advice or interpret legal documents;
- Be held responsible for any claims, damages, liabilities or injuries arising from counseling services.

LEDC is not responsible for home purchase and/or mortgage approval or modification. In addition, the signing of this agreement does not constitute a commitment to provide financing or a resolution of your case.

I /We declare by signing this form that I/We have read and understand the terms and conditions of this disclosure form.

**Homeowner:** \_\_\_\_\_

**Homeowner:** \_\_\_\_\_

## LEDC's Foreclosure Mitigation Counseling Agreement

1. I understand that LATINO ECONOMIC DEVELOPMENT CENTER (LEDC) 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 agencies as appropriate.
2. I understand that LATINO ECONOMIC DEVELOPMENT CENTER (LEDC) receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation.
3. I give permission for NFMC program administrators and/or their agents to follow-up with me between now and June 30, 2015 for the purpose of program evaluation.
4. I give permission for LEDC to pull my credit report up to two additional times between now and June 30, 2015. I understand and agree to reimburse LEDC the cost of a merged credit report not to exceed \$32.00. Reimbursement for credit report is due at time of counseling session.
5. I acknowledge that I have received a copy of LATINO ECONOMIC DEVELOPMENT CENTER (LEDC) 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 give legal advice. If I want legal advice, I will be referred for appropriate assistance.
8. I understand that LATINO ECONOMIC DEVELOPMENT CENTER (LEDC) provides information and education on numerous loan products and housing programs and I further understand that the counseling I receive from LATINO ECONOMIC DEVELOPMENT CENTER (LEDC) in no way obligates me to choose any of these particular loan products or housing programs.

Client's signature \_\_\_\_\_

Date \_\_\_\_\_

Client's signature \_\_\_\_\_

Date \_\_\_\_\_

## LEDC's Privacy Policy

**What kind of information we collect:** We collect information about you, (for instance, your name, address, telephone number) and information about your transaction, including identity of the real property that you are buying. We obtain copies of source documentation of your financial status and/or program eligibility (e.g. W-2's, pay stubs, bank statements, etc.) We get this information from you. We also get your social security number, which is disclosed if required per program or funding source requirements or for identification purposes and we may receive additional information from third parties including appraisals, credit reports, land surveys, escrow account balances, and sometimes bank account numbers to facilitate the transaction.

How we use this information: **LATINO ECONOMIC DEVELOPMENT CENTER (LEDC)**, in giving or specifically adopting this notice does not share your information with marketers outside its own family. There is no need to tell us to keep your information to ourselves because we share your information only to determine your eligibility for HPC Programs, or in other ways permitted by law. The privacy laws permit some sharing without your approval, we may share internally and with nonaffiliated third parties in order to carry out and service your transaction, to protect against fraud or unauthorized enforcement agencies including the U.S. Department of Housing and Urban Development. Companies within a family may share certain information among themselves in order to identify and market their own products that they think may be useful to you.

**How we protect your information:** We restrict access to nonpublic personal information about you to those employees who need the information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with the law to guard your nonpublic personal information. We enforce the company's privacy policy with our employees.

If you have any questions, please let us know. **We will continue to protect the privacy, accuracy and security of customer information given to us.**

Client's signature \_\_\_\_\_

Date \_\_\_\_\_

Client's signature \_\_\_\_\_

Date \_\_\_\_\_