

MID-FLORIDA HOUSING PARTNERSHIP, INC.,

1834 Mason Ave.-Daytona Beach, FL 32117-Phone (386) 274-4441-Fax (386)274-1415

Dear Homeowner:

We provide foreclosure intervention counseling. To obtain a counseling appointment you will need to gather all the applicable documents listed below. We will review all your options to avoid foreclosure and create an Action Plan to follow for you to reach your objectives. We aid, if needed, in acquiring your credit scores and credit reports (instructions are attached).

Please bring the following required documentation to our office to have an effective appointment:

- | | |
|---|--|
| 1. Completed attached Pre-screening form | 11. Most recent mortgage statement or Coupon Book for all Mortgage(s) |
| 2. Completed attached Budget form | 12. Most current correspondence from your Lender, Collection Letters, Foreclosure Summons + Complaint and Answer (if any) |
| 3. Complete Hardship Letter explaining default to your lender | 13. Copy of Warranty Deed |
| 4. Current 60 days proof of all income such as Pay stubs, benefit awarded letters, <i>if self-Employed</i> : YTD Business Profit & Loss Statement and last two years' Tax Returns | 14. Most recent purchase or refinancing Closing documents such as: Mortgage, Note, HUD-1, etc., or bring your complete Closing Folder(s) on all currently held Mortgages |
| 5. Last two years of personal Tax Returns & W-2(s) | 15. Need Credit Reports : Equifax, Trans-Union, Experian <u>and</u> Credit Scores (instructions within) |
| 6. Current Property Tax Bill and Homeowners Insurance Policy declarations page | 16. Bankruptcy Papers, if applicable |
| 7. Current bank statements on all accounts for last <u>six</u> months | 17. Recent utility billing statements |
| 8. Current credit card billing statements and Installment Loan statements | 18. Most recent modification paperwork, current or immediate past and all previously approved Modification Agreements |
| 9. Copy of driver's license & social security card | 19. Most recent Second Mortgage billing statement |
| 10. Divorce Decree, if applicable | |

If you have any questions regarding the above items, please call our office on 386-274-4441 at Option 1 or 2 or 7.

For additional help and information on foreclosure avoidance visit www.makinghomeaffordable.gov and www.KnowYourOptions.com to get details on all your options.

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***Hablamos su Idioma

Homeowner Pre-Screening

Head of Household: _____

Address: _____				e-mail address- _____	
Phone #	Home	Cell	Work		Amount
Non-payment of mortgage due to:			Purchased Month/YR	/	\$
1. Business venture failed			Refinanced Month/YR	/	\$
2. Death of family member			How many mtgs.:	Mkt. Value:	
3. Divorce/separation			Name of mtg. companies:		Balance
4. Increase in expense					
5. Increase in loan payment					
6. Other			Real Estate Taxes Pd. Yes / No		
7. Reduction in income			Total # of	Disabled	
Ethnicity of Head of Household:			Persons	Elderly	
American Indian/Alaskan Native			Have you been served with a foreclosure summons?		
Asian/Pacific Islander			Yes/No When Answered: Yes/No		
Black Non-Hispanic			How many payments are you in default?		
Hispanic			Mtg. Pymt. \$	P&I	PITI
White Non-Hispanic			Mtg. Int Rate	Mtg. Int Rate	
First Generation Mixed Race			Refinanced Yes/No	When:	
Adults in Household		Mtg. Balance:\$		Relation to Head	Marital
Name	Age	DOB	SS#	of Household	Status
Self				Head	
Children in Household					
Name	Age	DOB	Relationship		
Sources of Income -Monthly (Gross)			Rate per	Hours per	Office Use
Social Security	\$	Employment	Hour	Week	Only
Dependant S.S.I.	\$				
Disability Income	\$				
Child Support Yes/No	\$				
Boarder Income	\$				
VA/Retirement/Pension	\$				
Self Employed annual income		#yrs	#mo		
Other Income		\$	Yrly Income Total:		
We understand that any intentional or negligent representation's of the information contained on this form may result in civil liability under the provisions of Title 18 United States Code, Section 1001					
Applicant's Signature			Co-Applicant's Signature		
Income Category		Interviewer		Date	
How did you hear about our program?			SHIP in past: Yes No		
Have you ever used our services in the past?			Hope Now Referral: Yes / No		

Revised 09/15/10

Homewonerprescreening.xls

Homeowner's Pre-screening pg.2

Level

1	Social Security Income \$	How long received
2	Self Employed Yes No	For how long
3	Unemployed: Yes No How Long	Unemployment Comp Y / N
4	Retirement Income Yes No	How long received
5	Child Support \$	Receiving Yes No How frequently
6	Boarder Income Yes No	How long received
7	Employer Name:	Employer Name:
8	Date Started Position	Date Started Position
9	Yrs. In profession	Yrs. In profession
10	Employer Name:	Employer Name:
11	Date Started Position	Date Started Position
12	Yrs. In profession	Yrs. In profession
13	House Type: House/Condo/Townhome/Mobile Home+land/Manufactured Home/Duplex	
14	Name of Loan Officer/Mortgage Broker	
15	Name of Mortgage Company that gave you the loan	
16	Current Mortgage Company	
17	Original Purchase Price \$	How long lived in home: Yrs. Months
18	Mortgage Loan #	
19	Mortgage Company phone #	
20	Mtg. Type: Conventional, FHA, VA, ARM, Interest Only, Private	
21	Amount past due on Mortgage	\$
22	2nd Mtg-Home Equity Line of Credit	Balance \$ Monthly Pmt \$
23	Delinquent on 2nd? Yes No Amt. past due:	Months Delinquent:
24	Credit Card:	Credit Card:
25	acct. no	acct. no
26	min pymt balance	min pymt balance
27	Credit Card	Credit Card
28	acct. no	acct. no
29	min pymt balance	min pymt balance
30	Auto Loan Bal.	Auto loan made by:
31	Auto Loan Bal.	Auto loan made by:
32	Personal Loan Balance	Maker of loan:
33	Personal Loan Balance	Maker of loan:
34	Student Loan Balance \$ Maker:	Deferred: Yes No How long
35	Checking Acct. Bal.:	Savings Acct. Bal.:
36	Home for sale Yes No Realtor:	Loan previously modified Yes No
37	When Modified	# of Times Modified
38	Bankruptcy Declared Yes No	Discharge Date:

MONTHLY BUDGET

AMOUNT

INCOME:	
EMPLOYMENT (NET / TAKE HOME)	\$
OVERTIME	\$
INTEREST & DIVIDEND	\$
NET RENTAL INCOME / BOARDER	\$
OTHER INCOME	
BONUSES	\$
COMMISSIONS	\$
SS / SSI / VA / PENSION	\$
CHILD SUPPORT	\$
AFDC	\$
ALIMONY	\$
UNEMPLOYMENT	\$
OTHER	\$
WITHHOLDING	\$
FOOD STAMPS	
TOTAL NET INCOME	\$
FIXED EXPENSES:	
AUTO	
ROADSIDE ASSIS. (I.E. AAA)	
AUTO INSURANCE	\$
AUTO LOAN	\$
AUTO TAGS/INSPECTION	\$
AUTO REPAIRS/MAINT.	\$
GASOLINE	\$
PARKING/TOLLS	\$
CHILD SUPPORT/ALIMONY	\$
CREDIT CARD MINIMUM PAYMENTS	\$
CREDIT COLLECTIONS	
BANKRUPTCY	\$
DEBT MANAGEMENT PLAN	\$
IRS OR OTHER TAXES	\$
JUDGEMENT	\$
COLLECTIONS/JUDGEMENTS	\$
EDUCATION	
SCHOOL LUNCHES	\$
TUITION	\$
BOOKS / SCHOOL SUPPLIES	\$
ENTERTAINMENT	
ATHLETIC EVENTS/HOBBIES	\$
HOUSING PAYMENT	
1 ST MORTGAGE	\$
2 ND MORTGAGE	\$
OTHER MORTGAGES	\$
HOME OWNERS ASSOC.	\$
HOME EQUITY LINE	\$

HOMEOWNERS/RENTERS INSURANCE	\$
PROPERTY TAX	\$
LAWN CARE	\$
RENT	\$
INSTALLMENT LOANS	
INSTALLMENT LOAN	\$
PAYDAY LOAN	\$
PERSONAL LOAN	\$
STUDENT LOAN	\$
INSURANCE	
ACCIDENT AND DISABILITY	\$
HEALTH INSURANCE	\$
LIFE INSURANCE	\$
MEDICAL	
DENTIST	\$
DOCTOR VISIT / CO-PAY	\$
VISION/GLASSES/CONTACTS	\$
MED. BILLS/PAY ARRANGEMENTS	\$
MEDICATIONS	\$
MISCELLANEOUS	
OTHER DESCRIPTIONS	\$
CONTRIBUTIONS (NOT PAYROLL)	
401K / SEP / IRA	\$
COLLEGE FUND	\$
STOCKS/INVESTMENTS/MUTUAL FUNDS	\$
TAX	
UTILITIES	
INTERNET	\$
CABLE TV	\$
CELL PHONE	\$
ELECTRICITY	\$
TRASH SERVICES	\$
HEATING (NAT GAS OR OIL)	\$
WATER / SEWER	\$
TELEPHONE	\$
DISCRETIONARY EXPENSES:	
CHARITY	
CHURCH DONATIONS	\$
FAMILY HELP/ASSISTANCE	\$
OTHER GIFT/DONATION	
CHILD SUPPORT/ALIMONY	
CHILD SUPPORT/ALIMONY	\$
CREDIT COLLECTIONS	
CHAPTER 13 BANKRUPTCY	\$
DINING OUT	

FAST FOOD	\$
RESTAURANT	\$
EDUCATION	
SCHOOL FEES	\$
BOOKS	\$
SUPPLIES	\$
ENTERTAINMENT	
BOOKS/NEWSPAPER/MAGAZINE	\$
LOTTERY	\$
MOVIES TICKETS	\$
NETFLIX/HULU/ELEC. GAMING	\$
FOOD AND GROCERIES	
FOOD AT WORK	\$
GROCERIES	\$
GIFTS	
BIRTHDAY GIFTS	\$
CHRISTMAS	\$
HOUSEHOLD	
ALCOHOLIC BEVERAGES	\$
ALLOWANCE FOR CHILDREN	\$
CHECKING ACT FEES	\$
BARBER/BEAUTY SHOP	\$
CHILD CARE	\$
TOBACCO	\$
CLEANING SUPPLIES	\$
CLOTHING	\$
FITNESS MEMBERSHIP	\$
DEPENDENT CARE	\$
PERSONAL ITEMS/TOILETRIES	\$
FAMILY PICTURES/PHOTOS	\$
LAUNDRY/CLEANING	\$
MAD MONEY	\$
REPAIRS/MAINTENANCE	\$
MOVIE RENTAL/ REDBOX	\$
UNION DUES	\$
OTHER HOME MAINTENANCE	\$
PEST CONTROL	\$
SECURITY SYSTEM	\$
VACATIONS	\$
HOUSING PAYMENT	
FLOOD INSURANCE	\$
HOME REPAIRS	\$
INSTALLMENT LOANS	
MORTGAGE ON RENTAL PROPERTY	\$
MISC. LOANS	\$
INSURANCE	

HEALTH INSURANCE (IF NOT DEDUCTED FROM PAYROLL)	\$
MISCELLANEOUS	
OTHER	\$
RENT TO OWN	\$
FURNITURE BILL/PAYMENT	\$
PET EXPENSE	
PET SUPPLIES	\$
PET EXPENSES	\$
PUBLIC TRANSPORTATION	
VOTRAN/UBER/TAXI	\$
RENTAL PROPERTY	\$
SYSTEMATIC SAVINGS	
EMERGENCY FUND	\$
SPECIFIC GOAL:	\$
SP. GOAL	
SP. GOAL	\$
SP. GOAL	\$
HOME MAINT.:	
TAX	
TAX (NOT INCLUDED ELSEWHERE)	\$
UTILITIES - BUNDLED	
INTERNET/CABLE/PHONE	\$

TOTAL EXPENSES	\$
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TOTAL INCOME	\$
LESS TOTAL EXPENSES	\$
SURPLUS / DEFICIT	\$

PRINT NAME _____

SIGNATURE _____

DATE _____

Reporting Scams:

Reporte de Fraude y Trampa:

There are six red flags homeowners should look out for. These include any person or company that:

- Asks for a fee in advance
 - Guarantees they can stop a foreclosure or get your loan modified
 - Tells you to stop paying your mortgage company and pay them instead
 - Pressures you to sign paperwork you haven't had a chance to read thoroughly and that you don't fully understand
 - Claims they're offering 'government-approved' or 'official government' loan modifications
 - Asks you to release financial information online or over the phone, even though you've never heard of them
-

Did anyone contact you offering assistance to modify your mortgage, either directly by telephone, or by other means such as by mail or a flyer?

Did a company, group or agency guarantee you a loan modification or were you asked to do any of the following: pay a fee, sign a contract, redirect mortgage payments, sign over title to your property, or stop making loan payments?

Are you currently dealing with any of these companies/agencies? Are you in contract with them? Have you paid them a fee?

SUGGESTED CONTENTS OF A HARDSHIP LETTER

An effective hardship letter will include the following:

- Identifying information: This will include the homeowners' names, address and account number.
- The introductory paragraph should state the foreclosure prevention tool that the homeowner is seeking.
- The second paragraph should describe the hardship, and the reason for the hardship in detail.
- The next paragraph should give an overview of the homeowners' income and expenses and explain any anticipated changes in income (or expenses) and when the changes may occur. It should also state whether the homeowner has a lump sum saved to offset any delinquency.
- Then, describe the proposed plan. The description should state when the plan will be effective, list the reasons why the homeowner believes it will work, and include a statement about why the homeowner is committed to see the plan through to its conclusion.
- The closing paragraph should state the methods and times to contact the homeowner(s) and counselor.
- Attachments:
 - Financial Statement/budget sheet.
 - Income and expense verifications.
 - Hardship verification (e.g. medical documents, separation papers, court documents, etc.)
 - Verification for anticipated changes to income and expense.

FREE

CREDIT REPORT

To get your reports there are three ways to get them.

1. Order your three reports by call 1-877-322-8228 reports will be mailed to your home.

OR

2. Go to www.annualcreditreport.com you may see and print all three reports.

OR

3. Print out a request form from the website above and mail to.
Annual Credit Report Request Service, P.O. Box 105281
Atlanta, GA 30348-5281

FREE

CREDIT SCORES

To get you scores there are three websites you to go.

Print out a score from each site.

1. www.creditkarma.com (linked to Equifax & TransUnion)
2. www.creditsesame.com (linked to TransUnion)
3. www.experian.com (this will give you a report & a FICO score) ***

*** Highly Recommended



Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	0	1	2	3	4	5	6	7	8	9
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Year

-Fold Here-

— Fold Here

M.I.

Last Name

JR, SR, III, etc.

Street Name

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

ZipCode

House Number

Street Name

-Fold Here-

- Fold Here

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

ZipCode

Not Like This \rightarrow ~~~~ 

I want a credit report from (shade each that you would like to receive):

- ☐ Equifax
- ☐ Experian
- ☐ TransUnion

☐ **Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.**



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.

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