



NeighborWorks®
HomeOwnership Center

*Dedicated to the
Revitalization and Growth of Neighborhoods*

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www.thehomeownershipcenter.org

Dear Homeowner:

We're so glad you took that tough first step and contacted The HomeOwnership Center about your mortgage. We understand how hard that was to do and promise to work with you to find a resolution to your situation.

To assist us in providing you with the most effective and efficient service, please complete the attached intake form as thoroughly as possible. This information is the key element of resolving your financial situation. If there are questions or information you don't understand, that's okay. Do your best with it and we will go through the rest of it together.

You will find there is an emphasis on being truthful. We can't help with a resolution unless we have a complete and accurate picture of your situation. A plan based on only part of your information is certain to fail.

There are some specific documents you will need to locate and bring to your appointment or send to me in the mail:

- Last 60 days consecutive paycheck stubs for all household applicants.
- Two most recent checking and savings account monthly statements (official bank copies all pages).
- Drivers License or picture ID of applicant(s).
- Income tax returns for last year along with W-2 forms be sure the tax return is signed and dated (today's date is OK).
- A hardship letter that answers the following questions:
 - What caused your situation?
 - Why do you want to keep or sell your home?
 - How have you tried to fix your financial situation?
- Divorce papers, if applicable, proof of child support or alimony, if applicable.
- Monthly statements for ALL household expenses, i.e. credit card, telephone, cable, utilities, etc.
- Last mortgage statement / year-end summary.
- Most recent correspondence from Mortgage Company.
- Current property tax bill.
- Proof of Hazard (Homeowners) Insurance
- Most recent utility bill (in homeowner's name)

Below is a list of items included in this informational package that need to be reviewed, signed and returned to me with the documentation listed above:

- Please submit the signed authorization form that permits me to speak to the lender; ("AUTHORIZATION TO RELEASE INFORMATION")
- Please submit the signed "Counselor/Client Agreement.
- Please sign and submit the "FORECLOSURE MITIGATION COUNSELING AGREEMENT"

Also,

- Please read and review the Privacy Policy

We are a HUD-approved counseling agency and our services are free of charge. And, as a NeighborWorks® organization we have partnered with the HOPE NOW Alliance. If you would like to use their phone counseling service, also free of charge, you may do so by dialing 888-995-HOPE. If you choose to do so, please mention that you were referred by The HomeOwnership Center.

In the meantime if you have any questions, please feel free to contact the office at 315-724-4197
Thank you.