



H.E.L.P. COMMUNITY DEVELOPMENT CORP.
FORECLOSURE INTERVENTION PROGRAM

INTAKE APPLICATION PACKET:

- HELP CDC Intake Form
- Authorization and Consent for Release of Information
- Credit Report Authorization
- Privacy Statement
- Legal Disclosure Notice
- Counseling Agreement and Disclosure
- Housing and Urban Development (HUD)-Required Disclosure

INSTRUCTIONS:

Attached to this checklist is the HELP CDC INTAKE APPLICATION (12 pages). Please complete ALL of these forms as thoroughly as possible. The intake application must be submitted to our office along with the **REQUIRED DOCUMENTS** on the list below **BEFORE** your scheduled appointment. This will give your Advisor time to review your information and prepare for your appointment.

If you have not scheduled an appointment yet, please call our office at (407) 628-4832 to check appointment availability.

REQUIRED DOCUMENTS CHECKLIST

HARDSHIP LETTER

You are required to provide this information if you can't pay your loan.

Please include:

- Name
- Address
- Loan Number
- Hardship Details
 - o Your hardship letter must explain why you're having trouble paying your mortgage.
 - o Include details about your hardship such as – not being able to pay your loan because of illness, job loss, reduced income, overextended credit usage, etc.
 - o The letter should also explain the steps you've taken to avoid defaulting (a failure to pay) on your loan, such as cutting expenses or using savings.
 - o If you have money available to pay towards the delinquency, please include the amount.
 - o Request a workout plan – such as a loan modification or repayment plan – and why you believe this plan will be successful.
 - o Share your commitment to save your home and to working with your lender or servicer to have a positive outcome.

MOST RECENT MORTGAGE STATEMENT FROM YOUR LENDER or SERVICER

- If you have a 2nd mortgage or Home Equity Line Of Credit (HELOC) for your home, this statement must be submitted.

MOST RECENT LETTER FROM THE ATTORNEY OF YOUR LENDER or SERVICER – if you have received one.

INCOME TAX RETURNS

Please provide signed copies of the last two (2) years of PERSONAL INCOME TAX RETURNS. If you are SELF-EMPLOYED you must include your BUSINESS income tax returns as well.

- Must include all PAGES, SCHEDULES, W2s, 1099s, etc.
- Please do not forget your signatures must be on all income tax returns.



INCOME VERIFICATION

These documents tell your lender or servicer about your income sources.

EMPLOYED:

Please provide two (2) months of your most recent paycheck stubs for all jobs. Dates must be consecutive. The number of paycheck stubs to submit depends on how often you are paid.

- If you are paid once per **WEEK = < 8 > PAYSTUBS**
- If you are paid **BI-WEEKLY = < 4 > PAYSTUBS**
 - o This is the most common pay schedule and occurs when you get paid every two weeks.
- If you are paid **BI-MONTHLY = < 4 > PAYSTUBS**
 - o This is when you are paid on the same two days each month – for example 1st and 15th, 15th and 30th, etc.
- If you are paid once per **MONTH = < 2 > PAYSTUBS**

SELF-EMPLOYED:

Please provide a **PROFIT AND LOSS STATEMENT**.

- It should cover a complete **THREE-MONTH** period (one quarter).
- The Profit and Loss Statement does not have to be prepared by an accounting professional.

OTHER INCOME SOURCES:

- SOCIAL SECURITY/DISABILITY BENEFITS** for the **BORROWER, CO-BORROWER, and for the CHILDREN** when the **BORROWER or CO-BORROWER** is the **PAYEE**
 - o Provide the most recent annual statement
- CHILD SUPPORT**
 - o Proof of allocation stipulated in the final Divorce Decree.
- ALIMONY**
 - o Proof of allocation stipulated in the final Divorce Decree.
- PENSION/RETIREMENT**
 - o Most recent monthly statement.
- RENTAL INCOME**
 - o Please submit the **RENTAL/LEASE AGREEMENT** signed by the homeowner and tenant that includes the monthly rental amount.

ADDITIONAL HOUSEHOLD INCOME:

Proof of income for other household members living in the home if you would like your lender or servicer to consider this income for your workout plan. Income documentation must follow the same guidelines as noted above for the borrower/co-borrower.

BANK STATEMENTS FOR ALL ACCOUNTS

Please provide the **MOST RECENT TWO (2) MONTHS** of bank statements for **ALL** of the bank accounts owned by the borrower/co-borrower. This includes **BUSINESS** bank accounts if **SELF-EMPLOYED**.

- Statements must show:
 - o Name of the Borrower or Co-Borrower
 - o Property Address
 - o Bank Account number – At a minimum, we must be able to see the **LAST FOUR NUMBERS** of the bank account number.
- Please include **ALL PAGES**.
 - o Blank pages, pages with copies of checks, bank reconciliation pages, and advertisements must be included if it is included in the **PAGE NUMBER COUNT**.
 - For example – If the bank statement indicates that there should be 6 pages and page one reads “Page 1 of 6,” then we need to see **ALL PAGES**—“Page 1 of 6” through “Page 6 of 6”.
 - Please **DO NOT SEND** a **TRANSACTION SUMMARY** or **ACTIVITY REPORT**.



HOUSEHOLD EXPENSES AND DEBT (YOUR BILLS)

This list is just to get you started. You may have different or additional expenses that are not listed here.

- Homeowners Association Fees and Condominium and Co-op Fees
- Utilities (Water, Sewer, Gas, etc.)
- Internet, cable/satellite, and home/mobile phone
- Credit Cards
- Loans (Personal, Student, Installment)
- Auto Loans/Leases
- Car Insurance, Gas, and Maintenance
- Medical Expenses
- Child Care
- Groceries
- Religious/Charitable Contributions
- _____
- _____
- _____

=====

If you have a FACE-TO-FACE appointment in our office, please bring copies of these documents. There will be a .25¢ charge per page if you have to make copies at our office.

Please do your best to gather these documents as it will make your appointment more effective. However, if you cannot find some of these documents, please keep your appointment and submit the documents you can find. When required documents are not provided in a timely manner, this could delay the submission of your workout application to your lender.

Thank you for choosing HELP CDC as your HUD-Approved Housing Counseling Agency!

HELP Community Development Corporation
63 East Kennedy Boulevard – Suite 100B
Eatonville, FL 32751
(407) 628-4832
(321) 710-0470 (fax)
www.helpcdc.org



“Your faith-based, non-profit, comprehensive, HUD-Approved Housing Counseling Agency”
An Affiliate of HomeFree, USA

We’ve got much more to share with you! Download the HELP CDC app from your app store.
You can also stay connected with us...



Can’t make it to the office for an appointment? Ask me about free Virtual Counseling with...

