

Loan Modification Intake Form

Please fill out as completely and accurately as you can.

Borrower Information:

Full Name (first, middle, last): _____

Social Security Number: _____ Date of Birth: _____

Race: _____ Ethnicity (Hispanic-non-Hispanic): _____

Street Address: _____ City/State: _____

Home Phone: _____ Cell Phone: _____

Employer: _____ Annual Income: _____

Other Income: _____ Email Address: _____

Work Phone: _____ Number of people in household: _____

Marital status (single, married, separated, divorced, widowed): _____

Co-Borrower Information:

Full Name (first, middle, last): _____

Social Security Number: _____ Date of Birth: _____

Race: _____ Ethnicity (Hispanic-non-Hispanic): _____

Street Address: _____ City/State: _____

Home Phone: _____ Cell Phone: _____

Employer: _____ Annual Income: _____

Other Income: _____ Email Address: _____

Work Phone: _____ Number of people in household: _____

Marital status (single, married, separated, 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 current Servicer/Lender? _____ Date of Contact? _____

Loan number: _____ Value of Home: _____

Monthly payment? _____ Term: _____

Interest Rate: _____ Date Last payment made: _____

How many past due months are you? _____ Have you been sent a Foreclosure notice? _____

Balance owed on your mortgage: _____

Type of Loan you have (FHA VA Conv. ARM 80/20 30-year fixed)? _____

Have you ever had a Loan Modification before? _____ When? _____

How many prior Loan modifications have you had? _____

Have you ever filed for bankruptcy? _____ When? _____

Are you currently in a Trial Period for a Loan Modification? _____

Are you currently in an active forbearance with your Lender? _____

Do you have a second Mortgage? _____ Are you current on your second mortgage? _____

Lender's Name of Second: _____ Balance of Second Mortgage: _____

Income and Assets

Monthly Income Borrower

Wages (before taxes) _____

Unemployment Income _____

Child support/Alimony _____

SSI/SSDI _____

Retirement/Pension _____

Rents received _____

Other _____

Gross monthly income _____

Net Monthly Income _____

Monthly Income Co-Borrower

Wages (before taxes) _____

Unemployment income _____

Child support/Alimony _____

SSI/SSDI _____

Retirement/Pension _____

rents received _____

other _____

Gross Monthly Income _____

Net Monthly Income _____

Besides income, please state other sources you may have to use to catch up your mortgage (401K, 403B, CDs, money market, mutual funds, family/friends, etc.?)

<u>Expenses</u>	Monthly	Annual	Total Owed
Total Mortgage Payment	\$ _____	\$ _____	
If not escrowed, Property taxes	\$ _____	\$ _____	
If not escrowed, HO Insurance	\$ _____	\$ _____	
If not escrowed, HOA fees/Dues	\$ _____	\$ _____	
Auto Expense (gas, maintenance, etc.)	\$ _____	\$ _____	
Auto Insurance	\$ _____	\$ _____	
Credit cards	\$ _____	\$ _____	
Childcare, alimony, child support	\$ _____	\$ _____	
Food	\$ _____	\$ _____	
Utilities (electric, water, gas, sewer, garbage)	\$ _____	\$ _____	
Communications (internet, phone)	\$ _____	\$ _____	
Auto Loans	\$ _____	\$ _____	\$ _____
Auto Loans	\$ _____	\$ _____	\$ _____
Installment Loans	\$ _____	\$ _____	\$ _____
Medical expenses	\$ _____	\$ _____	\$ _____
Student Loans	\$ _____	\$ _____	\$ _____
Home equity loans	\$ _____	\$ _____	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____		
TOTAL MONTHLY SURPLUS/ SHORTFALL (income minus expenses)			\$ _____

General Questions

Do you have the documents from your original purchase, settlement, refinance? _____

Were you represented by an attorney at your closing? _____

Was there anything unusual about your closing (missing documents, blanks, etc.)? _____

Is your mortgage a Fixed rate or variable rate? _____

Since getting behind on your mortgage, have you asked your Lender for a plan to catch up? _____

Have you contacted your lender regarding a forbearance or loan modification? _____

Have you received a Foreclosure notice? _____

Do you have a Foreclosure date scheduled yet? _____

What is the name of the law firm handling your foreclosure? _____

Do you know of any defenses you may have to foreclosure? _____

Are you considering bankruptcy to avoid foreclosure? _____

Automobiles

How many cars do you have? _____

List the year/ Make/ Model of each car that you own:

How much do you owe (total or payoff balance) on each car?

What is your total monthly car payment (on each car)?

OTHER Real Property you may own - Describe your other properties:

How many pieces of real estate (house, land, timeshare.) do you own? _____

What is your monthly house payment or rent? \$ _____

First Mortgage payment: \$ _____

Second Mortgage payment \$ _____

If you own another house, then what is the total amount you owe on it? (First and second mortgages):
\$ _____

How much is the city tax assessment for your house? \$ _____

How much do you think your house is worth? \$ _____

Creditors

How many different creditors do you have? _____

What is your total credit card debt? (estimate) \$ _____

What is your total debt? (estimate) \$ _____

Estimate how much DEBT you owe in each of the following categories:

Child Support: \$ _____	Back Taxes: \$ _____
Student Loans: \$ _____	Mortgage Arrears: \$ _____
Furniture: \$ _____	Jewelry: \$ _____

List all current garnishments on your wages or bank accounts:

List all Judgments or liens against you:

Have you filed all required tax returns through this year? _____

How much of a tax refund did you receive? \$ _____

What did you spend it on? _____

Did you give any of your tax refund to friends or family? _____

Do you have any life insurance policies, renter's insurance, a health savings account, or other similar policy? If so, please list: _____

Have you lived in Virginia for at least two (2) full years? YES _____ NO _____

List all states in which you have lived in the last two (2) years:

List the name, age, job, income level, and your relationship to every person living in the house with you and whether they are related to you.

Name	Age	Job	Income	Relationship
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Does anyone owe you any money? _____

Do you have any pending or possible lawsuits against someone else? _____

Do you have any **pending** claims for social security, disability, worker's comp., etc.? _____

Do you have an interest in a trust fund or anticipate receiving an inheritance in the next 6 months?

Do you own any burial plots or similar type of asset?

Have you owned a business in the last four years?

Have you transferred an asset or property out of your name in the last 5 years? If so, describe what you transferred and when:

How many bankruptcies have you filed (even if you did not finish them, or receive a discharge), and what were the dates that you filed them:

Have you taken any cash advances from credit cards over \$750.00 in the last 90 days? If so list the date, amount and credit card that you took the cash advance(s) on:

Have you purchased and luxury items (jewelry, furs, vacations, recreational equipment, etc.) in the last 90 days? If so, describe and date:

Have you purchased an automobile, boat, or mobile home (any titled vehicle) in the last 90 days? If so, list the date, make/model/year, location of purchase, and amount financed:

What caused you to have a Financial Hardship (loss of job, divorce, illness, etc.)?

Please bring the following Documents to your Meeting with the Lawyer:

1. Mortgage Note
2. Deed and Deed of Trust
3. Mortgage monthly statement/Bill
4. Notice or letter regarding Foreclosure
5. All recent correspondence from your Mortgage Lender
6. Recent Pay stubs and Income verification
7. Last year's tax return
8. All documentation related to Loan Modification from your Lender

Representations

1. I/we represent that the property in question is (circle one) (A) our primary residence and we intend for it to remain our primary residence OR (B) a rental or vacation property.
2. Under the penalty of perjury, I/we certify that all documents and information that I/we provide to the Law Firm, Lender, and Servicer, including the documents and information regarding my eligibility for any modification, are true and correct and accurately reflect my financial status. My Lender/Servicer may discuss, obtain, and share information about my mortgage and financial situation with third parties regarding a possible alternative to foreclosure.

