



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

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

Welcome again to the Community HousingWorks' Foreclosure Prevention Center.

We are gladly here to help you, however, we are counting on you to participate in these efforts with us; together as a team we aim to resolve your mortgage and family stability.

You are scheduled for counseling.

### Counseling Date:

The checked item(s) is/are the set(s) of documentations that you need to have added to your file:

- Foreclosure Notice, **Notice of Default**, or **Notice of Trustee Sale** (*if applicable*)
- Last two (2) years of federal income tax returns (Schedule SE, P&L, C, 1099, etc)
- Last two (2) years of W2 forms (*if applicable*).
- Last 2 months of pay stubs or **documented income**.
- Last 2 months of bank statements.
- Property tax bill.
- Most recent mortgage statement(s).
- Hardship letter (Definition of a Hardship letter on reverse side).
- Homeowner's insurance declaration page (*if applicable*).
- Most recent homeowner's insurance monthly billing statement (*if applicable*).
- Most recent utility bill.
- All** letters from your mortgage lender.
- All** Deeds of Trust, Riders, Notes, and loan contracts (including Home Equity Lines of Credit)
- Tri-merged credit report, if less than 30 days old

If you do not bring in copies there will be a fee for any copies made at our office. Further, if we determine that a tri-merge credit report is needed, we will request that all individuals on the loan come prepared to pay for a tri-merge credit report.

\$19.00 for joint tri-merge credit report (applies to married couples ONLY).

\$13.00 for individual tri-merge credit report.

\$15.00 for AVM (Distress Property Report for Lender) **\*\*\$0.25 for each copy made at our office\*\***

We accept cash, check, or money order. Make check or money order payable to Community HousingWorks.

Foreclosure Prevention Center, Coordinator



4305 University Avenue, Ste 300  
San Diego, CA 92105  
Phone: (619) 282-6647 x5469  
Fax: (619) 450-6335  
[www.chworks.org](http://www.chworks.org)





These are a brief description of the forms that must be completed before the counseling session.

- **“Post Purchase Counseling Intake Form”** will provide us your general information. We also use this to keep track of your counseling sessions with us.
- **“Credit Report Request”** is used for pulling credit reports, if you would like for us to pull your credit report we need the information on this form along with authorization to pull your credit report.
- **“Borrower Signature Authorization”** gives Community HousingWorks authorization to pull your credit report and to speak with lenders and others on your behalf.
- **“Privacy Policy and Practices of Community HousingWorks”** which discloses procedures concerning any and all personal information you provide us.
- **Hardship letter-** A hardship letter is written by the homeowner and is required by lenders/mortgage companies in order to consider a work out plan with the homeowner. The purpose of a hardship letter is to explain why you were or are unable to make your mortgage payment. The hardship letter should include reason for default, how many months you are late, when was the last payment you made, what was the payment amount you were comfortable making. Also include your lender and loan number.

Important issues to address in a hardship letter:

1. Describe the situation that caused you to miss a mortgage payment
2. When did this event occur?
  - a. Is the situation expected to be temporary?
3. Was there an increased in expenses because of the situation?
  - a. How much of a monthly increase? List increased expenses.
4. Did you experience any loss or reduction in income?
  - a. How much of a monthly reduction? List any lost or reduced income



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