



**Client:**

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**Counseling Date:**

Welcome to: **Community HousingWorks'(CHW) Foreclosure Intervention Center.** We are here to help you. **CHW is counting on you to fully participate in these efforts with us.** Due to the volume of clients being serviced by CHW, it is the clients responsibility to be **pro-active** in communicating with their Lender AND CHW, together we can aim to modify your home loan and create more stability for you and your family.

**INCOMPLETE PACKETS WILL NOT BE ACCEPTED BY THE LENDER.**

**PLEASE BRING YOUR OWN COPIES- SINGLE SIDED.** If you do not bring your own copies it will cost you \$0.25 per copy at our office.

- Last two (2) years of **Federal Income Tax Returns**  
ALL pages & Schedules such as Schedule SE, P&L, C, 1099, etc.  
IF Self-Employed- current Profit & Loss for the last six (6) months.
- Last two (2) years of W2 forms (*if applicable*).
- Last 2 months of pay stubs or **ANY documented income**, such as family contributions, rental income
- Last 2 months of bank statements.
- Property tax bill.
- Most recent mortgage statement(s).
- Hardship Affidavit and 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 bills, SDG&E, Water Bill, or Cable/Phone Bill.
- All** letters from your mortgage lender.
- Foreclosure Notice, **Notice of Default**, or **Notice of Trustee Sale** (*if applicable*)
- A tri-merged credit report **MUST** be pulled for all individuals on the loan. Be prepared to pay for a soft pull tri-merge credit report at our office the day of your appointment: Soft pull does not affect your credit. \$26.00 for joint tri-merge credit report (applies to married couples ONLY). & \$13.00 for individual tri-merge credit report. **Make check or money order payable to Community HousingWorks.**

4305 University Avenue, Ste 300  
San Diego, CA 92105  
Phone: (619) 282-6647 x5469  
Fax: (619) 398 -1845  
[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.
- **Making Home Affordable Program:** Request For Modification and Affidavit (RMA)
- **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 monthly 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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