



Dear Homeowner,

Foreclosure Prevention Counseling is a FREE service for homeowners that are struggling with their mortgage payments. A housing counselor can help you to understand the different options available to avoid foreclosure including loan modifications, repayment plans, deed-in-lieu, and short sales. A counselor can help you to apply for an appropriate option for your situation and understand why you may or may not qualify for certain options or programs. Working with a housing counselor is highly recommended to help you achieve success and avoid scams.

To meet with a Certified Foreclosure Prevention Counselor, you will need to complete and return a Foreclosure Counseling Intake Packet. You will be required to complete all the forms and gather several personal documents and return them to CDCU to schedule an appointment with a counselor. The forms and documents required are essential for CDCU to help you. CDCU counselors want to review all of these documents *before* your appointment so that they can give you an accurate assessment of workout options that you may or may not qualify for and start creating your application for assistance to your mortgage company. If any documents are missing, the counselor cannot make an accurate assessment and the appointment may not be effective.

To set up an appointment with a counselor, we must receive a **complete** intake packet. You can return this packet in the manner most convenient for you:

Mail: Community Development Corporation of Utah
501 E. 1700 S.
Salt Lake City, UT 84105

Email: Scan and send to pilar@cdcutah.org

Fax: 801-994-7220 (Attn: Pilar)

Once I have received ALL these documents I will contact you to set up an appointment to meet with a counselor. You will need to bring a **photo ID** to your appointment to receive counseling. Please note that if you arrive more than 15 minutes late to your appointment you will be asked to reschedule. **This appointment will only be 45-60 minutes in length. If you need further time a follow up appointment will be scheduled.** Please let me know if you have any questions or concerns before that time.

Thank you,

Pilar Fuentes
Office Manager



Foreclosure Intake Packet Checklist

Here is a list of important documents we'll need from you and any co-borrowers to get started. We may need additional documents later in the process. If so, we'll let you know. **Please send copies (do NOT send originals) of the following documents:**

- ☐ CDCU Forms (Attached): Client Profile, Agency & Counseling Program Disclosure, Privacy Policy, Authorization to Release Information, Authorization to Pull Credit, and Monthly Spending Planner

- ☐ **Your most recent 2 month's pay stubs**

That means:	<u>IF YOU GET PAID</u>	<u>YOU NEED TO SEND</u>
	Every week	Your last 8 pay stubs
	Every 2 weeks	Your last 4 pay stubs
	Monthly	Your last 2 pay stubs

Double check! Are all paystubs sequential, no gaps?

- ☐ Other Income documentation:

That means:	<u>IF YOU RECEIVE</u>	<u>YOU NEED TO SEND</u>
	Child Support	Court Order/Divorce Decree
	Social Security	Award Letter
	Rent	Rental/Lease Agreement
	Self-Employed*	See Box Below

- ☐ **Your most recent 2 months of ALL bank statements**

- Be sure to copy ALL pages of your statements (*front & back and even if blank*). If you don't receive paper statements, please print your entire e-statement. The e-statement can be found on your bank's website. Please **DO NOT SEND ACCOUNT ACTIVITY PRINTOUTS**. We need actual statements.
- **Double check!** Are the 2 months of bank statements your most recent statements?

- ☐ **Your most recent 2 years of FEDERAL tax returns on file (ALL PAGES AND SCHEDULES)**. If you filed electronically, you or your tax preparer should have a copy. Please have all filers sign the tax return. We do NOT need state taxes.

- ☐ **Your most recent mortgage statement**. If you don't receive paper statements, please print your entire e-statement. The e-statement can be found on your lender's website.

- ☐ **Your most recent statements for ALL utility bills**. Please **include your HOA statement** (if applicable).

- ☐ Hardship Letter (see the attached outline to help you write your own letter to your mortgage company)

*SELF-EMPLOYED-In addition to the information listed above, we also need the following:

- **Most recent 2 years of tax returns for your business**. Please remember to include all pages & schedules. If you filed electronically, you can print a copy from your tax software or ask your tax preparer. Please sign the printed copy.
- **Most recent 3 months profit & loss statement for business**. Use the included P&L or be sure all info on our P&L is on your P&L.
- **Most recent 3 months of business bank statements**. Be sure to copy ALL pages of your statements (*front & back and even if blank*). If you don't receive paper statements, please print your entire e-statement from your bank website. Please **DO NOT SEND ACCOUNT ACTIVITY PRINTOUTS**.
- **Double check!** Do all your returns have your signature? Does the income on the profit & loss statements match the deposits

I am interested in (check all that apply): ☐ Managing my finances ☐ Purchasing a home ☐ Fixing my home ☐ Saving my home

APPLICANT INFORMATION

Applicant: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____

Email: _____

DOB: _____ SSN: _____

Highest Level of Education: _____

Sex: ☐ Male ☐ Female Ethnicity: ☐ Hispanic ☐ Non-Hispanic

Race: ☐ White ☐ Black ☐ Asian

☐ American Indian or Native Alaskan

☐ Native Hawaiian or Other Pacific Islander

☐ Other: _____

Have you received services from other counseling agencies? _____

How did you hear about our organization? _____

CO-APPLICANT INFORMATION

Co-Applicant: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____

Email: _____

DOB: _____ SSN: _____

Relation to Applicant: _____

Sex: ☐ Male ☐ Female Ethnicity: ☐ Hispanic ☐ Non-Hispanic

Race: ☐ White ☐ Black ☐ Asian

☐ American Indian or Native Alaskan

☐ Native Hawaiian or Other Pacific Islander

☐ Other: _____

HOUSEHOLD INFORMATION

The following questions are for survey purposes only and do not affect an applicant's eligibility.

Marital Status: ☐ Single ☐ Married ☐ Separated ☐ Divorced ☐ Widowed

Household Type: ☐ Single Adult ☐ Two or more unrelated adults ☐ Married with children ☐ Married without children

☐ Female headed single parent household ☐ Male headed single parent household ☐ Other _____

Is there a household member who is: ☐ Disabled ☐ Veteran ☐ Elderly

☐ Disabled Dependent ☐ Active Duty Military ☐ Foreign Born

☐ Household is English proficient

☐ Household is not English proficient

Do you need any special accommodations for language or disability? _____

Current Housing Situation: ☐ Homeowner ☐ Renter ☐ Other: _____

Are you working with a real estate agent? ☐ Yes ☐ No

Are you working with a lender? ☐ Yes ☐ No

Have you owned a home in the past 3 years? ☐ Yes ☐ No

Have you been a victim of housing discrimination? Yes No

Please provide the following information for all household members other than applicant & co-applicant:

	Name	Relationship	Age	Date of Birth	Sex	Ethnicity	Race
1.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
2.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
3.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
4.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
5.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____

HOUSEHOLD INCOME INFORMATION

Gross Annual Household Income: \$ _____ (total yearly income for entire family, before taxes & deductions)

Balance of All Debt: \$ _____

Total Monthly Payments, Exclude Rent & Utilities: \$ _____

Applicant Employment Information:

Employer Name: _____

Business Type: _____

Title: _____

Start Date: _____

Pay Period: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Hourly Income: \$ _____

Average Hours Worked per Week: _____

Gross Monthly Income: _____

Net Monthly Income: _____

Other Income: _____

I am a: ☐ Certified Teacher ☐ Sworn law-enforcement officer
☐ Firefighter or Certified Emergency Medical Technician

Co-Applicant Employment Information:

Employer Name: _____

Business Type: _____

Title: _____

Start Date: _____

Pay Period: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Hourly Income: \$ _____

Average Hours Worked per Week: _____

Gross Monthly Income: _____

Net Monthly Income: _____

Other Income: _____

I am a: ☐ Certified Teacher ☐ Sworn law-enforcement officer
☐ Firefighter or Certified Emergency Medical Technician

Other household members over the age of 18: ☐ Additional household members included on a separate page

Name: _____

Employed: ☐ Yes ☐ No

Employer Name: _____

Title: _____

Start Date: _____

Pay Period: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Hourly Income: \$ _____

Average Hours Worked per Week: _____

Name: _____

Employed: ☐ Yes ☐ No

Employer Name: _____

Title: _____

Start Date: _____

Pay Period: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Hourly Income: \$ _____

Average Hours Worked per Week: _____

I certify that the information above is true and correct to my knowledge:

Applicant Signature

Printed Name

Date

Co-Applicant Signature

Printed Name

Date



Agency & Counseling Program Disclosure

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or assessing information about housing counseling, please talk to your counselor about alternative accommodations

About us and Program Purpose: Community Development Corporation of Utah (CDCU) is a nonprofit, HUD-approved housing counseling agency. CDCU strengthens our communities by empowering all Utahns through access to affordable housing and financial security. We provide free housing counseling and education services, including Financial Management/Budget Counseling, Home Improvement, and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Financial, Budgeting, and Credit Workshops, and Pre-purchase Homebuyer Education Workshops. These programs and services are offered regardless of race, creed, color, ethnicity, national origin, religion, sex, sexual orientation, gender expression, age, physical or mental ability, veteran status, military obligations, and marital status. We administer services in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Client and Counselor Roles and Responsibilities:

Counselor's Roles & Responsibilities	Client's Roles & Responsibilities
<ul style="list-style-type: none">• Reviewing your housing goal and your finances• Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.• Review/help prepare a household budget.• Your counselor is not responsible for achieving your housing goal but will provide guidance and education in support of your goal.• Neither your counselor nor agency employees, agents, or directors may provide legal advice.	<ul style="list-style-type: none">• Providing accurate information about your income, debts, expenses, credit, and employment.• Completing a budget and the steps assigned to you in your Client Action Plan• Attending meetings, returning calls, providing requested paperwork in a timely manner.• Notifying your counselor when changing a housing goal.• Attending educational workshops as recommended.• Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Termination of Services: CDCU reserves the right to terminate services at any time if it is determined that the Client does not qualify for the programs that CDCU offers if the Client's needs cannot be met by said programs, if a respectful and professional relationship is not maintained or if there is failure to work cooperatively with housing counselor or staff. This includes, but is not limited to, missing three consecutive appointments. The client may also terminate services at any time.

INITIALS: _____ / _____

Agency Conduct: No CDCU employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering services for personal or private gain, providing preferential treatment for any person or organization, or engaging in conduct that would compromise CDCU's compliance with federal regulations or our commitment to serving the best interests of our clients.

Agency Relationship/ Release of Information: CDCU has financial affiliations with a variety of sources, including congressionally appropriated funds through the Department of Housing and Urban Development (HUD), NeighborWorks, Housing Partnership Network, the United States Treasury, local municipalities, and banks, as well as other public and private organizations including foundations and individuals. CDCU currently receives financial compensation for clients that participate in Framework's online Homeownership Education course. The client hereby grants permission for CDCU to share the Client's personal information with the aforementioned as applicable for tracking and reporting purposes. As a housing counseling program participant, you are not obligated to use the products and services of CDCU or our partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: In the interest of full disclosure, CDCU also provides the following services: Home Renovation Loan program, Down Payment Assistance programs, Mortgage Assistance programs, Home Sales programs, and Real Estate Representation. As a housing counseling client, you are not obligated to participate in any of these services. You are entitled to choose whatever services and/or products best meet your needs.



Privacy Policy and Practices

We at *Community Development Corporation of Utah* (CDCU) value your trust and are committed to the responsible management, use, and protection of your personal information. This notice describes our policy regarding the collection and disclosure of personal information. "Personal Information" or "non-public personal information", as used in this notice, means information that identifies an individual personally and is not otherwise publicly available. It includes personal financial information such as credit history, income, social security number, and other specific information you have provided us.

Information We Collect

We collect non-public personal information, including:

- Information we receive from you verbally, or on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from consumer reporting agencies
- Information we receive from personal and employment references

Information We Disclose

We may disclose the following kinds of non-public personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income
- Information about your transactions with us, our affiliates, or others, such as parties to your transactions, your account balances, and your payment history
- Information we receive from consumer reporting agencies, such as your credit bureau reports, credit history, and credit worthiness

To Whom We Disclose Information

We may disclose some or all of your non-public personal information to the following types of nonaffiliated third parties to provide program services to you:

- Creditors or other third parties where we have determined that it would be helpful to you or would aid us in counseling or otherwise assisting you
- Others (such as non-profit organizations or funding partners that make our services possible) as required for the purpose of review, auditing, research, and oversight
- We may also disclose personal information about you to anyone as permitted or required by law.

You have the opportunity to "opt-out" of certain disclosures (direct us to not make those disclosures) by informing CDCU of your decision in writing.

Confidentiality and Security

Within the organization, we restrict access to non-public, personal information about you to those employees who need to know that information to provide services to you and to help them do their jobs, including financial or housing counseling, loan underwriting, loan servicing, or aiding you in obtaining a loan from others. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information. We do not share non-public personal information with any non-affiliated third parties for the purpose of making sales calls or marketing products or services to you.

Emails and Updates

Please initial if you would NOT like us to contact you by email with updates and information about services that we feel may interest you. _____

By signing below, you acknowledge that you have received and read this disclosure notice.

(Client Signature)

(Client Signature)

(Date)



Community Development Corporation of Utah

A HUD-Approved Counseling Agency (HUD#82135)

501 East 1700 South, Salt Lake City, Utah 84105

Office 801-994-7222 Fax 801-994-7220

TAX ID #87-0476889

Authorization to Release Information

Borrower: _____ Social Security # _____

Co-Borrower: _____ Social Security # _____

Full Property Address: _____

Phone Number: _____ Other Phone: _____

Account # _____

I authorize:

(Mortgage Company)

(Telephone Number & 3rd Party Fax Number)

To release information concerning my mortgage to any of the HUD-Certified housing counselors at Community Development Corporation of Utah (CDCU).

Counselors:

Luz Baxley
HUD Housing Counselor
801-994-7222 x 212
luz@cdc.utah.org

Denise Hunsaker
Processor
801-994-7222 x 204
denise@cdc.utah.org

I/we authorize any of the CDCU counselors to speak with the above-named mortgage company and any other party with servicing responsibilities for this account. I/we authorize the mortgage company to discuss my loan with CDCU representatives via phone, email, fax, or other written communication. I/we also give authorization for CDCU to submit documents on my behalf and for my mortgage company to send documents directly to CDCU.

This authorization shall remain valid until it is revoked in writing by any borrower or co-borrower.

Borrower: _____ Date: _____

Co-Borrower: _____ Date: _____



Authorization to Pull Credit

By signing below, I/we authorize Community Development Corporation of Utah (CDCU) to (check all that apply):

- ☒ *Pull my credit report as a soft inquiry for the purpose of financial counseling, credit counseling, home purchase counseling and/or foreclosure prevention counseling services. I understand that this inquiry will NOT affect my credit score.*
- ☐ *Pull my credit report as a hard inquiry to review my credit file in connection with my pursuit of a loan to purchase real property and/or down payment assistance program administered by CDCU. I understand this credit inquiry MAY impact my credit score.*

There is no charge for CDCU to pull a credit report. Applicant(s) understand and authorize CDCU to obtain information regarding outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, etc.) I/we understand that this authorization does not commit me/us to obtain a mortgage loan from CDCU.

CDCU has a contract with a third party in order to pull credit reports. CDCU does not guarantee the accuracy, validity, or completeness of the credit report provided.

Client signature

Date

Printed name

Client signature

Date

Printed name

MONTHLY SPENDING PLAN

Net Monthly Income	
Total Net Income	

Fixed Monthly Expenses	
Actual Mortgage/Rent	
Savings	
Power	
Gas	
Water/Sewer/Garbage	
Home/Cell phone	
Cable/Internet	
Car Payment	
Car Payment	
Student Loans	
Credit Card	
Credit Card	
Credit Card	
Child Support/ Alimony	
Car Insurance	
Life Insurance	
Donations	
Other:	
Other:	
Total Fixed Expenses	

Variable Monthly Expenses	
Gas	
Groceries	
Household Supplies	
Eating Out	
School Lunches	
Entertainment	
Personal Care/Hair care	
Clothing	
Medical	
Gym Membership	
Pet Supplies	
Other:	
Other:	
Other:	
Total Variable Expenses	
SUMMARY	
Net Monthly Income	
— Total Fixed Expenses	
— Total Variable Expenses	
Total Surplus or Deficit	

Hardship Letter Outline

This is a guide to help you write your own letter.

Do not try to send this document to your mortgage company.

*Keep it to **one** typed page.*

Be sure to sign & date the letter.

Date

Mortgage Company Name

Mortgage Company Address

RE: Homeowner's name as it appears on the loan
Property address as it appears on the loan
Loan # 123456789

Dear Loss Mitigation Department (or assigned representatives name),

Paragraph 1: Describe what happened in a few sentences; don't include too many personal details. Details such as dates and dollar amounts are appropriate – but not a sob story.

Paragraph 2: Describe where you are right now & what you have done to help your situation, such as solve the problem, or reduce expenses to help with the problem.

Paragraph 3: Describe how you intend to solve the problem and what help you will require from the mortgage company.

Sincerely,

John Doe

Phone #801-555-1234

PROFIT AND LOSS STATEMENT

(for self-employed borrowers only)

Please complete a separate Profit & Loss Statement for each business owned by the borrower(s).

Business Owner Name: _____

Company Name: _____

Type of Business: _____

For the period: _____ through _____
mm/dd/yyyy mm/dd/yyyy

Income: Gross Sales & Receipts _____

Other Income: Other Income (Interest, fees earned, etc.) _____

Total Income (Gross Sales + Other Income) \$ -

Business-Only Expenses: Salaries Paid to Owners (other than me/us) _____

Salaries Paid to Employees (other than me/us) _____

Benefits to Owners/Employees (other than me/us) _____

Payroll Taxes _____

Business Utilities _____

Business Rent &/or Mortgage Payments _____

Insurance _____

Advertising _____

Telephone _____

Office Expenses _____

Repairs & Maintenance _____

Business Travel, Meals & Entertainment _____

Other Business Expenses _____

Total Business Expenses \$ -

Net Income/Loss: (Total Income minus Total Expenses) \$ -

Amount of Net Income that Borrower Received: \$ -

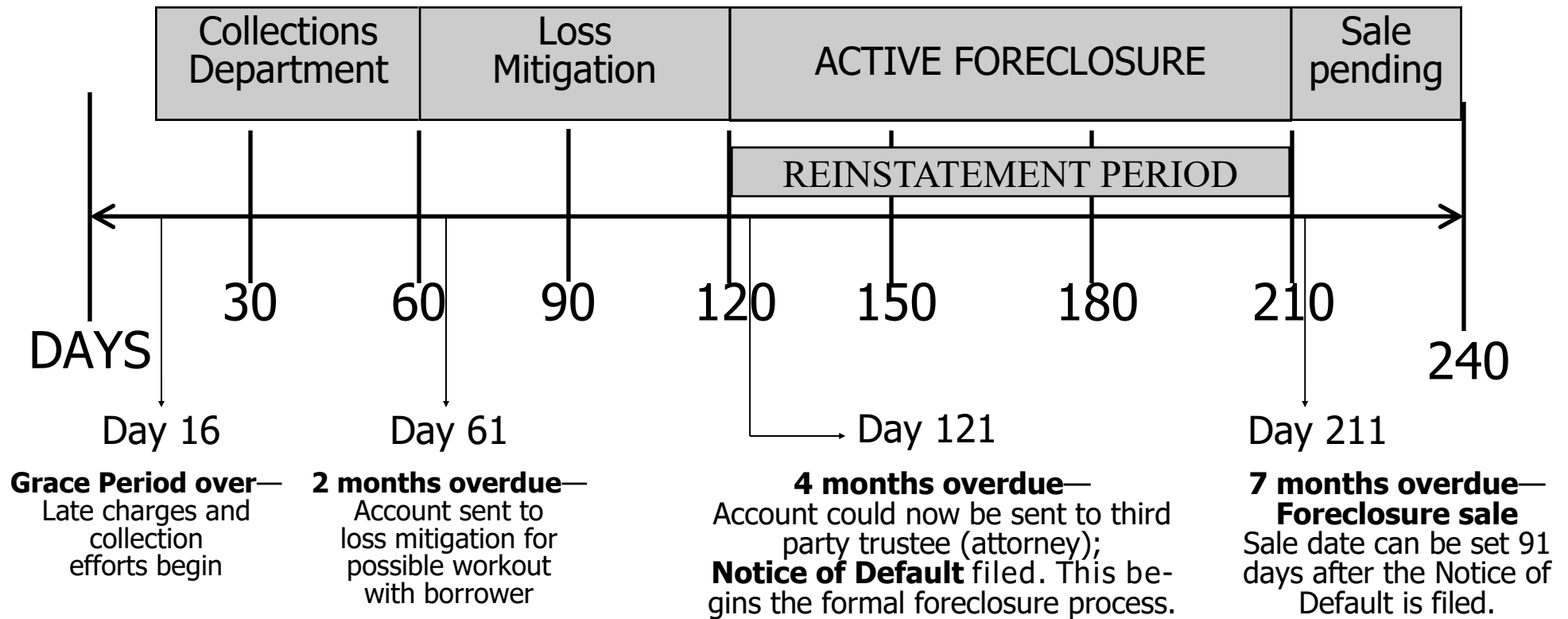
This form accurately states my/our business expenses and self-employed income for the stated period.

Business owner signature

Date

Updated 1/24/2013

UTAH FORECLOSURE TIMELINE



- Notice of sale must be published 3 times per week for 3 consecutive weeks — at least 10 days but not more than 30 days before the sale
- Notice of Sale must be posted on property at least 20 days before the sale
- Date of sale is usually 10-30 days after the reinstatement period ends

**This timeline is the shortest timeframe that the average household may be foreclosed on. Individual circumstances may prolong the process.*

