



# Foreclosure Prevention Counseling

## How to Enroll in Counseling

**Read entire document carefully, as no exceptions will be made to this policy!**

You can mail or drop off the application packet—due to the amount of paperwork involved, faxes will not be accepted. AHC will review your file within 2-3 business days of receipt and call you to schedule an appointment or discuss any missing items. Incomplete applications will be placed on hold.

*Please note:* A complete application packet must be received **three business** days prior to your scheduled appointment. As stated above, **NO EXCEPTIONS**. As our staffing is limited, we cannot accept walk-in's. THANK YOU for adhering to our policies so that, together, we can help you resolve your circumstances as quickly as possible.

### 1) Complete AHC's Intake Form

- ✓ Homeowner Information Sheet
- ✓ Credit Report Authorization Form
- ✓ Financial Worksheet
- ✓ Reasons for Default Situation

### 2) Gather & Make Copies of Your Documentation

Bring copies of all of the below items. All copies must be one-sided. AHC cannot make copies for you. Do not bring originals, as we cannot guarantee these will be returned to you. Bring only those items requested. Place them in the order listed below:

1. Most recent mortgage statement from your lender
2. Any correspondence from your lender or attorney regarding the default
3. Foreclosure Court Summons (*only if applicable*)
4. Most recent 2 years of federal tax returns including W-2's (*If self-employed: Include last 2 years of business federal returns*).
5. Last 60 days pay stubs for all household members age 18+
  - (*If paid weekly, provide 8-9 pay stubs; if paid bi-weekly, provide 4-5—depending on length of month*)
  - If self-employed: Previous year's & Year-to-Date Profit & Loss statements  
(*Statement header should be MM-DD-YY to MM-DD-YY & list Company Name & Address*)
6. Last 3 months bank statements for all accounts (all pages) (*For business income: Include 3 months statements as well*)
7. ALL public assistance award letters, such as SNAP, WIC, Social Security, SSI, etc.
8. Most recent utility bills: telephone, cable/internet, gas, electric, water/sewer, trash
9. Most recent credit card statement(s)
10. Bankruptcy Discharge Documents (*only if applicable*)
11. Quit Claim Deed (*only if applicable*)
12. Copy of Divorce Decree (*only if alimony or Child Support is received*)
13. \$20 credit report fee per individual or married couple (cash, debit/credit card, or money order)—(*only if applicable*)
14. Homeowners Insurance Declaration Page

VISIT OUR WEBSITE AT [WWW.AHCLC.ORG](http://WWW.AHCLC.ORG) TO DOWNLOAD THE APPLICATION

Affordable Housing Corporation of Lake County

ATTN: Intake Coordinator

1590 S. Milwaukee Ave., Suite 312 - Libertyville, IL 60048 \*847/796-8050\*

Office hours: 8:30am-5pm; use door slot if after hours

HOMEOWNER INFORMATION SHEET			DATE: _____
	<b>NAME(S)</b>	<b>AGE</b>	<b>PHONE NUMBER INFORMATION</b>
<b>Borrower:</b>	_____	_____	Home: _____
	First _____ Last _____		Work: _____
<b>DOB:</b>	_____	<b>AGE</b>	_____
	SS#: _____		Cell: _____
<b>Co-Borrower:</b>	_____	_____	Best time to Call: _____
	First _____ Last _____		e-mail address: _____
<b>DOB:</b>	_____		
	SS#: _____		
<b>CURRENT ADDRESS</b>			<b>Preferred Phone for Contact:</b>
_____	_____		Home: _____
Number _____	Street _____		Work: _____
_____	_____		Cell: _____
City _____	State _____	Zip _____	
<b>Length of Occupancy:</b>	_____		<b>Preferred Language:</b> _____
<b>How were you referred to our agency?</b>	_____		

**Because AHC received federal funding to provide foreclosure prevention counseling, we are required to track demographic data. This data is kept strictly confidential and is used solely for reporting purposes.**

RACE	HOUSEHOLD TYPE
_____ 0 = American Indian/Alaskan Native	_____ 1 = Single adult
_____ 1 = Asian	_____ 2 = Female-headed single parent household
_____ 2 = Black or African American	_____ 3 = Male-headed single parent household
_____ 3 = Native Hawaiian/Other Pacific Islander	_____ 4 = Married without dependents
_____ 4 = White	_____ 5 = Married with dependents
_____ 5 = American Indian/Alaskan Native and White	_____ 6 = Two or more unrelated adults
_____ 6 = Asian and White	_____ 7 = Other
_____ 7 = Black/African American and White	
_____ 8 = American Indian/Alaskan Native & Black/African American	<b>GENDER</b>
_____ 9 = Other	_____ Male _____ Not Hispanic
	_____ Female _____ Hispanic

<p><b>Do you want to sell or keep your home?</b></p> <p>_____ Prefer to Stay</p> <p>_____ Prefer to Move</p> <p>_____ Unsure</p> <p>_____ Willing to consider either</p>	<p><b>If you sell your home where do you envision moving?</b></p> <p>_____ Moving in with friends:</p> <p>_____ Moving in with family:</p> <p>_____ Rent:</p> <p>_____ Other:</p>
<p><b>Condition of Home:</b></p> <p>_____ Excellent</p> <p>_____ Good</p> <p>_____ Fair</p> <p>_____ Poor</p>	<p><b>Credit Information:</b></p> <p>Ever Filed Bankruptcy?</p> <p>_____ Yes</p> <p>_____ No</p>
<p><b>Have you ever refinanced your home?</b></p> <p>_____ Yes</p> <p>_____ No</p> <p>If yes, how many times</p> <p>_____ Number of Year(s) refinanced</p>	
<b>Property information:</b>	
Original purchase price: _____	Year Home was built: _____
Estimated Value: _____	Year you purchased home: _____
<b>List any significant repairs needed:</b>	
1) _____	6) _____
2) _____	7) _____
3) _____	8) _____
4) _____	9) _____
5) _____	10) _____

**Employment Information**

Borrower Name: \_\_\_\_\_

Employer's Name \_\_\_\_\_

Employer's Address: \_\_\_\_\_

Employer's Ph#: \_\_\_\_\_ Title: \_\_\_\_\_ Start Date: \_\_\_\_\_

Years on This Job: \_\_\_\_\_ Annual Salary **OR** Hourly wage: \_\_\_\_\_

Do You Earn Any of the Following? Y/N Tips: \_\_\_\_\_ Overtime: \_\_\_\_\_ Bonus: \_\_\_\_\_ Commissions: \_\_\_\_\_

Hours Worked per Week: \_\_\_\_\_ Does This Include Overtime? \_\_\_\_\_ No \_\_\_\_\_ Yes

Gross Monthly Income: \_\_\_\_\_ (Before Taxes & Deductions)

Co-Borrower Name: \_\_\_\_\_

Employer's Name: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

Employer's Ph#: \_\_\_\_\_ Title: \_\_\_\_\_ Start Date: \_\_\_\_\_

Years on This Job: \_\_\_\_\_ Annual Salary **OR** Hourly wage: \_\_\_\_\_

Do You Earn Any of the Following? Y/N Tips: \_\_\_\_\_ Overtime: \_\_\_\_\_ Bonus: \_\_\_\_\_ Commissions: \_\_\_\_\_

Hours Worked per Week: \_\_\_\_\_ Does This Include Overtime? \_\_\_\_\_ No \_\_\_\_\_ Yes

Amount you bring home from these options: \_\_\_\_\_ (Net Pay)

**Monthly Income**

Borrower's Gross Monthly Income: \_\_\_\_\_

Co-Borrower's Gross Monthly Income: \_\_\_\_\_

Other Income : \_\_\_\_\_

Describe: \_\_\_\_\_

Savings / Retirement: \_\_\_\_\_

Describe: \_\_\_\_\_

Unemployment / Workman's Comp: \_\_\_\_\_

Social Security / SSI / SSDI: \_\_\_\_\_

Spousal or Child Support: \_\_\_\_\_

Food Stamps / WIC: \_\_\_\_\_

Veteran's Benefits: \_\_\_\_\_

Chidren's Wages: \_\_\_\_\_

Child Care Assistance: \_\_\_\_\_

**Total Monthly Income:** \_\_\_\_\_

<b>Other Assets</b>	
Retirement:	_____
IRA:	_____
401K:	_____
Other:	_____
Total:	\$-

### Reasons for Default Situation

What factors caused you to fall behind on your mortgage payment? (Check all that apply)

- |  |   |
|--|---|
| <input type="checkbox"/> Lost Job                                    | <input type="checkbox"/> Loss of income due to divorce  |
| <input type="checkbox"/> Earning less than when home was purchased   | <input type="checkbox"/> Credit cards and or other debt |
| <input type="checkbox"/> Loss of income due to death in the family   | <input type="checkbox"/> Took in family and or friends  |
| <input type="checkbox"/> Loss of income due to illness or disability | <input type="checkbox"/> Other                          |

What is your current employment situation?

- Are you permanent employed?  
 Are you Temporarily employed?  
 Employment is Full Time?  
 Employment is Part Time?  
 Currently un-employed?

If Un-employed or temporarily employed are you?

- Looking for Temporary employment?  
 Looking for full time permanent employment?  
 Looking for part time permanent employment?  
 Waiting to hear from a potential employer

In your own words and to the best of your abilities, briefly explain the reasons for the default situation:

Do you have a plan for making next month's mortgage payment?  Yes  No

If yes, please explain to the best of your abilities how you will make your payment. Please include any changes in your employment or expected income

**MONTHLY EXPENSES AND DEBTS**

<b>Expense Category</b>	<b>Expense Description</b>	<b>Monthly Payment</b>	<b>Total Due</b>	<b>Amount Delinquent</b>	
Housing	Mortgage Payment				
	Taxes (if not included above)				
	Assessments				
	Home Repairs				
Utilities	Phone (Land Line)				
	Cell Phone				
	Gas				
	Electric				
	Cable/Internet				
	Water/Garbage/Sewer				
Transportation	Car Payment 1				
	Car Payment 2				
	Gasoline				
	Car Insurance				
	Repairs & Maintenance				
	IPASS / Tolls / Parking				
	Public Transportation				
Household Expenses	Groceries				
	Non-Food Supplies				
	Personal Care				
	Clothing				
Education	Education				
Insurance	Life				
	Medical				
	Dental				
	Disability				
Medical	Doctor Visits				
	Medication				
	Other				
Child Care	Child Care				
Child Support	(if not garnished from check)				
Cash / Entertainment	Spending Money				
	Entertainment				
	Vacation				
Gifts	Gifts				
Dues / Donations	Church / Charity				
	Dues				
Miscellaneous / Other	Other				
Loans / Credit	Credit Card / Loan 1				
	Credit Card / Loan 2				
	Credit Card / Loan 3				
	Credit Card / Loan 4				
	Credit Card / Loan 5				
<b>Total Expenses</b>		\$ -	\$ -	\$ -	
<b>Total Income</b>					
<b>Difference + (-)</b>		\$ -			

## Affordable Housing Corporation of Lake County Credit Report Authorization Form

### GENERAL INFORMATION

The cost per credit report is \$20 per person; we are able to accept cash or money order only. This is a reduced rate being passed onto AHC's Foreclosure Prevention Counseling Clients. Payment MUST be received before we can pull the report. ***AHC is unable to issue reimbursement once your credit report has been pulled.***

Client Name(s) & Address(es):

Former address(es) if less than 2 years at above address:

### AUTHORIZATION BY SIGNATURES & PRIVACY INFORMATION

I/We hereby authorize the Affordable Housing Corporation of Lake County (AHC) located at 1590 S. Milwaukee Ave., Ste. 312, Libertyville, IL 60048 (Tel: 847/796-8050) to order a tri-merge consumer credit report for the purpose of Foreclosure Prevention Counseling.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
D.O.B.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
D.O.B.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
D.O.B.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
D.O.B.

\_\_\_\_\_  
Date

**NOTICE TO BORROWERS:** This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to other Government Agency or Department without your consent except as required or permitted by law.