

NEIGHBORHOOD HOUSING SERVICES

of Albuquerque, Inc.
PO Box 7476, Albuquerque, NM 87194
(505) 243-5511



Enclosed you will find a profile form and an authorization to release. Please fill out the information as completely as possible. If you are unsure of the answer to a question we will help address it when you come in for your appointment. It is important for the workout process to have as complete a budget as possible so that an agreement that is affordable can be achieved between you and your mortgage company.

Also remember to bring:

- bank statements
- paycheck stubs
- copies of your monthly bills
- any legal documentation that is relevant (child support, divorce decree, etc.)
- correspondence regarding foreclosure from your mortgage company
- and a hardship letter explaining the reason that you have fallen behind in your payments.

We look forward to meeting you and helping you reinstate your mortgage. If you have any further questions, feel free to contact us at 243.5511.

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AUTHORIZATION TO RELEASE INFORMATION

Re: Loan number: _____
Borrower(s): _____
Property address: _____

To Whom It May Concern:

I am working with Neighborhood Housing Services of Albuquerque, a HUD certified counseling agency, on a plan to resolve my mortgage delinquency.

I hereby authorize Neighborhood Housing Services of Albuquerque to discuss my case on my behalf. I further authorize you to release any and all information concerning my account to Neighborhood Housing Services of Albuquerque at their request.

Neighborhood Housing Services of Albuquerque is working with me to address my financial problems and to propose a loss mitigation plan which is within your guidelines.

Thank you for taking the time to deal with this request.

Sincerely,

_____ Date

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FORECLOSURE PREVENTION

GENERAL INFORMATION

BORROWER

Please circle one of the following: Mr. Miss. Mrs. Ms.

First _____ MI _____ Last _____

Social security number _____

Address _____

City _____ State _____ Zip Code _____

Home phone _____ Work phone _____

Mobile/Pager _____ Fax _____

Email _____ Birthday ____/____/____

- Ethnicity**
- Hispanic
 - African American
 - Asian
 - White
 - Native American
 - Other

- Marital Status**
- Single
 - Married
 - Divorced
 - Separated
 - Widowed
 - Other

- Housing arrangement**
- Own home with mortgage
 - own home with mortgage paid off
 - Rent
 - Does not pay rent
 - Homeless
 - Other

- Gender**
- Male
 - Female
- Disabled**
- Yes
 - No

- Household type**
- Single adult
 - Female head of household
 - Male head of household
 - Married with children
 - Two or more unrelated adults
 - Other

- First home bought**
- Yes
 - No

Family size _____ Number of dependents _____

Age _____	Relationship _____
_____	_____
_____	_____
_____	_____
_____	_____

- Education**
- diploma/G.E.D.
 - associates degree
 - bachelor's degree
 - master's degree
 - other

- Referred by**
- Bank/Mortgage co.
 - Real estate agent
 - Advertisement
 - Another organization
 - Friend/Family

Are there any non-dependents who will be living in the household? Yes No

If yes, please list name & age:

CO-BORROWER

Please circle one of the following: Mr. Miss. Mrs. Ms.

First _____ MI _____ Last _____

Social security number _____

Address _____

City _____ State _____ Zip Code _____

Home phone _____ Work phone _____

Mobile/Pager _____ Fax _____

Email _____ Birthday ____/____/____

- Ethnicity**
- Hispanic
 - African American
 - Asian
 - White
 - Native American
 - Other

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_____	_____
_____	_____
_____	_____
_____	_____

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INCOME

Type of income (monthly figures)	Applicant	Co-Applicant
Salary	\$ per month	\$ per month
Alimony/Child support	\$ per month	\$ per month
Rental income	\$ per month	\$ per month
Pension income	\$ per month	\$ per month
Public Assistance	\$ per month	\$ per month
Self-employment income	\$ per month	\$ per month
Depend SSI income	\$ per month	\$ per month
Seasonal employment	\$ per month	\$ per month
Other	\$ per month	\$ per month
Subtotal	\$ per month	\$ per month
Total Income	\$ per month	

EXPENSES

Please list any debts you have, including credit cards, auto loans, student loans and child-care expenses.	Current balance	Mo. payment	Is payment current?	Interest rate			
					Applicant	Co-Applicant	Both
1. Mortgage payment	\$	\$	Yes No	%			
2. Gas/Electric	\$	\$	Yes No	%			
3. Water	\$	\$	Yes No	%			
4. Telephone	\$	\$	Yes No	%			
5. Cell/pager/internet access	\$	\$	Yes No	%			
6. Car payment	\$	\$	Yes No	%			
7. Car payment 2	\$	\$	Yes No	%			
8. Loan	\$	\$	Yes No	%			
9. Credit card	\$	\$	Yes No	%			
10.	\$	\$	Yes No	%			
11.	\$	\$	Yes No	%			
12.	\$	\$	Yes No	%			
13.	\$	\$	Yes No	%			
14.	\$	\$	Yes No	%			
15.	\$	\$	Yes No	%			
Subtotal	\$	\$		%			

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INCOME & EXPENSE COMPARISON

Total income \$ _____ - Total debt \$ _____ = Monthly balance \$ _____

Is there money left over at the end of the month? ___ Yes ___ No If so, how much? \$ _____

Am I including money to save for unexpected expenses? ___ Yes ___ No

MORTGAGE INFORMATION

Mortgage co. _____ Account no. _____

Contact _____ Phone no. _____

Fax no. _____

Type of mortgage (FHA, VA, Conventional, etc.) _____ Interest rate _____% Fixed Variable

Original mortgage amount \$ _____ Date home purchased _____

Mortgage balance \$ _____ Maturity date _____

Equity earned \$ _____

Has loan been refinanced? Yes No

Have you borrowed against the value of your home? Yes No

If yes to either of the above, list the following: date _____ company _____

Mo. mortgage pmt \$ _____ Date next pmt. is due _____

Total amount due \$ _____ Number of months behind _____

Brief explanation as to why payments are late _____

Is this situation (please circle one of the following): temporary or permanent?

Date you can make a full payment _____

Money you can send mortgage company at this time _____

Do you have all documentation from the mortgage company and/or lawyers? ___ Yes ___ No

Have you contacted the mortgage company? ___ Yes ___ No

Have you been late before? ___ Yes ___ No If yes, how long ago? ___ years ___ months

Reason _____

Result _____

Would you like to remain in the house if possible? _____

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I understand **Neighborhood Housing Services of Albuquerque:**

1. is Certified by the Department of Housing & Urban Development (HUD) to provide default-foreclosure counseling;
2. focuses on educating delinquent borrowers and establishing communication between borrowers and services;
3. will keep any and all information about my loan confidential;
4. will contact me as soon as any new information develops;
5. does not provide loans, grants, gifts to pay mortgage payments;
6. does not provide legal advice;
7. can provide me with free budgeting and credit counseling;

I agree to the following:

1. provide a hardship letter explaining reason for the delinquency and step being taken to better the situation;
2. provide supporting documentation such as pay stubs, financial statements, lay off letter, etc.;
3. return phone calls from Neighborhood Housing Services Representatives in a timely fashion, otherwise, after three unreturned phone calls, my file will be closed;
4. not make any promises that I can not keep;
5. try to the best of my ability to adhere to agreements made;

Borrower signature

Co-Borrower

Date

Date

FOR OFFICE USE ONLY

Date mailed ___/___/___ Received ___/___/___ Forwarded to _____

Appt. scheduled with _____ at _____ ARI signed ___/___/___

Letter(s) from mort. co.: Requested ___/___/___ Received ___/___/___

Hardship letter: Requested ___/___/___ Received ___/___/___

Paycheck stubs: Requested ___/___/___ Received ___/___/___

Financial statement Requested ___/___/___ Received ___/___/___

Package faxed to mortgage company ___/___/___ Confirmation of receipt ___/___/___

Is situation: temporary -> reinstatement or permanent -> disposition

1. forbearance		1. hardship mortgage assumption
2. long term repayment		2. short payoff / presale / preforeclosure sale
3. refinance		3. deed-in-lieu of foreclosure
4. loan modification		
5. advance claim		
6. reverse equity mortgage		
7. temporary payment assistance		

First contact with mortgage company ___/___/___

File closed on ___/___/___ Outcome of situation _____