



Dear Homeowner:

I am so glad you took the first step and contacted us about your mortgage situation. We understand how difficult your situation is and we hope that together we will be able to find a resolution to improve your situation.

To assist us in providing you with the most effective and efficient service, please complete the attached documentation, read and sign the forms where indicated:

- ✓ **Most recent mortgage statement showing your interest rate, payment and balance.**
- ✓ **Hardship letter explaining why your mortgage is in default**
- ✓ **The most recent correspondence from the mortgage company or foreclosing attorney that includes the amount you are delinquent**
- ✓ **One month of your most recent paystubs for all employment**
- ✓ **Proof of any other source of income**
- ✓ **Most recent filed Federal Tax Return and W2's**
- ✓ **Most recent last two months bank statements (four months if self-employed)**
- ✓ **Copy of your recent utility bills except water bill**
- ✓ **A money order or cash (exact cash only) to pull your credit report:**
 - Single person \$15.00
 - Joint \$25.00

Credit Report fee will be waived if your household income is at or below the following:

<u>Family Size</u>	<u>Income</u>
1 person	\$31,600
2 persons	\$36,100
3 persons	\$40,600
4 persons	\$45,100
5 persons	\$48,750

Many families are in the same position as you and the demand for our service is high. We often have appointments back to back so if you need to cancel your appointment, please contact us immediately.

Please Note: This package must be received 2 working days before your appointment. If we have not received the package, your appointment will need to be rescheduled. A mail slot is located on our front door for your convenience.

Please allow at least one hour for your first appointment.

Sincerely,

Loss Mitigation Counselor

NeighborWorks of Pueblo
1241 E. Routt Ave., Pueblo, CO 81004
Ph: (719) 544-8078 Fax: (719) 544-0271



FORECLOSURE PREVENTION CLIENT INTAKE FORM

OF PUEBLO

Borrower:

Name		Counselor		Client ID#	
Home Phone #		Cell #		Appt. Date & Time:	
Address					
Email Address		SSN:	DOB:	Gender: M F	Place of Birth: US Foreign
Education Level:					
1. Below High School		2. High School		3. College	
Household Size:					
Head of Household:		Yes	No	Primary Language (if other than English):	
Marital Status:		1. Married		2. Single	
3. Separated		Yes		No	
Veteran:		Yes		No	
Disabled:		Yes		No	
County:		Gender: M F		Place of Birth: US Foreign	

Race (circle one):

1. White	2. Black or African American	3. American Indian/Alaskan Native	4. Asian	5. Native Hawaiian/Other Pacific Islander
6. American Indian/Alaskan native and White	7. Asian and White	8. Black/African American & White		
9. American Indian/Alaskan Native & Black	10. Other:			

Ethnicity (select one):

Hispanic: Yes No

Employment:

Employment Status:	Employed	Unemployed	Employer:	Phone No.
Hire Date:	Position:	Full Time	Part Time	Monthly Gross Income: \$

Co-Borrower:

Name		Cell #	
Address			
Email Address		SSN:	DOB:
Education Level:		Marital Status:	
1. Below High School		2. Single	
3. High School		3. Separated	
4. College		Veteran: Yes No	
Primary Language (if other than English):		Disabled: Yes No	
County:		Gender: M F	
Place of Birth: US Foreign		Place of Birth: US Foreign	

Race (circle one):

1. White	2. Black or African American	3. American Indian/Alaskan Native	4. Asian	5. Native Hawaiian/Other Pacific Islander
6. American Indian/Alaskan Native and White	7. Asian and White	8. Black/African American & White		
9. American Indian/Alaskan Native & Black	10. Other:			

Ethnicity (select one):

Hispanic: Yes No

Employment:

Employment Status:	Employed	Unemployed	Employer:	Phone No.
Hire Date:	Position:	Full Time	Part Time	Monthly Gross Income: \$

Mortgage Delinquency Information:

Foreclosure: Yes No	Sale Date:	Checking \$ _____	Savings \$ _____
Bankruptcy: Yes No	Discharge Date:	Retirement Type _____	Value \$ _____
Reason For Delinquency: (circle one)	1. Loss of Income	3. Illness	4. Business Failure
	2. Divorce/Separation	5. Payment Adjustment	
	6. Excessive Obligation	8. Other (explain)	

Mortgage Information:

1 st Mortgage Lender	Loan #
Balance \$	Monthly Payment \$
Type of Loan:	No. of Months behind:
2 nd Mortgage: Y N	Previously Modified: YES NO
Estimated Property Value \$	Includes Escrow s: Y N
Interest rate:	
Amount Delinquent: \$	

Referral Source (circle one):

1. Advertisement - Chieftain	2. Advertisement-TV	3. Radio	4. Colorado Foreclosure Hotline
5. Bank/Lender	6. HUD	7. Staff	8. Board Member
9. Family/Friend	10. Walk-in	11. Realtor:	12. Other:

I authorize NeighborWorks® of Pueblo to pull my credit report to review my/our credit file for housing counseling in connection with foreclosure prevention counseling.

Client Signature _____ Date _____

Client Signature _____ Date _____

NOTES (Office Use Only)

Credit Source:	TransUnion	Equifax
Credit Score:		Experian

INCOME AND EXPENSE WORKSHEET

Monthly Gross Income	Homeowner 1	Full Time?	Homeowner 2	Full Time?	Totals:
Employment 1					
Employment 2					
Employment 3					
Social Security					
Retirement					
Unemployment					
Child Support/Alimony					
Other Income Sources					
Totals:					
Expenses	Payment	Balance	Months Past Due		
Mortgage Payment					
2nd Mortgage (state none, if none)					
Property Taxes (if not escrowed)					
Homeowners Insurance (if not escrowed)					
Auto Payment (1)					
Auto Payment (2)					
Auto Payment (3)					
Credit Card(s):					
Student Loan(s) Total					
Other Loans:					
Child Support					
Child Care					
Auto Insurance					
Gasoline					
Gas					
Electric					
Water					
Groceries/Food					
Home Maintenance					
Medical					
Prescriptions					
Personal (hair, clothes, entertainment)					
Donations					
Other					
Totals:					

Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

.....
Borrower Signature

.....
Date

.....
Co-Borrower Signature

.....
Date

Form 4506-T

(Rev. January 2011)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)

4 Previous address shown on the last return filed if different from line 3 (See instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.

7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days.

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a

Signature (see instructions)

Date

Sign Here

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date



OF PUEBLO

Authorization of Counseling Services and Disclaimer of Liability NeighborWorks® of Pueblo Home Ownership Assistance Program

Welcome to NeighborWorks® of Pueblo "NWP", a non-profit organization. Please read the agreement below concerning the services that will be provided for you and your relationship with your housing counselor and NWP. Please sign at the end of this agreement to indicate your understanding and acceptance of these terms.

I would like to participate in counseling sessions to help me improve my housing situation.

- Pre-Purchase Counseling: I understand that entering in the program does not guarantee that I will be able to purchase a home under this program.
• Default Counseling: I understand that this service is designed to help families/individuals to bring their mortgage current by learning about loan workout options, helping me negotiate with my lenders, or learning about other alternatives; but that it does not guarantee that I will be able to bring my account current or keep my home under this program.
• Other Counseling Services: I understand that other counseling services are offered to assist me in improving my housing and financial situation, but it does not guarantee that I will be able to improve my housing and financial situation.

I understand that in order to provide service, my housing counselor will need to be aware of, and discuss with me, information about my employment, financial situation, credit history, family and related matters. I authorize my housing counselor to disclose this information to relevant parties (i.e. lenders, HUD, my real estate agent) if he or she feels that such disclosure will improve my housing. I also understand that NeighborWorks of Pueblo receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation. I give permission for NFMC program administrators and/or their agents to follow-up with me between now and June 30, 2011 for the purposes of program evaluation. I further authorize my mortgage company, their representative, my real estate agent, potential lenders, HUD, VA and any other entities with information about my housing and financial situation to disclose such information to NeighborWorks® of Pueblo upon request.

Clients are in no way obligated to utilize any other services offered by NeighborWorks of Pueblo or its exclusive partners. Clients choosing to use additional in-house services will do so at their own discretion.

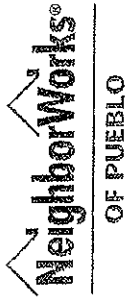
I also understand that, other than disclosures intended to improve my housing situation, all personal information that I provide to NWP will be kept confidential, and that no information about me will be discussed with anyone not directly involved in my efforts to improve my housing situation.

By signing below I verify that the information provided is true and accurate to the best of my knowledge and I acknowledge that I have received a copy of NeighborWorks of Pueblo's Privacy Policy.

I UNDERSTAND THAT NWP IS NOT A LEGAL REPRESENTATIVE AND THAT NWP AND MY HOUSING COUNSELOR WILL NOT BE REPRESENTING ME IN ANY CAPACITY OTHER THAN AS A HOUSING COUNSELOR PROVIDING GENERAL INFORMATION. I understand that foreclosure financing and home buying are legal transactions and proceedings, and that I should hire an attorney to receive legal advice and/or representation.

Client (Print Name) _____
Client Signature _____ Date _____
Client (Print Name) _____
Client Signature _____ Date _____

Housing Counselor (Print Name) _____
Housing Counselor Signature _____ Date _____



**PRIVACY POLICY AND PRACTICES OF
NEIGHBORWORKS® OF PUEBLO**
Directing Us Not to Make Disclosures to Unaffiliated Third Parties

If you prefer that we do not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

- If you wish to opt out of disclosures to unaffiliated third parties other than nonprofit organizations involved in community development, you may check box 1 on the Privacy choices form below.
- If you wish to opt out of disclosures to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes, you may check box 2 on the privacy choices form.

PRIVACY CHOICE FORM

If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, check the box or boxes below to indicate your privacy choices. Then send this form to the address listed below.

- BOX 1** – Limit disclosure of personal information about me to unaffiliated third parties other than non profit organizations involved in community development.
- BOX 2** – Limit disclosure of personal information about me to non profit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

By signing below I verify that the information provided is true and accurate to the best of my knowledge and I acknowledge that I have received a copy of NWP Privacy Policy.

Name: _____

Address: _____

City: _____ State: CO Zip: _____

Phone: _____

If you have checked any of the boxes above, Please mail this form in a stamped envelope to

NeighborWorks® of Pueblo
1241 E. Routt Ave.
Pueblo, CO 81004

Please allow approximately 30 days from our receipt of your Privacy Choices Form to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.

PRIVACY POLICY AND PRACTICES OF
Neighborhood Housing Services of Pueblo, Inc.

We at Neighborhood Housing Services of Pueblo, Inc., value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that your have completed.

Information We Collect

We collect personal information to support our lending operations, financial fitness counseling and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms,
- Information about your transactions with us, or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references

Information We Disclose

We may disclose the following kinds of 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, income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer-reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
 - Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.
- We may also disclose personal information about you to third parties as permitted by law.

Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication to protect your information. Our safeguards comply with federal regulations to guard your personal information.