

Default & Delinquency Counseling Information Form

Have you filed Bankruptcy? Yes No If Yes, date is/was discharged _____
 Is this your primary Residence? _____ Yes _____ No

I. IDENTIFYING INFORMATION

1. **Borrower's Name:** _____
 Address _____ Zip _____
 DOB _____ Social Security No. _____
 Phone: (____) _____ Work Phone: (____) _____ Cell: (____) _____
 E-mail: _____ **Gross Annual Income: \$** _____

2. **Co-Borrower's Name (if any)** _____ Relationship to you: _____
 Are they on the mortgage? Yes No Do they currently reside with you in the property? Yes No
 DOB _____ Social Security No. _____
 Phone: (____) _____ Work Phone: (____) _____ Cell: (____) _____
Their Gross Annual Income: \$ _____

3. **Is there anyone else on the mortgage with you?** Yes No
 If yes, please indicate their name: _____ DOB _____

4. Additional Income from Household Members

Name	D.O.B.	Monthly Income/ Household Contribution	Income Source
1.			
2.			
3.			
4.			
Total Annual Household Income: \$			_____

II. MORTGAGE INFORMATION

1. **Are you currently behind?** Yes If YES, how many months? _____
 1 – 3 Months (30-60 Days) 4 – 6 Months (60-120 Days) Over 6 months (120+ Days)
 Months behind on 1st Mortgage: _____ Months behind on 2nd Mortgage: _____ Total Arrears: \$ _____

2. **Type of Mortgage: (Check all that apply)**
 Purchase Home Equity Loan Resetting ARM Refinance Other Interest only Fixed Rate

3. **Term of mortgage(s):** 10yr 15yr 30yr 40yr (Circle One)

4. **Interest Rate:** Loan 1: Interest Rate _____ % Loan 2: Interest Rate _____ %

5. **Have you ever refinanced?** Yes No If YES, When? _____ How many times? _____
 Year Purchased: _____ **Original Purchase Price \$** _____

Estimate of Current Property Value \$ _____
Current Lender / Servicer: _____
Loan 1 – Account Number: _____
Current Lender / Servicer: _____
Loan 2 – Account Number: _____

III. PRINCIPAL AND INTEREST PAYMENT (MONTHLY)

- a. Loan 1: 1st Mortgage Payment \$ _____ (Monthly)
- b. Loan 2: 2nd Mortgage Payment \$ _____ (Monthly)
- c. Property Taxes (Annual) \$ _____ (Monthly)
- d. Insurance / or HOA Fee's (Annual) \$ _____ (Monthly)

Total Monthly Payment: \$ _____
 Current Principal Balance \$ _____
 Other Liens (Taxes, Judgments Etc.): \$ _____

IV. Debts

Are Your Wages Being Garnished? Yes _____ No _____
 Car Loan Pending Default or Repossessed Yes _____ No _____
 Outstanding IRS Tax Debts Yes _____ No _____
 Outstanding Student Loan Debts Yes _____ No _____

V. ASSETS AND OTHER RESOURCES

Savings Yes _____ No _____ Amount \$ _____
 Anticipated Tax Refunds Yes _____ No _____ Amount \$ _____
 Assets Which Can Be Sold Yes _____ No _____ Amount \$ _____
 Pension or Retirement Funds Yes _____ No _____ Amount \$ _____
 Other Assets: _____

VI. OTHER INFORMATION

What is the reason for the default?

What are your objectives and plans?

Mortgage Default and Delinquency Checklist

In order to insure that your intake packet is processed and reviewed efficiently, it is requested that you provide us with the below listed documents when you return these forms to our office. We have provided this checklist for your convenience.

If you have any questions about completing the intake packet, please do not hesitate to contact us. We can be reached at (337) 291-5450

****REQUIRED DOCUMENTS****

- [] Government issued picture I.D.
- [] Copy of social security card
- [] Copies of 2 Most Recent Pay Stubs, for all borrowers **(1x month of pay)**
- [] Copies of Note & Mortgage, and any Riders
- [] Copies of HUD-1 Settlement form
- [] Copies of Any and ALL Default Letters / Foreclosure Notices / Legal Notices
- [] Copies of last 2 months of bank statements (Checking accounts, savings accounts)
- [] Copies of current Mortgage Statement **(shows amount owed)**
- [] Copies of signed agreements between lender *(if agreement made)* or describe verbal agreement.