

Central Islip Civic Council
Foreclosure Intake Form

Today's Date _____

First Counseling Session Date _____

Intake completed by _____

Counselor _____

Client Information

Full Name: _____
Last First M.I.

Property Address: _____
Street Address Apartment/Unit #

_____ City State Zip Code

Type of Property: _____
1-4 Family, Coop, Condo, multiple units, etc.

Is this the Client's primary Residence? ____ Yes ____ No
1. What is the rental income for property in foreclosure? _____
2. If not, what is the residence address? _____

of people residing at the property ____ age 0-12 ____ age 13-18 ____ age 19-29 ____ age 30-54 ____ age 55+

Home Phone: _____ Work phone: _____

Cell Phone: _____

Email: _____

Marital Status: _____

Spouse's Name: _____

Referred by: _____

Demographic Information

Household type: (circle one)

____ Single Adult ____ Female single parent household ____ Senior
____ Married w/Dependents ____ Male single parent household ____ Other
____ Married w/o Dependents ____ Two or more unrelated adults ____ Two or more related adults

Race: (circle one) Native American Asian Pacific Islander
White Black or African American Other

Ethnicity: (circle one) Hispanic Non-Hispanic

Primary Language: (circle one) Chinese Cantonese Chinese Mandarin English
French Creole Hebrew Hindi Italian
Korean Russian Spanish Urdu
Yiddish Other

Current estimated gross annual household income (includes employment, welfare, SS, SSI, pension, interest income, child support, scholarships, grants, etc.) \$ _____

Credit Score at date of intake (if known): _____

Loan Information

Primary & Secondary Reasons for Mortgage Distress (Why is client unable to make monthly payments?):

Place #1 on line for primary reason and #2 on line for secondary reason

- Casualty/Property Insurance Problems _____
- High Non-Mortgage Debt _____
- Increased/Unexpected Energy & Utility Payments _____
- Increased/Unexpected Medical Expenses/Issues _____
- Loan Unaffordable from Origination _____
- Loss of Income from under/unemployment _____
- Loss of Income from Business Failure _____
- Loss of Income from Death in Family/Borrower _____
- Marital/Relationship Dispute _____
- Military Service _____
- Mortgage Payment Increase _____
- Non-Payment of Rental/Inability to Rent/Property/Tax Delinquency _____
- Sandy Related Property Damage/Income Loss _____
- Servicing Problem/Payment Dispute _____
- Transfer of Ownership/Fraud _____

Date the property was purchased: _____ Purchase Price: _____

Current Loan Origination Date (for purchase loan, enter date of purchase; for refinanced loan, enter date of refinance): _____

Loan Amount at Origination: \$ _____ Loan Term (years) at Origination _____

Current Loan Owner Type (circle one):

GSE	Freddie Mac	Fannie Mae	FHA
RMBS	Portfolio	Private	Other

Loan Principal at time of intake: \$ _____

Interest rate at Intake: _____% Circle one: Fixed rate ARM

Total monthly payment at the time of intake (include principal, interest, taxes & insurance): \$ _____

Add information about second mortgage on the house: _____

Is this an interest only loan? Yes No

Loan Status at Intake: (check one)

- | | | |
|----------------------------------|-----------------------------------|-----------------------------------|
| ___ Current | ___ Between 30 and 60 days late | ___ Between 60 and 90 days late |
| ___ Between 90 and 120 days late | ___ Between 120 and 240 days late | ___ Between 240 and 360 days late |
| ___ Between 1 and 2 years late | ___ Between 2 and 3 years late | ___ At least 3 years late |
| ___ Lis Pendens filed | ___ Foreclosed | |

Name of current loan servicer: _____

Has client ever sought a modification from current loan servicer? Yes No

If yes, when? _____ Status: _____

Are property taxes up to date? Yes No

CICC USE ONLY

Income Limits Summary

Very Low _____ Extremely Low _____ Low _____ Above _____

Referral To: _____



Central Islip Civic Council, Inc.

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Documents Required / Documentos Requeridos

Budget Sheet

- El presupuesto mensual lleno (ver adjunto)

A Hardship Letter and the Hardship Statement Form

- Una carta de Hardship que describa las razones por las cuáles Ud./su familia tiene problemas con el pago de su hipoteca **(ver ejemplo de la información que debe contener la carta)**

1 month of most recent pay stubs and all other household Income award letters (SSD, SSI, Child Support etc.)

- Colillas de pago del último mes y cualquier otra prueba de ganancias; que pueden ser del Seguro Social, SSI, Child Support/manutención, renta, etc.

Most recent 2 years Federal Income tax with W2s

- Declaración de Impuestos de los 2 últimos años y sus respectivos W2

Most recent Mortgage statement showing balance or any other letters from Mortgage Company or Attorneys

- Los últimos estados de cuenta de su hipoteca que especifiquen su pago mensual. Si ha recibido papeles de la corte en cuestión de su casa, traerlos.

Closing documents pertaining to initial purchase, home equity or refinance: Good Faith, Truth in Lending

- Los documentos del cierre de su casa o refinanciamiento que contenga el estimado Good Faith, Truth in Lending, la aplicación 1003 y el HUD1. Si no está seguro traiga todos los documentos (que pueden ser más de 40 páginas) y nosotros le guiaremos.

Deed or Title to prove ownership

- El título de la casa y/o documentos que demuestren que Ud./Uds. son dueños del inmueble (casa)

Current Homeowners Insurance policy declaration page – proof of HO insurance & cost.

- Póliza del Seguro de su casa. Debe ser la más reciente.

Property Tax receipts showing all taxes (school, village, town, etc.) current receipt.

- Los recibos de impuestos de propiedad que muestren los impuestos de la escuela, villa, pueblo, etc. (Debe ser los más recientes).

3 months Bank statements from checking and savings

- Estados de cuenta bancarios más recientes (los últimos 3 meses; si no los tienen pueden ir a su banco y les darán copias de todas las páginas).

Statements for any Investment/Retirement or accounts such as 401ks, 403b, IRA, annuities, etc.

- Estados de cuenta de sus cuentas de retiro, 401K, 403b, IRA, anualidades, etc.

1 Current statement or receipts from one Utility (must have the address of the property and the name of the person listed on the mortgage)

- Un Estado de cuenta o recibo más recientes de utilidades (debe incluir la dirección de la propiedad y el nombre de la persona que está en el préstamo hipotecario)

Real Estate Listing Agreement if for Sale

- El listado de venta de su casa (si su casa está en venta)