



## HOUSING OPTIONS & PLANNING ENTERPRISES, INC (H.O.P.E.)

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## HOUSING OPTIONS & PLANNING ENTERPRISES, INC (H.O.P.E.)

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Dear Homeowner,

Today you took a step toward seeking help with your mortgage. We know it was a difficult decision, but are glad you contacted us about your situation.

Please call the office at 301-567-3330 if you have not completed your initial intake interview on the phone.

Per your request to Housing Options & Planning Enterprises, Inc. (H.O.P.E.) for assistance with your mortgage, please find enclosed an intake package that must be completed, signed and received in our office before any counseling may begin. **Packets that are incomplete will result in a delay of counseling services.**

Included in your packet is a checklist of the steps and documents that you must complete and bring with you to your workout interview with us. This checklist will guide you and provide you with a check point to ensure you have collected all of the information we need to work toward resolving your situation.

H.O.P.E. is a HUD-certified Housing Counseling Agency and does not provide any direct monetary assistance in relation to mortgage delinquency. Our office provides financial education and loss mitigation services; assisting clients in working out solutions to maintain homeownership when possible.

Many clients are calling to inquire about the State and Federal programs. The key element of resolving your financial situation is for you to provide us with complete, accurate and timely information. For important information about qualifying for these programs, please visit [www.mdhope.org](http://www.mdhope.org).

Your only cost is \$19.90 (per applicant or \$39.80 for co-applicant) for the required credit report, which is non-refundable. Please bring certified funds or money order with copies of all the requested documents.

If you have any questions please do not hesitate to call or email us.

Sincerely,  
The H.O.P.E. Team

**FAX POLICY: ALL FAXES WILL BE CHARGED A \$1 PER PAGE SURCHARGE. NO CASE WORK WILL BE DONE UNTIL INVOICE IS PAID. SURCHARGE CAN BE PAID BY CASH OR MONEY ORDER ONLY.**

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6188 Oxon Hill Road, Suite 700 Oxon Hill MD, 20745 (301) 567-3330 Fax (301) 710-0607



## HOUSING OPTIONS & PLANNING ENTERPRISES, INC (H.O.P.E.)

### Required Document Check List

Make a **COPY** of all of the following documents to bring to your interview. Check off each box as the task is completed. **A completed package includes:**

1. **Completed Intake Package** (please sign and date all pages where indicated).
2. **Completed Financial Worksheet** signed and dated
3. **A “hardship letter”**. The letter must be signed and dated
4. **Scam Information Sheet** – signed and dated
5. **PHOTOCOPIES ONLY of the following documents with loan numbers on each page:**
  - ✦ **Your most** recent mortgage statement
  - ✦ **All** copies of credit card statements, one utility bills,
  - ✦ Mortgage Document with interest rate and type of loan
  - ✦ Government Issued Identification (ex. Driver’s license, passport, etc.)
  - ✦ Delinquent mortgage and foreclosure notices
  - ✦ Three (3) most recent months of bank statements;
  - ✦ Proof of Income: your last 30 days pay stubs, social security awards letter, alimony, child support and lease agreement
  - ✦ Profit and Loss statement if self-employed (latest quarter – past 3 months)
  - ✦ Complete Tax returns (**signed and dated**), include W-2 or 1099 for the most recent 2 years
  - ✦ HOA/Condo statement
  - ✦ Tax Bill and Home Insurance Statement (if not escrowed with mortgage payment)
6. **\$19.90 money order per person on mortgage**

#### **ADDITIONAL TIPS:**

1. **Call to schedule an appointment and complete an intake application**
2. Start a communication log. Keep track of every conversation that you have about your mortgage (including date of conversation, person you spoke to and the result of your conversation). Open all mail
3. **Start saving!** Put aside every penny that you can, some modifications require a down payment.
4. **Hardship letter should include:**
  - i Do you want to remain in your house;
  - ii The date that you fell behind on making payments;
  - iii The reason that you fell behind on making payments;
  - iv How the situation has changed or will change so that you will be able to afford a repayment or modified loan.

**\* Include loan number on all pages/documents**

**Do Not Bring Originals \*Copies Only\***



## Client Disclosure Form

Housing Options & Planning Enterprises, Inc. (H.O.P.E) is pleased that you have come to us for services and are looking forward to working with you. We are here to assist you in resolving your housing issues. However, you may use services other than those provided by this agency. Generally, your services may include the following:

- The gathering of essential demographic and financial information to help us resolve your housing need
- An assessment of your housing situation
- A case management plan that provides instructions and identifies resources for resolving your housing need
- Individual face to face, telephone and/or group counseling designed to guide you through the process of resolving housing needs.
- Follow-up calls and/or letters to track the outcome of our services: 1) Financial Management/Budget Counseling = Budgeting ~ 2) Home Improvement and Rehabilitation = Maintaining home ~ 3) Mortgage Delinquency and Default Resolution Counseling = Mortgage Assistance ~ 4) Pre-purchase Counseling = Preparing for Home Purchase ~ 5) Rental Housing Counseling = Rental Assistance ~ 6) Services for Homeless Counseling = Homeless Counseling ~ 7) Fair Housing Pre-purchase Education = Group ~ 8) Financial Budgeting and Credit Workshops = Credit Repair ~ 9) Non-Delinquency Post Purchase Workshops = After purchase counsel ~ 10) Predatory Lending Education Workshops = Group ~ 11) Pre-purchase Homebuyer Education Workshops = Group Classes ~ 12) Rental Housing Workshops = Group ~ 13) Resolving/Preventing Mortgage Delinquency workshops = Group

Housing Options & Planning Enterprises, Inc., upholds the highest standards of customer service. As such, H.O.P.E staff members providing these services will adhere to the following guidelines:

H.O.P.E does not offer legal counsel or services. H.O.P.E staff members will provide counseling, group education and/or instructional information only regarding your housing, personal financial management or credit situation under this program.

H.O.P.E does not provide debt consolidation services nor will any member of H.O.P.E.'s staff takeover or assume responsibility for the finances of any participating client.

H.O.P.E does not pay or receive fees or other considerations for referrals to or from any program administered by us.

H.O.P.E staff members will not recommend that clients participate or engage in any services whereby the staff members themselves or any member of their immediate family have a financial interest.

No staff member of H.O.P.E will disclose any personal information without proper authorization of the participant. H.O.P.E strongly believes in and promotes housing choice. To that end, H.O.P.E does not endorse any realtor or lender.

Participants in H.O.P.E.'s Pre-Purchase Counseling/Down payment Assistance Programs shop for and select the lender and realtor that best suits their needs.

H.O.P.E, in many instances, will need to pull your credit report in order to assess the condition of your credit either to determine your readiness for ownership or to assist in the resolution of mortgage delinquency. H.O.P.E has the ability to pull your credit with little to no effect on your credit score.

H.O.P.E employs persons who are qualified to provide the services rendered. To that end, all H.O.P.E housing counselors are required to be certified. New counselors employed by H.O.P.E have one year to acquire such certification, which can be obtained through the Association of Housing Counselors, the National Federation of Housing Counselors or Neighbor Works. Central to H.O.P.E.'s mission is the elimination of housing discrimination. All of H.O.P.E.'s programs and services are required to educate participants.

Please be advised that you, the client, are not obligated to receive, purchase or utilize any other services offered by H.O.P.E., or its exclusive partners, in order to receive housing counseling services. This certifies that I have read and understood the above statement of disclosure.

I/We understand Housing Options & Planning Enterprises Inc. is committed to offering clients a variety of product choices. I/We further understand that Housing Options & Planning Enterprises, Inc. has a Homebuyer Education and Counseling Agreement with Bank of America and CITI Mortgage. I/We understand there is **no obligation** to use Bank of America or CITI loan products or programs; and that counseling services are not contingent on use of any particular product or service. I/We understand that I/We have the right to accept or decline services or products from any Housing Options & Planning Enterprises, Inc. referral.

\_\_\_\_\_  
Applicant Signature                      Date

\_\_\_\_\_  
Co- Applicant Signature                      Date

\_\_\_\_\_  
Counselor Signature                      Date

Telephone/Online Counseling: \_\_\_\_\_ or \_\_\_\_\_  
Yes                      No



## HOUSING OPTIONS & PLANNING ENTERPRISES, INC (H.O.P.E.)

### Foreclosure Mitigation Counseling Agreement

1. I understand that Housing Options & Planning Enterprises, (H.O.P.E.) provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that Housing Options & Planning Enterprises, Inc. provides home buying & financial education services for an additional fee, but there is no charge for foreclosure mitigation services.
3. I understand that there is no guarantee that H.O.P.E. will be able to find a workout option for me to keep my home. I understand that my willingness to participate and provide timely and truthful information/documentation to H.O.P.E. will impact their ability to advocate on my behalf.
4. I acknowledge that I have received a copy of H.O.P.E.'s Privacy Policy.
5. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
6. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
7. I understand that as part of the housing counseling program, I will be required to attend group financial education classes.
8. I will communicate with the counselor any changes in our situation immediately.
9. I will provide all necessary documentation and follow-up information within 10 business days.
10. I understand that H.O.P.E. provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from H.O.P.E. in no way obligates me to choose any of these particular loan products or housing programs.
11. I understand that breaking this agreement may cause the counseling organization to sever its service assistance with me.
12. I further understand that the housing counseling I receive from H.O.P.E. in no way obligates me to choose any of these particular loan products or housing programs.

Applicant signature \_\_\_\_\_ Date \_\_\_\_\_

Co- Applicant signature \_\_\_\_\_ Date \_\_\_\_\_



HOUSING OPTIONS & PLANNING ENTERPRISES, INC. (H.O.P.E.)

Conflict of Interest Acknowledgment

The purpose of this Acknowledgment is to ensure that you have been informed of the potential conflict of interest, which arises when a Housing Counselor is also a Real Estate Agent.

What is a Conflict of Interest?

A conflict of interest is a situation in which a person has competing professional or personal interests, which can make it difficult to fulfill his or her duties impartially. A conflict of interest may exist even if no unethical or improper act results from it. In the case of loss mitigation, a conflict of interest exists when a Housing Counselor (who assists in keeping your home) is also a Real Estate Agent (who makes money by selling homes).

How is a Housing Counselor Different from a Real Estate Agent?

Housing Counselors perform many tasks including assisting potential homebuyers finding affordable housing, educating clients about homeownership, and helping homeowners avoid foreclosure.

Real Estate Agents also provide many services including assisting clients with buying and selling homes, listing and showing properties, and completing contracts for sale and other required documents. Real Estate Agents are paid on commission when they list or sell a property.

Our Commitment to You

Here at H.O.P.E, as Housing Counselors, our responsibility is to help you keep your home. While we may also be Real Estate Agents, we will never advise, encourage, or pressure you to sell your home in an attempt to earn a commission. There are times, however, when despite the most diligent efforts, we may be unable to assist you in keeping your home. In that case, selling your home may be a good option. In fact, selling your home could spare your credit rating, save your equity, and prevent a foreclosure. In this regard, you may benefit from the services of a Real Estate Agent.

Acknowledgment

I \_\_\_\_\_, have read this Conflict of Interest Acknowledgment. I have been given an opportunity to ask questions about it, and I fully understand its meaning. Further, I also understand that should I decide to sell my home, I am not required to hire a H.O.P.E. housing counselor as my Real Estate Agent, and that I am free to hire any real estate agent of my choice.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Signature Date



## Credit Report Authorization and Consent for Release of Information

NAME: \_\_\_\_\_  
FIRST MIDDLE LAST

NAME : \_\_\_\_\_  
FIRST MIDDLE LAST

ADDRESS: \_\_\_\_\_

CITY

STATE

ZIP

Social Security # \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Name Social Security # \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Name Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

I (WE) hereby give permission to pull my (our) credit report for the purposes of my (our) application for assistance in regards to my home.

All information will be kept confidential between my Counselor and me. I further understand that **Housing Options & Planning Enterprises, Inc. (H.O.P.E.)** will be held harmless for information received in this credit report.

NOTE: Both Signatures are required if joint report is requested.

### AUTHORIZATION FOR Homeowners

I/We authorize Housing Options & Planning Enterprises, Inc., its staff or representatives, to act on my/our behalf for the purpose of seeking a resolution with regard to the property listed above. I/We authorize our lending institution/mortgage company to fax, mail, or email any items requested by Housing Options & Planning Enterprises, Inc., in reference to our mortgage delinquency immediately. I understand that Housing Options & Planning Enterprises, Inc., provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.

### AUTHORIZATION FOR ALL CLIENTS

I/We authorize Housing Options & Planning Enterprises Inc., to share, release, discuss, and otherwise provide to and with each other, and/or their agents or other authorized representatives, public and non-public personal information contained in or related to my/our file. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income documentation and government monitoring information. I/We also understand and consent to the disclosure of public and non-public personal information by and between Housing Options & Planning Enterprises Inc., HomeFree-USA, and the United States Department of Housing and Urban Development ("HUD"), and/or its agents or other authorized 3rd party representatives.

ACKNOWLEDGMENT: I/we have read and received a copy of this authorization form.

\_\_\_\_\_  
H.O.P.E. Representative

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date



## Privacy Policy

Housing Options & Planning Enterprises, Inc. is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information”, such as your total debt information, income, living expenses and personal information concerning your financial circumstances will be provided to creditors, program monitors and others only with your authorization and signature on the Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

### **Types of information that we gather about you:**

- Information we receive from you orally, on application or other forms, such as your name, address, social security number, assets and income.
- Information about your transactions with us, your creditors, or others such as your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a credit reporting agency, such as your credit history.

### **You may opt-out of certain disclosures:**

- You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
- You may opt-out of this requirement, but proof of your decision to opt-out must be recorded in your client file. Initial if I/we wish to “opt-out”. \_\_\_\_\_

### **Release of your information to third parties:**

- So long as you have no opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g. If we are compelled by legal process).
- Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you: We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

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Applicant

Signature

Date

---

Co-Applicant

Signature

Date





### Legal Disclosure Notice

Please accept this as formal notice that **Housing Options & Planning Enterprises, Inc. (H.O.P.E.) does not provide any legal services.** Our HUD approved Foreclosure Counseling Program is designed to assist you in communicating with your Lender or Servicer. If your loan is under the threat of Foreclosure, H.O.P.E. is unable to assist you in responding to any Legal Notices posted or received from the court system or your Lender. H.O.P.E. does not have the adequate resources to respond to legal matters; furthermore, responding to legal issues is out of the scope of services our office can provide. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.

Our office recommends that you work with a Licensed Attorney experienced in foreclosure defense to protect your rights and assist you in responding to any legal notices that you may receive. While many Lenders will abate the foreclosure process when the Borrower is receiving foreclosure counseling from a HUD approved counseling agency and or preparing an application for modification, this is done as a courtesy and not a matter of law. Entering into Foreclosure Counseling or submitting a request to your lender for a **loan modification will NOT prevent your Lender from advancing foreclosure proceedings.**

If your Lender has given you notice that they intend to commence or proceed with the foreclosure process we will work in collaboration with your attorney to submit a comprehensive loan modification request to your Lender. Please have your attorney of choice contact our office as soon as possible.

H.O.P.E employs persons who are qualified to provide the services rendered. To that end all of H.O.P.E. housing counselors are required to be certified. New counselors employed by H.O.P.E. have one year to acquire such certification, which can be obtained through the Association of Housing Counselors, the National Federation of Housing Counselors or Neighbor Works

\_\_\_\_\_ (Please Initial) **I have chosen not to consult with or retain the services of an attorney** at this time and understand that H.O.P.E. will not be providing me with any legal services or protections. I understand that their efforts to negotiate with my Lender and or submit a loan modification may not stop or prevent my Lender from moving forward with the process.

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**Applicant Signature** **Client's Name** **Date**

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**CoApplicant Signature** **Client's Name** **Date**

Housing Counseling Program Disclosure

Purpose of Housing Counseling.

I/We understand that the purpose of the housing counseling program is to provide one-on-one counseling to help clients fix problems that prevent affordable mortgage financing. The counselor will analyze the mortgage default, and explain the collection and foreclosure process. The counselor will also assist client in communicating with the mortgage servicer and other creditors. The counselor will analyze clients financial and credit situation, identify those barriers preventing them from obtaining affordable mortgage financing, and develop a plan to remove those barriers. The counselor will also provide assistance in debt-load management with the preparation of a monthly and manageable budget plan. I/We further understand that it will not be the responsibility of the counselor to fix the problem for me/us but rather to provide guidance and education to empower me/us in fixing those issues preventing affordable mortgage financing.

Eligible Criteria.

I/We understand that the counseling agency provides housing counseling assistance to clients whose problems can be resolved in 24 months or less. I/We understand that if it is determined my/our issues will take longer than 24 months to fix, I will be referred to a long-term housing counseling program.

Homeownership Education Classes.

I/We understand that as part of the housing counseling program, I/We will be required to attend group homeownership education classes.

Client's Responsibility.

I/We understand that it is our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my counseling program. This includes but is not limited to missing three consecutive appointments.

Disclosures.

I/We understand Housing Options & Planning Enterprises Inc. is committed to offering clients a variety of product choices. I/We further understand that Housing Options & Planning Enterprises, Inc. has a Homebuyer Education and Counseling Agreement with Bank of America and CITI Mortgage. I/We understand there is no obligation to use Bank of America or CITI loan products or programs; and that counseling services are not contingent on use of any particular product or service. I/We understand that I/We have the right to accept or decline services or products from any Housing Options & Planning Enterprises, Inc. Referral. H.O.P.E. employs persons who are qualified to provide the services rendered. To that end, all H.O.P.E. housing counselors are required to be certified. New counselors employed by H.O.P.E. have one year to acquire such certification, which can be obtained through Association of Housing Counselors, the National Federation of Housing Counselors or Neighbor Works

Client Choices

I/We understand Housing Options & Planning Enterprises, Inc. is committed to offering clients a variety of product choices I/We understand there is no obligation to use products or services of Housing Options & Planning Enterprises, Inc. or its partners. I/We understand that I/We are free to choose a product or abstain from doing so, and that receiving housing counseling services from the agency is not contingent on the use of any product or service.

Alternative Services, Programs and Products. Housing Options & Planning Enterprises, Inc. as appropriate, refers clients to other community service organizations such as: Prince George's County's Office of Housing and Community Development which include financial counseling, homeownership education, voucher programs (Section 8), adult and child care programs, homeless intervention and other housing assistance; the Maryland Department of Housing and Community Development, SNAP referrals that provides with a community resource list which outlines emergency shelter programs, financial assistance, transitional housing information, free medical assistance as well as other programs and resources offered in Prince George's County and the surrounding region. We also additionally refer clients to Wells Fargo, Chase, Bank of America and other lenders.

This is to acknowledge that I have received, reviewed, and understand Housing Options & Planning Enterprises, Inc. Housing Counseling Program Disclosure.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Counselor

\_\_\_\_\_  
Date





Housing Options & Planning Enterprises, Inc.
Client Intake Form

CLIENT

Name:

First MI Last

Street

City State Zip Code

Home: ( ) - Work: ( ) - Email:

Fax: ( ) - Mobile/Cell ( ) -

Social Security Number Birth Date

(You should select both a "Race" and "Ethnicity" category:)

Race (please circle):

- 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 and White 9. American Indian/Alaskan Native and Black 10. Other

Ethnicity

Hispanic: (please circle) Yes No

Are you a military veteran: (please circle) Yes No

Are you a Teacher: (please circle) Yes No

Are you a First Responder: (please circle) Yes No

Immigrant Status (please select one):

- 1. You are U.S. born and 1 or both of your parents are foreign born
2. You are U.S. born but 1 or both grandparents foreign born
3. You are foreign born
4. You, your parents and grandparents are all U.S. born

Marital Status (please circle): 1. Single 2. Married 3. Divorced 4. Separated 5. Widowed

Gender (please circle): Male Female

Handicapped? Yes No

Current Housing Arrangement (please circle):

- 1. Rent 2. Homeless
3. Homeowner with mortgage 4. Living with family member and not paying rent
5. Homeowner with mortgage paid off

Are you a first Time Buyer (you do not currently own a home and have not owned a home in the past three years)?

Yes No

**Household Type (please select the most accurate)?**

- 1. Female headed single parent household      2. Male headed single parent household      3. Single adult
- 4. Two or more unrelated adults      5. Married with children      6. Married without children      7. Other

**Family/Household Size:** \_\_\_\_\_ **How many dependents** (other than those listed by any co-borrower)? \_\_\_\_\_

What ages are they? \_\_\_\_\_

**Are there non-dependents who will be living in the home?**      Yes      No

If yes, list: Age and Relation;: \_\_\_\_\_

Annual Family or Household Income: \$ \_\_\_\_\_

**Education** (please circle one):

- 1. Below High School Diploma      2. High School Diploma or Equivalent
- 3. Two-Year College      4. Bachelor's Degree
- 5. Master's Degree      6. Above Master's Degree

Referred to by (please circle all that apply):

- Print Advertisement      Bank      Government      TV      Realtor
- Staff/Board member      Walk-In      Friend      Radio      Newspaper Article

If you were referred by a bank, which one? \_\_\_\_\_

If referred by another source not listed above, which one? \_\_\_\_\_

**CO-CLIENT**

Name:

\_\_\_\_\_

**First**

**MI**

**Last**

Street

\_\_\_\_\_

**City**

**State**

**Zip Code**

**Home:** (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_  
**Work:** (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_

**Cell:** (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_  
**Email:** \_\_\_\_\_

\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**Social Security Number**

**Birth Date**

(You should select both a "Race" and "Ethnicity" categories)

**Race** (please circle):

- 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 and White      9. American Indian/Alaskan Native and Black      10. Other

**Ethnicity**

Hispanic: (please circle) Yes      No

**Are you a military veteran:** (please circle) Yes      No

**Are you a Teacher:** (please circle) Yes      No

**Are you a First Responder:** (please circle) Yes      No

**Immigrant Status** (please select one):

- 1. You are U.S. born and 1 or both of your parents are foreign born
- 2. You are U.S. born but 1 or both grandparents are foreign born
- 3. You are foreign born
- 4. You, your parents and grandparents are all U.S. born

**Marital Status** (please circle): 1. Single 2. Married 3. Divorced 4. Separated 5. Widowed

**Gender** (please circle): Male Female

**Handicapped?** Yes No

**Education** (please circle one):

- 1. Below High School Diploma
- 2. High School Diploma or Equivalent
- 3. Two-Year College
- 4. Bachelors Degree
- 5. Masters Degree
- 6. Above Masters Degree

**Relationship to Customer** (please circle): Spouse Daughter Son Sister Brother  
Girlfriend Boyfriend Mother Father  
Other: \_\_\_\_\_

**CLIENT EMPLOYMENT — Last 2 Years** *Please Print Clearly*

Primary Employer: \_\_\_\_\_

\_\_\_\_\_  
 Title \_\_\_\_\_ Hire Date \_\_\_\_\_  
 Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Phone: (\_\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_  
 Part-Time or Full-Time (Please Circle)  
 Gross Income (before taxes): \$ \_\_\_\_\_  
 Is this amount paid \_\_\_ hourly \_\_\_ weekly \_\_\_ every two weeks \_\_\_ twice a month  
 \_\_\_ monthly?

Secondary (PT) Employer: \_\_\_\_\_

\_\_\_\_\_  
 Title \_\_\_\_\_ Hire Date \_\_\_\_\_  
 Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Phone: (\_\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_  
 Part-Time or Full-Time (Please Circle)  
 \_\_\_ monthly?

**CO-CLIENT EMPLOYMENT — Last 2 Years**

Gross Income (before taxes): \$ \_\_\_\_\_  
 Is this amount paid \_\_\_ hourly \_\_\_ weekly \_\_\_ every two weeks \_\_\_ twice a month

Primary Employer: \_\_\_\_\_

\_\_\_\_\_

Title \_\_\_\_\_ Hire Date \_\_\_\_\_  
 Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_  
 Part-Time or Full-Time (Please Circle)  
 Gross Income (before taxes): \$ \_\_\_\_\_  
 Is this amount paid \_\_\_hourly \_\_\_weekly \_\_\_every two weeks \_\_\_twice a month  
 \_\_\_monthly?

Secondary (PT) Employer: \_\_\_\_\_

Title \_\_\_\_\_ Hire Date \_\_\_\_\_  
 Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_  
 Part-Time or Full-Time (Please Circle)  
 Gross Income (before taxes): \$ \_\_\_\_\_  
 Is this amount paid \_\_\_hourly \_\_\_weekly \_\_\_every two weeks \_\_\_twice a month  
 \_\_\_monthly?

**LOAN INFORMATION**

Mortgage being reported (please circle): First Second  
 Does Second Mortgage Exist (please circle): Yes No  
 Loan Servicing Company (Mortgage being reported): \_\_\_\_\_  
 Type of Loan (please circle): Conventional FHA VA Other (please specify): \_\_\_\_\_  
 Loan Number: \_\_\_\_\_  
 Monthly Payment Amount: \_\_\_\_\_  
 Interest Rate: \_\_\_\_\_  
 Type of Rate (please circle): Fixed ARM (If yes, please specify what type): \_\_\_\_\_  
 If ARM, has rate adjusted (please circle): Yes No If Yes, When? \_\_\_\_\_  
 Days Delinquent (please circle): Current 30-61 days 31-90 days 91-120 days 121+ days  
 Reason for Delinquency (please circle):  
 Loss of income Death in family Failed business venture Increase in expenses Medical issues Divorce/Separation  
 Other (please specify) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Number of Years in Home: \_\_\_\_\_

Investor (please circle):      Freddie Mac      Fannie Mae      Private Investor      I Do not know

Have you received a modification previously?    Yes                      No

If yes, how many? \_\_\_\_\_

When? \_\_\_\_\_

**ADDITIONAL INFORMATION**

	<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
1) Are you currently in Chapter 13 bankruptcy?	Yes	No	Yes	No
If yes, when did it begin? _____				
If yes, when will it be paid out? _____				
If yes, how much is the payment? _____				
2) Have you had a Chapter 7 bankruptcy?	Yes	No	Yes	No
If yes, when was it discharged? _____				
3) Are you about to receive additional funds?	Yes	No	Yes	No
(e.g., tax refunds, property sales, etc.)				
If yes, how much? \$ _____				
4) Have you owned your home in the last 3 years	Yes	No	Yes	No
5) Are you a Veteran?	Yes	No	Yes	No
6) Do you have a contract on a house at this time?	Yes	No		
7) Are you working with another Housing Counseling Agency?	Yes	No		
If yes, who? _____				
If yes, when? _____				
8) Number of vehicles in household _____				
9) Do you currently pay HOA or condo dues?	Yes	No		
If yes, please provide the following				
Paid To (Name of Association): _____				
Address: _____				
_____				
_____				
Amount Paid: \$ _____				
Frequency: _____				

**CLIENT(S) FINANCIAL INFORMATION WORKSHEET**

Case Number: \_\_\_\_\_ Name of Client(s): \_\_\_\_\_

**A. Household Expenses**

<b>Fixed Monthly Expenses</b>	<b>Payment</b>
Mortgage	\$
Second Mortgage	\$
Condo/Homeowner Association Fees	\$
Gas and Electric	\$
Heating Oil	\$
Water and Sewer	\$
Phone	\$
Car Payment 1	\$
Car Payment 2	\$
Auto Insurance	\$
Life Insurance	\$
Medical Insurance	\$
Alimony/Child Support	\$
Alarm System	\$
Property Taxes/Insurance	\$
Other/Credit Card Payment(s) from Section E	\$
<b>Sub-Total</b>	\$

**B. Your Monthly Income**

Gross Income	Net Income (after taxes and deductions)
\$	\$

**C. Spouse/Partner's Monthly Income**

Gross Income	Net Income (after taxes and deductions)
\$	\$

**D. Other Household Monthly Income**

Gross Income	Net Income (after taxes and deductions)
\$	\$

**E. Credit Cards and Other Debt**

<b>Creditor Name</b>	<b>Payment</b>	<b>Balance</b>
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
<b>Total</b>	\$	\$

**F. Surplus/Deficit**

Total Net Monthly Household Income (B+C+D)	\$
- Total Monthly Expenses (A)	\$
<b>= Monthly Surplus/Deficit</b>	\$

<b>Variable Monthly Expenses</b>	<b>Payment</b>
Groceries	\$
Eating Out	\$
Gas	\$
Bus/Taxi/Parking Fees	\$
Car Repairs	\$
Toiletries/Hair Care	\$
Medical Expenses	\$
Day Care/Babysitters	\$
Internet/Cable Television	\$
Clothing/Laundry	\$
Cigarettes/Alcohol	\$
Church/Charity	\$
Entertainment/Lottery	\$
Pet care/food	\$
Cell Phone	\$
Tuition/Education	\$
Other	\$
<b>Sub-Total</b>	\$

<b>Total Monthly Expenses</b>	\$
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**HOUSING OPTIONS & PLANNING ENTERPRISES INC.**  
 6188 Oxon Hill Road Suite 700 Oxon Hill, MD 20745 Telephone# 301-567-3330 Fax# 301-710-0607  
 Tax ID # 20-2526058

**MORTGAGE RELEASE AUTHORIZATION**

**PLEASE COMPLETE NAME, DOB, SSN, ADDRESS, AND PHONE – SIGN & DATE AT BOTTOM**

**Lender:** \_\_\_\_\_ **Attn:** \_\_\_\_\_ **Loan #:** \_\_\_\_\_

**Investor:** \_\_\_\_\_ **Counselor:** \_\_\_\_\_ **Phone:** 301-567-3330 **Fax:** 301-710-0607

**Borrower:** \_\_\_\_\_ **Co-Borrower:** \_\_\_\_\_

**DOB:** \_\_\_\_\_ **SSN:** \_\_\_\_\_ **DOB:** \_\_\_\_\_ **SSN:** \_\_\_\_\_

**Property Address:** \_\_\_\_\_ **City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Phone #:** \_\_\_\_\_ **Phone#:** \_\_\_\_\_

**(Email)** \_\_\_\_\_ **(Email)** \_\_\_\_\_

**DISCLOSURE**

Housing Options & Planning Enterprises, Inc. (H.O.P.E.) is an organization that provides homeownership counseling to homebuyers and foreclosure prevention counseling for homeowners. H.O.P.E employs persons who are qualified to provide the services rendered. To that end, all H.O.P.E. housing counselors are required to be certified. New counselors employed by H.O.P.E have one year to acquire such certification, which can be obtained through the Association of Housing Counselors, the National Federation of Housing Counselors or Neighbor Works.

**AUTHORIZATION FOR FORECLOSURE PREVENTION CLIENTS**

I/We authorize H.O.P.E., its staff or representatives, to act on my/our behalf for the purpose of seeking a resolution with regard to the property listed above. I/We authorize our lending institution/mortgage company to fax, mail, or email any items requested by H.O.P.E. in reference to my/our mortgage.

**AUTHORIZATION FOR ALL CLIENTS**

Pursuant to Public Law 91-50B, Title VI, Section 604 (2) & (3) A & B and Section 610 (a) - (d), I/We hereby authorize any credit Reporting Agency to disclose any consumer credit information to H.O.P.E. and hereby name H.O.P.E. as the authorized "person of my choosing." Additionally, you may discuss my file with H.O.P.E. personnel (Law No. 1610 (d) 1). I understand that I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.

**ACKNOWLEDGMENT**

I/We understand that H.O.P.E. provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from H.O.P.E. in no way obligates me to choose any of these particular loan products or housing programs.

*I/We have read and received a copy of this disclosure form.*

\_\_\_\_\_  
**CLIENT SIGNATURE**

\_\_\_\_\_  
**CLIENT SIGNATURE**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**DATE**

**Counselors:**

*Marcela Fleming, Ainsley Levy, Shawna Nelms, Sakina Kingwood*

