

Homes On The Hill, CDC
12 S. Terrace Avenue
Columbus, Ohio 43204
Ph: 614/275-4663
Fax: 614/275-3060
www.hoth-cdc.org

Foreclosure Prevention Supporting Documents Checklist

Please bring the following documentation as it applies to you to your upcoming counseling session. If you have any questions concerning the information requested, please contact us at the above number.

- Completed budgeting worksheet *
- General information form*
- Credit Report Authorization*
- Agency Disclosure*
- Foreclosure Mitigation Counseling Agreement*
- 3 most recent paycheck stubs for every working household member
- 3 months most recent bank statements
- Most recent 2 years Federal and State Tax Returns (1040)
- Award letters if receiving SSI, Disability, Child Support, or Alimony
- Credit card statements
- Car loan, personal loan and student loan statements or payment books
- Utilities statements (3 most recent) including:
 - Electric
 - Gas
 - Water/Sewer
 - Phone
 - Cell phone
 - Cable
 - Internet
 - Medical bills
- Car insurance statement
- Life / health insurance statements
- All correspondence you have had with your loan servicer
- Most recent mortgage statement
- Closing package/ documents from when you purchased your home and/or refinanced

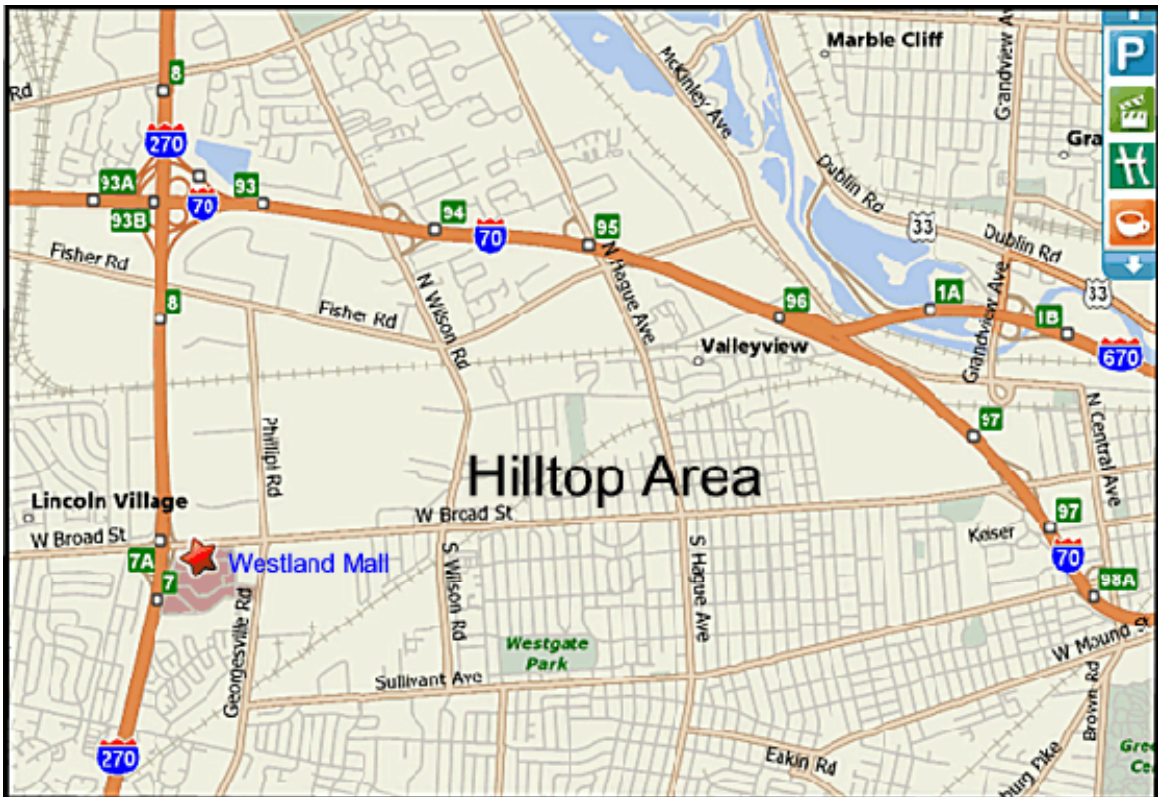
*= Provided by Homes on the Hill CDC

Our Location

Homes on the Hill (HOTH) is located in the Hilltop Area. Our offices are housed inside the Westland Mall, behind Staples and just down the mall walkway from SEARS.

Homes on the Hill (614) 275-4663

4318 Westland Mall, Columbus, OH 43228



Foreclosure Prevention Intake Survey

Contact Information

Name: _____

Street Address: _____

City, State, ZIP Code, County: _____

Birth Date: _____ Social Security Number: _____-____-_____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Best Contact Place & Time: _____

Email Address: _____

How to Contact One Person Not Living With You: _____

Is anyone in your household over the age of 62? ____ Yes ____ No

How long have you owned your home? _____

Budget Information

Monthly Household Income, Before Taxes: \$_____

How much does your household spend on the following?

Credit Card Payments: \$ _____ Mortgage Loans: \$ _____

Student Loans: \$ _____ Personal Loans: \$ _____

Auto Loans: \$ _____

How did you hear about Homes on the Hill? _____

How do you want to resolve your housing / loan issue? _____

Demographics

Race:

American Indian / AK Native Asian / Pacific Islander
 Black, Non-Hispanic Hispanic
 White, Non-Hispanic

Number of Adults in Household: Number of Children in Household:

Marital Status: Gender:

Citizenship:

Non-Resident Alien Permanent Resident Alien US Citizen

Country of Origin: Preferred Language:

Are You Disabled? Yes No

Highest Level of Education Completed:

No High School Diploma GED High School Diploma
 Vocational Certificate Some College Associate's Degree
 Bachelor's Degree Master's Degree Doctoral Degree

Please Check All That Apply To You:

Female Head of Household Single Head of Household
 First Time Homebuyer US Veteran

Employer: Address:

Job Title: Length of Employment:

Loan Information

When did you purchase your house? _____

If applicable, when did you refinance? _____

First Mortgage:

Lender: _____ Loan Officer Name: _____

Loan Term: _____ Loan Number: _____

Loan Amount: _____ Loan-to-Value Ratio: _____

Interest Rate: _____ Monthly Payment: _____

Please check all that apply to your first mortgage:

30-year Fixed 20-year Fixed 15-year Fixed 10-year Fixed

1-year ARM 3-year ARM 5-year ARM 7-year ARM

10-year ARM Interest Only Conventional FHA

VA USDA/ Rural Housing Service Other: _____

Second Mortgage:

Lender: _____ Loan Officer Name: _____

Loan Term: _____ Loan Number: _____

Loan Amount: _____ Loan-to-Value Ratio: _____

Interest Rate: _____ Monthly Payment: _____

Please check all that apply to your second mortgage:

30-year Fixed 20-year Fixed 15-year Fixed 10-year Fixed

1-year ARM 3-year ARM 5-year ARM 7-year ARM
 10-year ARM Interest Only Conventional FHA
 VA USDA/ Rural Housing Service Other: _____

When did you last make a full mortgage payment? _____

Why are you having trouble paying your mortgage?

Taxes/ Utilities/ Insurance Health Crisis Job Loss
 High Cost Loan Family Size Change Overspending
 Other, Please Explain: _____

Have you recently contacted your lender? Yes No

Have you participated in a prior repayment plan? Yes No

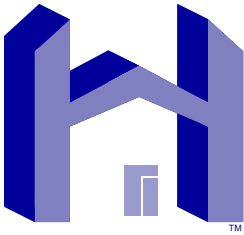
Did you receive a Loss Mitigation Packet? Yes No

Have you contacted any other counseling agencies? Yes No

If so, what agency or agencies? _____

Signature

Date



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HOTH CDC Foreclosure Prevention Agency Disclosure

Homes on the Hill (HOTH) CDC is a nonprofit organization providing decent, affordable housing for low and moderate income individuals and families and helping to strengthen their neighborhoods. Services include: rehabilitation of vacant properties into affordable owner occupied housing; new construction of single family homes; homeownership education programs in English and Spanish; one-on-one homebuyer, credit, and foreclosure counseling in English and Spanish; down payment assistance for qualified buyers; and community development. As a potential client of this organization, you have the right to know the following:

HOTH is a not-for-profit organization and works to provide all services free of charge. **The only fee** that you will be charged for housing counseling services is a **\$16.00** fee to cover the cost of your credit report. This fee may be waived for households in crisis.

Besides offering housing counseling services, HOTH is also a housing developer and offers new and rehabbed homes for sale. As a HOTH client, you are under **no obligation** to purchase property from HOTH.

HOTH also offers various down payment assistance programs, each with their own restrictions and guidelines, to qualified applicants. As a HOTH client, you are under **no obligation** to participate in our programs. HOTH will work to assist you in determining which program best fits your needs, including but not limited to programs offered by the City of Columbus, Franklin County, MORPC, CHP, HOTH, and any others available.

All information submitted to HOTH is considered **confidential** and will be kept confidential unless you consent to the disclosure of such information.

HOTH is certified by the U.S. Department of Housing and Urban Development. HOTH also maintains affiliations, funding sources, partnerships, and working relationships with other public and private community organizations which could create a conflict of interest. These community ties are listed in our brochure.

As a client, you have the **freedom of choice** in selecting and engaging in any and all business transactions with persons working in the financial, mortgage, real estate, homeowner education, housing counseling or other homeownership industry professionals. You have the right to make voluntary and informed decisions free of coercion, intimidation, or undue pressure.

If at any time you decide to terminate your relationship with HOTH, you have the right to request an **assessment** of your immediate or long term potential for successfully achieving or maintaining homeownership and a **description** of the recommended steps to attain your housing goal in the future.

Signature

Date



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Foreclosure Prevention Credit Report Authorization and Privacy Disclosure

I hereby authorize and instruct Homes on the Hill CDC (hereinafter "HOTH") **to obtain and review my credit report.** My credit report will be obtained from a credit reporting agency chosen by HOTH. I understand and agree that HOTH intends to use the credit report for the purpose of evaluating my financial situation.

My signature below also **authorizes the release to credit reporting agencies of financial or other information** that I have supplied to HOTH in connection with such evaluation. Authorization is further granted to the credit reporting agency to **use a copy of this form to obtain any information the credit reporting agency deems necessary** to complete my credit report. I also authorize HOTH to submit client-level information to the data collection system for our grantors, open files to be reviewed for program monitoring and compliance purposes, pull my credit record for purposes of program evaluation two additional times between intake and June 30, 2010, and to conduct follow-up with me related to program evaluation.

HOTH may share with potential mortgage lenders and servicers, other counseling agencies, and grantors my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. **Mortgage lenders may share the information I provide to the lender with the counseling agencies.** These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying HOTH in writing.

 Client's Name (Print)

 Spouse's Name (Print)

 Client's Signature

 Spouse's Signature

 Social Security Number

 Social Security Number

 Date

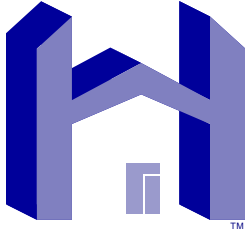
 Date

 Date of Birth

 Spouse's Date of Birth

 Address

 Address



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Consent & Release Waiver

I grant to Homes on the Hill CDC, its representatives and employees the right to take photographs of me and my property, interviews, and quotes, in connection with any services I receive from Homes on the Hill CDC. I authorize Homes on the Hill CDC, its assigns and transferees to copyright, use, publish the same in print and/or electronically.

I agree that Homes on the Hill CDC may use such photographs, interviews, and/or quotes of me with or without my name and for any lawful purpose, including for example such purposes as publicity, illustration, advertising, and web content.

I hereby waive any right to inspect or approve the finished photographs, interviews, and/or quotes, printed, or electronic matter that may be used in conjunction with them now or in the future, whether that use is known to me or unknown, and I waive any right to royalties, or other compensation arising from or related to the use of the photographs, interviews, and/or quotes.

I hereby agree to release and hold harmless Homes on the Hill CDC including any firm publishing and/or distributing the finished product in whole or part against any claims or liability arising from any misuse or alteration, either intentionally or otherwise, that may occur in the production of the finished product, its publication or distribution.

I have read this release before signing below, and I fully understand the contents, meaning, and impact of this release.

Print Name _____

Signature _____

Date _____

Signature, parent or guardian
(if under age 18)

HOMES ON THE HILL CDC— Who We Are and What We Do

Home on the Hill is a non profit housing agency serving low and moderate income individuals and families in Franklin County.

All services are available in both English and Spanish; Homes on the Hill works to provide all services free of charge.

If you are looking to buy a home, Homes on the Hill offers these services:

- Homeownership classes for first-time home buyers
- Individual counseling for first-time homebuyers, including credit repair and financial management
- Down payment assistance for first-time homebuyers
- Remodeled and rehabbed homes for sale

If you own your home, Homes on the Hill offers these services:

- Homeownership classes for home owners
- Individual counseling for homeowners, including foreclosure prevention counseling

FAQ'S (Frequently Asked Questions)

Q. Why do I have to bring my financial information to my counseling session?

- A. During your counseling session, a counselor will work with you to complete a monthly household budget. The counselor then uses this information to help determine how much you can afford to pay for your house payment, as well as to develop a spending and saving plan. For homeowners who are behind on their mortgages, lenders will ask for this information before they will approve a workout for your loan.

Q. Will you share my financial information with my lender?

- A. Homes on the Hill will not share any personal information, including household financial information, with your lender without your consent.

Q. Do I have to live or buy a house on the West Side to use your services?

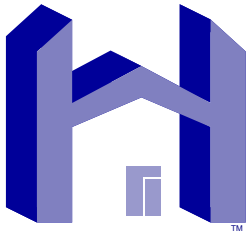
- A. No. Homes on the Hill services are available to any Central Ohio resident.

Q. Do you have to pull my credit report?

- A. Yes, a tri-merge credit report with scores will be pulled for every individual during their initial counseling session; there is a fee of \$16.00 for this service. If you are able to bring in a tri-merge credit report with scores that was pulled within the last 2 months, we will not pull your credit report and you will not have to pay the fee. This fee will also be waived for post-purchase households in crisis.

Q. Will pulling my credit report affect my credit score?

- A. Yes, this will count as an inquiry which may affect your credit score slightly.



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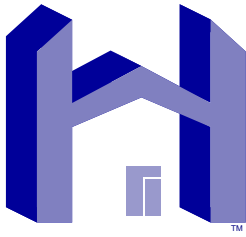
Foreclosure Mitigation Counseling Agreement

1. I understand that HOTH 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 HOTH receives funds from the US Congress through the National Foreclosure Mitigation Counseling (NFMC) program, a division of NeighborWorks America, 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.
3. I give permission for NFMC program administrators and/or their agents to pull my credit report up to two additional times between now and June 30, 2010 and to give authorization for NFMC program administrators and/or their agents to follow-up with me between now and June 30, 2010 for the purposes of program evaluation.
4. I acknowledge that I have received a copy of, read, and understand HOTH'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 HOTH provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from HOTH in no way obligates me to choose any of these particular loan products or housing programs.
8. I understand that while HOTH has a very successful track record of assisting homeowners with their mortgage via forbearance agreements, modification agreements, balance reductions, etc; the use of HOTH housing counseling services does not guarantee a resolution.
9. I understand that I am expected to be completely honest with all documents provided to or completed for HOTH, and that if I am not, HOTH reserves the right to immediately close my file.
10. I understand that I am expected to respond to HOTH staff and volunteer calls requesting additional information and provide requested documents in a timely manner, or else HOTH will assume that I have resolved my loan situation.

Client's signature _____

Date _____

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HOTH Privacy Policy

Homes on the Hill CDC (HOTH) 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 Foreclosure Mitigation 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 applications 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; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

1. 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.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may send written notice to Homes on the Hill CDC, 12 S. Terrace Ave., Columbus, OH 43204

Release of your information to third parties

1. So long as you have not 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.
2. 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.

“Homes on the Hill CDC provides decent, affordable housing for low and moderate income individuals and families and helps to strengthen their neighborhoods”