



Neighborhood Housing Services Of New Britain, Inc.

223 Broad Street, New Britain, CT 06053
Phone: 860-224-2433 • Fax: 860-225-6131 • info@nhsnb.org

We want to thank you in taking the first step in requesting mortgage assistance towards the possible resolution of your delinquency. To assist us in providing you with the most effective and efficient service, please fill out and return all the enclosed forms along with **COPIES** of the documents listed below before any intervention can take place with your mortgage company.

You may fax these documents to NHSNB (860) 225-6131 attention to Rosa Rivera, email to Rosa at rrivera@nhsnb.org or drop-off at our office (*do not leave originals*).

Our office hours:

Monday-Wednesdays: 8-15 a.m. to 4:45 p.m.

Thursdays: 8:15 a.m. to 6 p.m.

Fridays: 8:15 a.m. to 1 p.m.

- 1. **Complete and sign the attached Forms.** (*Intake form, Loan Information Sheet and Income/Expense Sheet*).
- 2. **One page detailed Hardship letter** (*reason for default*) dated and signed by homeowner/s. See **Sample**.
- 3. **Recent Mortgage Statements** or *Recent Mortgage Delinquency notices with phone #'s for ALL OF YOUR EXISTING LOANS.*
- 4. **Proof of Any and ALL HOUSEHOLD INCOME** – (*pay stubs for past 30 days*), *child support letter from court, social security award letter, rental lease, unemployment award letter etc.*). *If additional family members provide income in your household, we need a one page letter stating the member's name residing at the property address and the amount they are contributing with their signature and date; along with one month paystubs from each member. **If this is a rental property we will need the signed Rental Agreement. COPIES***
- 5. **REQUEST FOR MORTGAGE ASSISTANCE PACKAGE.** (From Lender, please complete).
- 6. **Two most recent consecutive months of all personal/business bank statement.** (*all pages of checking & savings accounts*). **COPIES.**
- 7. **Last two years of the Federal/State income tax return** with all schedules & W2s (*3 years of income tax returns with profit and loss forms if self employed*). (*Please sign the bottom page 2 of the 1040 form*) **COPIES**
- 8. **Proof of Residency Utility Bill(s)** – *all pages including disclosures (ex. Light, Gas, Phone and/or Cable)* **COPIES**
- 9. **Credit Report-Go to www.annualcreditreport.com** and pull all 3 or 1 of the credit reports and bring **COPIES**. *If you are unable to pull the credit report through that webpage, you may have to order a copy by contacting the credit bureau directly. The numbers are as follows: Experian at (888) 397-3742, Tran Union at (800) 888-4213, and/or Equifax at (800) 685-1111.*
- 10. **If Divorced** and both parties on the Mortgage Note, please provide a **copy** of the divorce decree & copy of the quit claim deed.

If you have any questions or concerns, please feel free to contact our office at the phone number listed above.

Sincerely,
Homeownership Department





Foreclosure Prevention Intake Form

Date: Borrower: Property Address: Home: Work: Cell: Email:

D.O.B Age: Last 4 digit of your Soc. Sec#:

Do you live in a rural area? Are you English proficient?

- Race (please circle): 1. White 2. Black or African American 3. Asian 4. Hispanic Origin 5. American Indian/Alaskan Native 6. Native Hawaiian/Other Pacific Islander 7. American Indian/Alaskan Native and Black 8. Other

Citizenship: Permanent Resident Alien US Citizen Non-Resident Alien

Foreign Born? Yes No

Country of Origin:

Preferred Language:

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

Gender (please circle): Male Female

Disabled Yes or No US Veteran Yes or No

- Household Type 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

Annual Family or Household Income: \$

Employer:

Job Title: Date Employed

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

Highest Education Level: Below High School Diploma High School Diploma Some College (no degree) Vo/Tech Certificate Associates Degree (2-yr) Bachelors Degree (4-yr) Masters Degree GED

Intake Date: Appt Date:

Co-borrower: Property Address:

Home: Work: Cell: Email:

D.O.B Age: Last 4 digit of your Soc. Sec#:

Do you live in a rural area? Are you English proficient?

- Race (please circle): 1. White 2. Black or African American 3. Asian 4. Hispanic Origin 5. American Indian/Alaskan Native 6. Native Hawaiian/Other Pacific Islander 7. American Indian/Alaskan Native and Black 8. Other

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How do you hear about us? Lender Name: Loan # Are you in foreclosure? How Many Months Past Due: Monthly Payment: Ever Filed Bankruptcy? Date Filed: Chapter 7 or 12? Type of Loan: Previous Loan Modifications? Single/Multi-family or Condo? # of units? Hardship Reason:

MORTGAGE INFORMATION

Please contact your lender (ask for customer service dept.) to complete the information below. Some information you may find on your mortgage statement.

Want to keep your property? Y/N Do you reside on your property? Y/N

Name of Lender: _____

Loan Number: _____

Loss Mitigation Dept. Phone # : _____ Loss Mitigation Dept. Fax # : _____

Lender's Fax # to send the 3rd Party Authorization Letter To: _____

Name of the Investor on my loan (call your lenders customer service dept. only for this info)? _____

What is the name of the bank that previously owned or serviced your loan? _____

	First Mortgage	Second Mortgage	Third Mortgage
Loan Info			
Monthly Mortgage Payment			
Date of Loan Refinance?			
Paid Through What Due Date			
Total Delinquent Amount			
Outstanding Principle Balance			
Loan Type Write YES or NO on each column			
FHA			
VA			
Insured Conventional			
Uninsured Conventional			
Private Mortgage Insurance Co			
Rural Development			
Loan Terms --- Look at Your Mortgage Note or Mortgage Statement			
Fixed Rate (enter amount)			
Adjustable Rate (enter amount)			
Hybrid ARM (2/28)			
Interest Only (enter amount)			
Option ARM			
40/30 Balloon			
80/20			
Escrow Account Info Write YES or NO on each column			
Taxes & Insurance Escrowed			
Past Due Taxes			
Any previous Loan Modifications or Partial Claims or Other Workouts			
Date of Workout Completed			
Property Information			
Type of Property: <input type="checkbox"/> Single Family <input type="checkbox"/> 2-4 Unit <input type="checkbox"/> Condo <input type="checkbox"/> Mobile Home			
Property Condition: <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor			
Date Purchased: _____ Number of Refinances _____ Date of Last Refinance _____			
Currently for Sale? Y/N Listing Price: _____ How Long on The Market? _____			
Real Estate Agent Name & Phone # _____			



Date:	
Name:	
Address:	
Phone Number:	
Lender:	
Loan Number:	
CHIF	

MONTHLY EXPENSES

	Monthly Payment	Balance Due	Amount Past Due
Housing Expenses			
1st Mortgage (Mature)	\$ -	\$ -	\$ -
2nd Mortgage	\$ -	\$ -	\$ -
Property Taxes	\$ -	\$ -	\$ -
Home Insurance	\$ -	\$ -	\$ -
Total Sum	\$ -	\$ -	\$ -
Utilities			
Light	\$ -	\$ -	\$ -
Heating Oil	\$ -	\$ -	\$ -
Water/Sewer	\$ -	\$ -	\$ -
Total Sum	\$ -	\$ -	\$ -
Living Expenses			
Grocery/Eating Out	\$ -	\$ -	\$ -
Clothing/Laundry	\$ -	\$ -	\$ -
Transportation (gas, maintenance, bus)	\$ -	\$ -	\$ -
Auto Insurance	\$ -	\$ -	\$ -
Health/Life Insurance	\$ -	\$ -	\$ -
Medical Expenses (not deducted from pay)	\$ -	\$ -	\$ -
Cable/Internet	\$ -	\$ -	\$ -
Cell Phone	\$ -	\$ -	\$ -
Cigarettes	\$ -	\$ -	\$ -
Total Sum	\$ -	\$ -	\$ -
Installment Debts (use additional paper if needed)			
Auto Loans	\$ -	\$ -	\$ -
Student Loans	\$ -	\$ -	\$ -
Credit Cards	\$ -	\$ -	\$ -
Concolidated Debt	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
Total Sum	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
Total Sum	\$ -	\$ -	\$ -
Total Monthly Expenses	\$ -	\$ -	\$ -

1/0/00
0
0
0
0
0
0



List all your current regular monthly income for yourself. Consider any co-borrowers. Include all sources of income during the past 12 months if they are likely to continue for at least 2 years.

Employer/Business	Start Date/Title	Gross	Net
		\$0.00	\$0.00
		\$0.00	\$0.00
		\$0.00	\$0.00
		\$0.00	\$0.00
		\$0.00	\$0.00
		\$0.00	\$0.00
Other		\$0.00	\$0.00
Total Gross/Net pay		\$0.00	\$0.00

		GROSS	NET
Total Income		\$0.00	\$0.00
Total Expense		\$0.00	\$0.00
Surplus/Deficit		\$0.00	\$0.00
Available Cash	\$0.00		
Checking	\$0.00	List of Vehicles & Age	Value
Savings	\$0.00		\$0.00
Pensions/IRA/401K	\$0.00		

I consent for _____ the Investor, and Mortgage Insurer to engage in discussions and negotiations with me or with Neighborhood Housing Services of New Britain regarding foreclosure alternative programs. I acknowledge that _____ is under no obligation to agree to an alternative to foreclosure, the decision will be based on my financial information, credit report, and payment history, and ability to meet Investor/Insurer Loss Mitigation Requirements.

I agree that the discussions and negotiations of a possible Workable Solution does not constitute a waiver of or defense to _____ right to commence or continue any foreclosure or other collection action.

Borrower's Signature/Date:

Co-Borrower's Signature/Date:



NeighborWorks®
CHARTERED MEMBER



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of New Britain, Inc.
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DIRECTIONS:

From Hartford: I-84 Westbound to Route 9 South to Exit 28A (Downtown New Britain). At end of ramp, turn Right onto East Main Street. Go to intersection of East Main and Main (Save-a-Lot on right, Webster Bank in front of you) and continue straight (road becomes Myrtle Street). Continue on Myrtle about 3 blocks to Grove Street. Turn right onto Grove Street. Take first left onto Orange Street. Go to stop sign and take a right onto Booth Street. Go to stop sign and take a right onto Broad Street. NHS is second building on the left.

From New Haven: I-91 North to Route 9 North to Exit 26 (Downtown New Britain) onto Columbus Boulevard. Go through one light, past CVS and through the stop sign to the intersection of Columbus Boulevard and Main Street. Continue across Main Street. The City Hall Parking Garage is on your left. Turn right at the intersection of Columbus Boulevard and Washington Street. Go one block to the light at Washington and Myrtle Street. Continue on Myrtle about 2 blocks to Grove Street. Turn right onto Grove Street. Take first left onto Orange Street. Go to stop sign and take a right onto Booth Street. Go to stop sign and take a right onto Broad Street. NHS is second building on the left.

From Waterbury: I-84 East to Route 72 East to the Columbus Boulevard exit. At light at end of ramp, go straight to second light at intersection of High Street and Columbus Boulevard. Turn left onto High Street and go over bridge to light, Turn left onto Myrtle. Continue on Myrtle about 1 block to Grove Street. Turn right onto Grove Street. Take first left onto Orange Street. Go to stop sign and take a right onto Booth Street. Go to stop sign and take a right onto Broad Street. NHS is second building on the left.

If you have any questions, you may call the above telephone number.





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Sample Hardship Letter

Dear Homeowner,

This document has been designed to assist you with completing a hardship letter for your lender.

Please keep in mind that the review process can take more than 30 days. In the interim period, the collection process is moving forward. This means you may be served with foreclosure papers. It is recommended that you **SAVE** the money you normally use to pay your mortgage. Keep adding to the money and **DO NOT** spend on other debt. You will need this money as a down payment if you are approved for a workout plan.

You will only need a one page letter to explain your hardship addressed to your lender.

This letter should include all of the information requested below:

- Your name
- Your property address along with your mailing address (if different)
- Name of lender and department
- Your loan number
- Your phone number and best time to reach you

Describe your hardship:

For example: I lost my job with ABC manufactures in July, 2008 and have been unemployed until August, 2008. I am currently working for a new company and will be receiving my first check September, 2008.

Describe the financial steps you have taken during this time:

For example: My wife continued to work for ABC Inc. and was able to obtain a part-time job with DEF Inc. in July, 2008. I worked odd jobs when available and borrowed money from my Grandmother to get by.

Describe your current goal:

For example: I was able to afford the home when we first purchased it, but since the payment increased due to my adjustable rate mortgage we have not been able to keep up. Our goal is to keep the home and we would like any assistance available.

Describe the contribution amount you have for the lender:

For example: I am 4 months behind and do not have the full amount owed, however I have saved \$2000 towards a contribution payment. I am hoping that my \$2000 will be acceptable for a down payment on a workout plan,

Please make sure you sign and print your name on the hardship letter.

Please contact your housing counselor at (860)-224-2433 if you need additional help.



AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

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→ What is a credit report?

Getting your Credit Reports

→ Requesting reports in special situations

All about credit reports

Getting your credit reports

You can get a free report once every 12 months from each of the three nationwide consumer credit reporting companies through AnnualCreditReport.com. You can request all three of your reports at once, or you can space them out over the course of the year. That means if you order a report from one of the companies on March 1, you can't get another free annual credit report from the same company until March 2 next year.

Please note, that there may be situations where you can obtain additional copies of your credit report for free such as the application of certain state laws, when you have been denied credit or in certain situations involving fraud.

You can visit the Consumer Financial Protection Bureau's website for [more information on how you can obtain your credit report for free](#).

How do I request my free annual credit report?

You may request your free annual credit report online, via phone or by mail. You do not need to order your credit report from each credit reporting company at the same time and may decide to request the three credit reports at different times throughout the year.

Online:

You can ask for your free annual credit report from <https://www.AnnualCreditReport.com>. Make sure you are on this site before ordering your report. This is the official site, authorized by the Federal government, for you to get your free reports. You usually can get your report immediately by ordering it online after you have verified your identity through an authentication process.

Phone:

- Call 1-877-322-8228
- You will go through a verification process over the phone.
- Your credit report will be mailed to you within 15 days

Mail:

- Download the [request form](#) (You need an Adobe viewer to view the requested form. Download the free [Adobe viewer](#))
- Print and complete the form
- Mail the completed form to:
 - Annual Credit Report Request Service
 - P.O. Box 105281
 - Atlanta, GA 30348-5281
- Your credit report will be mailed to you within 15 days

The Consumer Financial Protection Bureau's website has [additional information on how to obtain your free annual credit report](#).

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