

Request for Mortgage Assistance - Workout Packet

Homeownership Advisor: _____

Direct Phone Number: _____

Fax Number: _____

PHONE 602-258-1659

WEB TrellisAZ.org

1405 East McDowell Road Phoenix, Arizona 85006

**Home
Matters**

NeighborWorks
CHARTERED MEMBER





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REQUIRED DOCUMENTS TO QUALIFY FOR MORTGAGE ASSISTANCE

- A. Never mail original documents.**
- B. Bring copies of your paperwork to leave with us, not originals.**
- C. Faxing and emailing paperwork is highly encouraged and preferred.**
- D. If any documents listed below are missing, your case will not be reviewed.**

- 1. **Hardship Letter:** Write a detailed but **brief one (1)-paragraph** letter explaining the reason you are requesting assistance. State when you stopped paying and why. See attached document, "**About Your Hardship Letter**".
- 2. **Driver's License and/or Social Security:** Provide **clear copies** of your cards, both sides.
- 3. **Credit Report:** Bring or mail a personal check, money order, or cashier's check for \$18.40 per person on the mortgage. **Credit Reports for Save Our Home AZ Program applicants are \$0.00.**
- 4. **Disclosure Forms:** Read **VERY CAREFULLY**, **properly fill out and sign all** attached forms:
 - Privacy Policy** and Practices
 - Authorization to Run **Credit Report**
 - Foreclosure Mitigation **Counseling Agreement**
 - Consumer Notice 2015**
 - Applicant Form** (5 pages)
 - Third-Party Authorization Form**
 - 4506T** - Fill out, sign and date lines 1a - 1b, 2a - 2b if applicable, 3 and 4.
 - ADOH Disclosure**
 - Household Composition Statement**
 - Imminent Default Certificate**
 - Request for Mortgage Assistance (**RMA**). Include your **Hire Date** on page 3.
- 5. **2014 & 2013 Federal Tax Returns:** **Two (2) years** of Federal Tax Returns "including" all **W2's and/or 1099's**, all schedules and pages. "**SIGN PAGE #2**" OF THE "**1040 FED TAX RETURN**". All parties included in the joint filing must sign. If a spouse filed separately, include their Tax Returns. Include tax returns for anyone living in the home over 18 yrs of age with income.
- 6. If you have **not** yet filed your **2014 Federal Tax Return**, provide a copy of your **2014 W2 and/or 1099** along with the **last paystub for 2014** showing the total **Year-To-Date gross income paid**.
- 7. **Paystubs:** Provide copies of the most current and consecutive paystubs for **ANYONE** over the age of 18 who is working and living in the household. **30 consecutive days is "required" = ONE MONTH.**
- 8. **Self-Employed or a contract worker** **provide a Signed and dated Year-to-Date Profit & Loss Statement.** "January 1, 20__ thru month, date, 20__". (End of the previous month).
- 9. **Social Security, Pension, Retirement, Food Stamps:** including other sources of income such as **Workmen's Comp**, require copies of **Benefit Award Letter(s)** and your **bank statements must show proof of deposit/receipt** of these funds.



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PAGE 2 REQUIRED DOCUMENTS

- 10. **DES Unemployment Benefit “Original Determination Letter”** and **“Weekly Claim Summary/Payment History”** are without exception required.
- 11. **Child and/or Spousal support:** If you receive or pay, either or both, provide copies of the **“Court Recorded”** documents.
- 12. **Divorce Decree / Quit Claim or Warrantee Deed:** If divorced, and your ex-spouse is on the mortgage, provide copies of **“Court Recorded” DIVORCE DECREE** (all pages), including the county recorded **Quit Claim or Warrantee Deed**.
- 13. **Bank Statements:** Provide copies of actual current **2 consecutive months’** of **all bank accounts**. “All pages, even if blank.” **WEBSITE BANK SUMMARY SCREENSHOT PRINTOUTS ARE NOT ACCEPTED.**
- 14. **Letters of Explanation for bank transfers and deposits, or unusual bank activities:** Letters of explanation letter must accompany bank statement, signed and dated.
- 15. **Mortgage Statement:** Provide a copy of your **recent statement** with Principal Balance, Interest, Taxes, Impounds, etc.
- 16. **Homeowners Association (HOA):** If you live in a community with an HOA, provide copies of the current statement or coupon with the HOA mail-to address.
- 17. **Bankruptcy Filing:** If you filed, a copy of your **Discharge Letter** is required.
- 18. **Rental Property:** Provide copies of **“current” lease(s)** signed by all parties, including proof of receipt of payment for two (2) consecutive months and copies of your bank statements showing these deposits. Circle the deposits on your bank statement.
- 19. **Electric Bill:** Provide a copy of your **most current bill** (all pages). **M-Power** users will present a receipt OR online printout of their payments.
- 20. **Hazard Insurance:** Provide a copy of your Declaration Page if you pay insurance separately (homeowner insurance policy).
- 21. **Property Tax Statement:** Provide a copy only if you pay your taxes separately from mortgage payment.
- 22. **Notice of Trustee Sale:** If you have received this notice, provide a copy.

Homeownership Advisor: _____ PHONE#: _____

ABOUT YOUR HARDSHIP LETTER

Your hardship letter should be one to two paragraphs maximum and answer the following questions:

- If you stopped making your mortgage payment, when was that?
- If you are still making your mortgage payment, what funds are you using?
- How many payments you are behind?
- If you lost your job, have you applied for Unemployment Insurance?
- Are you collecting unemployment?
- If you lost your job, have you started working for less money? Or more money?
- If your income was reduced, what cause the reduction? (Divorce, Death of Co-borrower, Reduced Work Hours, Co-borrower loss of job?, Unemployment, etc.)
- If you became disabled, when did that occur?
- Are you expecting to receive disability assistance soon? Was an appeal submitted?
- How are your household expenses being paid for at this time?

Keep your explanations short and to the point. I assure you, hardship letters longer than two paragraphs will not be read. Remember to sign and date your letter.

Below is an example of a fictitious hardship letter that is short and to the point:

To whom it may concern,

In September 2014, I stopped making mortgage payments because I lost my job. I am currently 3 months in arrear as of November 1st. I applied for Unemployment Insurance and waiting for approval (or...for my first check). I have been actively looking for work but my family and I need assistance to keep the home from going into foreclosure.

**Sincerely,
Mrs. Iam Hurting**

PRIVACY POLICY AND PRACTICES – PART I

Trellis 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

1. Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
2. 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
3. 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 call us at 602.258.1659 and do so.

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. 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).
3. 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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PRIVACY POLICY AND PRACTICES – PART II

Directing Us *Not* to Make Disclosures to Third Parties

1. The Federal government requests information to monitor compliance with Federal statutes or local laws that prohibit discrimination in housing.
2. To offer free client services to the public, our funding and assistance to you is based on demographics and statistical data, i.e., household income, family size, gender, county, ethnicity, race, age, etc. Name, address, phone number, social security number, and birth date, are not shared without your expressed written approval.
3. If you prefer that we *not* disclose compliance information, Trellis will not be funded for its' service to you and Trellis may opt to discontinue counseling. (Disclosures required or allowed by federal or local laws will still be permitted.) I/we direct TRELLIS not to make such disclosures by initialing here: _____

4. If you elected *not* to disclose compliance information and initialed above item #3, please allow approximately 30 days from our receipt of this form for your authorization *restrictions* to be noted in your file.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS PRIVACY POLICY AND PRACTICES PART I & II:

Applicant

Co-Applicant

Print Name

Print Name

Signature

Signature

Date

Date

Verbal Authorization: The undersigned certifies the client was informed about the information contained herein and that the client has provided verbal authorization to use this information to provide foreclosure intervention counseling services.

Homeownership Advisor's Signature

Date

Please email or mail completed form to:

Todd Francis, Chief Operating Officer at: tfrancis@trellisaz.org

OR

Attention: Todd Francis, Chief Operating Officer
Trellis, 1405 E. McDowell Rd, Phoenix, AZ 85006

AUTHORIZATION TO RUN CREDIT REPORT

I hereby authorize **Trellis** to obtain my credit report. My credit report will be obtained from a credit reporting agency selected by **Trellis**. I understand that **Trellis** intends to use the credit report for the purpose of providing foreclosure intervention counseling services.

My signature below also authorizes **Trellis** to release financial or other information to credit reporting agencies for the purpose of facilitating the foreclosure intervention counseling process. Authorization is further granted to the credit-reporting agency to use a copy of this authorization form to obtain any information the credit reporting agency deems necessary to complete my credit report.

Applicant Name (Print)

Co-Applicant Name (Print)

Applicant's Signature Date

Co-Applicant's Signature Date

Social Security Number

Social Security Number

Date of Birth

Date of Birth

FORECLOSURE MITIGATION COUNSELING AGREEMENT

Purpose of Housing Counseling

I/we understand that I/we will receive either group and/or one-on-one counseling. The Homeownership Advisor will analyze my/our financial and credit situation, identify those issues that are preventing (or will prevent) me/us from keeping current with my/our mortgage commitment. The Homeownership Advisor will provide assistance with debt and budget management. I/We further understand that the Homeownership Advisor will provide guidance and education to empower me/us to 'fix' those issues which may be contributing to my/our inability to keep current with my/our mortgage and other debts.

Homeownership Advisor's Responsibility:

- Develop written Action Plan,
- Develop spending plan,
- Analyze the mortgage default situation and identify contributing factors,
- Present and explain foreclosure intervention options available to the homeowner, if applicable,
- Complete counseling and follow-up communication in a timely manner,
- Explain collection and foreclosure process,
- Identify alternative assistance, if applicable, and
- Deliver counseling services in a confidential, respectful and professional manner.

Customer's Responsibility:

I/We understand that it is my/our responsibility to work cooperatively with the Homeownership Advisor. Failure to cooperate will result in the discontinuation of counseling services. Failure to cooperate includes, but is not limited to, missing two consecutive appointments.

Initial:

- _____ I will provide honest and complete information to my/our Homeownership Advisor, verbally or in writing,
_____ I will provide all necessary documentation and follow-up information within the timeframe requested,
_____ I will be on time for appointments,
_____ I will call within 24 hours if unable to attend to an appointment,
_____ I will contact the Homeownership Advisor immediately about any changes in our financial situation, and
_____ I understand that breaking this agreement may cause Trellis to sever services with me/us.

1. I/we understand that Trellis 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.



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2. I/we understand that Trellis receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program 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/we give permission for NFMC program administrators and/or their agents to follow-up with me within the next three years for the purposes of program evaluation.
4. I/we acknowledge that I have received a copy of Trellis' Privacy Policy.
5. I/we 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 Homeownership Advisor may answer questions and provide information, but not give legal or tax advice. If I want legal or tax advice, I will be referred for appropriate assistance.
7. I/we understand that Trellis provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from Trellis in no way obligates me to choose any of these particular loan products or housing programs.

I/WE UNDERSTAND AND AGREE WITH THE TERMS OF THIS FORECLOSURE MITIGATION COUNSELING AGREEMENT:

Applicant

Co-Applicant

Print Name

Print Name

Signature

Signature

Date

Date

Homeownership Advisor's Signature

Date

Consumer Notice 2015

Trellis is a nonprofit organization dedicated to creating an Arizona where everyone has a place to call home. Trellis is a HUD approved housing counseling agency.

1. You have the freedom of choice in selecting and engaging in any and all business transactions with Trellis including persons working in the financial, mortgage, real estate, homeowner education, housing counseling or other home ownership industry professions. You are **not** required to use lending or real estate services with Trellis.
 - a. Trellis provides free housing counseling services for pre-purchase, post-purchase, foreclosure intervention. A credit report fee of **\$18.40** per person may apply.
 - b. Trellis has a reverse mortgage counseling fee of **\$125.00** upfront **\$150.00** at closing
 - c. Trellis has a "FHA Back to Work" Counseling fee of **\$125.00**
 - d. Trellis offers an eight-hour (8) homebuyer education class on-site and on-line, valued at **\$300**. It includes a non-refundable fee of **\$50** is to cover materials for the class. The fee for the class may be covered by a program (example: City of Phoenix/Neighborhood Stabilization Program (NSP), Habitat For Humanity Central Arizona, etc. The balance of **\$250** is due upon home purchase, usually paid by the mortgage lender or sponsoring program.
 - e. Trellis offers a 5-hour financial education curriculum through eHomeMoney online. A registration fee of **\$25** is required.
 - f. Trellis builds new homes or acquires and rehabilitates homes for resale. Prices are set based on current market values. Subsidies may be available.
 - g. Trellis, as a mortgage bank (#BK18281) offers mortgage loans. Fees currently charged by Trellis for loans originated and funded by Trellis are as follows: 1.0% to 1.5% origination, **\$495.00** application / processing fee, **\$21.45** credit report fee, **\$20.00** Flood Certification fee. *Due to the fluctuation in the current mortgage lending environment, all fees are subject to change without notice"*
 - h. Trellis is a correspondent lender to financial partners and will charge a 1.0% to 1.5% fee for brokering mortgage loans.
 - i. Trellis owns NHSP Realty LLC, an Arizona licensed real estate brokerage - License Number LC6316520000
2. Trellis is supported by Trellis Community Development, a non-profit organization organized and at all times shall be operated exclusively for the benefit of, to perform the charitable functions of, or to carry out the charitable purposes of, Trellis.
3. Trellis receives funding from the City of Phoenix and HUD through its intermediary, NeighborWorks® America, to provide housing counseling services.
4. Trellis receives funding from HUD through its intermediary, NeighborWorks® America, to counsel and educate consumers on reverse mortgages.
5. Trellis receives corporate contributions, primarily financial institutions, in support of Trellis's HomeOwnership Center to provide housing counseling and homebuyer education.
6. Trellis is a chartered member of NeighborWorks® America and receives funding to provide various products and services in support of encouraging, creating and supporting home ownership.
7. You have the right to make voluntary and informed decisions free of coercion, intimidation or undue pressure.
8. Trellis receives funding from Freddie Mac to operate a Freddie Mac Borrower Help Center.
9. Any complaints should be reported to the Chief Operating Officer/Home Ownership Manager, Todd Francis at (602) 258-1659.

Client Signature

Date

Client Signature

Date

