



Loan Information Packet

Borrower: _____ **Date:** _____

Co-Borrower: _____ **Phone:** _____

Address: _____ **City:** _____ **State:** _____

Social Security #: _____ **Date of Birth:** _____ **Zip Code:** _____

Social Security #: _____ **Date of Birth:** _____ **Email:** _____

Lender/Service: _____ **Loan Number:** _____

Name of authorized person: Amanda Pascall, Rickey Brown

AUTHORIZATION TO SHARE INFORMATION

I/We hereby authorize Home HeadQuarters Inc. (HHQ) , its agents or assignees to verify my/our past employment earnings, records, past and present employment status, bank accounts, obligations, and all other financial matters that are needed to process my/our application. I authorize HHQ and its agents or assignees to discuss and negotiate payment arrangements on my behalf. I further authorize HHQ, its agents or assignees to order a credit report and verify other credit information, including past and present mortgages and contract-for-deed. I/We also authorize HHQ to exchange information with all pertinent parties, including Syracuse United Neighbors (SUN), the City of Syracuse, Syracuse Cooperative Federal Credit Union, Northeast Hawley Development Association (NEHDA), Hiscock Legal Aid Society, Legal Services of Central New York, Syracuse University Consumer Law Clinic and NeighborWorks® Data Collection System in order to assist me/us with the best plan to resolve my/our immediate situation. I authorize the exchange of information with any party listed in this authorization to include, but not limited to in person, via phone, via fax, via database, via reports, and via email. It is understood that a photocopy of this form will serve as authorization. This form will be good for 12 months from the date of signature unless I notify HHQ in writing prior to the expiration period.

I/We commit to full disclosure of all relevant facts pertaining to my/our mortgage by providing complete and accurate information in order to expedite the negotiation process. Failure to do this may result in failed negotiations and your case may be dismissed.

Date: _____

 Borrower

 Co-Borrower

ABOUT YOUR CURRENT SITUATION

Do you live in the property? Yes No How long? _____

Do you want to continue living in the home? Yes No

Is the property listed for sale? Yes No Listing agent's name & # _____

Who do you pay your mortgage to? _____ I don't know.

Who was your original lender? _____

DATE OF LOAN: _____ **TERM OF LOAN:** _____ **INTEREST RATE OR APR:** _____

ORIGINAL LOAN AMOUNT: _____ **MONTHLY PAYMENT AMOUNT: \$** _____

IS YOUR LOAN CURRENT? YES NO **MONTHS/DAYS LATE:** _____ **AMOUNT OWED:** _____

Are property taxes and homeowners insurance included in the payment? Yes No
If no, are the taxes current? Yes No is the insurance current? Yes No

Do you have an adjustable rate mortgage? Yes No If yes, has the rate already adjusted? Yes No

How much can you afford to pay each month on your mortgage? \$ _____

When was the last time you spoke with the lender? _____

What did they say? _____

Your contact person - Name _____ Phone # _____

Has your current mortgage company ever offered you a loan modification, repayment plan, forbearance agreement or any other type of workout plan? Yes No

Were you able to complete your repayment plan? Yes No
If not, why? _____

Have you received a letter about foreclosure? YES NO Is your loan in foreclosure now? YES NO

Have you received a Mortgage Foreclosure Summons and Complaint from the State of New York Supreme Court? YES NO

If yes, what is the filing date? _____ Have you filed an Answer? YES NO

Are you currently involved in bankruptcy? YES NO If yes, are you in a chapter: 7 11 13

Have you been able to save any money to put toward the mortgage? YES NO

If yes, how much and when would the money be available? \$ _____ DATE: _____

Monthly Expense Worksheet

Completed: _____

Name: _____

Loan #: _____

Living Expenses	Monthly Amount	Amount Delinquent
FIXED EXPENSES		
1 st Mortgage		
2 nd mortgage		
Property taxes (If not included)		
Homeowners Insurance (If not included)		
Heat and Electric		
Telephone (House)		
Cell Phone		
Water Bill		
Food and Groceries		
Automobile Payment 1		
Automobile Payment 2		
Gas for Vehicles		
Auto Insurance		
Bus Fare		
Child Care Costs		
Alimony/Child Support Payments		
Student Loans		
Chapter 13 Bankruptcy Payments		
Credit Card Total Payments		
Cable		
Internet		
Life Insurance		
Other		
Other		
VARIABLE EXPENSES		
Automobile Repairs/Expenses		
Medical Expenses		
Home Repairs and Maintenance		
Savings		
Work Related Food/ Expenses		
School Lunches		
Educational Expenses (Supplies, etc.)		
Club/Health Memberships		
Dry Cleaning and Laundry		
Household Cleaning Supplies		
Toiletries/Haircuts/Beauty		
Eating Out		
Entertainment		
Donations/Tithing		
Clothing		
Cigarettes/Alcohol/Gambling		
Allowances		
Pet Expenses		
Other		
Other		
TOTAL EXPENSES:		

Income:	Net Monthly
Borrower 1	
Borrower 2	
Rent	
Other	
Other	
Other	
Other	
TOTAL:	

Income:	
Net Annual	
Net Annual	
Net Annual	
Net Annual	
TOTAL:	

Income:	
Gross Annual	
Gross Annual	
Gross Annual	
Gross Annual	
TOTAL:	

Income:	
Gross Month	
Gross Month	
Gross Month	
Gross Month	
TOTAL:	



DISCLOSURE STATEMENT

Home HeadQuarters, Inc. is a private, not-for-profit 501(c)(3) organization established in 1996 to improve the quality of local housing and neighborhoods.

As such, Home HeadQuarters is dedicated to enhancing the quality of life for families in Central New York by providing services that help:

- People become first-time homebuyers
- Homeowners increase the value of their homes
- Strengthen neighborhoods
- Fill financial, housing and community development needs not met by the private sector

In order to fulfill its mission as stated above, and in addition to providing homeownership education and counseling services, Home HeadQuarters also offers the following programs (among others):

1. Lending Services

Home HeadQuarters provides an array of affordable home improvement loan and grant programs that assist homeowners to make home repairs and improvements.

2. Down Payment and Closing Cost Assistance Program

In addition to providing homeownership education and counseling services, Home HeadQuarters also administers a Down Payment & Closing Cost Assistance Program, which provides eligible homebuyers with up to \$3,000 in the form of a deferred loan for down payment and closing costs toward the purchase of a home.

3. Planning and Real Estate Development Services

Home HeadQuarters will occasionally acquire vacant properties and substantially rehabilitate them for sale to potential new low- and moderate-income homebuyers.

The purpose of this document is to inform Home HeadQuarters' housing counseling customers that they are under no obligation to utilize the other services described above in order to receive counseling.

I acknowledge that I have received a copy of Home HeadQuarters' Disclosure Statement and understand that I am under no obligation to utilize any of Home HeadQuarters' lending or down payment and closing cost assistance products or to purchase or rent a property owned by Home HeadQuarters in order to receive counseling.

I acknowledge that I have received a copy of Home HeadQuarters' Privacy Disclosure - 2011.

Customer Signature

Date

Customer Signature

Date