



1619 Paramount Blvd.
Montebello, Ca 90640
(323) 722-3955

FORECLOSURE PREVENTION
MONTEBELLO HOUSING DEVELOPMENT CORPORATION
APPLICATION CHECKLIST

Please be sure to provide the following items:

- _____ Copies of paycheck stubs for all applicants for the last 30 days
- _____ Copies Last Year Filed Federal Tax Returns (1040), and W-2
- _____ Verification of other household (Valid Identification)
- _____ Copies of past two (2) months bank statements
- _____ Copies of Current mortgage statements
- _____ Copies Current Loan Documents
- _____ Copies of Correspondence from Mortgage Company
- _____ Copies of Property taxes, insurance statements
- _____ Copies of Utility bill with your name and address (current) and all other household bills
- _____ Budget
- _____ Client Authorization signed and dated
- _____ Hardship Letter
- _____ please call to make an appointment once you have collected all the required information at **(323) 722-3955**

Application received by: _____ Date: _____

**MONTEBELLO HOUSING DEVELOPMENT CORPORATION
FORECLOSURE PREVENTION
APPLICATION**

***INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED* RELEASE and APPROVAL TO PROVIDE VERIFICATION**

Date _____

**THERE ARE IMPORTANT LEGAL CONSEQUENCES TO THIS APPLICATION.
PLEASE READ IT CAREFULLY BEFORE SIGNING.**

Personal Information

1. Applicant(s) legal name(s) _____
(First) (Last)

(First) (Last)

2. Applicant(s) current address:

(Street) (City) (Zip code)

Applicant

Co-applicant

3. Telephone numbers Home: _____

Work: _____

Cell/Mess: _____

Email _____

4. Social Security Number: _____

5. Drivers License Number: _____

CO-APPLICANT:

NAME: _____
(Last) (First) (M.I.)

EMPLOYER: _____

ADDRESS: _____
(Street) (City) (Zip code)

TELEPHONE: _____

OCCUPATION: _____

ADDRESS: _____
(Street) (City) (Zip code)

7. Family

Name	Relationship to Applicant	Age
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

8. TOTAL MONTHLY GROSS INCOME:

Applicant: \$ _____ Co-applicant: \$ _____

OTHER MONTHLY INCOME:

SOURCE of INCOME

	APPLICANT	CO-APPLICANT
Interest from CD's	_____	_____
Social Security	_____	_____
Unemployment	_____	_____
Interest from Savings	_____	_____
Child Support	_____	_____
Foster Care	_____	_____
Pension	_____	_____
Alimony	_____	_____
AFDC	_____	_____
Other	_____	_____
TOTAL	_____	_____



CLIENT AUTHORIZATION FOR HOME COUNSELING AGENCY

I would like to participate in your counseling sessions to help improve my housing situation. I understand that my home counselor may discuss information about my credit history, financial situation, employment and other information with me, and with other representatives of financial institutions, or agencies, as necessary to assist me in improving my housing situation. I understand that information about my personal circumstances will be treated as totally confidential and that NO information about me will be discussed with anyone not directly involved in our efforts to improve my housing situation.

I hereby authorize my home counselor to discuss any information related to my personal circumstances that may be necessary in our attempts to improve my housing situation, and to release and/or obtain credit, financial, employment and other information to and/or from other agencies or financial situations when disclosing this information is essential to the improvement of my housing situation.

I hereby authorize Montebello Housing Development Corporation to submit client level information to the DCS grant and allow NFMC to open files to be reviewed for program monitoring and compliance purposes and to allow NFMC to conduct follow-ups for program evaluation.

It is expressly understood that it is my option to work with the real estate agent and/or lender and/or attorney and/or other representative(s) of my choosing, and the home counseling agency will work with such representative in assisting me to improve my housing situation.

It is further understood that in consideration of the home counseling agency's assistance with my housing situation I agree to hold harmless the home counseling agency and its agents and/or employees from any and all claims caused of actions arising. Or which may arise, from mistakes, errors or omissions in regards to said counseling.

I/We hereby authorized Montebello Housing Development Corporation (MHDC) to verify my/our past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process a mortgage loan application. I/We further authorize (MHDC) to orders a consumer credit report and verify other credit information, including past present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

Applicant Signature Date

Co-Applicant Date

Applicant Address City State Zip Code

Client:

Loan #

Monthly Income

Loan #

Net Salary	\$	
Net Salary	\$	
Other	\$	
Other (Social Security, Child Support, et)	\$	
TOTAL INCOME	\$	

Monthly Expenses

Mortgage	\$	
Food	\$	
Electric Bill	\$	
Gas Bill	\$	
Water Bill	\$	
Trash	\$	
Gardner/ Pool Services	\$	
Insurance (Car, house, life)	\$	
HOA	\$	
Car Payment	\$	
Credit Card Payment	\$	
Child Care	\$	
Clothing	\$	
School/ work supplies	\$	
Transportation (gas, bus, fare, etc)	\$	
Tuition	\$	
Savings	\$	
Phone Bill	\$	
Other Bills (cable, internet, etc.)	\$	
Medical expenses	\$	
Alimony/ Child support	\$	
Entertainment (movies, restaurants, video rentals, etc)	\$	
Property Taxes	\$	
Total Expenses (add all monthly expenses)	\$	

TOTAL INCOME		\$		-	TOTAL EXPENSES	\$		=	\$	
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If your TOTAL EXPENSES are bigger than your TOTAL INCOME concentrate on cutting your spending and reducing the debt.

Borrower Authorization Release Form

Part I – General Information	
1. Borrower	2. Name and address of Lender/Broker
3. Loan Number	4. Date

Part II – Borrower Authorization

My/our signature below authorizes and hereby releases any and all information related to the loan number above to **Montebello Housing Development Corporation**, to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage. I further authorize the **Montebello Housing Development Corporation** to speak on my behalf regarding my mortgage. It is understood that a copy of this form will also serve as authorization.

Property Address

Last 4 digits to SS#

Borrower Signature

Date

Borrower Signature

Date



Vera Morales **Victor Burrola** **Max Cabellos** **Daniel Guzman** **Hilton Cermeno**
Housing Counselor NCLR NCLR NCLR NCLR

Renee Chavez **Juan Rivera** **Sergio Hernandez**
Housing Counselor Housing Counselor Housing Counselor

1619 Paramount Blvd.
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Phone (323) 722-3955 Fax (323) 722-3955





CREDIT CHECK CONSENT

I, the undersigned consumer, direct Montebello Housing Development Corporation, to obtain a copy of my credit report This consent shall automatically expire thirty (30) days from the date of my signature below.

Printed Name

Social Security Number

Date of Birth

Address

Signature/Date

Printed Name

Social Security Number

Date of Birth

Signature/Date

MONTEBELLO HOUSING DEVELOPMENT CORPORATION
FORCLOSURE PREVENTION
Questionnaire

The second signature line is only to be used when ordering a joint credit report for a married couple. If more than one individual credit report is being ordered, use a separate Credit Check Consent form for each customer.

1. Have you considered selling your property to avoid foreclosure? If you have not considered selling, please indicate why you want to keep the property.

2. Are you prepared to take whatever action or options is necessary to try to preserve you homeownership and/or your credit?

3. Did anyone contact you offering assistance to modify your mortgage, either directly by telephone, or by other means such as by mail or a flyer?

4. Were you guaranteed a loan modification or asked to do any of the following; pay a fee, sign a contract, redirect mortgage payments, sign over title to your property, or stop making loan payments?

5. Will you be willing to share your story to the Media.

MONTEBELLO HOUSING DEVELOPMENT CORPORATION
Mortgage and Loan Information

INFORMATION ABOUT HOMEOWNERS PROPERTY

Names of all Owners on Title/ Loan

Owners: _____

Owners: _____

Co-owners: _____

Year Purchased: _____

Original Purchase Price: _____

Number of Rooms:

Owner Occupant? Yes___ No___

Multi-Family Home?

Yes___ No ___ Name of tenants Rent received \$

Number of Loans/ Mortgages

1st: _____

2nd: _____

3rd: _____

4th : _____

Taxes Insurances Impounded

Yes___ No ___

If no, Current on Taxes and Insurance

Yes___ No ___

\$ _____

Other Liens:

REASON FOR DEFAULT/DELIQUENCY

MORTGAGE

Type of Mortgage

Purchase Money _____

Refinance _____

Home Equity Loan _____

Debt Consolidation _____

Other _____

Has client brought original loan papers Yes _____ No _____

Investor/Insurer

FHA Insured _____

VA _____

RHS _____

Fannie Mae _____

Freddie Mac _____

PMI _____

Other _____

Term of mortgage (in months)	
Interest Rate	
Principal and Interest Payment (monthly)	
Tax and Insurance Payment (monthly)	
Total Monthly Payment	
Months Behind	
Total arrears including costs	



Montebello Housing Development Corporation Foreclosure Mitigation Counseling Agreement

1. I understand that Montebello Housing Development Corporation 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 Montebello Housing Development Corporation 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 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 acknowledge that I have received a copy of Montebello Housing Development Corporation'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 Montebello Housing Development Corporation provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from Montebello Housing Development Corporation in no way obligates me to choose any of these particular loan products or housing programs.

Client's signature _____ Date _____



Montebello Housing Development Corporation's Privacy Policy

Montebello Housing Development Corporation 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 call us at 323-722-3955 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.

Client's signature _____ Date _____

Client's signature _____ Date _____