

Pacific Community Services, Inc. A HUD Certified Housing Counseling Agency

329 Railroad Avenue P. O. Box 1397, Pittsburg CA 94565 • Phone (925) 439-1056 • FAX (925) 439-0831

Date: _____

□ **Appointment date and time**

PCSI TO FILL THIS

Date: _____

Time: _____

Counselor: _____

(Name of Primary Borrower as shown on Loan)

(Name of Co borrower as shown on loan)

Dear Homeowner,

To assist us in providing you with the most effective and efficient service, please complete the attached worksheet as thoroughly as possible. You only need to complete the current column on the monthly spending plan. Please give the monthly spending plan careful attention. This information is the key element of resolving your financial situation. If there are questions or information you don't understand, that's okay. Do your best with it and we will go through the rest of it together. You can mail, fax or email the forms, or drop them off at our Pittsburg office located at 329 Railroad Avenue.

There are some specific documents you will need to locate and bring to your appointment:

- Current photo proof of identity (e.g., driver's license, passport, etc.)
- Copy of your mortgage/deed of trust
- Copy of your note(s)
- Copies of four most recent pay stubs for each household member who has income
- Copy of two most recent bank statements for all bank accounts
- Copy of two most recent years' Federal Tax Returns including all pages and W-2s
- Copy of most recent Retirement/Pension statement
- Copy of most recent mortgage/loan statement(s) and lender notice(s)
- Copy of most recent Property Tax bill
- Copy of most recent homeowners' insurance policy statement
- Hardship Letter explaining the cause(s) of your current mortgage situation, what you have done to remedy the situation to date and who you have contacted for assistance
- Copy of listing agreement (if applicable)
- Any other documentary proofs related to your situation

Your first appointment will last about an hour and a half.

You have taken the first step to resolving your situation. As a HUD certified Housing Counseling Agency we do not charge for our services and we look forward to working with you.

Sincerely,
The Staff at Pacific Community Services Inc.

Property Address. _____, _____, CA _____

Borrower 1: _____ **Date of Birth** _____ **Gender** _____

Resides at the property? ____ **Years of Education** ____

Telephone: _____ **Cell:** _____ **email:** _____

Borrower 1 RACE

Select One

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Pacific Islander
- White
- American Indian or Alaskan Native & White
- Asian and White
- Black or African-American & White
- American Indian or Alaskan Native & Black or African American
- Other
- Choose not to Respond

Borrower 1 Ethnicity

Select One

- Hispanic
- Non Hispanic
- Choose not to Respond

HOUSEHOLD TYPE

Select One

- Single Adult
- Female-Headed Single Parent HH
- Male-Headed Single Parent HH
- Married Without Dependents
- * Married With Dependents
- Two or More Unrelated Adults
- * Other

Borrower 2: _____ **Date of Birth** _____ **Gender** _____

Resides at the property? ____ **Address (if different):** _____

Telephone: _____ **Cell:** _____ **email:** _____

Borrower 2 RACE

Select One

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Pacific Islander
- White
- American Indian or Alaskan Native & White
- Asian and White
- Black or African-American & White
- American Indian or Alaskan Native & Black or African American
- Other
- Choose not to Respond

Borrower 2 Ethnicity

Select One

- Hispanic
- Non Hispanic
- Choose not to Respond

HOUSEHOLD HARSHIP

Select One

- Reduction in Income
- Medical Bills
- ARM Reset
- Loss Of Income
- * Increase in Expenses
- Business Failure
- * Poor Budget Management
- * Increase in Mortgage
- * Death of a Family Member
- * Other _____

LOAN INFORMATION

First Mortgage

Lender Name
 Loan Number
 Interest Rate
 Monthly Payment
 Loan Principal
 Interest Only
 Principal & Interest
 PITI
 Past Due Amount
 Months Past Due

Second Mortgage

Lender Name
 Loan Number
 Interest Rate
 Monthly Payment
 Loan Principal
 Interest Only
 Principal & Interest
 Past Due Amount
 Months Past Due

Is there a Notice of Default? Yes or No _____

Is there a Notice of Trustee Sale? Yes or No _____

Employment Earnings:	Borrower	C0-Borrower	Borrower 3
Employer Name			
Employer Address			
Start Date:			
Monthly Gross Earnings			
Employer Name			
Employer Address			
Start Date:			
Monthly Gross Earnings			
Employer Name			
Employer Address			
Start Date:			
Monthly Gross Earnings			
Total Employment Earnings			
Other Income Sources			
Overtime/part-time/seasonal			
Bonus/tips			
Dividends/interest earnings			
Business/investment earnings			
Pensions/retirement			
Social Security benefits			
Pensions/retirement			
Veterans Admin. Benefits			
Unemployment			
Public assistance			
Alimony/child support			
Total Monthly Other Income			
Total Monthly Income/All			

Your Available Cash, Assets and Income

List all your sources of cash and all assets including any assets that could be converted to cash.

Checking Account(s)	
Checking Account(s)	
Checking Account(s)	
Savings Account(s)	
Savings Account(s)	
Savings Account(s)	
Mutual funds, stocks, and bonds	
Cash value of life insurance policy	
Cash gifts from parents or other relatives	
Automobile(s)	
Boat(s)	
Other real property	
Other assets	
Total Cash and Assets	

Your Outstanding Loan Balances and Liabilities

First Mortgage Principal Balance	
Second Mortgage Principal Balance	
Credit Card Balances	
Other Notes	
Consumer and Store Accounts	
Automobile Loan(s)	
Other	
Other	
Total Loan Balances and Liabilities	

HUD SCREEN for MORTGAGE SCAMS

HUD encourages Counseling Agencies to ask the following two questions of each homeowner to whom they provide default and/or non-delinquency post-purchase counseling in order to help identify possible loan scams:

1) Did anyone offer to help modify your mortgage, either directly, through advertising, or by any other means such as a flyer? YES _____ NO _____

2) 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? YES _____ NO _____

MONTHLY EXPENSES			
HOUSING		CHILDCARE	
Mortgage (1)	_____	Childcare/Tuition	_____
Mortgage (2)	_____	School Expenses	_____
Property Taxes	_____	Other (Meal, Allowances)	_____
Home Insurance	_____		_____
Homeowners' Due	_____	Subtotal Childcare	_____
Subtotal Housing	_____	MONTHLY DEBT SERVICE	
UTILITIES		Credit Card pmts.	_____
Utilities – Gas & Electric	_____	Other Loans//Student Loans	_____
Water	_____		_____
Garbage	_____	Subtotal Consumer Debt	_____
Telephone	_____	OTHER EXPENSES	
Cell Phones	_____	Food/HH Expenses	_____
Cable/Internet etc.	_____	Health/Pers. Care	_____
Sec/Alarm Service/ Home Warrantee	_____	Medications	_____
Subtotal Utilities	_____	Entertainment	_____
TRANSPORTATION		Dues/Membership	_____
Car Loan Payment	_____	Contrib./Charities	_____
Car Insurance (Prem.)	_____	Other: Storage, etc.	_____
Gas/tolls/Parking	_____	Clothing's	_____
Car repair/Maintenance	_____	Subtotal Other Expenses	_____
License/Registration	_____	TOTAL OF ALL EXPENSES	
Public Transit/passes	_____		_____
Subtotal Transportation	_____	TOTAL GROSS INCOME	
HEALTH/LIFE INSURANCE			_____
Medical/Dental Premium	_____	HSG/RATIO/GROSS INCOME	
Life Insurance	_____		_____
Medications	_____		_____
Co-pays, others	_____		_____
Subtotal Medical	_____		_____

AUTHORIZATION, DISCLOSURE AND PRIVACY POLICY

Client or Borrower _____

Client or Co-Borrower _____

Property Address _____ CA _____
Street Address City Zip

1. I understand that Pacific Community Services, Inc. provides comprehensive housing counseling services including pre purchase, post occupancy, tenant/landlord, fair housing and mortgage delinquency and default. During foreclosure mitigation counseling and post occupancy counseling I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate. Pacific Community Services, Inc. does not provide real estate services, loans or financial aid or make referrals to such services. I understand that I am encouraged to shop and compare the costs and benefits offered by a number of service providers.
2. I understand that Pacific Community Services, Inc. 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, the US Department of Housing and Urban Development and other funding sources for purposes of program monitoring, compliance and evaluation.
3. I give permission to Pacific Community Services, Inc., to pull credit reports while I am an active client and I give the NFMC program administrators and/or their agents permission to follow-up with a credit report and with me within the next three years for the purposes of program evaluation.
4. I acknowledge that I understand and have received a copy of Pacific Community Services, Inc.'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 me and that I am free to use the services of any other Agency.

Disclosure of Other Services and Relationships

Pacific Community Services, Inc. engages in community art and cultural activities and sponsors Section 202 low-income senior housing. Pacific Community Services, Inc. does not charge fees to housing counseling clients and does not accept referral fees or work in concert with for-profit real estate or loan brokers. Clients are under no obligation to use the services of Pacific Community Services, Inc. or any of its affiliates including Stoneman Village Senior Housing, I and II, Presidio Village Senior Housing, PEHDC or Los Medanos Fund. I further understand that housing counselors are not permitted to refer or recommend clients to real estate brokers, mortgage loan providers or other commercial providers other than government agencies and other nonprofit service providers.

I understand that Pacific Community Services, Inc. provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from Pacific Community Services, Inc. in no way obligates me to choose any of these particular loan products or housing programs.

I understand that Pacific Community Services, Inc. is not a provider of legal services and does not

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give legal advice. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I may be referred for appropriate assistance or seek it elsewhere.

Privacy Policy

It is the policy of Pacific Community Services, Inc. to protect the confidential nature of all personal information obtained from clients. Except as disclosed in this agreement, we will not intentionally disclose personal information, including social security numbers, to third parties without authorization.

Information we collect

We collect personal information to support our housing counseling and to aid you in shopping for and obtaining and maintaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on application or other forms.
- Information we receive from a consumer reporting agency.

Information we disclose

We may disclose the following kinds of personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer occupation, assets, debts and income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and,
- Information we receive from a consumer-reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

To whom we disclose

Financial service providers such as companies engaged in servicing or providing home mortgage or home equity loans.

Others, such as funding affiliates, NFMC program administrators and the U. S. Department of Housing and Urban Development, but only for program review auditing, research and oversight

We may not disclose personal information with unaffiliated third parties, except as described in this policy we will give you an opportunity to direct that such information not to be disclosed.

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and help them do their jobs including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others and financial counseling. We maintain physical and electronic security procedures to safeguard confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Client or Borrower Signature	Date
Client or Co- Borrower Signature	Date
Housing Counselor	Date

SUGGESTED CONTENTS OF A HARDSHIP LETTER

An effective hardship letter will include the following:

- Identifying information: Include the homeowners' names, address and account number.
- The introductory paragraph should state the foreclosure prevention tool that the homeowner is seeking.
- The next paragraph should give an overview of the homeowners' income and expenses and explain any anticipated changes in income (or expenses) and when the changes may occur. It should also state whether the homeowner has a lump sum saved to offset any delinquency.
- Then, described the proposed plan. The description should state when the plan will be effective, list the reasons why he homeowner believes it will work, and include a statement about why the homeowner is committed to see the plan through its conclusion.
- The closing paragraph should state the methods and times to contact the homeowner(s) and counselor.
- Attachments:
 - Financial Statement/budget sheet
 - Income and expense verifications
 - Hardship verification (e.g., medical documents, separation papers, court documents, etc.)
 - Verification for anticipated changes to income and expenses

DETERMINING FINANCIAL HARDSHIP

Some lenders and investors require that certain workout options be offered only to borrowers experiencing financial hardship. In general, lenders require that a "hardship" results from an involuntary reduction in income or unavoidable increase in expenses.

Involuntary Reduction of Income

- Unemployment
- Mandatory rate reduction
- Under-employment after loss of a previous job
- Death of a borrower
- Decline in business earnings if self-employment
- Permanent or short term disability
- Serious illness of a household member
- Divorce

Unavoidable Increase in Expenses

- Disability or illness and increase in uninsured major medical expenses
- Natural or man-made disaster damaging the property
- Unanticipated capital expenses for urgent property repairs
- Unavoidable child care expenses
- Loan rate adjustment, change in loan terms, etc.

Voluntary Income Reductions That May Not Be Considered Financial Hardship

- Quitting a job without a valid reason
- Leaving a job to stay home and care for children (without documentation that no alternative affordable child care is available)
- Voluntary decrease in hours
- Normal seasonal layoffs

CALIFORNIA MONITOR A PROGRAM OF THE CALIFORNIA ATTORNEY GENERAL

California Homeowners: KNOW YOUR RIGHTS: YOUR BANK MUST:

Communicate with you.

- Provide you access to a bank representative who knows about your loan. Your representative must have access to someone who can stop foreclosure.
- Tell you how to apply for help, including the information the bank needs to review you for alternatives to foreclosure.
- Keep you informed about the current status of your request for help} including any additional documents the bank needs to complete your loan modification review.
- Notify you of any missing documents within 5 business days of receiving a loan modification application and give you a chance to submit the missing documents.

Offer alternatives to foreclosure. .. Send you information about alternatives to foreclosure.

- Consider you for all alternatives to foreclosure that you may qualify for. The sooner you apply for alternatives to foreclosure, the more options you will have.
- Explain the reasons you were denied an alternative to foreclosure if you submitted a complete application.

Let you appeal a denial of your loan modification application.

- In many cases, give you time to appeal the denial and allow you to provide evidence that the denial was incorrect .

YOUR BANK MUST NOT:

Charge fees for alternatives to foreclosure: Charge you application fees, processing fees, or other fees for an alternative to foreclosure

Dual track: Start or continue foreclosure activities, such as filing a Notice of Default or setting a foreclosure sale date, after you have submitted a complete loan modification application

*This is a summary of certain rights as of April 5, 2013, and these rights apply to the mortgage on the house that you live in.

CALIFORNIA HOMEOWNERS: KNOW YOUR RESPONSIBILITIES. TAKE ACTION.

Be Responsive and Persistent

- Open your mail and return bank phone calls. You could miss important deadlines if you don't respond and your bank might stop trying to reach you. e Continue to reach out to the bank, even if your bank doesn't answer or promptly respond. e Submit all documents that your bank requests for a loan modification application.

Don't Delay

- Banks must give homeowners time to act before starting the foreclosure process but if you delay the time could run out. The sooner you apply for help, the more options will be available to you.

Get Free Help

- **The California Monitor Program** makes sure that the five settling banks (Bank of America, JPMorgan Chase, Wells Fargo, Ally Financial (formerly GMAC), and CitiBank) comply with the National Mortgage Settlement. Although the California Monitor Program does not represent individual homeowners, we can help you navigate your options under the Settlement. For more information} visit <http://californiamonitor.org>. If your mortgage is serviced by one of the settling banks, you can file a complaint at CAMonitor@doj.ca.gov or (949) 824-6683.
- **The U.S. Department of Housing and Urban Development (HUD)** certifies non-profit housing counselors to assist homeowners with the loan modification process. To locate a HUD-certified counselor in your area, visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call (800) 569-4287.
- **The Consumer Financial Protection Bureau** is a federal agency that accepts consumer complaints about financial products~ including mortgages. For more information or to file a complaint, visit <http://www.consumerfinance.gov>.
- **Keep Your Home California** is a state run program created to help homeowners avoid preventable foreclosures. To learn more about this program or to apply for assistance, visit www.keepyourhomecalifornia.org.

Contact a Lawyer for Additional Help

If you think your bank has violated the Homeowner Bill of Rights} you may be able to take legal action to stop a foreclosure or recover damages after a foreclosure. For help in finding an attorney, including a free legal aid service, contact the California State Bar at <http://www.calbar.ca.gov> or (866) 442-2529.

Beware of Scams

- Don't get scammed. It is illegal to charge up-front fees for mortgage assistance.
- Learn more about common mortgage scams at www.loanscamalert.org.
- Report scams to the Attorney General at <http://oag.ca.gov/consumers/loan-modification>.