Foreclosure Prevention Workbook

A decision-making tool for homeowners exploring ways to save their homes and their financial well-being from the foreclosure crisis.

Presented by the Utah Housing Coalition to the people of Utah.

This workbook was adapted from a book created by the Pima County, AZ Foreclosure Prevention Coalition.

Call 2-1-1 for more information
Utah Foreclosure Prevention Taskforce
would like to thank the following organizations
for making this workbook possible:

Pima County, Arizona

The Utah Housing Coalition

American Express
Center for Community Development
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</table>
TOPIC 1

Phases of Foreclosure

Call 2-1-1 for more information
Your Personal Challenges

FORECLOSURE!
LIFE CHANGING EVENTS!
BILLS! BILLS! BILLS!
DIVORCE!
JOB LOSS!

THERE IS HELP!
Diagram of Delinquency Process from Late to Auction Date—180 Days

- **Day 0**: Collections may start calling.
- **Day 60**: Account now overdue. 2 months overdue. Account now turned over to Loss Mitigation.
- **Day 90**: Third Party Trustee takes over your account.
- **Day 120**: House is for sale.
- **Day 150**: Account now turned over to third party trustee. House is for sale.
- **Day 180**: Sale of Home

Collections/Loan Service Dept.
Loss Mitigation
Third Party Trustee takes over your account.
You will receive "Notice of Default".
Process from Late to Auction Date 180 Days

Although you are late from the 1st day after the due date, the COLLECTIONS, sometimes referred to as the LOAN SERVICING Department, of your mortgage company will start calling you between the 16th and the 30th of the month.

What happens after I am 30 days late?
What is the Collections or Loan Servicing Department?
- Collections is a loan servicing division of the mortgage company that accepts and applies your payment each month, tracks any late fees, monitors and when included in your payment, will pay the taxes and insurance when due. They will contact you when payments are missed.
- The “collections” or “loan servicing” department will start calling you to collect the past due payment.

What happens after I am 60 days late?
Typically on the 61st day the loan payment is 2 months past due, and if the Collections department has not been able to collect or make acceptable payment arrangements with you, your account will be turned over to the LOSS MITIGATION DEPARTMENT also know as HOME PRESERVATION AND WORKOUT DEPARTMENT.
What is Loss Mitigation?
- This is a division of the mortgage company that will work with you on an acceptable plan to get you back on track with your mortgage payments (Home Preservation).
- You will begin to receive letters requesting that you call them. During this period, there will be a variety of alternatives to foreclosure for which you may or may not qualify, depending upon your situation.
- They will make many attempts to contact you during this period.

What happens after I am 90 days late?
On the 91st day, a third party TRUSTEE (typically an attorney) takes over your delinquent account. The Trustee will send a “Notice of Default” stating that the property will be sold 90 days from the date the Notice was filed and recorded. There will be a notice published in the newspaper once a week for the four weeks preceding the sale. You will typically receive a “Notice of Trustee Sale” about four weeks prior to the sale date detailing the actual date your home will be sold.

What is the process?
- Mortgage company will not send you any more letters. It is now totally up to you to contact them directly as soon as possible, or through a U.S. HUD certified housing counselor.
- Unless you act quickly, your house will be sold at auction on the date specified.

NOTE: The total number of days of delinquency (90, 120, 180) depends on your mortgage servicer.

Call 2-1-1 for more information.
Think About Your Situation Worksheet
To help you write a Hardship Letter (see sample in back under Tools)

What caused your situation? When did you miss your first payment (date)? Why did you miss this and any other payments? Please be as accurate as possible.

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

How have you tried to fix your financial situation?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Once you complete this exercise, you will be ready to write a Hardship Letter. Please see the Appendix for a sample Hardship Letter. When you begin to work out options with your mortgage lender, you will need a Hardship Letter.

Call 2-1-1 for more information.
TOPIC 2

Managing Cash Flow
## Managing Cash Flow

### What do I have?

<table>
<thead>
<tr>
<th>Sources of Income</th>
<th>Homeowner A</th>
<th>Homeowner B</th>
<th>TOTAL A &amp; B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Income, Employer</td>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Social Security / SSI / SSDI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child or Spousal Support</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployment Compensation</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Workers Disability Compensation</td>
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<td></td>
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<tr>
<td>Veterans Benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monies from Renters or Roommates</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child care assistance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing assistance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total for Homeowner A</strong></td>
<td>$</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td><strong>Total for Homeowner B</strong></td>
<td></td>
<td>$</td>
<td></td>
</tr>
<tr>
<td><strong>Total Household Income (A + B)</strong></td>
<td></td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

### Think About Your Current Situation

- Do you need control of your finances?
- Should you practice money management skills?
- What changes should you make to save your home and improve your financial well-being?
- Where is all the money going

What are your **fixed expenses**? They are expenses that require set payments on a weekly, monthly or annual basis.

What are your **variable expenses**? They are expenses that change, fluctuate, vary from month to month. Estimate what these are and keep track for a couple of months.

What are your **periodic expenses**? They are expenses such as holiday shopping, auto insurance and registration. Guess how much you may spend on these items for an entire year and then divide that amount by 12. That equals how much you should plan to save or budget each month.

Your **total expenses** are the sum of fixed, variable and periodic expenses. See the following chart, which will help you.

Call 2-1-1 for more information.
### Monthly Expenses - Where is my money going?

<table>
<thead>
<tr>
<th>COLUMN 1 EXPENSE</th>
<th>MONTHLY</th>
<th>COLUMN 2 EXPENSE</th>
<th>MONTHLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shelter</td>
<td></td>
<td>Contributions &amp; Gifts</td>
<td></td>
</tr>
<tr>
<td>Rent or Mortgage Payment</td>
<td>$</td>
<td>Church donations</td>
<td>$</td>
</tr>
<tr>
<td>Homeowner Association Dues</td>
<td></td>
<td>Miscellaneous donations</td>
<td></td>
</tr>
<tr>
<td>Home Maintenance</td>
<td></td>
<td>Gifts/cards/Wrapping Accessories</td>
<td></td>
</tr>
<tr>
<td>Manufactured Home Lot Rent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td>Recreation</td>
<td></td>
</tr>
<tr>
<td>Groceries, beverages</td>
<td>$</td>
<td>Club dues</td>
<td>$</td>
</tr>
<tr>
<td>Cleaning supplies, paper products</td>
<td></td>
<td>Newspapers, magazines, books</td>
<td></td>
</tr>
<tr>
<td>Food away from home</td>
<td></td>
<td>CDs, other music</td>
<td></td>
</tr>
<tr>
<td>Tobacco/Alcohol</td>
<td></td>
<td>Movies</td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
<td>Hobbies</td>
<td></td>
</tr>
<tr>
<td>Gas, light, water</td>
<td>$</td>
<td>Vacations</td>
<td></td>
</tr>
<tr>
<td>Phone</td>
<td></td>
<td>Entertainment</td>
<td></td>
</tr>
<tr>
<td>Cell/Mobile Phone</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garbage, sewer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
<td>Other Expenses</td>
<td></td>
</tr>
<tr>
<td>Life</td>
<td>$</td>
<td>Kids' allowances</td>
<td>$</td>
</tr>
<tr>
<td>Auto</td>
<td></td>
<td>Day Care (Children/Seniors)</td>
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<tr>
<td>Health</td>
<td></td>
<td>Babysitting</td>
<td></td>
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<td></td>
<td></td>
<td>Postage</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Cable/Satellite TV</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>$</td>
<td>Other services</td>
<td></td>
</tr>
<tr>
<td>Gas &amp; Oil</td>
<td></td>
<td>Pets</td>
<td></td>
</tr>
<tr>
<td>Repair</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Registration</td>
<td></td>
<td>Monthly Obligations</td>
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<tr>
<td>Bus, carpool</td>
<td></td>
<td>Alimony/Child Support</td>
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<td>Parking</td>
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<td>Total Monthly Auto Loan Payments</td>
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<td>Education</td>
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<td>Total Monthly Credit Card Payments</td>
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<td>Tuition</td>
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<td>Total Monthly Installment Loan Payments</td>
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<td>Books</td>
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<td>Total Other Monthly Obligations</td>
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<td>Sports</td>
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<td>Health Care</td>
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<tr>
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<td>$</td>
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<td>Dental</td>
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<td>Prescriptions</td>
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<tr>
<td>Clothing</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>New purchases</td>
<td>$</td>
<td></td>
<td></td>
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<tr>
<td>Dry cleaning, Laundry</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Personal Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beauty/Barber Shop</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nails</td>
<td></td>
<td></td>
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<tr>
<td>Other Personal expenses</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>COLUMN 1 TOTAL:</td>
<td>$</td>
<td>COLUMN 2 EXPENSE TOTAL:</td>
<td>$</td>
</tr>
<tr>
<td>COLUMN 1 EXPENSE TOTAL:</td>
<td></td>
<td>COLUMN 1 EXPENSE TOTAL:</td>
<td>$</td>
</tr>
<tr>
<td>COLUMN 1 + COLUMN 2 = TOTAL EXPENSES:</td>
<td>$</td>
<td></td>
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# Household Assets
## Budget Outcomes

**What do I own? What Am I willing to sell?**

<table>
<thead>
<tr>
<th>Household Assets</th>
<th>Column 1</th>
<th>Column 2</th>
<th>Column 3</th>
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<tbody>
<tr>
<td>Description</td>
<td>Value</td>
<td>Amount Owed</td>
<td>Sell?</td>
</tr>
<tr>
<td>a) Automobile #1</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Automobile #2</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Automobile #3</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Cash on Hand Over $100</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e) Checking Account</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f) Savings Account</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g) Anticipated Tax Refunds</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h) Money Market Funds</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Stocks/Bonds/CDs/Annuities, etc</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j) IRA / Keog Accounts</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>k) Computer/TV/Electronics</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>l) Furniture</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>m) Boats / Jet Skis</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>n) RV/ Recreational Homes</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>o) Motorcycles / Snowmobile</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>p) Farm Equipment</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>q) Trailers</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>r) Other Property</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>s) Other:</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>t) Total</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**What is my current lifestyle and what must I change?**

- Eating out: ____________________________________________
- Gambling: ____________________________________________
- Toys/Luxuries: _______________________________________
- Cable TV: ___________________________________________
- Cell phone: _________________________________________
- Other: _____________________________________________

Call 2-1-1 for more information.
**Affordability Analysis**

Based on what we earn, spend, need and can sell, Am I able to keep (afford) my home?

**INCOME & EXPENSES**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total Expenses</td>
<td>$______________ Page 13 (Total Col. 1 &amp; 2)</td>
</tr>
<tr>
<td>2. Total Monthly Income</td>
<td>$______________ Page 12 (Total A+ B)</td>
</tr>
<tr>
<td>3. Line 1 - Line 2 (above)</td>
<td>$______________ What’s left to cover increased mortgage payments or other emergencies.</td>
</tr>
</tbody>
</table>

**CASH AVAILABLE / NEEDED**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>4. Homeowner Cash on Hand</td>
<td>$___________ Household Assets, page 14 (line d, Col. 1)</td>
</tr>
<tr>
<td>5. Homeowner Assets – SELL</td>
<td>$___________ Household Assets, page 14 (line t, Col. 3)</td>
</tr>
<tr>
<td>6. Total Cash Available</td>
<td>$___________ Total (Line 4 + Line 5, above)</td>
</tr>
</tbody>
</table>

Additional funds may also be available, depending on your eligibility to qualify for assistance from a nonprofit, governmental or mortgage company. Eligibility will be determined upon an evaluation of your income, expenses and assets.
TOPIC 3

KNOW YOUR MORTGAGE
Mortgages – Know your Loan(s)

The Mortgage/Promissory Note:
The legal evidence of indebtedness and formal promise to repay a debt. It sets out the amount and terms of the loan and recites the penalties and steps the lender can take if you fail to make your payments on time.

Deed of Trust:
The deed of trust helps to verify and protect the legal interest in a property. The property is deeded by the title holder (trustor) to a trustee (often a title or escrow company) which holds the title in trust for the beneficiary (the lender of the money).

Prepayment Penalty Rider:
A prepayment penalty on a mortgage allows the lender to charge a borrower additional interest, typically six months worth, when a mortgage is repaid during the penalty period, which is usually somewhere in the first three to five years of the mortgage. If a mortgage does have a prepayment penalty, this should be clearly stated within the mortgage disclosures, mortgage note and/or prepayment penalty rider to the note.

TIL (Truth in Lending) Disclosure Statement:
Required by Federal law
- TIL must be given within 3 business days of initial loan application
Purpose of TIL:
- Show estimated total costs of borrowing
- Expected payment amounts over life of loan
- Other significant features of your loan.

HUD 1 Settlement/Closing Statement
- Prepared initially by Lender and then by Title Company
- Required by Federal law
- Provides details of sale transaction
- Must be signed by both buyer and seller and becomes
- Part of the lender's permanent loan file

ADJUSTABLE RATE MORTGAGE RIDER (ARM RIDER)
- Adjustable-rate mortgages (ARMs) are loans with interest rates that change. ARMs may start with lower monthly payments than fixed-rate mortgages, but there are two important considerations:
  - The Adjustment Period
  - Borrower Notification
- The interest rate on an ARM is made up of two parts: the index and the margin
- There are different types of ARMs
  - Hybrid ARMs
  - Interest-only ARMs
  - Payment-option ARMs

Call 2-1-1 for more information.
## WHAT ABOUT MY MORTGAGE(S)?

<table>
<thead>
<tr>
<th>What about my Loan?</th>
<th>First Mortgage</th>
<th>Second Mortgage (Home Equity Loan)</th>
<th>Where do I find this*?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Mortgage Lender</td>
<td></td>
<td>DOT*</td>
<td></td>
</tr>
<tr>
<td>Original Loan Amount</td>
<td></td>
<td>TIL*; P. Note*</td>
<td></td>
</tr>
<tr>
<td>Monthly Payment</td>
<td></td>
<td>TIL; P. Note</td>
<td></td>
</tr>
<tr>
<td>Monthly Due Date</td>
<td></td>
<td>TIL; P. Note</td>
<td></td>
</tr>
<tr>
<td>Closing Date of the Loan</td>
<td></td>
<td>DOT; P. Note</td>
<td></td>
</tr>
<tr>
<td>Number of Payments</td>
<td></td>
<td>TIL; P. Note</td>
<td></td>
</tr>
<tr>
<td><strong>My Loan Type is?</strong></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>FHA</td>
<td></td>
<td>HUD 1*</td>
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<tr>
<td>VA</td>
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<td>HUD 1</td>
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<tr>
<td>Conventional Loan</td>
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<td>HUD 1</td>
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<td>MI Company:</td>
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<tr>
<td>Rural Development</td>
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<tr>
<td>Other:</td>
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<tr>
<td><strong>What are my Loan Terms?</strong></td>
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<tr>
<td>Fixed Rate</td>
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<td>TIL; P. Note</td>
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</tr>
<tr>
<td>Adjustable Rate (ARM) Type</td>
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<td>ARM Rider*; P. Note</td>
<td></td>
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<tr>
<td>Initial Rate</td>
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<td>ARM Rider; P. Note</td>
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<tr>
<td>Index</td>
<td></td>
<td>ARM Rider P. Note</td>
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<tr>
<td>Margin</td>
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<td>ARM Rider P. Note</td>
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<tr>
<td>Adjust Date</td>
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<td>ARM Rider P. Note</td>
<td></td>
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<tr>
<td>Adjusts How Often; Caps</td>
<td></td>
<td>ARM Rider P. Note</td>
<td></td>
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<tr>
<td>Other:</td>
<td></td>
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<tr>
<td><strong>Information included on the monthly mortgage statement</strong></td>
<td></td>
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<tr>
<td>Outstanding Balance</td>
<td></td>
<td></td>
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<tr>
<td>Mortgage Insurance</td>
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<tr>
<td>Homeowners Insurance</td>
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<tr>
<td>Taxes Escrowed</td>
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<tr>
<td>Insurance Escrowed</td>
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</tbody>
</table>

*ABBREVIATIONS:
DOT: DEED OF TRUST
P. NOTE: PROMISSORY NOTE
TIL: TRUTH IN LENDING
HUD 1: SETTLEMENT CLOSING STATEMENT
ARM – ADJUSTABLE RATE MORTGAGE

Call 2-1-1 for more information.
TOPIC 4

KNOW YOUR OPTIONS

WHAT HAPPENS NOW?
KNOW YOUR OPTIONS

Options not involving lender:
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

Options working with your Lender depend on factors:
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

Options to Keep the Loan/Home:

• Repayment Plan: where you pay a full month’s payment plus a partial payment.

______________________________________________________________________________

• Forbearance: Similar to a Repayment Plan where lender agrees to a modified monthly payment for several months allowing the borrower to catch up.

______________________________________________________________________________

• Modification: This plan involves more work and may reduce or fix your interest rate, change your term from 30 to 40 or 50 years, or add the delinquent amount to your current amount and re-amortize (or re-schedule your payments).

______________________________________________________________________________

• Partial/Advance Claim: This is a second loan with no interest, or very low interest that is repaid after the first loan is paid, but this is available only with insured or FHA mortgage loans.

______________________________________________________________________________

• Refinance: The lender will offer a new loan which may add an additional borrower. There must be adequate equity in the property. This cannot be done if the value of the home is less than the amount owed to the lender.

______________________________________________________________________________

Call 2-1-1 for more information.
Options to Not Keep Loan/Home – How to Exit Gracefully:

- Sell the property: Best option if the borrower cannot afford the mortgage payment and the house is worth more than the amount owed. In the back of this workbook under Tools there is a worksheet “What’s my House Worth?” to help you decide on a competitive sales price. Other considerations include the condition of your home and how much time do you have.

- Assumption: If you find another borrower willing and qualified to take over your mortgage and your home, they may assume your mortgage. The new borrower must meet the lender’s criteria.

- Deed in Lieu: In some cases the lender will take back your property instead of holding you responsible for the mortgage loan. This requires investor approval. This option will be considered, in most cases, only after the property has been on the market for 90 days. There may be taxes consequences.

- Foreclosure: This is sometimes the only option for a borrower to accept. After five years, the borrower may qualify for a new mortgage. There are tax consequences to foreclosure and credit challenges, as well.

- Short Sale (pre-foreclosure sale): When the borrower owes more than the property is worth, it may be best to sell the property. The lender and mortgage insurer must agree to this option. There may be tax consequences and deficiencies.

- Bankruptcy – Chapter 7 or Chapter 13

Please visit the Bankruptcy Court website [www.azb.uscourts.gov](http://www.azb.uscourts.gov) under Debtor Help or Creditor Help.

Free legal advice is available in most communities. Utah Legal Services is listed among the resources included in this Workbook under the Tools section.
My Notes
TOPIC 5

BEWARE OF SCAMS
BEWARE OF SCAMS
Currently known scams include the following. If you suspect a scam that’s not described here, the Utah Division of Real Estate (see www.realestate.utah.gov or call 801-526-4387) or the Utah Attorney General’s Office (see http://attorneygeneral.utah.gov or call 800-244-4636).

Bailout – includes various schemes where homeowners surrender their title to the house thinking they will be able to remain as renters and buy the house back.

Bait and Switch – homeowners believe they are signing documents for a new loan to make the mortgage current, but sign away their home and are left holding the mortgage on a home they no longer own.

Equity Stripping – a buyer purchases the home for the amount of the late payments and flips the home for a quick profit.

Foreclosure Scams – schemes to defraud borrowers who are in default on their mortgage loans by offering to the borrower a program that makes false claims or that otherwise takes advantage of the borrower's default.

Phantom Help – the “rescuer” charges high fees for work the homeowner could do themselves or charges for strong representation that never materializes.

New Scams New scams are always developing. If you suspect an offer is too good, too easy, too expensive, please call a reliable source who will verify this offer is legitimate. Contact the Utah Division of Real Estate or the Utah Attorney General’s Office.

Protect yourself by:
Never signing over the deed to your home as part of a foreclosure avoidance transaction. A deed should be signed over only if you intend to sell the home for a fair trade;

Consulting an attorney, financial advisor, non-profit mortgage counseling agency, HUD certified counselor or knowledgeable family member before signing any “rescue” documents;

Reading every document carefully. Do not sign contracts or documents that have blank spaces;

Making the monthly mortgage payments directly to your original lender. Do not allow another person to make payments on your behalf;

Contacting your lender first, when you are getting behind in your mortgage payments. Often a payment plan can be worked out that allows you to keep your home while working through financial problems.

Call 2-1-1 for more information.
REBUILDING AFTER FORECLOSURE

Rebuilding after foreclosure is possible especially with the many resources available in the community.

Call 2-1-1 for more information.
Families who need help with rent, utilities, and other needs should contact the following agencies.

2-1-1 Information and Referral
2-1-1, a program of Utah Food Bank Services, is a free information and referral call center for health, human and community services that provides information and referrals on topics such as emergency food pantries, rental assistance, public health clinics, child care resources, support groups, legal aid, and a variety of non-profit and governmental agencies. **Dial 2-1-1 or 1-888-826-9790, [www.211UT.org](http://www.211UT.org)**

**LEGAL ASSISTANCE**

<table>
<thead>
<tr>
<th>Agency</th>
<th>Phone Numbers</th>
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</thead>
<tbody>
<tr>
<td>Disability Law Center</td>
<td>801-363-1347, 1-800-662-9080</td>
</tr>
<tr>
<td>Landlord/Tenant Mediation Program (CAP)</td>
<td>801-359-2444</td>
</tr>
<tr>
<td>Legal Aid Society (Domestic law)</td>
<td>801-328-8849</td>
</tr>
<tr>
<td>Multi-Cultural Legal Center</td>
<td>801-596-7426</td>
</tr>
<tr>
<td>Utah Dispute Resolution (Mediation)</td>
<td>801-532-4841</td>
</tr>
<tr>
<td>Utah Legal Services</td>
<td>801-328-8891</td>
</tr>
</tbody>
</table>

**HOUSING ASSISTANCE**

(For a more complete statewide list Dial 2-1-1)

<table>
<thead>
<tr>
<th>Agency</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Red Cross Utility Assistance</td>
<td>801-323-7000</td>
</tr>
<tr>
<td>ASSIST Inc  Emergency Home Repairs (SL County)</td>
<td>801-355-7085</td>
</tr>
<tr>
<td>Community Development Corporation</td>
<td>801-994-7222</td>
</tr>
<tr>
<td>Housing Services of Utah,  Low interest loans</td>
<td>801-785-6606</td>
</tr>
<tr>
<td>Division of Housing &amp; Community Development</td>
<td>801-538-8666</td>
</tr>
<tr>
<td>HEAT Utility Assistance</td>
<td>801-538-8644</td>
</tr>
<tr>
<td>Utah Telephone Assistance Program</td>
<td>801-538-8793</td>
</tr>
<tr>
<td>Weatherization</td>
<td>801-538-8657</td>
</tr>
<tr>
<td>Single Family Housing</td>
<td>801-538-8636</td>
</tr>
</tbody>
</table>

Housing Authorities of Utah

<table>
<thead>
<tr>
<th>Agency</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bear River AOG/HA</td>
<td>435-586-8462</td>
</tr>
<tr>
<td>Beaver Housing Authority</td>
<td>435-438-2935</td>
</tr>
<tr>
<td>Cedar City Housing Authority</td>
<td>435-586-8462</td>
</tr>
<tr>
<td>Davis Community Housing Authority</td>
<td>801-451-2587</td>
</tr>
<tr>
<td>Emery County Housing Authority</td>
<td>435-381-2902</td>
</tr>
<tr>
<td>Housing Authority of Carbon County</td>
<td>435-637-5170</td>
</tr>
<tr>
<td>Housing Authority of City of Ogden</td>
<td>801-627-5851</td>
</tr>
<tr>
<td>Housing Authority of Salt Lake City</td>
<td>801-487-2161</td>
</tr>
<tr>
<td>Housing Authority of the County of SL</td>
<td>801-284-4420</td>
</tr>
<tr>
<td>Housing Authority of SE Utah</td>
<td>435-259-5891</td>
</tr>
</tbody>
</table>

Call 2-1-1 for more information.
Housing Authorities of Utah…continued

Millard County Housing Authority 435-864-5024
Housing Authority of Uintah Basin 435-781-4156
Roosevelt City Housing Authority 435-722-5858
Provo City Housing Authority 801-852-7080
Tooele County Housing Authority 435-882-7875
Utah County Housing Authority 801-373-8333

Miscellaneous
Office of Recovery Services (ORS) (Child support) 801-536-8500
Utahns Against Hunger 1-800-453-3663
Social Security Administration (SSA) (National) 1-800-772-1213
Salt Lake Office 801-524-4115
Unemployment Insurance Center 1-888-848-0688
Utah Department of Workforce Services (DWS) Central Region Eligibility Service Center 801-313-4600
Customer Relations 1-800-331-4341
Worker’s Compensation Fund (WCF) 1-800-446-2667

Community Action Programs of Utah
Bear River Assoc of Governments 435-752-7242
Serving Box Elder, Cache and Rich Counties
Community Action Services and Food Bank 801-373-8200
Serving Summit, Utah & Wasatch Counties
Southeastern Utah Association of Local Governments 435-637-5444
Serving Carbon, Emery, Grand & San Juan Counties
Ogden - Weber Community Action Partnership 801-399-9281
Serving Weber County
Salt Lake Community Action Program 801-359-2444
Serving Salt Lake & Tooele Counties
Six County Association of Governments 435-896-9222
Serving Beaver, Iron, Washington, Garfield & Kane Counties
Uintah Basin Association of Governments 435-722-4518
Serving Daggett, Uintah & Duchesne Counties
Family Connection Center 801-773-0712
Serving Davis & Morgan Counties
Five County Association of Governments 435-673-3548
Serving Beaver, Iron, Washington, Garfield Counties

Housing & Financial Counseling
AAA Fair Credit Foundation 800-351-4195
Cedar City Housing Authority 435-586-8462
Community Action Services of Provo 801-373-8200 ext 241
Community Development Corporation of Utah 1-866-994-7222
Cornerstone Financial Education 801-621-5600

Call 2-1-1 for more information.
Helpful Organizations & Websites

Housing Education Coalition of Utah (HECU)
The mission is to develop and promote homeownership programs, products and services for individuals throughout the state of Utah and to insure that all Utah residents have access to homebuyer education that adheres to a standardized curriculum and is taught by a nationally certified homebuyer education counselor. More information available at [www.utahforeclosureprevention.com](http://www.utahforeclosureprevention.com).

Utah Housing Coalition
The mission of the Utah Housing Coalition is to be the leader in housing issues and to promote the increase of accessible, affordable housing statewide.
801-364-0077
[www.utahhousing.org](http://www.utahhousing.org)

AAA Fair Credit Foundation
A non profit organization providing credit counseling services, financial education, housing counseling and debt management services.
800-351-4195
[www.faircredit.org](http://www.faircredit.org)

Better Business Bureau of Utah
An ethical marketplace where buyers and sellers trust each other.
800-456-3907
[www.bbb.org](http://www.bbb.org)

Utah NAHRO National Association of Housing Redevelopment Officials
The Mission of NAHRO is to enhance the opportunity for every Utahn to acquire affordable, decent, and safe housing in a viable community.
[www.utahnahro.org](http://www.utahnahro.org)
Utah Legal Services
To promote legal services to low income clients and those 60 years of age or older regardless of income on civil legal matters.
800-662-4245
www.andjusticeforall.org/uls/

Utah Division of Consumer Protection
State agency on consumer protection
800-721-safe
http://consumerprotection.utah.gov/

Utah Division of Occupation and Professional Licensing
The mission of DOPL is to safeguard the public health, safety and welfare and to enhance commerce through licensing and regulation.
866-275-3675
http://www.dopl.utah.gov/index.html

Utah Division of Real Estate
The mission of the Utah Division of Real Estate is to protect the public through education, licensure and regulation of real estate, mortgage and appraisal professionals.
801-530-6747
http://realestate.utah.gov/index.html

Utah Mortgage Lenders Association
Mortgage consumers should be confident knowing that as a UMLA member you will represent them well. Our association admonishes our members to adhere to a higher level of ethics and business practices. Belonging to this association proves you are dedicated to your profession and that you are striving to excel.
http://www.uml.org/

Utah Housing Corporation
The Utah Housing Corporation provides resources for affordable housing. UHC provides mortgage monies to qualifying first time homebuyers as well as resources to developers building or renovating affordable apartment projects.
801-902-8200
www.utahhousingcorp.org

Loan Scam Alert
Loan modification scams are proliferating at a rapid pace. To combat this issue, Congress asked NeighborWorks America® to launch a national public education campaign. The campaign will empower homeowners to protect themselves against loan modification scams, find trusted help and report illegal activity to authorities.
www.loanscamalert.org

Call 2-1-1 for more information.
Perfect Home Living
Perfect home living Inc is a nonpartisan non profit committed to real estate fraud research and establishing policy that prevents fraud from continuing within the real estate industry.
801-560-2508
www.perfecthomeliving.com

AARP
American Association of Retired Persons
Information on issues affecting individual’s age 50 and older. Special section on housing issues including reverse mortgages and predatory lending.
1-866-448-9616
www.aarp.org/states/ut

Department of Housing & Urban Development (HUD)
www.hud.gov
Tips for avoiding Foreclosure
http://www.hud.gov/foreclosure/

HOPE NOW Alliance
HOPE NOW is an alliance between counselors, servicers, investors, and other mortgage market participants. This alliance will maximize outreach efforts to homeowners in distress to help them stay in their homes and will create a unified, coordinated plan to reach and help as many homeowners as possible. The members of this alliance recognize that by working together, they will be more effective than by working independently.
www.hopenow.com
1-888-995-HOPE HOPE Hotline

Credit Bureaus
A credit bureau gathers information about how consumers use credit. In other words, they collect information from as many consumer financial transactions or inquiries as they can. They then sell access to that combined information to anyone who has a legally-recognized reason (permissible purpose). Each year you are eligible for a free credit report from each credit bureau.
Experian
1-888-397-3742
www.experian.com
Equifax
1-800-685-111
www.equifax.com
TransUnion
1-800-888-4213
www.transunion.com

Call 2-1-1 for more information.
Department of Veterans Affairs – VA
Specific information for individuals who are veterans of military service. Information on housing, VA loans, medical benefits, VA/Government employment information and special programs for veterans
www.va.gov

ID Theft
Identify theft is becoming a huge problem in the United States. Everyone is encouraged to be alert to the use of their social Security Number. The Federal Trade Commission has developed a website to help educate everyone on this growing problem.
www.consumer.gov/idtheft

Federal Trade Commission
Consumer information site highlight and reviews of consumer fraud, waste and abuse.
www.ftc.gov

United States Rural Development
Rural Development provides information about home loans and grants in rural American.
www.rurdev.usda.gov

NeighborWorks America
NeighborWorks America is the country’s preeminent leader in affordable housing and community development. We work to create opportunities for lower-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow.
www.nw.org
My Notes
Call 2-1-1 for more information.
The following documents are usually necessary before you begin to work with a mortgage lender, servicer or housing counselor.

- Paystubs for the last 30 days for each member of the household
- Award letter for Social Security/Unemployment/Pension Income
- Federal tax returns for at least 2 years
- Bank Statements (most current 2 months) for all accounts/assets
- Statements/bills for all household expenses and budget
- Promissory Note, Deed of Trust/Mortgage
- Home Equity Loan/Line of Credit/Judgments/Tax Liens
- Any Trustee Sale information from your mortgage company or its attorney
- Any documentation from the courts regarding a foreclosure
- A hardship letter
- A Release of Authorization letter
- Truth in Lending (TIL) Form
- HUD 1 Settlement/Closing Statement
- ALL correspondence, letters (opened and unopened envelopes) from banks, courts or anyone regarding your home or the foreclosure.

Call 2-1-1 for more information.
“Keep On Top” Communication Log

It’s important to keep your documents in order based on your conversations with the mortgage servicer or housing counselor. It’s very important to keep track of all the people working with you including their phone numbers, important dates and action steps. Below is a sample of the kinds of entries to make in your log. Attached to the log should be all of your documents including letters, loans and notices.

- Who did I talk to? When?
- What was discussed?
- What is their phone number?
- Their address?
- When will they call back?
- When am I supposed to call back?
- What notice did I receive and from whom?

SAMPLE “KEEP ON TOP” LOG

<table>
<thead>
<tr>
<th>Date</th>
<th>Name Ph. Number</th>
<th>Notes about our conversation</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/10/2010</td>
<td>1-555-555-5551</td>
<td>Spoke with Katie @ Wilshire who requested a Hardship Letter from me. Fax to her @ 1-888-222-0000, then she will CB. If I don’t hear from her by 1/15/2010, I will call her.</td>
</tr>
<tr>
<td>1/11/2010</td>
<td></td>
<td>Sent Hardship Letter by Fax to Katie.</td>
</tr>
<tr>
<td>1/15/2010</td>
<td>1-555-555-5552</td>
<td>LM with Katie to verify she received fax/hardship letter.</td>
</tr>
<tr>
<td>1/19/2010</td>
<td></td>
<td>Katie called. Received letter. Now reviewing our file with her manager to decide next step. She will CB next week. Mark calendar to call Katie on 1/26/2010 if she has not called me.</td>
</tr>
<tr>
<td>1/27/2010</td>
<td>1-555-555-5553</td>
<td>LM for Katie who has not called as promised. Asked her to call back.</td>
</tr>
<tr>
<td>1/28/2010</td>
<td>1-555-555-5554</td>
<td>Marlon from National called to say their company took over our loan and that he will be my new contact. He has our hardship letter and will discuss with his manager next steps and promised to call back on Monday, Feb. 1st.</td>
</tr>
</tbody>
</table>

Call 2-1-1 for more information.
## KEEP ON TOP COMMUNICATION LOG

<table>
<thead>
<tr>
<th>Date</th>
<th>Name Ph. Number</th>
<th>Notes about our conversation Call Back (CB), Left Message (LM)</th>
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<tbody>
<tr>
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</tbody>
</table>
Release of Authorization Letter

Sample

Advising Mortgage Lender or Servicer that a Housing Counseling Agency will be representing you

Date

Lender’s Name
Lender’s Address
Your Loan Number

Dear Homeownership Preservation/Loss Mitigation Manager,

We the undersigned, hereby authorize ______________ (housing counselling agency) to act on our behalf in all manners relating to our mortgage loan ________________ (loan number, original amount) for the property located at ________________ (include the complete street address, city, state and zip code), including signing of all documents relating to this matter.

Any and all acts carried out by __________ (housing counselling agency) on our behalf shall have the same affect as acts of our own.

This authorization is valid until further written notice.

Sincerely,

(Borrower’s name)
Hardship Letter

Sample

Date

Lender’s Name
Lender’s Address
Your Loan Number

Dear Homeownership Preservation/Loss Mitigation Manager,

Our names are/My name is _______ and I’ve/we’ve been paying the mortgage on our home at [Address] for ___ years now. I’m/We’re writing to you to explain why I/we have unfortunately fallen behind on our monthly payments.

Explain your Hardship (Include dates and specific incidents that caused you to get behind, also explain how it has been resolved).

We/I have sat down with my/our family and taken a very hard look at our financial situation and we all have agreed to make the following sacrifices in order to make certain that this situation never happens again.

Explain what steps you have taken to correct your Financial Position (cut back on spending, canceled some things… cable, eliminated activities, met with Credit Counseling services).

My family and I are truly grateful for the opportunity that you’ve given us to own our home and have every intention of keeping it for a long while, as well as making timely mortgage payments to you for it. Our children will grow up here and we hope that our grandchildren will also.

Thank you again for your time. We truly hope that you will consider working with us and are anxious to get this settled so we can move on.

Sincerely,

Ask everyone in your family sign the letter.

Call 2-1-1 for more information.
AUTHORIZATION TO RELEASE INFORMATION

<<Agency Name>>
FORECLOSURE COUNSELING PROGRAM

I/We hereby authorize and direct any Federal, State or local agency, organization, business or individual to release to <<Agency Name>>, its employees, agents or assigns (hereinafter collectively referred to as “ABC”) to release/exchange any information or materials requested in order to facilitate my participation in ABC’s Foreclosure Counseling Program. I agree that a photocopy of this may also serve as authorization.

The groups or individuals that may be asked to release the above information includes but is not limited to:

- Mortgage companies
- Past and present employers
- Support and alimony administrators
- Social Security Administration
- Veterans Administration
- State unemployment agencies
- Utility companies
- Banks & financial institutions
- Non-profit organizations

I/We further authorize ABC to order a consumer credit report as part of the Foreclosure Counseling Program.

I/We also authorize ABC to exchange information with all pertinent parties in order to assist me with the best plan to resolve my immediate situation. I authorize the exchange of information with any party authorized in this release to include but not be limited to in person, via phone, via fax and via email.

This authorization will stay in effect until I complete my participation in the Foreclosure Counseling Program or revoke this authorization in writing.

_______________________
Name (please print)

_______________________
Signature

_______________________
Date

_______________________
Name (please print)

_______________________
Signature

_______________________
Date

_______________________
Address

_______________________
City/State/Zip

Call 2-1-1 for more information.
COUNSELOR & HOMEOWNER AGREEMENT

<<Agency Name>>
FORECLOSURE COUNSELING PROGRAM

Organization and its counselors (counselor) agree to provide professional foreclosure counseling services to Homeowner(s) (you).

What to expect

The counselor will help you:

- Understand the foreclosure process so that you know what to expect and when;
- Explore options available to you for preventing foreclosure.

Counselors are not able to prevent foreclosure in every situation but are committed to working with you so you can make the best decisions possible.

The counselor will work with you to understand:

- The amount and cause of the mortgage default;
- Your income and expenses by developing a spending plan;
- Solutions to the cause of default and adjustments to your spending plan, as needed;
- Your mortgage product and communicate with your mortgage company;
- Available options for preventing foreclosure including the pros and cons of each.

Together with the counselor you will develop an action plan with steps for both you and the counselor.

Counselor Commitment

The counselor agrees to:

- Provide you with factual information;
- Complete action plan steps in a timely manner;
- Make referrals to needed resources;
- Provide services confidentially, honestly and respect fully.

Homeowner Commitment

You understand that in order for the counselor to provide you with the best service possible, you agree to:

- Provide honest and complete information.
- Provide all necessary documentation and complete action plan steps within the timeframe requested.
- Notify the counselor immediately, preferably 6 hours before a scheduled appointment, if you will be unable to attend an appointment.
- Arrive on time for appointments. You understand that if you are late for an appointment, the appointment will still end at the scheduled time and the counselor may need to reschedule.
- Contact the counselor about any changes in your situation immediately.

Call 2-1-1 for more information.
COUNSELOR & HOMEOWNER AGREEMENT

<<<Agency Name>>>  
FORECLOSURE COUNSELING PROGRAM

_______ Organization _______ and its counselors (counselor) agree to provide professional foreclosure counseling services to _______ Homeowner(s) _______ (you).

Signatures

______________________________________________  ______________________
Homeowner                                      Date

______________________________________________  ______________________
Homeowner                                      Date

______________________________________________  ______________________
Counselor                                       Date

______________________________________________  ______________________
Counselor                                       Date
Know Your Lingo

**Amortization** – the gradual repayment of a mortgage loan with equal periodic payments of both principal and interest calculated to retire the obligation at the end of a fixed period of time.

**Annual Percentage Rate** – the cost of your loan expressed as a yearly rate. Mortgages include interest, points, origination fees, and any mortgage insurance required by the lender.

**Collections** – the process of contacting the homeowner for and receiving delinquent amounts which are owed.

**Deed-in-Lieu of Foreclosure** – the lender must agree that the homeowner can voluntarily sign the deed over to the lender to avoid the foreclosure process. The homeowner is required to vacate the property at the time the documents are signed or at another negotiated date.

**Debt-to-Income Ratio** – maximum percent of gross monthly income that can be used for the house payment plus all other debts.

**Delinquency** – failing to make a timely payment so that it is received on or after the due date.

**Escrow Account** – an account held by a lender for payments of taxes, insurance, or other periodic debts against real property. Part of the borrower's monthly payment goes into this account so funds will be available to pay the taxes, insurance and other impounded matters when due to avoid the need for the borrower to pay a lump sum payment.

**Foreclosure** – legal action to force the sale of a home (Repossession).

**Grace Period** – length of time between the due date and the date when late fees begin.

**Good Faith Estimate** – A written estimate of costs & fees expected for a mortgage loan.

**Housing Ratio** – maximum percent of gross monthly income that can be used for a monthly mortgage payment.

**Housing Counseling Agency** – Nonprofit mortgage lending experts who help you prepare for homeownership or work out a solution to save your home from foreclosure.

**Interest Rate** – the percentage of a sum of money charged for its use.

**Insurer** – insures the lender/investor in case the loan becomes delinquent.
Investor – the owner of the loan.

Loan Modification – changing one or more terms of the original mortgage agreement, usually: a) delinquent payments and other costs may be added to the loan balance, b) interest rate changes and/or c) length/term of the mortgage changes, thus resulting in a lower payment amount.

Loan-to-Value Ratio – the comparison of the amount of the loan to the value or selling price of real property expressed as a percentage. For example, if a home with a $100,000 value has an $80,000 mortgage on it, the loan to value is 80%.

Loss Mitigation – working with the customer to find a permanent solution to resolve the delinquency (Homeownership Preservation).

Mortgage Insurance - A policy that protects lenders against some or most of the losses that can occur when a borrower defaults on a mortgage loan; mortgage insurance is required primarily for borrowers with a down payment of less than 20% of the home's purchase price.

Mortgage Lender – The company who provided you the funds to buy your home based on a repayment plan including monthly interest and principal.

Partial Claim – applies to FHA loans only; HUD advances insurance funds to pay past-due amounts without charging interest, and is repaid when the mortgage is paid in full – either through refinancing or sale of the property.

Rate Lock-in – holds a rate for a specific period of time. Get it in writing (a loan commitment) – in Utah a mortgage banker will do it. Mortgage brokers will do it too for an added fee. Ask to see a license.

Repayment Plan – regular monthly payments plus additional amounts as agreed; payments are made until the loan is current.

Mortgage Servicer – A mortgage lender may sell your mortgage loan to a company responsible for customer service, processing payments, and working with delinquent payments.

Short Sale – the sale of the property at fair market value; the lender agrees to accept the proceeds of the sale even though it is less than the full payoff amount in order to avoid foreclosure, and may result in additional taxes.

Special Forbearance Plan – a signed agreement that allows the reduction or suspension of a homeowner’s monthly payments for a specific period of time. This requires regular monthly payments plus additional amounts as agreed, until the loan is current.
Homeowner Information Sheet

Homeowner (A)  

Homeowner (B)  

Homeowner (A) Street Address  
City  State  Zip Code  

Homeowner (B) Street Address  
City  State  Zip Code  

Property Address (if different)  
City  State  Zip Code  

Home Phone (A)  Home Phone (B)  

Work Phone (A)  Work Phone (B)  

Cell Phone (A)  Cell Phone (B)  

Email Address (A)  

Email Address (B)  

Homeowner (A) SSN  Homeowner (B) SSN  

Homeowner (A) DOB  Homeowner (B) DOB  

Homeowner (A) Employer 1  
Title  How Long?  

Homeowner (A) Employer 2  
Title  How Long?  

Homeowner (B) Employer 1  
Title  How Long?  

Homeowner (B) Employer 2  
Title  How Long?  

Call 2-1-1 for more information.
What’s My House Worth?

Type of Property

☐ Single Family detached
☐ Condominium
☐ 2-4 Unit (duplex)
☐ Manufactured Home
☐ Townhouse
☐ Other

Condition of Home

☐ Excellent  ☐ Good  ☐ Fair  ☐ Poor

Age of Home:___________  Date Purchased:______________

Describe Improvements you’ve made:________________________________________

For Sale? ☐ Yes  ☐ No

List Price:$_______________  How long for sale? ______________

Real Estate Agent:___________________ Telephone:____________
Real Estate Broker:___________________ Telephone:____________

Help in determining the current value of your home:

Beaver County Assessor’s Office
Website:  http://www.beaver.state.ut.us/assessor.htm
Telephone:  435-438-6463

Box Elder County Assessors Office
Website:  http://www.boxeldercounty.org/
Telephone:  435-734-3333

Cache County Assessor’s Office
Website:  http://www.cachecounty.org/assessor.php
Telephone:  435-755-1590

Carbon County Assessor’s Office
Website:  http://www.carbon.utah.gov/assessor/index.htm
Telephone:  435-636-3249

Call 2-1-1 for more information.
Daggett County Assessor’s Office
Website: http://www.daggettcounty.org/Directory.asp?did=6
Telephone: 435-784-3222

Davis County Assessor’s Office
Website: http://www.daviscountyutah.gov/assessor/default.cfm
Telephone: 801-451-3250

Duchesne County Assessor’s Office
Website: http://www.duchesnegov.net/assessor/assesor.html
Telephone: 435-738-1110

Emery County Assessor’s Office
Website: http://www.emerycounty.com/Assessor/contact.htm
Telephone: 435-381-2474

Garfield County Assessor’s Office
Website:
Telephone: 435-676-1108

Grand County Assessor’s Office
Website: http://www.grandcountyutah.net/assessor.htm
Telephone: 435-259-1327

Iron County Assessor’s Office
Website: http://www.ironcounty.net/departments/Assessor/
Telephone: 435-477-8311

Juab County Assessor’s Office
Website: http://www.co.juab.ut.us/County/Assessor/Index.html
Telephone: 435-623-3425

Kane County Assessor’s Office
Website: http://kane.utah.gov/deptinfo.cfm?deptID=4
Telephone: 435-644-2647

Millard County Assessor’s Office
Website: http://www.millardcounty.org
Telephone: 435-743-5719

Morgan County Assessor’s Office
Website: http://www.morgan-county.net/
Telephone: 801-845-4000

Call 2-1-1 for more information.
Piute County Assessor’s Office
Website: http://www.piute.org/Goverment.htm
Telephone: 435-577-2988

Rich County Assessor’s Office
Website: http://www.richcountyut.org/officers.htm
Telephone: 435-793-5215

Salt Lake County Assessor’s Office
Website: http://www.assessor.slco.org/cfml/Query/query2.cfm
Telephone: 801-468-3050

Sanpete County Assessor’s Office
Website: http://sanpetecounty.org/pages/assessor
Telephone: 435-835-2111

San Juan County Assessor’s Office
Website: http://www.sanjuancounty.org/assessor.htm
Telephone: 435-587-3221

Sevier County Assessor’s Office
Website: http://www.sevierutah.net/assessor/assessor.htm
Telephone: 435-893-0431

Summit County Assessor’s Office
Website: http://www.summitcounty.org/assessor/
Telephone: 435-336-3248

Toole County Assessor’s Office
Website: http://www.co.tooele.ut.us/assessor.htm
Telephone: 435-843-3110

Uintah County Assessor’s Office
Website: http://www.co.uintah.ut.us/assessor/aso.php
Telephone: 435-781-5323

Utah County Assessor’s Office
Website: http://www.co.utah.ut.us/Dept/Assess/Index.asp
Telephone: 801-851-8244

Wasatch County Assessor’s Office
Website: http://www.co.wasatch.ut.us/d/assessor.html
Telephone: 435-657-3181

Call 2-1-1 for more information.
**Washington County Assessor’s Office**
Website:  http://www.washco.utah.gov/departments.php?whichDept=1
Telephone:  435-634-5703

**Wayne County Assessor’s Office**
Website:  http://www.waynecnty.com/Assessor.html
Telephone:  435-836-1305

**Weber County Assessor’s Office**
Website:  http://www.co.weber.ut.us/assessor/contact.php
Telephone:  801-399-8572
My Notes

For help with referrals and financial education, counseling, and debt management, contact 2-1-1 Information and Referral

Call 2-1-1 for more information.
For help with referrals and financial education, counseling, and debt management, contact
2-1-1 Information and Referral

Call 2-1-1 for more information.
Free Foreclosure Help: It’s Just a Phone Call Away

Dial 2-1-1 today to receive a FREE Foreclosure Prevention Workbook

www.utahforeclosureprevention.com

Call one of the following nonprofit counseling agencies to receive FREE help with Foreclosure Prevention:

⇒ AAA Fair Credit Foundation
   (800) 351-4195
⇒ Cedar City Housing Authority
   (435) 586-8462
⇒ Community Action Services of Provo
   (801) 691-5200
⇒ Community Development Corp of Utah
   (866) 994-7222
⇒ Community Development Corp of Utah
   (435) 637-5032 x 708 - Eastern Utah (Price)
⇒ Cornerstone Financial Education
   (801) 621-5600
⇒ Neighborhood Nonprofit Housing Corp
   (435) 753-1112
⇒ NeighborWorks of Provo
   (801) 375-5820
⇒ NeighborWorks of Salt Lake City
   (801) 539-1590
⇒ Salt Lake Community Action Program
   (801) 359-2444
⇒ USU Family Life Center
   (435) 797-7224

2-1-1
Get Connected. Get Answers.

Presented by the Governor’s Utah Foreclosure Prevention Taskforce & Utah Housing Coalition

Think you’ve been a victim of a scam or fraud? Call the Utah Division of Real Estate: (801) 530-6747

Call 2-1-1 for more information.
Disclaimer

Unless otherwise specifically stated, the information contained herein is made available to the public by the Don’t Borrow Trouble® Pima County and the Utah Housing Coalition for use as an example of the kinds of documents and advice one may receive in the process of negotiating with a mortgage company, housing counseling agency or any other party involved in the delinquency or foreclosure of one’s home. The intent of the workbook is to assist individuals in resolving their foreclosure crisis.

Neither Don’t Borrow Trouble® Pima County, the Utah Housing Coalition nor any other agency or entities involved in the development of this workbook, assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, product or process disclosed in these examples.

Reference herein to any specific commercial product, process, service by trade name, trademark, manufacturer, or otherwise, does not constitute or imply its endorsement, recommendation, or favoring by the Don’t Borrow Trouble® Pima County, the Utah Housing Coalition or any entities thereof.

The views and opinions of the originators expressed therein do not necessarily state or reflect those of the Don’t Borrow Trouble® Pima County, the Utah Housing Coalition or any agency or entities thereof.
Utah Foreclosure Prevention Taskforce 2008

It became apparent when the Housing Education Coalition of Utah (HECU) was working on their mission of becoming united using the same curriculum statewide that foreclosures in Utah needed to be addressed. A work group was established and it became apparent the need to form a Taskforce to get ahead of the situation. Many states did not get on board early enough to address the issue of foreclosures. Utah seems to be behind the curve on many national trends and we are thankful to learn from other states.

Participating Agencies
AAA Fair Credit Foundation
American Express Center for Community Development
CHASE
Community Development Corporation of Utah
Community Development, FRBSF
Cornerstone Financial Education
Federal Reserve Bank of S.F.
Housing Education Coalition of Utah
Housing Urban Development (HUD)
Morgan Stanley Bank
Neighborhood Nonprofit Corporation
NeighborWorks Salt Lake
Perfect Home Living
Pitney Bowes Bank
Provo Community Action Services
Olene Walker Housing Loan Fund
Rural Community Assistance Corporation
Salt Lake Board of Realtors
Salt Lake City Housing & Neighborhood Development
Salt Lake Community Action Program
UBS Bank
Utah Division of Housing and Community Development
Utah Housing Coalition
Utah Housing Corporation
Utah Mortgage Lenders Association
Utah State University Extension
U of U Bureau of Business and Economic Business Research
Wells Fargo Bank
Western Region Homeownership Preservation, Chase

Special thanks to Pima County, AZ for allowing us to use their workbook as a template.

Call 2-1-1 for more information.
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