



## Mortgage Mediation File Checklist

### I. Required Urban League Documents:

- Urban League Application
- Urban League Budget form completed and signed
- Credit Authorization – signed by applicant/co-applicant
- Third Party Authorization – signed by all on the mortgage
- Urban League Disclosure Form
- Photo Id

### II. Financials:

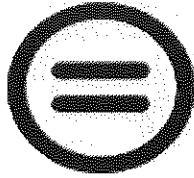
- Two recent pay stubs for all employed (totaling 30 days)
- Year-to-date Profit & Loss for self-employed
- Proof of unemployment, social security, or pension
- Two months bank statements for all accounts (all pages)
- Two years tax returns signed and 4506T

### III. Mortgage Information

- Copy of the mortgage note/deed
- Most recent mortgage statement
- Copy of taxes and insurance bills if not escrowed in the mortgage payment
- Any correspondence from your mortgage company or its attorney
- Any documentation from the courts or the sheriff regarding foreclosure

### IV. Additional Support Documents

- Letter stating why the hardship occurred – dated and signed
- Copies of most recent utility bills



# Urban League of Southern Connecticut

Date: \_\_\_\_\_

I am Interested in: Refinancing \_\_\_\_\_ Default Prevention/Counseling \_\_\_\_\_ Reverse Mortgage \_\_\_\_\_

Who Referred You? \_\_\_\_\_

### CONTACT INFORMATION

Borrower Name: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_ Gender (M/F)

Co-Borrower: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_ Gender (M/F)

Property Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: ( ) \_\_\_\_\_ Best time to reach you : \_\_\_\_\_

Work Phone: ( ) \_\_\_\_\_ Work Hours: \_\_\_\_\_

Cell Phone: ( ) \_\_\_\_\_ Email: \_\_\_\_\_

### DEMOGRAPHIC INFORMATION

Borrower: Head of Household Yes \_\_\_\_\_ No \_\_\_\_\_ Gender: M \_\_\_\_\_ F \_\_\_\_\_

Marital Status: Single \_\_\_\_\_ Domestic Partner \_\_\_\_\_ Married \_\_\_\_\_ Divorced \_\_\_\_\_

Widowed \_\_\_\_\_ Other \_\_\_\_\_

Co-Borrower: Head of Household Yes \_\_\_\_\_ No \_\_\_\_\_ Gender: M \_\_\_\_\_ F \_\_\_\_\_

Marital Status: Single \_\_\_\_\_ Domestic Partner \_\_\_\_\_ Married \_\_\_\_\_ Divorced \_\_\_\_\_

Widowed \_\_\_\_\_ Other \_\_\_\_\_

Household Size: \_\_\_\_\_ Number of Dependents: \_\_\_\_\_

Ethnicity: Hispanic \_\_\_\_\_ Non-Hispanic \_\_\_\_\_

- \_\_\_\_\_ American Indian/ Alaskan Native
- \_\_\_\_\_ Asian
- \_\_\_\_\_ Black or African American
- \_\_\_\_\_ Native Hawaiian or other Pacific Islander
- \_\_\_\_\_ White
- \_\_\_\_\_ American Indian or Alaska Native and White
- \_\_\_\_\_ Other Multiple Race

### EMPLOYMENT

Employed By: \_\_\_\_\_ Address: \_\_\_\_\_ Title: \_\_\_\_\_

Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

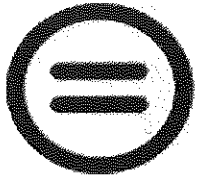
Are you receiving Unemployment? Yes \_\_\_\_\_ No \_\_\_\_\_ If Yes, start date: \_\_\_\_\_

### INCOME

All income sources	All income sources	Rental, borders, family All other Sources
Borrower	Co-Borrower	
\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____

Total Net: \$ \_\_\_\_\_ Total Net: \$ \_\_\_\_\_ Total Net: \$ \_\_\_\_\_

Loan Number: \_\_\_\_\_



# Urban League of Southern Connecticut

## DELINQUENCY DESCRIPTION

How many days past due?	30-60 _____	61-90 _____	91-120 _____	121+ _____
Total arrears \$ _____	Scheduled Foreclosure Date: _____			
Amount saved to put towards arrears \$ _____				
Are you working with another counseling agency?	Yes _____	No _____		
Have you gone to court for mediation?	Yes _____	No _____		
Has your lender initiated foreclosure?	Yes _____	No _____		
Victim of predatory lending?	Yes _____	No _____		
Primary reason for delinquency:	Reduction in Income _____	Medical Issues _____		
	Death in Family _____	Increased Payment _____		
	Poor Budgeting _____	Increased Expenses _____		
	Loss of Income _____	Divorce/Separation _____		
	Failed Business _____	Other _____		

## FIRST MORTGAGE INFORMATION

Loan #: _____	Original Lender: _____
Current Lender/ Servicer: _____	Current Balance \$ _____
Original Amount of Loan \$ _____	Interest Rate: _____ %
When Was Loan Originated (Closed) - mo/yr: _____	
Current Home Value \$ _____	
Principal & interest payment (monthly) \$ _____	
Type of loan: Conventional _____	FHA _____ VA _____ Privately Held _____
Type of interest rate: Fixed Rate _____	Adjustable (ARM) _____ Interest Only _____
If ARM, check one: _____ Option ARM _____ 3/27	_____ 2/28 , Has loan reset at least once? ___Yes ___No
Annual Property Taxes \$ _____	Escrowed? _____ Yes _____ No
Annual Homeowner's Insurance \$ _____	Escrowed? _____ Yes _____ No
Have you refinanced? _____ Yes _____ No	If yes, when? _____

## SECOND MORTGAGE/LIENS/JUDGEMENTS

Loan # _____	Current Lender/Servicer: _____
Original Loan Amt \$ _____	Balance \$ _____
Interest rate: _____ %	Payment \$ _____
Other Liens or Mortgages: _____	

## PROPERTY VALUE

Real Estate Assessed Value: \$ _____	Date of Assessment: _____
Zillow: \$ _____	
Trulia: \$ _____	

Property Address:  
 Loan Number:  
 SSN (last for digits):

Mortgage Info

Date: \_\_\_\_\_



MONTHLY EXPENSES	CURRENT	PROPOSED	CREDIT REPORT BAL
First Mortgage	\$	\$	\$
Second Mortgage	\$	\$	\$
Line/Loan	\$	\$	\$
Taxes	\$	\$	\$
Hazard Insurance	\$	\$	\$
Association Dues/Fee's	\$	\$	\$
<b>Total Housing Cost</b>	\$	\$	\$
<b>MONTHLY DEBT</b>			
Total Monthly Credit Card Payment	\$	\$	\$
Car Note	\$	\$	\$
Child Support	\$	\$	\$
Student Loan	\$	\$	\$
Judgments/Liens	\$	\$	\$
<b>TOTAL MONTHLY DEBT</b>			
Utilities - Gas	\$	\$	
Utilities - Electric	\$	\$	
Utilities - Oil	\$	\$	
Utilities - Water	\$	\$	
Phone/Internet/Cable	\$	\$	
Food	\$	\$	
Lunch/Snacks/Coffee	\$	\$	
Car Insurance	\$	\$	
Gas/Car Expenses	\$	\$	
Medical Expenses	\$	\$	
Entertainment	\$	\$	
Pet/Vet Expenses	\$	\$	
Faith/Religious/Donations	\$	\$	
Other:	\$	\$	
<b>Totals</b>			

VALUE
\$
\$
\$

RATIOS %
Housing:
DTI:

INCOME	MONTHLY
Borrower 1	\$
Borrower 2	\$
Pension	\$
Social Security	\$
Child Support	\$
Unemployment	\$
Retirement	\$
Tips/Overtime,	\$
Border, Other	\$
<b>Total Income</b>	\$
ASSETS	BALANCE
Checking	\$
Savings	
Money Market	\$
CD's	\$
Investments	

Borrower 1: \_\_\_\_\_

Borrower 2: \_\_\_\_\_

Loan #: \_\_\_\_\_

Date: \_\_\_\_\_



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### CREDIT REPORT AUTHORIZATION

Borrower Name: \_\_\_\_\_  
First Name Middle Initial Last Name

Social Security Number: - -

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Co-Borrower Name: \_\_\_\_\_  
First Name Middle Initial Last Name

Social Security Number: - -

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Address: \_\_\_\_\_  
Street \_\_\_\_\_  
City, State, Zip \_\_\_\_\_

I (WE) hereby give permission to pull my (our) credit report for the purposes of my (our) application for assistance in regards to my home or my loan through the Urban League Mortgage Mediation program. All information will be kept confidential between my Counselor and me. I further understand that the Urban League Mortgage Mediation program will be held harmless for information received in this credit report. Both Signatures are required if joint report is requested.

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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Southern Connecticut

### Authorization for Release of Information

I hereby authorize the Urban League of Southern Connecticut to release/exchange information from my records in order to assist me in resolving a mortgage default. This information will be released only to those institutions, companies and agencies that our organization believes can provide assistance in resolving a mortgage default.

Examples of such entities include mortgage servicers, mortgage investors, public agencies and other nonprofit organizations. If necessary, information on file at another entity may also be released to us. This information release/exchange will be restricted to specific financial data, such as income, budget, debt and mortgage details provided by you.

I understand that the provision of services at this organization is not contingent upon my decision concerning the release/exchange of information.

The doctrine of informed consent has been explained to me, and I understand the contents to be released/exchanged, the need for the information, and that there are statutes and regulations protecting the confidentiality of authorized information.

I hereby acknowledge that this consent is voluntary and is valid until such request is fulfilled. I further acknowledge that I may revoke this consent at any time except to the extent that action based on this consent has been taken. This consent shall expire 90 days from the date shown below. I also acknowledge that a copy of this form is as valid as the original.

Borrower (printed) \_\_\_\_\_

Borrower (signed) \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower (printed) \_\_\_\_\_

Co- Borrower (signed) \_\_\_\_\_ Date \_\_\_\_\_

Counselor (signed) \_\_\_\_\_ Date \_\_\_\_\_



## Urban League of Southern Connecticut Housing Counseling Disclosure

This disclosure statement is provided by the Urban League of Southern Connecticut (Urban League) to all clients seeking services from us.

In addition to Housing Counseling which includes Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Budgeting Counseling, Financial Education, Non-Delinquency Post Purchase Workshops, and Pre-purchase Homebuyer Education Workshops, **below is the Complete List of other services provided by the Urban League:**

### **Workforce Development Youth Development**

Description of any financial relationships between **Urban League** and any other Industry Partners:  
**The Urban League has NO Financial Relationships with any other industry partners.**

1. I understand that the **Urban League** provides information and education on numerous loan products and housing programs. I further understand that the service that I receive from the **Urban League** does not obligate me to choose any of the referrals received as a result of my counseling with the housing programs.
2. I understand that the **Urban League** will not make referrals to specific agencies, but will provide me information about area resources and I will make my own decisions whether to choose to use their services.

The **Urban League** certifies that its staff who will provide housing counseling has no conflicts of interest due to any other relationships with servicers, real estate agencies, mortgage lenders, and/or other entities or industry partners (whether identified or not) that may stand to benefit from particular counseling outcomes.

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Signature

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Date

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Signature

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Date

46 Atlantic Street  
Stamford, CT 06901  
(203) 327-5810