

## Homeowner Intake Tip Sheets

A tip sheet with helpful hints for completing the forms and gathering the intake documents are very useful for the homeowner. This is a very visual way to help homeowners complete the necessary forms.

| Document                          | Explanation   | Tips for Completing   |
|-----------------------------------|---|---|
| <b>Client/Counselor Agreement</b> | <b>Outlines the responsibilities of the counselor and the client.</b> <ul style="list-style-type: none"><li>▪ Expectation of client honesty</li><li>▪ Policy for when you are late or don't attend appointments</li><li>▪ Outlines expectations about providing necessary documents</li><li>▪ Sets expectations of required follow-up work or action plan items</li><li>▪ Assurance of confidentiality on the part of the counselor</li><li>▪ Informs you that there are no certain outcomes</li><li>▪ Any other items that are found in your agreement</li></ul> | Read the entire document. We take this agreement very seriously. Sign and date. |

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| <p><b>Release of Info and Authorization Form</b></p>   | <p><b>Allows counseling agency to:</b></p> <ul style="list-style-type: none"> <li>• Receive information from other sources about your loan</li> <li>• Submit data about your case into a data collection system</li> <li>• Pull your credit report</li> <li>• Share information with the mortgage company</li> <li>• Share information with funders that doesn't include your name or any other information that can identify you</li> </ul> | <p>Read the authorization, sign and date.</p>  |
| <p><b>Request for Mortgage Assistance(RMA) or Form 710 and Agency Intake Application</b></p> | <p><b>Gathers the necessary information to assist in foreclosure intervention including:</b></p> <ul style="list-style-type: none"> <li>• Homeowner contact information</li> <li>• Homeowner contact with the servicer</li> <li>• Mortgage information</li> <li>• Insurance taxes and home owner association dues information</li> <li>• Debt information</li> <li>• Property information</li> </ul>   | <p>Go to MHA.gov to find an online RMA form and instructions in multiple languages to complete the document</p> <p>Go to efanniemae.com or FreddieMac.com to get instructions to complete the Form 710</p> <p>Instructions to complete our Agency Intake form can be found on our website.</p> |

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|---|--|---|
| <p><b>Income and Expenses Worksheet</b></p> | <p><b>Provides necessary financial information to the counseling agency to help you develop the best foreclosure intervention plan for you.</b></p> <ul style="list-style-type: none"> <li>This Worksheet must be completed in full. If there is incomplete information, your appointment will be postponed until the information is complete</li> </ul> | <p>Be certain to include all sources of income</p> <p>Include all debt, including any that is in a collection or deferred status</p> <p>Include actual expenses as much as possible</p> <p>Include all expenses. The counselor needs a complete picture of your finances to be effective in their assistance.</p> <p>All your information is confidential and will be viewed non-judgmentally</p>   |
| <p><b>Hardship Statement</b></p>            | <p>Describes your situation to us and the mortgage company.</p>  | <p>The statement should be one page or less and answer the following questions:</p> <ul style="list-style-type: none"> <li>What caused you to get behind on your mortgage payments?</li> <li>Is the cause of your late payments solved?</li> <li>What have you done to make the situation better?</li> <li>Do you want to stay in your home?</li> </ul> <p>Be certain to avoid blaming others.</p> <p>Make it short and to the point. Be businesslike. Keep in mind this is a business decision for the mortgage company.</p> |