

Emergency Homeowners' Loan Program (EHLP) Pre-Applicant Screening Worksheet

AGENCY USE ONLY
Date/Time Stamp Received
County: <input type="radio"/> Metro <input type="radio"/> Micro

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Privacy Act Information. The Department of Housing and Urban Development (HUD) is authorized to collect this information by Title I (Emergency Homeowners' Relief Act) of the Emergency Housing Act of 1975, as amended (12 U.S.C. 2701). Each affected agency must submit information to assist HUD in selecting participants for the Emergency Homeowners' Loan Program (EHLP) program. HUD and NeighborWorks® America will use the EHLP information to determine initial eligibility for the monitoring, and evaluation required to provide emergency assistance to eligible homeowners at risk of foreclosure. If you do not provide the information on this form, you will be determined ineligible for submission of a full EHLP application. This collection is mandatory. The information requested is required to obtain benefits under the EHLP program.

Sensitive Information: The information on these forms is sensitive and is protected by the Privacy Act. Keep the forms locked and confidential.

Please complete this form and return to an EHLP agency. Please **PRINT** clearly.
Worksheet must be submitted by July 22, 2011.

Date: _____

Name: _____

Address: _____ County: _____

City: _____ State: _____ Zip Code: _____

Primary Phone: (____) _____ Alternative Phone: (____) _____

Email: _____

1. Have you experienced a reduction in income as a result of one of the following:
(please check one reason)
 Yes, unemployment due to the economy or a medical condition.
 Yes, underemployment due to the economy or a medical condition.
 No, I have not experienced a loss in income.
2. Do you have any co-mortgagor(s) and/or a co-signor(s) named on your first mortgage? Yes No
3. Was the combined 2009 adjusted gross income of **all the persons** named on your first mortgage loan documents less than \$75,000? Yes No
If no, was the combined 2009 adjusted gross income less than the EHLP income limit for your county (see <http://www.huduser.org/portal/EHLP/index.html>)? Yes No



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4. Were you at least 90 days late on your mortgage as of June 1, 2011? Yes No
5. Have you received written notification from your 1st mortgage lender or servicer stating that you are at least 60 days late on your mortgage and at risk of foreclosure (this is often referred to as a "breach letter")? Yes No
6. Did you usually pay your mortgage(s) in full and on time before you became unemployed or underemployed? Yes No
7. Are you and ALL of the persons named on your 1st mortgage and promissory note one of the following – US Citizen, US non-citizen national, or qualified alien (see required documentation attached): Yes No
8. Do you occupy the home as your principal residence? Yes No
9. Please indicate if you are delinquent on any of the following federal debt payments (check all that apply): Student Loans Taxes Other I am not delinquent on any federal debt payments
10. Besides your 1st mortgage, are there any other open liens secured against the mortgaged property at this time? Yes No Don't Know
- If yes, check and indicate, in the space provided, how many of each type:
- Additional Mortgage: _____ Home Equity Line of Credit (HELOC): _____
- Tax: _____ Other: _____
11. Are you currently in bankruptcy? Yes No
12. Do you live in a flood zone? Yes No Unsure
- If yes, do you have flood insurance? Yes No Unsure
13. Is your home scheduled for foreclosure sale? Yes No
- If yes, what is the date for the scheduled sale? (mm/dd/yyyy) ____/____/_____

Worksheet must be submitted by July 22, 2011.

Checklist

Documents for All Applicants

The following checklist provides the documentation you will need if you are selected from the lottery to complete an EHELP application.*

- Written notification from your most recent employer indicating termination, a change in employment status from full-time to part-time, or a reduction in income;
Note that if you were self-employed or your most recent employer is no longer in business, you must complete an affidavit form in lieu of providing the written notification described above (the counseling agency will provide an affidavit form); **and**
- Most recent/current residential utility bill; **and**
- Most recent/current mortgage statement(s); **and**
- Copy of current flood insurance policy demonstrating the coverage, as applicable; **and**
- Letter from your mortgage lender or servicer stating the you are delinquent on your 1st mortgage and at risk of foreclosure (often referred to as a “breach” or “acceleration” letter); **and**
- 2009 and 2010 Tax Returns (IRS 1040, 1040A, or 1040EZ Tax Return(s), without schedules) for **all persons** named on your first mortgage loan documents; **and**
- A signed IRS 4506-T for **all persons** named on your first mortgage loan documents; **and**
- Documentation of current income for **all persons** named on your first mortgage loan documents, which must include:
 - Pay Stubs capturing the most recent month or four weeks (if any);
 - Unemployment check stubs for the most recent month or four weeks (if any);
 - Disability/SSI check stubs for the most recent month or four weeks (if any);
 - Pension check stubs for the most recent month or four weeks (if any);
 - TANF check stubs for the most recent month or four weeks (if any).
- Citizenship documentation for **all persons** named on your first mortgage loan documents:
For United States citizens and United States non-citizen nationals can include:
 - A birth certificate; **or**
 - United States passport; **or**
 - See guidance at www.FindEHELP.org/citizenshipFor “qualified aliens” can include:
 - See guidance at www.FindEHELP.org/citizenship

*If you are selected to submit a full application, all persons named on your first mortgage loan documents must provide the documentation and sign certifications as part of the application process.