

Mortgage Foreclosure Intervention Program Default Checklist

Please answer the following questions. Upon completion of this form, please take time to write a brief statement to fully explain the financial problems that brought about the default on your mortgage.

What is the primary cause of your default? (Check the reasons that apply):

	Death of Mortgagor		Employment Transfer		Casualty Loss
	Illness of Mortgagor		Property Problems		Environmental Problems
	Illness in Family		Inability to Sell Property		Payment Adjustment
	Death in Family		Inability to Rent Property		Payment Dispute
	Marital Difficulties		Military Service		Transfer of Ownership
	Reduction in Income		Unemployment		Fraud
	Excessive Obligations		Business Failure		Incarceration

Other (Explain):

When did the Primary cause of your default occur?

Please Explain:

Documentation of your cause of default?

(Attach documentation such as Medical Letter, Layoff Notice, etc.)

Property Information

How long have you owned the property?

How many people live in your household?

Do you want to retain ownership of this property? (Check one): Yes No

How much do you think the property is worth?

Is the property listed for sale? (Check one): Yes No

If yes, provide the following:

Real Estate Agent Name:

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Real Estate Agency Name:

Real Estate Agent Phone Number:

How long has property been listed?

What is the current list price?

Have you received any offers?

If there is an offer pending, what is the offer price?

If you were not behind in your mortgage payments would your present financial condition allow you to make regular monthly payments?

How much do you have saved towards your delinquency today?

How much will you have saved towards your delinquency in thirty days?

Do you have any 2nd or 3rd mortgages or junior liens? Yes No

If yes, explain why?

What are the unpaid balances?

What is the contact name and company for the 2nd lien?

What is the phone number for the 2nd lien?

What is the contact name and company for the 3rd lien?

What is the phone number for the 3rd lien?

Have you ever filed bankruptcy? Yes No

If yes, when?

What type of bankruptcy?

Date Filed?

Has the bankruptcy been discharged or dismissed? Yes No

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If yes, when

What is the name and number of the bankruptcy attorney?

Name:

Phone Number:

Has a foreclosure date been set?

Yes

No

If yes, what is the date of sale?

What is the name and number of the foreclosure attorney?

Name:

Phone Number:

What county is the property located in?

How would you like to resolve the present delinquency situation?

Long-term or Short-term repayment plan?

Yes

No

Modification?

Yes

No

Sell the house?

Yes

No