

**CLIENT INTAKE INFORMATION Upstate Homeless Coalition of S.C.
150 EXECUTIVE CENTER DRIVE SUITE #B211, GREENVILLE, SC 29615
PHONE: (864)241-0462 FAX: (864)241-0464**

This form allows us to collect information from our clients in order to serve you best and for confidential and professional reporting purposes. Should you have any questions please do not hesitate to ask.

How did you hear about this agency?: _____

Today's Date: _____

Please identify the service in which you are most interested in (Check one).

1. Budget and Credit Counseling ____
2. Pre-Purchase Counseling _____
3. Homeownership Counseling _____
4. Tenancy Rental Counseling _____
5. Other(Specify) _____

How do you prefer to be contacted?	
Home Phone	
Cell Phone	
E-Mail	

Name: _____

Address: _____

City, State, Zip: _____ County: _____

How long at current address?: _____

SS#: _____ Race: _____ Sex: _____ Age: _____ DOB: _____

Marital Status (Circle One): Single Married Divorced Widowed

Spouse or other adult in household:

Name: _____ Age: _____

Date of Birth: _____

Others living in Household:

Name	Relationship	Age	DOB	Sex	Race

Employment:

Current Employer: _____ Position: _____

Hours per week: _____ Other source of Income: _____

Current Employer (Spouse): _____ Position: _____

Hours per week: _____ Other source of Income: _____

For Persons Seeking Mortgage Assistance

Please provide the following information:

Name of Lender: _____ Monthly Payment: _____

Loan Number: _____ Estimated Value of Property: _____

Number of Months in Arrears: _____ Total Amount of Mortgage Owed: _____

UHCSC provides HUD certified Housing counseling at no cost. UHCSC is not affiliated with any lender, brokers or other housing professionals. Please be advised that you always have a choice about which mortgage lender or other housing professional you may wish to use. Housing Counseling services are available regardless of which lender or other housing professional you choose.

You will be given written material regarding confidentiality and general information about the agency. We will be glad to answer questions you may have about our services and comments and suggestions are welcome at any time. You acknowledge that all the information above is accurate to the best of your knowledge.

Signature: _____

Date: _____

Signature: _____

Date: _____

Estimated Monthly Expenses Worksheet

Client Name: _____

Today's Date: _____

Instructions: Fill in your estimated monthly expenses in the column marked
 "Estimate" for your expenses. Use a recent monthly bill to average your expenses.

Please, do not write in the Counselor's column.

Monthly Living Expenses	Estimate	Counselor
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Monthly Fixed Expenses		
Mortgage or Rent payment		
Car Payment #1		
Car Payment #2		
Child Care		
Child Support		
TOTAL FIXED EXPENSES	\$	\$

Monthly Flexible Expenses		
Car Insurance		
Gasoline/ Travel/ Car Maintenance		
Groceries		
Meals Out/ School Lunches		
Savings		
Electricity/ Oil/ Gas		
Water/Sewage/Garbage		
Telephone/ Mobile/ Beeper		
Family Clothing		
Dry Cleaning/ Laundry		
School Tuition/ Supplies		
Allowances		
Barber/ Beauty Shop		
Books/ Newspaper		
Entertainment/ Gifts		
Medical/ Dental/ Medication		
Cigarettes/ Tobacco/ Alcohol		
Cable TV/ Satellite TV		
Miscellaneous		
TOTAL FLEXIBLE EXPENSES	\$	\$

Monthly Periodic Expenses		
Homeowners Insurance		
Property Taxes		
Health/ Accident Insurance		
Life Insurance		
Car Taxes		
Total Periodic Expenses	\$	\$

** Please only list Homeowners Insurance and Property Taxes if they are not included in mortgage!

Please add total Fixed, Flexible, and Periodic Expenses below:

Fixed: \$ _____

Flexible: \$ _____

Periodic: + \$ _____

TOTAL: = \$ _____

Current Monthly Income				
	Primary Homeowner		Additional Occupants	
	Gross	Net (After taxes and Deductions)	Gross	Net (After taxes and Deductions)
Employment				
Soc. Sec Retirement/ Disability				
Rental Income				
Unemployment				
Child Support/ Alimony (Received)				
Other				
TOTAL MONTHLY NET INCOME	\$		\$	

Please list credit card and other revolving debt below, even if you are not paying on these bills.

Name of Creditor	Monthly Payment	Total Owed	Are you paying? Y/N

**UPSTATE HOMELESS COALITION OF SOUTH CAROLINA
150 EXECUTIVE CENTER DR. #211, GREENVILLE, SC 29615
864.241.0462 • fax 864.241.0464**

AUTHORIZATION TO RELEASE INFORMATION AND DISCLOSURE

I recognize that in order for the Upstate Homeless Coalition of South Carolina (hereinafter referred to as UHCSC) to provide its services and solve specific financial, housing, and other related problems,

I expressly authorize UHCSC to:

- A. Disclose information concerning the financial and/or housing status of the client, including, but not limited to, their income, debts, and/or location with outside resources including lenders.
- B. Obtain whatever financial and/or housing related information concerning the client from any lender or outside resource, as UHCSC deem necessary.
- C. I also recognize that; UHCSC is a HUD certified housing counseling agency and therefore may be required to provide personal and financial information to outside funding services (for example: HUD).

UHCSC provides HUD certified housing counseling at no cost. UHCSC is not affiliated with any lender, brokers or other housing professionals. Please be advised that you always have a choice about which mortgage lender or other housing professional you may wish to use. Housing counseling services are available regardless of which lender or other housing professionals you choose.

UHC agrees that all information in a client file will be kept otherwise confidential and used only for legitimate business and reporting purposes under the Fair Credit Reporting Act.

The client acknowledges that everything stated in this disclosure is true to the best of their ability and pledges full cooperation with UHC.

Counselor: Toni King	Date:
Client's Name:	Client's Signature:
Last 4 Digits of SS#:	Loan#:
Address of Property:	

Directions to UHCSC from Interstate 385 Traveling North towards Greenville

- Traveling **north** on I-385 (and coming from I-85 either northbound or southbound): Take I-385 to Exit 37 for Roper Mountain Road 0.3 miles
- Turn right at Roper Mountain Road. Drive 300 ft to next corner/traffic light. (New Spring Church will be across the street.)
- Turn right at that traffic light. Signs say both Independence Blvd and Frontage Road. Go 0.7 miles.
- Turn left at Executive Center Drive, which will be your first left turn.
- 150 is the first building on the right, at the intersection of Executive Center Drive and Independence Blvd. Come up to the 2nd floor, make a left to Room B312.
- Cell phone for Toni King is 864-230-0720.

Upstate Homeless Coalition of South Carolina
150 Executive Drive, Suite B312
Greenville, SC 29615
Office: 864-241-0462

Are you at risk of foreclosure and losing your home? Foreclosure doesn't happen overnight

Have you missed your house payment?

- * Search for a HUD-approved housing counselor, or
- * Call Toll Free (800) 569-4287 to find a Housing Counselor near you, or
- * Call the HOPE NOW Alliance at (888) 995-HOPE.

Haven't missed a house payment yet, but afraid you might?

Has your financial situation changed due to a mortgage payment increase, loss of job, divorce, medical expenses, increase in taxes or other reasons?

- * Is your credit card debt becoming unmanageable?
- * Are you using your credit cards to buy groceries?
- * Is it becoming difficult to pay all your monthly bills on time?

If it's becoming harder to make your house payment each month:

- * Contact a HUD-approved Housing Counselor, or
- * Call Toll Free (800) 569-4287 to find a Housing Counselor near you.
- * Read our Tips for Avoiding Foreclosure.

Few people think they will lose their home, they think they have more time. Here's how it happens. Note: Timeline varies by state.

* First month missed payment – your lender will contact you by letter or phone. A housing counselor can help.

* Second month missed payment – your lender is likely to begin calling you to discuss why you have not made your payments. It is important that you take their phone calls. Talk to your lender and explain your situation and what you are trying to do to resolve it. At this time, you still may be able to make one payment to prevent yourself from falling three months behind. A housing counselor can help.

* Third month missed payment – after the third payment is missed, you will receive a letter from your lender stating the amount you are delinquent, and that you have 30 days to bring your mortgage current. This is called a "Demand Letter" or "Notice to Accelerate". If you do not pay the specified amount or make some type of arrangements by the given date, the lender may begin foreclosure proceedings. They are unlikely to accept less than the total due without arrangements being made if you receive this letter. You still have time to work something out with your lender. A housing counselor can still help.

* Fourth month missed payment – now you are nearing the end of time allowed in your Demand or Notice to Accelerate Letter. When the 30 days ends, if you have not paid the full amount or worked our arrangements you will be referred to your lender's attorneys. You will incur all attorney fees as part of your delinquency. A housing counselor can still help you.

* Sheriff's or Public Trustee's Sale – the attorney will schedule a Sale. This is the actual day of foreclosure. You may be notified of the date by mail, a notice is taped to your door, and the sale may be advertised in a local paper. The time between the Demand or Notice to Accelerate Letter and the actual Sale varies by state. In some states it can be as quick as 2-3 months. This is not the move-out date, but the end is near. You have until the date of sale to make arrangements with your lender, or pay the total amount owed, including attorney fees.

* Redemption Period – after the sale date, you may enter a redemption period. You will be notified of your time frame on the same notice that your state uses for your Sheriff's or Public Trustee's Sale.

Important: Stay in contact with your lender and get assistance as early as possible. All dates are estimated, and vary according to your state and your mortgage company.

Content current as of 7 October 2008 from <http://www.hud.gov/foreclosure/fctimeline.cfm>

Tips for Avoiding Foreclosure

Are you having trouble keeping up with your mortgage payments? Have you received a notice from your lender asking you to contact them?

- * Don't ignore the letters from your lender
- * Contact your lender immediately
- * Contact a HUD-approved Housing Counseling Agency
- * Toll FREE (800) 569-4287
- * TTY (800) 877-8339

If you are unable to make your mortgage payment:

1. Don't ignore the problem.

The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.

2. Contact your lender as soon as you realize that you have a problem.

Lenders do not want your house. They have options to help borrowers through difficult financial times.

3. Open and respond to all mail from your lender.

The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.

4. Know your mortgage rights.

Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about the foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.

5. Understand foreclosure prevention options.

Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at portal.hud.gov/portal/page?_pageid=33,717348&_dad=portal&_schema=PORTAL .

6. Contact a HUD-approved housing counselor.

The U.S. Department of Housing and Urban Development (HUD) funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. Find a HUD-approved housing counselor near you or call (800) 569-4287 or TTY (800) 877-8339.

7. Prioritize your spending.

After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses-cable TV, memberships, entertainment-that you can eliminate. Delay payments on credit cards and other "unsecured" debt until you have paid your mortgage.

8. Use your assets.

Do you have assets-a second car, jewelry, a whole life insurance policy-that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don't significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.

9. Avoid foreclosure prevention companies.

You don't need to pay fees for foreclosure prevention help-use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month's mortgage payment) for information and services your lender or a HUD approved housing counselor will provide free if you contact them.

10. Don't lose your house to foreclosure recovery scams!

If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional, or a HUD approved housing counselor.

Content current as of 29 April 2008 from <http://www.hud.gov/foreclosure/foreclosuret看ps.cfm>