



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

Demographics

First		Middle			Last (include Jr. Sr. etc)		
Street				City		State	Zip Code
Home Phone				Cell Phone			
Who Referred you to CCA?	Bank/Lender:		City of:		Realtor:		Website:
	Walk In:		Other Agency:		HUD:		Word of Mouth:
What is your Race?	American Indian/Alaskan Native		Asian		African American		Number in Household
	American Indian/Alaskan Native/Black & Hispanic		Asian/Black/Hispanic		African American/Hispanic		Do you live in a rural area? Yes No
	American Indian/Alaskan Native/ Black		Asian/White/Hispanic		African American / White		Gender Male Female
	American Indian/Alaskan Native/ White		Asian/Black		Ethnicity: Hispanic		Foreign Born Yes No
	American Indian/Alaskan Native/Hispanic		Asian/White		White		Head of Household Yes No
Are you English proficient? Yes No		Birthdate (mm/dd/yyyy) / /		Marital Status: Single Married Other		Active Military Yes No	
Disabled? Yes No		Disabled Dependent? Yes No		1st Time Homebuyer? Yes No		Veteran Yes No	
Household GROSS Annual Income: \$				Household GROSS Monthly Income (before deductions): \$			
In which county to you live?				Currently, do you: RENT OWN OTHER			
Education Level: Primary School Jr. High High School/GED Jr. College College Graduate School				Children in the home:		Boys (ages): Girls (ages):	



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

PLEASE PROVIDE THE FOLLOWING REQUIRED DOCUMENTS for FIRST APPOINTMENT:

- Truth in Lending Statement
- HUD 1 Settlement Statement
- Most recent correspondence from mortgage company
- Proof of Income – SSI, Disability, Retirement, Unemployment, etc.
- Most recent pay stubs (the last 30 days)
- Current Bank Statements for the past 60 days

- Most recent W-2's, 1099, or other annual
- Earnings Statements
- All Utility Bills
- Physician's statement, if applicable.
- Termination of Unemployment Benefits
- Notice, if applicable
- Copy of Valid Driver's License
- Most recent year's Income Tax return

DO NOT BRING YOUR ORIGINAL DOCUMENTS.
You must provide the documents listed above at appointment.

PLEASE NOTE:

If you have received a Foreclosure Notice with a Sale Date that is less than thirty days of your appointment please contact **Alabama Legal Services** for assistance at **1-866-456-4995**.

If you have any questions or need information regarding foreclosure, feel free to contact our office and ask for a Counselor.

AUTHORIZATION

I authorize Community Concepts Agency, Inc. to:

Pull my credit report(s) and obtain my credit score(s), to review my credit file(s) for housing counseling in connection with my pursuit of a loan modification, and to review my credit file(s) for information inquiry purposes.

I understand any intentional or negligent representation(s) of the information contained on these forms may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

Client Name (Please Print)

Client Signature

DATE

Community Concepts Agency, Inc. Provides Foreclosure Services free of charge.



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

AUTHORIZATION TO RELEASE INFORMATION

To: Loss Mitigation Department

Re: Loan Account # _____

Borrower Name: _____ S.S. # _____

Co-Borrower Name: _____ S.S. # _____

Property Address: _____

Dear Sir or Madam:

Community Concepts Agency, Inc., is working with me to develop a plan to resolve my mortgage delinquency. You are authorized to release any and all information concerning my account to the above named agency (CCA), at their request.

Furthermore, you are authorized to discuss my case with, any member of the staff at Community Concepts Agency, Inc. They are working to help me address my financial problems and propose a loss mitigation plan which is within your guidelines.

At present, please fill out the requested form for loan information, which accompanies this “*Authorization to Release Information*”. Please return it to Community Concepts Agency, Inc. by e-mail (cca.jc3@gmail.com), no later than seven (7) days from the date of receipt of this letter.

You may release additional information to the above named agency in the future without further authorization from me. **Call 205-422.2681.**

Thank you for taking the time to deal with this request.

Sincerely,

Borrower’s Signature Date

Co-Borrower’s Signature Date



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

CONSENT TO RELEASE INFORMATION

I/we hereby give my/our consent to have Community Concepts Agency, Inc. (CCA), or any Credit Reporting Agency which CCA may designate, to obtain any and all information concerning my/our employment, checking and/or savings accounts, credit obligations, and all other credit matters which they may require in connection to CCA providing housing counseling services, down payment assistance and/or loss mitigation service for 3rd party entities to which I/we have applied to for financial assistance.

I/we also authorize the release of the information listed above by the credit bureau, employer, financial institution, government agencies, and all other grantors of credit as listed on my/our application for housing counseling services, down payment assistance and/or mortgage underwriting service for 3rd party entities to which I or we have applied for financial assistance.

I/we understand CCA provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.

I/we give permission for partner agencies or program administrators and/or their agents to follow-up with me for the purposes of program evaluation.

I/we acknowledge I/we have received a copy of CCA's Privacy Policy.

Further, I/we understand I am not obligated to receive any other services offered by CCA or its exclusive partner.

I/we have the opportunity to "opt-out" of disclosures of our nonpublic personal information to third parties (such as our creditors), that is, should we be directed to not make those disclosures.

Please note if you select to "opt-out", we will not be able to response to questions from your creditors. If at any time, you wish to change your decision with regards to your "opt-out", you may call us at 205-422-2681 and do so. As long as you have not opted-out, we may disclose some or all of the information we collect, (information we received from you orally, name, address, social security number, assets, income, bank statements, payment history, Credit Report, etc.) to your creditors or third parties where we have determined it would be helpful to you, would aid us counseling you, or is a requirement of grant awards which make our services possible. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

CONSENT TO RELEASE INFORMATION (CON'T)

RELEASE

This may be reproduced or photocopied and the copy shall be as effective as the original letter which was executed on the undersigned date.

Borrower

Co-Borrower

Date

Date

I hereby certify this to be a true and correct copy of the original.

Community Concepts Agency, Inc. (Signature)

Title

Date



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

DUAL AGENCY DISCLOSURE

DUAL AGENCY

The following disclosure and acknowledgment apply to those transactions in which the seller of residential properties, and/or community lender and the home ownership readiness counselor consulting with you are employed by the same entity.

YOUR RIGHTS UNDER DUAL AGENCY

We wish to explain what dual agency means to you. Community Concepts Agency, Inc. (CCA) operates as an affordable housing developer and community lender. In this capacity, CCA's primary responsibility is to its self.

As a counselor, CCA counsels you in preparing for home ownership. In this capacity, CCA's primary responsibility is to you. You are not obligated to purchase residential real property owned by CCA as a condition of receiving counseling services from CCA or borrowing monies.

You may be provided with suggestions from your Counselor in the form of an Action Plan. You are not obligated to follow this plan or receive any other services offered by CCA and any of its industry partners; and have the option of accepting or rejecting the advice provided to you and you may handle your affairs/financial concerns in a manner you may deem more appropriate for you.

By making this disclosure, CCA wishes to obtain your informed consent to operate in a dual agency capacity. By consenting to dual agency, you are giving up your right to undivided loyalty. You should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation.

You may retain the services of a real estate agent/broker, lender or other counselor who will represent only your interest in the transaction.

Since CCA is not a legal expert or an attorney, you may wish to consult an attorney before signing this form.

CONSENT TO DUAL AGENCY

By signing below, I acknowledge I have received and read this disclosure notice. I also acknowledge I understand as a property owner and community lender, CCA may be acting in its own best interest relative to the sale of residential real property owned and/or loans made. Finally, by signing below, I consent to the dual agency.

Borrower (Print Name)

Co-Borrower (Print Name)

Borrower's Signature

Date

Co-Borrower's Signature

Date



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

COMPLAINT/GRIEVANCE PROCEDURE

All clients are entitled to be treated with respect and dignity, to ask questions, and to be actively involved in the assessment and modification of their financial situation. If at any time a client is dissatisfied with the services provided by CCA, s/he may issue a complaint or grievance as outlined below:

1. Attempt to resolve the issue with the Counselor or applicable employee by stating you are dissatisfied.
2. If the above action is not possible or the complaint is not resolved, the client may write the CEO, Joe Clark, at 5330 Stadium Trace Parkway, Ste 350, Hoover, AL 35244.
3. The CEO will provide a written response within fifteen (15) days of receipt of the complaint.
4. If the client feels the matter has not been resolved by the CEO, s/he, within fifteen (15) days of receiving the written response from the CEO, may write directly to CCA's Board President, at 5330 Stadium Trace Parkway, Ste 350, Hoover, AL 35244. The Board President, at the next regularly scheduled meeting of the Board of Directors, will appoint a Committee to address the grievance and bring a recommendation back to the full Board for consideration. The Committee, if it so desires, may meet with all parties concerned in order to gain more information. The Board of Directors has thirty (30) days in which to issue a written response to the grievance. The decision of the Board of Directors is the final stage of CCA's grievance procedure.

CCA will provide, at this stage in the grievance procedure, the local office of the US Department of Housing & Urban Development with a copy of the complaint and all responses.

5. The client may seek legal redress in the applicable Court of Law after the full grievance process has been exhausted.

Borrower (Print Name)

Co-Borrower (Print Name)

Borrower Signature

Co-Borrower Signature

Date

Date



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

STATEMENT OF HOUSING COUNSELING SERVICES

I understand the purpose of the housing counseling activities and Homebuyer Education and Financial and Consumer Literacy classes offered through CCA's Community Training Program, is to help me acquire the skills and resources needed to save for, purchase and maintain a home.

I understand all training is designed to help me understand the entire process associated with purchasing or maintaining a home.

I understand although CCA will not make a recommendation regarding lenders, realtors, attorneys, or other professionals in the process, the organization will equip me with tools to help me select the best one for me. At my request, CCA will provide me with a list of professionals in the local area.

I understand the services provided under CCA's Housing Counseling Program are *free* to all qualified persons. The organization does not engage in the practice of discrimination in the selection and participation of clients or services with respect to race, religion, color, gender, national origin, familial status, handicap, or disability. I may incur a fee for any indirect services provided through another company/agency based on cost to CCA. No gifts for services are to be given to CCA employees, and acceptance of gifts from clients, by any agency employee, is strictly forbidden. Failure to comply with this policy on the part of any client or employee could result in termination of services or employment.

I understand in the event I am dissatisfied, I may utilize the Complaint/Grievance Process outlined on the attached page.

I hold CCA, its employees, directors, agents and volunteers harmless from any claim, suit, action, or demand of my creditors, myself or any other person resulting from advice or counseling I may receive as a participant in the Housing Counseling Program.

I understand I will be provided with suggestions from my Counselor in the form of an Action Plan. I have the option of accepting or rejecting the advice provided to me and I may handle my affairs/financial concerns in a manner I deem more appropriate for me.

I understand my Counselor is not my attorney and cannot provide me with legal advice. If I want legal advice, I may be referred to an attorney. My Counselor may answer general questions about bankruptcy. However, he or she cannot give legal advice. While an attorney can make a recommendation to file bankruptcy, I understand it is a personal choice based on individual circumstances. I will inform CCA of any decision I make concerning bankruptcy, as it may affect the nature and outcome of my counseling.

I understand at sometime in the future, my information may be used for confidential research. No names will be used, only demographic information may be compiled. In addition, a neutral third party may contact me to request an evaluation of the services provided by CCA.

By signing below, I am verifying I understand the process of CCA'S Housing Counseling Services and will abide by their guidelines.

Borrower

Date

Co-Borrower

Date

Counselor

Date



Foreclosure Prevention Intake Form

PRIVACY POLICY AND PRACTICES

Community Concepts Agency, Inc. (CCA) values your trust and is committed to the responsible management, use, and protection of your personal information. This notice defines our policy about the collection and disclosure of personal information to a third party. Personal information means information which identifies an individual personally and is not otherwise publicly available information. It includes but is not limited to personal financial information such as credit history, income, employment history, financial assets, bank account information, financial debts and social security numbers. It may also include other information provided on any applications or forms completed in order to receive services.

1. We may compile data and aggregate (combine) information for use in evaluating and reporting on CCA activities. Such information will not be disclosed to persons not affiliated with CCA or in a form which would identify you personally, unless otherwise required by law.
2. We collect nonpublic personal information from the following sources:
 - Information you provide or we receive from you on our applications or required forms
 - Information about your transactions with us, your creditors, or others
 - Information we receive from a credit reporting agency
3. We do not disclose any nonpublic personal information about our clients or former clients to unaffiliated persons except as permitted by law or upon our client's signed consent authorization. The following kinds of nonpublic personal information may be disclosed with your signed consent:
 - Information obtained on applications or forms, such as name, address, social security number, assets and income.
 - Information about transactions with us, creditors, or others, such as account balances, payment history, parties to transactions, and credit card usage, etc.
 - Information we receive from a credit reporting agency, such as your credit history.
4. In order to assist you, you request and agree we may disclose some or all of the information you request or agree we collect from creditors and related financial institutions in order to help resolve any financial/mortgage delinquency or other housing issues.
5. We restrict access to nonpublic personal information to employees who need to know information to provide services. We maintain physical, electronic and procedural safeguards which comply with federal regulations to guard your nonpublic personal information.
6. In order to process your request or provide down payment or other financial assistance, we may disclose some or all of the information we collect to the funders of our down payment and financial assistance loan pools.



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

PRIVACY POLICY AND PRACTICES CON'T

RELEASE:

I have read this privacy notice and understand nonpublic personal information may be released without my written consent. I also understand in order for CCA to effectively assist me with financial/mortgage delinquency or other housing issues and/or needs, it may disclose some or all nonpublic personal information to unaffiliated persons.

I hereby authorize CCA to release all nonpublic information it obtains about me to my creditors and any third parties as may be necessary or useful to resolve the matter(s) discussed during my counseling session and to process or otherwise assist with my application for down payment or other financial assistance and to evaluate services provided by CCA. I further release and authorize all of my creditors and other to provide nonpublic personal information about me to CCA. I authorize CCA to obtain a credit report on me.

Borrower

Date

Co-Borrower

Date



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

DEFAULT AND DELINQUENCY

All the information I/we provided in this worksheet is correct and factual. No information has been withheld. We understand the necessity for accurate and complete information and we will provide any needed information to complete this worksheet. We understand deliberately providing inaccurate information or an unwillingness to provide the necessary information or documents to assist us in a timely manner will result in closing of our file.

Homeowner [A] Signature

Date

Homeowner [B] Signature

Date

HOMEOWNER DEMOGRAPHIC INFORMATION

INFORMATION	HOMEOWNER A	HOMEOWNER B
Full Name		
Birth date		
Social Security Number		
Property Address		
Mailing Address		
Home Cell Work Number(s)		
Email Address		
Marital Status		
Family Size		
Gender		
Race		
Ethnicity		
Educational Level		
Have you filed Ch. 13 bankruptcy?	If so, when	If so, when
Have you filed Ch. 7 bankruptcy?	If so, when	If so, when
Have you been the victim of a tornado within the last 5 years?	If so, when	If so, when



Community Concepts Agency, Inc.
Homes - Communities - Families - Empowerment

Foreclosure Prevention Intake Form

MORTGAGE INFORMATION

First Mortgage	Second Mortgage	Third Mortgage
Loan Amt: \$ _____	Loan Amt: \$ _____	Loan Amt: \$ _____
Payment \$ _____	Payment \$ _____	Payment \$ _____
Taxes & insurance paid with payment? <input type="checkbox"/> Yes <input type="checkbox"/> No	Taxes & insurance paid with payment? <input type="checkbox"/> Yes <input type="checkbox"/> No	Taxes & insurance paid with payment? <input type="checkbox"/> Yes <input type="checkbox"/> No
Association fees with your payment? <input type="checkbox"/> Yes <input type="checkbox"/> No	Association fees with your payment? <input type="checkbox"/> Yes <input type="checkbox"/> No	Association fees with your payment? <input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage Company: _____	Mortgage Company: _____	Mortgage Company: _____
Loan # _____	Loan # _____	Loan # _____
Interest Rate? _____ <input type="checkbox"/> Fixed <input type="checkbox"/> ARM	Interest Rate? _____ <input type="checkbox"/> Fixed <input type="checkbox"/> ARM	Interest Rate? _____ <input type="checkbox"/> Fixed <input type="checkbox"/> ARM
Delinquent <input type="checkbox"/> Yes <input type="checkbox"/> No	Delinquent <input type="checkbox"/> Yes <input type="checkbox"/> No	Delinquent <input type="checkbox"/> Yes <input type="checkbox"/> No
Mo. Delinquent: _____	Mo. Delinquent: _____	Mo. Delinquent: _____
Date Delinquency Began: _____	Date Delinquency Began: _____	Date Delinquency Began: _____
Amount Delinquent: \$ _____	Amount Delinquent: \$ _____	Amount Delinquent: \$ _____
Has Lender contacted you? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has Lender contacted you? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has Lender contacted you? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you contacted Lender? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you contacted Lender? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you contacted Lender? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you made any agreements with Lender about late payments? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you made any agreements with Lender about late payments? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you made any agreements with Lender about late payments? <input type="checkbox"/> Yes <input type="checkbox"/> No
Foreclosure sale date? _____	Foreclosure sale date? _____	Foreclosure sale date? _____

Delinquent on HOA Payments? <input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly Amt: \$ _____	Amount Delinquent: \$ _____	Date of Delinquency: _____
Delinquent on Taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	Annual Taxes: \$ _____	Amount Delinquent: \$ _____	Date of Delinquency: _____
HO Insurance Lapsed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Annual Amt: \$ _____	Amount Delinquent: \$ _____	Date of Delinquency: _____

Has home been refinanced? <input type="checkbox"/> Yes <input type="checkbox"/> No	How many times? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 or more:	Date of last refinance: _____
------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------	-------------------------------

Type of Property: <input type="checkbox"/> Single Family <input type="checkbox"/> 2-4 Units <input type="checkbox"/> Townhouse <input type="checkbox"/> Condo <input type="checkbox"/> Cooperative <input type="checkbox"/> Mobile Home <input type="checkbox"/> Other	Do you occupy the Unit? <input type="checkbox"/> Yes <input type="checkbox"/> No
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------

Property Condition	Estimated Value? \$ _____ Source: _____
<input type="checkbox"/> Excellent	Listed? <input type="checkbox"/> Yes <input type="checkbox"/> No List Price: \$ _____
<input type="checkbox"/> Good	Time on Market? <input type="checkbox"/> 0-3 months <input type="checkbox"/> 3-6 months <input type="checkbox"/> 6-12 months <input type="checkbox"/> 12+ months
<input type="checkbox"/> Fair	Realtor: _____
<input type="checkbox"/> Poor	Contact Information: _____

