



Foreclosure Intervention & Default Counseling

Dear Homeowner,

I'm so glad you took that tough first step and contacted us about your mortgage. We understand how hard that was to do and promise to work with you to find a resolution to your situation.

To assist us in providing you with the most effective and efficient service, please complete the attached worksheet as thoroughly as possible. You only need to complete the "current" column on the monthly spending plan. Please give the monthly spending plan careful attention. This information is the key element of resolving your financial situation. If there are questions or information you don't understand, that's okay. Do your best with it and we will go through the rest of it together.

You will find there is an emphasis on being truthful. We can't help with a resolution unless we have a complete and accurate picture of your situation. A plan based on only part of your information is certain to fail.

There are some specific documents you will need to locate and bring to your appointment:

- A hardship letter; briefly explain your situation – what happened, when it happened and why it happened. Explain your intention to keep or sell property, capacity to repay or how you plan to get back on track.
- Copy of your mortgage statement
- Any documentation from the courts or the sheriff regarding a foreclosure
- Copies of your most recent proof(s) of income/pay stubs
- Copies of your most recent bank statements for the last 2 months
- Copies of any unemployment or disability benefits (to show proof of limited income, if applicable).
- Copies of any documents to support your hardship claim, such as disability, unemployment/lay-off.
- Copies of your last 2 years tax returns (and/or 90 days Profit and loss if you are a self employed earner).
- Verification of expenses – 2 household bills, for 2 consecutive months (for example, February and April PG&E and phone bills).

Our first appointment will last an hour and a half. Please arrive on time. Many other families are in the same position as you and the demand for our services is high. We often have appointments back to back. If you arrive late, I will only be able to work with you for the remaining time of your appointment.

You can reach me at **415.822.1022 Ext 115** or **Zack@sfhdc.org**

You have taken the first step to resolving your situation. I look forward to working with you. Please fax back information to **415.822.1077**

Sincerely,

Zack Mack Westrom