

River City CDC Delinquency Client Intake

Date: _____

HCO # _____

Client name	SHFPP #
Primary Borrower	Primary Borrower SSN & DOB
Address	
Co-Borrower (if applicable)	Co-Borrower SSN & DOB (if applicable)
Phone	Email address
Marital Status	Previous mortgage assistance? (Loan mod or NCHFA?)
Number of people in household	Ages of dependents (if applicable)
Mortgage company name	Number of months delinquent
Outstanding loan balance	Monthly payment amount
Is there an escrow account?	Is there a Hearing date?
Is there a second mortgage?	If yes, is it delinquent?
Employer: Borrower	Monthly income: Borrower
Employer: Co-borrower	Monthly income: Co-borrower
Other income source	Other income amount

Please explain your hardship below:

TYPE OF HARDSHIP AND DOCUMENTATION NEEDED

Type of Hardship:	Documentation needed:
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> • Letter from previous employer (including date of termination and reason)
<input type="checkbox"/> Death of a co-borrower	<ul style="list-style-type: none"> • Death Certificate, Will, and Estate Settlement documents
<input type="checkbox"/> Medical/Out of work due to illness or disability	<ul style="list-style-type: none"> • Letter from doctor (stating you are/were "unable to work since <u>DATE</u> due to medical reasons")
<input type="checkbox"/> Divorce/Separation	<ul style="list-style-type: none"> • Separation/Divorce Agreement
<input type="checkbox"/> Increased household expenses	<ul style="list-style-type: none"> • No hardship documentation required
<input type="checkbox"/> Other	<ul style="list-style-type: none"> • Written explanation describing details of the hardship and any relevant documentation

NEEDED FOR ALL CLIENTS

- Verification of income (pay stubs for last 60 days, recent Social Security/retirement award letter, Profit and Loss Statement for current year if self-employed)
- Bank statements for last 60 days
- 2017 and 2018 Tax Return (or most recently filed) **Last 5 years if self-employed
- Most recent mortgage statement
- Promissory Note (with loan closing documents or request from lender)
- Loan Modification Agreement (if applicable)
- Foreclosure notice (if applicable)

Auxiliary Aids and Services are available upon request to individuals with disabilities.

MONTHLY INCOME AND EXPENSE WORKSHEET

Name: _____

Date: _____

Gross Income: Borrower: \$ _____ Co-Borrower: \$ _____

Net Income: Borrower: \$ _____ Co-Borrower: \$ _____

Monthly Expenses:

Housing

Rent/Mortgage Payment \$ _____

Property Taxes \$ _____

Home Owners Insurance \$ _____

Groceries

Food – Home and out \$ _____

Household products \$ _____

Utilities

Electricity \$ _____

Gas/Oil \$ _____

Water \$ _____

Telephone (cell and home) \$ _____

Cable/Satellite/Internet \$ _____

Transportation

Gas \$ _____

Car Payment \$ _____

Insurance \$ _____

Maintenance \$ _____

Miscellaneous/Other

Clothing \$ _____

Medical (doctor, etc.) \$ _____

Charitable (church etc.) \$ _____

Entertainment \$ _____

Child Care \$ _____

Credit Card Payments \$ _____

Personal Loan Payments \$ _____

Gifts \$ _____

Life Insurance \$ _____

Other \$ _____

Other \$ _____

Total Monthly Expenses \$ _____

Excess/Deficit \$ _____

(Net income minus total expenses)



**SERVING OUR
COMMUNITY
FOR OVER 28 YEARS**

501 East Main Street
Elizabeth City, NC 27909
(252) 331-2925 phone
(252) 331-1425 fax
www.rivercitycdc.org
rivercitycdc@rivercitycdc.org

Credit Authorization Form

Authorization is hereby granted to River City Community Development Corporation (hereafter) “RCCDC” to obtain a Consumer Credit Report through a credit reporting agency chosen by River City CDC. I understand and agree that River City CDC intends to pull my credit Record two additional times between intake and one year (from signature dated at the bottom) for the purposes of program evaluation of my financial readiness to buy a home or apply for a small business loan.

My signature below authorizes the release to the credit agency of financial information and any information that I have supplied to River City CDC in connection with such evaluation. I give RCCDC permission to submit and share my information with Data Collection System for any grants. Authorization is further granted to the credit reporting agency to use a photo static reproduction of this form if required of this form if required to obtain any information necessary to complete my consumer report

Client’s Name (Print) _____

Client’s Name (Signature) _____

Client’s Address _____

Social Security Number _____

Birth Date _____

Date _____



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River City Community Development Corporation Privacy Policy

Our Privacy Policy is designed to assist you in understanding how we collect and use the personal information you provide to us and assist you in making informed decisions when using our services **River City Community Development Corporation** has adopted the following Privacy Policy.

It is the policy of **River City Community Development Corporation** to protect the confidential nature of all personal information obtained from clients. **River City Community Development Corporation** requires that you provide your Social Security number because it is necessary for us to use the number by requesting its inclusion on Credit Report Authorization Form.

River City Community Development Corporation protects Social Security numbers as it protects all of its clients' confidential information. We use commercially reasonable safeguards on our computer systems to prevent unauthorized access of confidential information, including Social Security numbers. Although security cannot be guaranteed, we maintain physical, electronic, and procedural safeguards that comply with professional standards.

Only authorized Housing Counselors of **River City Community Development Corporation** have access to the Social Security numbers in our records. Authorized Housing Counselors will hold this information in confidence and will not release it to anyone outside this agency, except as agreed by you, required by law or our grantors.

Clients Signature: _____

Counselor Signature: _____

Date: _____

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Information for Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loan applications related to a dwelling, in order to monitor compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so.

BORROWER

I do not wish to furnish this information

RACE/NATIONAL ORIGIN: Borrower

American Indian

Black, Non-Hispanic

White, Non- Hispanic

Hispanic

Asian

Other

SEX: Male Female

CO-BORROWER

I do not wish to furnish this information

Co- Borrower

American Indian

Black, Non-Hispanic

White, Non-Hispanic

Hispanic

Asian

Other

SEX: Male Female

RIVER CITY COMMUNITY DEVELOPMENT CORPORATION
COUNSELING SERVICES DISCLOSURE STATEMENT

River City Community Development Corporation provides the following housing counseling services:

Pre-Purchase Counseling: The purpose of Pre-Purchase Counseling is to address issues that may prevent or delay affordable mortgage financing, while offering specific steps to help the client achieve their goal of homeownership.

Pre-Purchase Homebuyer Education Workshops: Our certified housing counselors will help clients determine if home ownership meets their lifestyle, help them determine mortgage affordability, review their credit report, and develop an action plan to overcome obstacles and achieve their homeownership goals.

Mortgage Delinquency and Default Resolution Counseling: River City Community Development Corporation offers one-on-one counseling designed to help participants prevent foreclosure through loan modifications, or other alternatives that could possibly avoid a foreclosure action. With the help of a counselor, possible solutions are discussed and a plan is developed to prevent a foreclosure action in some cases this may include a resolution to the delinquency. Our services offer hope to homeowners who are delinquent in their mortgage obligations.

Resolving/Preventing Mortgage Delinquency/Eviction Workshops: River City Community Development Corporation offers foreclosure prevention workshops as needed. The workshops are for homeowners who are worried about making upcoming mortgage payments, are already behind on payments, or just want to learn more about foreclosure or to prevent rental eviction. Participants can ask questions and get free, confidential advice from the counselors.

Financial Management/Budget Counseling: River City Community Development Corporation works with individuals by providing information and tools to increase self-sufficiency, stability and sustainability. Budgeting and credit counseling is an integral part of all housing counseling services. Developing a budget, looking at spending habits, reducing existing debt, and developing savings strategies are some of the areas covered in this program.

Financial Literacy Workshops: River City Community Development Corporation helps clients prepare for homeownership through our Financial Literacy courses. Through these classes, clients learn about the basics of banking, building or improving credit, developing a spending plan, money management to develop a strategy for self-sufficiency, family stability, and sustainability.

Non-Delinquency Post-Purchase Workshops for Homeowners: Our Post-Purchase Workshops offer information for existing homeowners who are not delinquent but want information on topics which will allow them to remain successful homeowners. Some of the topics include, refinancing, home maintenance, avoiding scams and predatory loans.

Rental Topics: River City Community Development Corporation offers counseling and workshops covering HUD rental and rent subsidy programs; other federal, state or local assistance; fair housing laws; housing search assistance; landlord tenant laws; lease terms; rights of applicants and clients, rent delinquency; reasonable accommodations and modifications for persons with disabilities.

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I/We understand that it is my/our right and responsibility to decide whether to engage in any course of housing counseling with River City Community Development Corporation and determine whether counseling is suitable for my/our housing problem(s).

I/We understand that we are not obligated to receive, purchase or utilize any services offered by River City Community Development Corporation, or its exclusive partners, in order to receive housing counseling.

I/We understand that River City Community Development Corporation has the discretion to charge reasonable fees for some counseling services, and that these fees will be explained to me prior to any counseling. I further understand that fees will not be charged if they create a financial burden and that I will not be denied counseling if I cannot pay the fees.

I/We understand that River City Community Development Corporation provides information on a broad range of housing programs and products and that the housing counseling I receive from River City Community Development Corporation in no way obligates me to choose any particular loan product(s) or housing program(s) discussed in my counseling sessions.

I/We understand that River City Community Development Corporation does not guarantee that I/We will receive mortgage financing from any lender and/or other mortgage financing entity.

I/We may be referred to other housing services from the organization or to another agency or agencies as appropriate that may be able to assist with my/our particular concerns that have been identified. I/We understand that I/We are not obligated to use any of the service(s) offered to me.

I/We understand that a counselor may answer questions and provide information but cannot give legal advice. If I want or require legal advice, I will be referred for appropriate assistance.

I/We have reviewed and understand the above Counseling Services Disclosure Statement.

Client Signature _____ Date _____

Client Signature _____ Date _____

Counselor Signature _____ Date _____

Telephone Counseling: Disclosure Statement Read to Client? Yes No



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