

The Housing Advocates, Inc.
Help Eliminate Loans that are Predatory Program
 Initial Intake Questionnaire

Name: _____ Date ____ / ____ / ____

Address of the property in question: _____

Phone Number: Day _____ Evening _____

Gender: ___M ___F Age: _____ Marital Status: _____

Are you the female head of household? ___Yes ___No

Is this address your primary residence? ___Yes ___No

RACE & ETHNICITY (Check one)			
White/Hispanic or Latino		Asian & White/Hispanic or Latino	Black-African American & White/Hispanic or Latino
Black-African American/Hispanic or Latino		African Indian-Alaskan Native & White/Hispanic or Latino	Native Hawaiian-Other Pacific Islander/Hispanic or Latino
Asian/Hispanic or Latino		Asian & White/Hispanic or Latino	Other Multi-Racial/Hispanic or Latino
American Indian-Alaskan Native & Black/Hispanic or Latino			

1. Do you have attorney who has helped you with housing related matters? ___ Yes ___ No

Attorney's Name _____ Telephone # _____

If yes, does he/she know that you have contacted The Housing Advocates, Inc. (HAI)?
 ___Yes ___No

2. Have you previously contacted the Housing Advocates, Inc. at any other time prior to contacting them for the HELP Program? ___Yes ___No

If Yes, when did you contact HAI? _____

Who did you speak with? _____

Why did you contact HAI? _____

3. Are you the owner of the house in question? ___Yes ___ No

4. Do you still own the house today? ___Yes ___No (i.e. it hasn't been sold at sheriff's sale)

5. Does anyone else own the house? ___Yes ___No

If yes, please list the name of the person? _____

6. Is the house a....

? Single family

? 2 family

? Larger than 2 family

7. Why do you think you have a predatory loan? (Check all that apply)

- ? Prepayment penalty
- ? Balloon Payment
- ? High Interest Rate
- ? Single Premium Insurance
- ? Common Fraud (explain) _____
- ? Broker/lender/contractor knew that I couldn't afford the monthly payment
- ? Broker/lender/contractor made promises that were not kept
- ? The broker/lender has refinanced my house ___times in the last ___ months/years
- ? Other (explain) _____
- _____
- _____

8. Have you..... (Check all that apply)

- ? Refinanced the house? When? _____
- ? Taken out a 2 Mortgage on the house? When? _____
- ? Taken out a home equity loan on the house? When? _____
- ? Taken out a reverse mortgage on the house? When? _____

Title Company/Mortgage Company Name: _____

9. Have you filed bankruptcy? ____Yes ____No

- If Yes, when? _____
- Was the house part of the bankruptcy? ____Yes ____No
- Has the bankruptcy been discharged ____Yes ____No

10. Has anyone (i.e. lender/servicer/county agency) threatened to foreclosure on your house?

- ____Yes ____No
- Why? _____
- When? _____
- Have you received anything from the court? ____Yes ____No Date: ____/____/____
- What did you receive? _____

11. Is the house currently in foreclosure? ____Yes ____No

- If Yes, has an Answer been filed? ____Yes ____No When? _____
- If Yes, has there been a hearing? ____Yes ____No When? _____
- Has a sheriff's sale been scheduled? ____Yes ____No Date _____
- Has your house already been sold? ____Yes ____No

12. Do you want to remain in the house? ____Yes ____No

13. In our efforts to **try** to assist you, we will need to review your loan documents. Do you have your loan documents? ____Yes ____No

If not, how soon would you be able to get your loan documents? _____

HOUSING/LOAN INFORMATION

1. Who is the Lender or Note Holder of your mortgage? _____
2. Who is the Loan Servicer? (usually where you send your payments) _____
3. What is your monthly mortgage payment? _____
Are you current with payments? ___Y ___N
If no, how many months are you behind? _____
If no, have you ever been charged any default fees (attorney or investigator fees, etc.)? ___Y ___N
4. What is your interest rate? _____ Fixed or Variable? _____
5. Did you work with a Broker? ___Y ___N
If yes, provide the name of the broker and company they represent. _____
6. Did you finance home improvements into your home loan? ___Y ___N
If yes, did the contractor arrange the loan? ___Y ___N
If yes, provide the name of contractor and/or company they represent. _____
7. Did a lender, broker, or contractor in regards to your loan solicit you? ___Y ___N
If yes, provide the name of the company or individual solicitor. _____
8. Were you required to use a particular title company? _____
9. Was the closing conducted at the title company? ___Y ___N
10. What is the date you signed the loan closing documents? _____
Is it the same date that is listed on the document(s)? ___Y ___N
11. Were there any witnesses to the loan closing transaction? ___Y ___N
12. Did you keep a copy of all of the documents for your records? ___Y ___N
13. Were you required to use a particular appraiser? ___Y ___N
14. Were you given any credits, refunds, money or checks from the lender, broker, contractor, title company or any other agency? ___Y ___N If yes, who, when, and how much did you received?

15. Have you contacted an attorney or government agency about this particular problem? ___Y ___N
If yes, provide the name of the contact person(s). _____

Name of Intake Staff Person: _____

(PLEASE PRINT)

Please place any additional comments on the back

Additional Comments:

Follow-up actions:

Pending actions:

File Forwarded to: _____ Date: ___/___/___

File Forwarded to: _____ Date: ___/___/___