



1751 N. Barron Street
Eaton, OH 45320

Phone: (937) 472-0500
Fax: (937) 472-0501

*Everyone in Preble County should
have a decent place to live.*

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:

- Last 8 weeks income verification
- Last 2 months bank statements
- Complete 2007 & 2008 Tax Returns with schedules and W-2's
- Current Utility bills
- Most Recent Mortgage Statement
- HUD-1 Settlement Statement (from closing)
- Proof of Homeowner's Insurance
- Hardship Letter

Your 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 937-472-0500 ext 402 or dawn@hitfoundation.org if you have any questions or concerns prior to your appointment.

If you are unable to make your scheduled appointment, please call our office at least 24 hours prior to reschedule.

You have taken the first step to resolving your situation. I look forward to working with you.

Sincerely,
Dawn Landes

Intake Scheduled for:

Mortgage Information Worksheet

	First Mortgage	Second Mortgage
Mortgage holder		
Monthly payment		
Date of loan		
Delinquent amount		
Outstanding balance		
Sub-prime?		
FHA?		
VA?		
Insured Conventional?		
Uninsured Conventional?		
Rural Development?		
Other?		
Loan Terms		
Fixed rate		
Adjustable Rate		
Hybrid ARM (2/28)		
Interest Only		
Option ARM		
40/30 Balloon		
80/20		
Balloon		
Escrow Account		
Taxes Escrowed (Y/N)?		
Past Due Taxes		
Insurance Escrowed (Y/N)?		
Past Due Insurance		
Name of HOA		
Monthly Assessment		
Amount Outstanding		

Employment and Income Worksheet

Household Monthly Income	GROSS	NET	Verification Document
Homeowner (A) Employer (1)	\$	\$	
Homeowner (A) Employer (2)	\$	\$	
Homeowner (B) Employer (1)	\$	\$	
Homeowner (B) Employer (2)	\$	\$	
Other Employment Income	\$	\$	
Other Employment Income	\$	\$	
Social Security/SSI/SSDI	\$	\$	
Child or Spousal Support	\$	\$	
Unemployment Compensation	\$	\$	
Workers Disability Compensation	\$	\$	
Veterans Benefits	\$	\$	
Retirement Benefits	\$	\$	
Monies From Rental Properties	\$	\$	
Household Members over 18 wages	\$	\$	
Food Stamps	\$	\$	
Governmental Income Assistance	\$	\$	
Child Care Assistance	\$	\$	
Housing Assistance	\$	\$	
Other	\$	\$	
Other	\$	\$	
Total Household Income	\$	\$	

Monthly Expenses

Rent or Mortgage	\$
Heating (gas or oil)	\$
Electricity	\$
Water and/or sewage	\$
Telephones (land-lines & cell phones)	\$
Trash Service	\$
Home maintenance and furnishings	\$
Cleaning supplies	\$
Lawn service	\$
Transportation	
Gas	\$
Car payment	\$
Car inspection	\$
Car repairs and maintenance	\$
License plates and registration fees	\$
Public transportation or taxi	\$
Parking and tolls	\$
Food	
Groceries	\$
School lunches	\$
Work-related (lunches and snacks)	\$
Insurance	
Health (medical and dental)	\$
Life	\$
Disability	\$
Medical	
Doctor/Dentist	\$
Prescriptions	\$
Childcare	
Childcare or babysitters	\$
Child support or alimony	\$
Clothing	
Clothing	\$
Laundry and dry cleaning	\$
Donations	
Church or charity	\$

Worksheet

Education	
Tuition	\$
Books, papers and supplies	\$
Newspapers and magazines	\$
Lessons (sports, dance, music)	\$
	\$
Gifts	
Birthdays	\$
Major holidays	\$
Personal	
Barber or beauty shop	\$
Toiletries	\$
Children's allowances	\$
Tobacco products	\$
Beer, wine or liquor	\$
	\$
Entertainment	
Movies, sporting events, concerts, etc	\$
Video rentals	\$
Internet services	\$
Cable/satellite TV	\$
Restaurants and take-out meals	\$
Gambling and lottery tickets	\$
Fitness or social clubs	\$
Vacations/trips	\$
Hobbies or crafts	\$
Miscellaneous	
Checking account fees, etc.	\$
Pet care and supplies	\$
Postage	\$
"Mad" money	\$
	\$
Debts	
Student loan	\$
Credit card (<i>monthly minimum</i>)	\$
Credit card (<i>monthly minimum</i>)	\$
Credit card (<i>monthly minimum</i>)	\$
Medical bills	\$
Personal loan	\$
Other	\$
Other	\$