Dear Homeowner(s),

Thank you for contacting Home Partnership Inc. for assistance with your mortgage difficulty. We can only provide assistance on your primary residence located in Maryland. This residence has to be considered REAL property. If your concern is about a rental property or a manufactured home not permanently affixed to the property, please call back to the office right away.

**You are scheduled for a Homeowner's Assistance Orientation appointment on**

Please bring PHOTOCOPIES of the above documents that you can leave with counselor if possible. **Do not fax these documents, we are not equipped to receive faxes of this length.**

You will need to set aside at least 2 hours for your initial appointment. You will be given information on options available to assist you with your mortgage as well as an action plan for what to do next and what docs are still needed. In some cases a follow up appointment will need to be scheduled to complete the process of applying for certain assistance. If you are unable to make this appointment, please call to cancel at least 2 hours in advance. **Clients who are more than 15 minutes late will have to be rescheduled, so please call if you are going to be delayed.**

Your appointment is in the Rumsey Towers Building at 626 Towne Center Dr. Suite 102 Joppatowne, MD 21085 across from Joppa library. Enter in door next to Southern Cuisine Restaurant. Thank you for giving us the opportunity to work with you.

Sincerely,

Housing Counseling Staff

Revised 02.2017
Home Partnership, Inc.
626 Towne Center Drive, Suite 102
Joppatowne, MD 21085
Phone: 410-679-3200
E-mail: counselor@homepartnershipinc.org

Privacy Policy

What kinds of information we collect: We collect information about you, (for instance, your name, address, telephone number) and information about your transaction, including identity of the real property that you are buying or own. We obtain copies of source documentation of your financial status and/or program eligibility (e.g. W-2’s, pay stubs, bank statements, etc.) We get this information from you. We also get your social security number, which is disclosed if required per program or funding source requirements or for identification purposes, and we may receive additional information from third parties including appraisals, credit reports, land surveys, escrow account balances, and sometimes bank account numbers to facilitate the transaction/modification.

How we use this information: Home Partnership, Inc. (HPI), in giving or specifically adopting this notice does not share your information with marketers outside it’s own family. There is no need to tell us to keep your information to ourselves because we share your information only to determine your eligibility for programs that improve for financial or housing situation or in other ways permitted by law. The privacy laws permit some sharing without your approval. We may share internally and with nonaffiliated third parties in order to carry out and service your transaction, to protect against fraud or unauthorized enforcement agencies including the U.S. Department of Housing and Urban Development, MD Department of Housing and Community Development and/or Maryland Civil Justice. Companies within a family may share certain information among themselves in order to identify and market their own products that they think may be useful to you.

How we protect your information: We restrict access to nonpublic personal information about you to those employees who need the information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with the law to guard your nonpublic personal information. We enforce the company’s privacy policy with our employees.

If you have any questions, please let us know. We will continue to protect the privacy, accuracy and security of customer information given to us.

Borrower Signature                                Date

Co-Borrower Signature                               Date

Rev.042015
Foreclosure Mitigation Counseling Agreement

1. I understand that Home Partnership Inc. 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.

2. I understand that Home Partnership Inc. receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation. This information may be shared electronically with said parties.

3. I understand that Home Partnership, Inc. provides information, advocacy and education and that there is no charge for any of their services.

4. I understand that there is no guarantee that Home Partnership, Inc. will be able to find a workout option for me to keep my home. I understand that my willingness to participate and provide timely truthful information to HPI will impact their ability to advocate on my behalf.

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

6. I acknowledge that I have received a copy of Home Partnership Inc.'s Privacy Policy.

7. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.

8. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance. In such cases, I give consent for Home Partnership Inc. to share contact and case information with legal provider.

9. I understand that Home Partnership Inc. provides information on numerous loan products and housing programs including housing and/or services that we may own, manage, or otherwise materially participate in. Home Partnership Inc. at times also partners with industry professionals who provide related programs or services in order to educate and assist our clients with meeting their housing goals. I further understand that the housing counseling I receive from Home Partnership Inc. in no way obligates me to choose any of these particular loan products, available homes, housing programs, or to use other services of HPI or any of our professional partners.

Client’s signature ___________________________ Date ___________________________

Client’s signature ___________________________ Date ___________________________
Please answer the questions below regarding possible foreclosure prevention scams you may have encountered.

**Loan Scam Prevention Information Sheet**

1. Did anyone other than a state or HUD approved counseling agency offer to help modify your mortgage, either directly, through advertising, or by other means, such as a flyer?  
   - Yes  
   - No

2. Were you: (Please check all that apply)
   - guaranteed a loan modification, or asked to do any of the following
   - pay a fee
   - sign a contract
   - redirect mortgage payments
   - sign over title to your property, or
   - stop making loan payments?

If any of the above occurred, please supply any information about the person/business who offered help:

**Company/Individual:** __________________________________________

**Address:** _____________________________________________________

**City:** ________________  **State:** __________  **Zip:** ______

**Phone:** ________________  **Email:** ___________________________

**Website:** ____________________________________________________

Check here if you do not have any of the above incidents to report. Please sign and date to indicate receipt of this questionnaire.

**Borrower Signature** ___________________________________________  **Date:** __________

**Co-Borrower Signature** __________________________________________  **Date:** __________

Rev04.2015
# HUD Demographics Form

**Home Partnership, Inc.**
626 Towne Center Drive, Suite 102
Joppstown, MD 21085
Phone: 410-873-3220
E-mail:counselor@homepartnershipinc.org

**HUD Demographics Form**

As a HUD certified counseling agency we are required to capture the following information:

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Co-Bwr. or Current Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Date of Birth</strong></td>
<td><strong>Date of Birth</strong></td>
</tr>
<tr>
<td>O Male</td>
<td>O Male</td>
</tr>
<tr>
<td>O Female</td>
<td>O Female</td>
</tr>
<tr>
<td>O Married</td>
<td>O Married</td>
</tr>
<tr>
<td>O Unmarried</td>
<td>O Unmarried</td>
</tr>
</tbody>
</table>

**Choose One or More:**
- O American Indian/Alaskan Native
- O Asian
- O Black/African American
- O Native Hawaiian or Pacific Islander
- O White
- O Multi Racial
- O Hispanic
- O Non-Hispanic

**Single head of household?**
- O Yes
- O No

**Disabled?**
- O Yes
- O No

**Primary Language Preference is:**

**Veteran?**
- O Yes
- O No

**Education:**
- O Some College
- O No High School
- O High School
- O GED Diploma
- O Vocational Diploma
- O Bachelor's Degree
- O Master's Degree
- O Doctoral Degree

**Gross Monthly Wages**

**Take Home Monthly Wages**

**Other Monthly Income**

**Source(s) of Other Income:**

How did you hear about Home Partnership Inc?

Total # in Household____ Name of Mortgage Servicer____________________ Dates:

Have you received unemployment benefits in the last 12 months?

Have you declared Bankruptcy in last 7 years?

Date Discharged or Dismissed __________________

Do you have defaulted student loans or back taxes?

Home Purchase date? ________/_______ Last Refi? ________/_______

What is your Interest rate? ________

How many months are you behind? ________ Notice of Intent to Foreclosed received?

What type of mortgage do you have?
- O Conventional
- O VA
- O FHA
- O ARM
- O balloon
- O Interest Only Option Payment
- O Negative Amortization

If ARM, when will rate reset? ________ Have you ever refinanced? ________

Most Recent Refi Date? ________

Has your mortgage ever been modified? ________ When?

Was it modified under HAMP? O Yes O No

How much are the taxes on your home per year?

Homeowners Association Name?_______________________ Amount of Dues per month?

Homeowner's Insurance Company____________________ Phone #________

Borrower Signature: ___________________________ Date: ___________________________

Co-Borrower Signature: ___________________________ Date: ___________________________
### Income/Expenses for Household

**Important Note:** All income must be documented.

Combined income and expense of borrower and co-borrower or are not required to disclose child support, alimony or separation maintenance income unless you choose to have it considered by your lender.

<table>
<thead>
<tr>
<th>Monthly household income</th>
<th>Monthly household expenses/debt</th>
<th>Household assets</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong></td>
<td><strong>2</strong></td>
<td><strong>3</strong></td>
</tr>
<tr>
<td><strong>Monthly gross wages</strong></td>
<td>First mortgage payment</td>
<td>Checking account(s)</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Part-time</strong></td>
<td>Second mortgage payment/other liens</td>
<td>$</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Borrower start date of employment (MMDDYY)</strong></td>
<td>Homeowners insurance</td>
<td>Savings/money market account(s)</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Borrower start date of employment (MMDDYY)</strong></td>
<td>Property taxes</td>
<td>$</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Borrower other employment start date (MMDDYY)</strong></td>
<td>Credit cards/installment loan(s) (total minimum payment per month)</td>
<td>Certificate(s) of deposit (CDs)</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Borrower other employment start date (MMDDYY)</strong></td>
<td>Alimony/separation maintenance/child support payments</td>
<td>$</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Child support/alimony/separation maintenance</strong></td>
<td>Net rental expenses/property maintenance expenses</td>
<td>$</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Taxable Social Security/Social Security Disability Insurance</strong></td>
<td>Homeowners association/condominium fees</td>
<td>Stocks/bond(s)</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Taxable Social Security benefits</strong></td>
<td>Child care expenses</td>
<td>$</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Monthly income from investments, annuities or retirement plans</strong></td>
<td>Car payments, including car lease payments</td>
<td>Other cash on hand</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Self-employment income</strong></td>
<td>Car insurance/gas/maintenance</td>
<td>Other real estate (estimated value)</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Unemployment income</strong></td>
<td>Health insurance/medical expenses</td>
<td>$</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Date of unemployment (MMDDYY)</strong></td>
<td>Life insurance premiums (not withheld from pay)</td>
<td>$</td>
</tr>
<tr>
<td>$</td>
<td>Groceries</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total rent received</strong></td>
<td>Water/sewer/utilities</td>
<td>$</td>
</tr>
<tr>
<td>$</td>
<td>Internet/cable/satellite/cell phone/home phone</td>
<td>$</td>
</tr>
<tr>
<td><strong>Social Security/Welfare</strong></td>
<td>Personal loans/tuition</td>
<td>$</td>
</tr>
<tr>
<td>$</td>
<td>Charitable contributions</td>
<td>$</td>
</tr>
<tr>
<td><strong>Other (investment income, royalties, interest, dividends, etc.)</strong></td>
<td>Mortgage payments for other properties</td>
<td>$</td>
</tr>
<tr>
<td>$</td>
<td>Other</td>
<td>$</td>
</tr>
</tbody>
</table>

**Total (gross income)** | $ | **Total debts/expenses** | $ | **Total assets** |
| $ | $ | $ | $|

Only include your homeowners insurance payment if you pay this amount yourself.
Only include your property tax payments if you pay them yourself.
Include rental income received from all properties you own EXCEPT a property for which you are seeking mortgage assistance in the following section.
Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance in the following section.