



Advice. Education. Solutions.

July 2011

Dear Homeowner,

Consumer Credit Counseling Service of Nebraska (CCCSN) is pleased to provide you with information from the U.S. Department of Housing and Urban Development (HUD) on the Emergency Homeowners' Loan Program (EHLF). Attached you will find the Pre-Applicant Screening worksheet to determine if you might qualify for emergency assistance under the EHLF. The attached Pre-Applicant Screening Worksheet along with a signed Third Party Authorization form for each person listed on your mortgage must be submitted to CCCSN, a participating counseling agency by July 22, 2011.

EHLF was created to help homeowners who are temporarily and involuntarily unemployed or underemployed due to economic conditions or a medical condition, and are at risk of foreclosure. The EHLF will provide eligible homeowners with emergency assistance that pays a portion of their monthly mortgage payment for up to twenty-four consecutive months, or up to \$50,000.00, whichever occurs first. Please thoroughly read the Frequently Asked Questions and the document checklist.

Demand for EHLF emergency assistance is expected to be extremely high. If necessary and to ensure a fair selection process, homeowners with eligible Pre-Application Screening Worksheets may be entered in a random lottery. Homeowners selected through the lottery will be contacted and scheduled for an appointment to complete a full EHLF application. During the application appointment, the homeowner **MUST** submit all documents specified under the attached Document Checklist in order for the housing counseling agent to determine his or her eligibility for program assistance. Any homeowner who fails to meet this requirement may lose his or her application position due to an incomplete application package. In that case, the next homeowner on the waiting list will be considered for formal EHLF application submission.

Consumer Credit Counseling Service of Nebraska will be able to accept the completed Pre-Applicant Screening Worksheet required by HUD. There is no cost to the homeowner to submit the screening worksheet. CCCSN can answer program questions and assist homeowners with compiling the documents necessary to submit a formal EHLF application. However, only HUD will make final eligibility determinations and final decisions about the amount and duration of a homeowners EHLF emergency assistance. For more information, please call CCCSN at 1-877-881-2227 or 402-333-2227.

# Emergency Homeowners' Loan Program (EHLP) Pre-Applicant Screening Worksheet

AGENCY USE ONLY
Date/Time Stamp Received
County: <input type="radio"/> Metro <input type="radio"/> Micro

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

**Privacy Act Information.** The Department of Housing and Urban Development (HUD) is authorized to collect this information by Title I (Emergency Homeowners' Relief Act) of the Emergency Housing Act of 1975, as amended (12 U.S.C. 2701). Each affected agency must submit information to assist HUD in selecting participants for the Emergency Homeowners' Loan Program (EHLP) program. HUD and NeighborWorks® America will use the EHLP information to determine initial eligibility for the monitoring, and evaluation required to provide emergency assistance to eligible homeowners at risk of foreclosure. If you do not provide the information on this form, you will be determined ineligible for submission of a full EHLP application. This collection is mandatory. The information requested is required to obtain benefits under the EHLP program.

**Sensitive Information:** The information on these forms is sensitive and is protected by the Privacy Act. Keep the forms locked and confidential.

Please complete this form and return to an EHLP agency. Please **PRINT** clearly.  
**Worksheet must be submitted by July 22, 2011.**

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_ County: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Primary Phone: (\_\_\_\_) \_\_\_\_\_ Alternative Phone: (\_\_\_\_) \_\_\_\_\_

Email: \_\_\_\_\_

1. Have you experienced a reduction in income as a result of one of the following:  
(please check one reason)  
 Yes, unemployment due to the economy or a medical condition.  
 Yes, underemployment due to the economy or a medical condition.  
 No, I have not experienced a loss in income.
2. Do you have any co-mortgagor(s) and/or a co-signor(s) named on your first mortgage?  Yes  No
3. Was the combined 2009 adjusted gross income of **all the persons** named on your first mortgage loan documents less than \$75,000?  Yes  No  
If no, was the combined 2009 adjusted gross income less than the EHLP income limit for your county (see <http://www.huduser.org/portal/EHLP/index.html>)?  Yes  No



**continue >**

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4. Were you at least 90 days late on your mortgage as of June 1, 2011?  Yes  No
5. Have you received written notification from your 1st mortgage lender or servicer stating that you are at least 60 days late on your mortgage and at risk of foreclosure (this is often referred to as a “breach letter”)?  
 Yes  No
6. Did you usually pay your mortgage(s) in full and on time before you became unemployed or underemployed?  Yes  No
7. Are you and ALL of the persons named on your 1st mortgage and promissory note one of the following – US Citizen, US non-citizen national, or qualified alien (see required documentation attached):  
 Yes  No
8. Do you occupy the home as your principal residence?  Yes  No
9. Please indicate if you are delinquent on any of the following federal debt payments (check all that apply):  
 Student Loans  Taxes  Other  I am not delinquent on any federal debt payments
10. Besides your 1st mortgage, are there any other open liens secured against the mortgaged property at this time?  
 Yes  No  Don't Know
- If yes, check and indicate, in the space provided, how many of each type:  
 Additional Mortgage: \_\_\_\_\_  Home Equity Line of Credit (HELOC): \_\_\_\_\_  
 Tax: \_\_\_\_\_  Other: \_\_\_\_\_
11. Are you currently in bankruptcy?  Yes  No
12. Do you live in a flood zone?  Yes  No  Unsure
- If yes, do you have flood insurance?  Yes  No  Unsure
13. Is your home scheduled for foreclosure sale?  Yes  No
- If yes, what is the date for the scheduled sale? (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_\_

**Worksheet must be submitted by July 22, 2011.**



# PRE-APPLICATION THIRD-PARTY AUTHORIZATION

The EHLP Pre-Applicant named below authorizes the following third parties:

**Neighborhood Reinvestment Corporation  
d/b/a NeighborWorks® America (“NW”)**

**The United States Department of Housing and Urban  
Development (“HUD”)**

(individually and collectively, “Third Party”) to share, release, discuss, and otherwise provide to and with each other, and/or their agents or other authorized representatives, public and non-public personal information contained in or related to the Pre-Application Screening Worksheet completed and submitted by the EHLP Pre-Applicant. This information may include (but is not limited to) the name, address, telephone number, income information, program eligibility, and payment activity of the EHLP Pre-Applicant. The EHLP Pre-Applicant also understands and consents to the disclosure of public and non-public personal information by and between NW and HUD in connection with HUD’s responsibilities under the Emergency Homeowners’ Loan Program (“EHLP”), including but not limited to pre-application intake, data and documentation verification, lottery, program and assistance evaluation, monitoring, and oversight.

This Pre-Application Third-Party Authorization is valid when signed by the EHLP Pre-Applicant named on the EHLP Pre-Application Screening Worksheet.

**Before signing this Third-Party Authorization, beware of foreclosure rescue scams!**

- It is expected that an EHLP-approved housing counseling agency will work directly with NW and HUD.
- Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.

**BY SIGNING THIS FORM, I CERTIFY THAT I UNDERSTAND AND AGREE TO THE TERMS OF THIS PRE-APPLICATION THIRD-PARTY AUTHORIZATION.**

EHLP PRE-APPLICANT:

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



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# Checklist

## Documents for All Applicants

The following checklist provides the documentation you will need if you are selected from the lottery to complete an EHELP application.\*

- Written notification from your most recent employer indicating termination, a change in employment status from full-time to part-time, or a reduction in income;  
Note that if you were self-employed or your most recent employer is no longer in business, you must complete an affidavit form in lieu of providing the written notification described above (the counseling agency will provide an affidavit form); **and**
- Most recent/current residential utility bill; **and**
- Most recent/current mortgage statement(s); **and**
- Copy of current flood insurance policy demonstrating the coverage, as applicable; **and**
- Letter from your mortgage lender or servicer stating the you are delinquent on your 1st mortgage and at risk of foreclosure (often referred to as a “breach” or “acceleration” letter); **and**
- 2009 and 2010 Tax Returns (IRS 1040, 1040A, or 1040EZ Tax Return(s), without schedules) for **all persons** named on your first mortgage loan documents; **and**
- A signed IRS 4506-T for **all persons** named on your first mortgage loan documents; **and**
- Documentation of current income for **all persons** named on your first mortgage loan documents, which must include:
  - Pay Stubs capturing the most recent month or four weeks (if any);
  - Unemployment check stubs for the most recent month or four weeks (if any);
  - Disability/SSI check stubs for the most recent month or four weeks (if any);
  - Pension check stubs for the most recent month or four weeks (if any);
  - TANF check stubs for the most recent month or four weeks (if any).
- Citizenship documentation for **all persons** named on your first mortgage loan documents:  
For United States citizens and United States non-citizen nationals can include:
  - A birth certificate; **or**
  - United States passport; **or**
  - See guidance at [www.FindEHELP.org/citizenship](http://www.FindEHELP.org/citizenship)For “qualified aliens” can include:
  - See guidance at [www.FindEHELP.org/citizenship](http://www.FindEHELP.org/citizenship)

\*If you are selected to submit a full application, all persons named on your first mortgage loan documents must provide the documentation and sign certifications as part of the application process.