

# Sample Documents and Practice Aids

## Sample Documents from *Foreclosure Prevention Counseling* (3d ed. 2013)

### Appendix A: Sample Forms

- A.1: Foreclosure Prevention Intake Form
- A.2: Foreclosure Prevention Counseling Checklist
- A.3: Sample Authorization to Release Information
- A.4: Sample Request for Information from Loan Servicer
- A.5: Sample Request for Information / Notice of Error Under RESPA
- A.6: Homeowner's Checklist for Avoiding Foreclosure

### Appendix B: Sample Loan and Other Documents

- B.1: Sample Mortgage
- B.2: Sample Promissory Note (Fixed)
- B.3: Sample Promissory Note (Adjustable)
- B.4: Sample Change Rate Notice for ARM
- B.5: Sample Annual Escrow Account Statement
- B.6: Sample Notice as to Change of Service
- B.7: Sample Notice as to Assignment, Sale, or Transfer of Ownership of Mortgage Loan

### Appendix C: FDIC Loan and NPV Test Documents

- C.1: FDIC NPV Test
- C.2: Sample FDIC Loan Modification Agreement
- C.3: FDIC Loan Modification / NPV Example

### Sample Letters

- Example of a Qualified Written Request (p 97)
- Sample Hardship Letter (pp 100-101)
- Sample "Cease Debt Collection Communication" Letter (p 80)
- Sample Credit Card Billing Error Dispute Letter (p 248)

### Practice Aids

- NCLC Practice Tips for Attorneys: Tips for Handling the Issue of Confidentiality in Settlement, June 2015
- NCLC Client Concerns: Confidentiality Agreements: Should You Agree to Secrecy?, June 2015
- Loan Calculator (Excel spreadsheet)
- Follow the Paper Trail: Anatomy of a Securitization (Prepared by NEDAP)
- Schedule of Standard Attorney Fees Approved by HUD & Investors
- Finding Pooling and Servicing Agreements for Securitized Mortgage Loans
- Answer Sheet to Chapter 3 Questions (Appendix H)

- Loan Note (p 40)
- Checklist: Identifying a Predatory Mortgage Loan (p 41)
- Thirteen Refinancing Rules for Homeowners (p 73)
- Loan Information Worksheet (pp 93-94)
- How to Calculate the Reinstatement Amount, Payoff Amount (pp 94-95)
- Thirteen Important Considerations About Bankruptcy (pp 215-216)

## **Other Helpful Resources**

- NCLC Online Bookstore
- Rural Housing Service (RHS)
- RHS Regs, Handbooks, and Notices
- U.S. Trustee's Office
- Consumer Federation of America
- Center for Responsible Lending
- Freddie Mac