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)]
Other Helpful Resources

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