



PHFA

PENNSYLVANIA HOUSING FINANCE AGENCY

Letter of Circumstances

Applicant's Name

First Name _____

Middle Initial _____

Last Name _____

If the name shown above is not the same as the name on the mortgage because of marriage, for example - please enter the Applicant's name as it appears on the mortgage:

Co-Applicant(s)

Will there be any Co-applicant's? Yes No

Everyone on the deed must be listed as a Co-applicant.

If you are married and your spouse lives in the home in question, your spouse must be listed as a Co-applicant. (In some cases of divorce or separation the spouse who is no longer in the property does not need to be a Co-applicant.) In addition, anyone else on the mortgage, and his or her spouse if the spouse lives in the home, must be listed as a Co-applicant. You may also list as a Co-applicant anyone else who is willing to ensure that you will be able to meet your future financial obligations in terms of your mortgage.

Co-Applicant's Name

First Name _____

Middle Initial _____

Last Name _____

Co-Applicant's Name

First Name _____

Middle Initial _____

Last Name _____

Applicant Contact Information

Please list the date of your Act 91 letter ___/___/___

When did you receive Act 91 letter in the mail? ___/___/___

Property Address

Confirm the address of the property in foreclosure

Street Address Line 1 _____

Street Address Line 2 _____

City _____

State _____

Zip _____

Property Type

The property in foreclosure is a

- Single Family Home Two Family Building (two apartments)
 Multi-family Building Condominium Cooperative Mobile Home

Ownership

Is your name on the deed of the property in foreclosure? Yes No

Circumstances Descriptions

What specifically caused your mortgage delinquency?
(Check all that apply.)

- Unemployment Reduced Income Servicer Problem
- Illness/Disability Death
- Medical Expense Home Repair Expense Car Repair Expense
- Other Unexpected Expense
- Divorce/Separation Domestic Violence Other Relationship Problem

If not shown above, please describe reason below:

Circumstances Description

For each circumstance checked above, explain in detail with dates what specifically caused your mortgage delinquency.

Describe why these circumstances came about and identify to whom the circumstances apply (e.g., self, spouse, Co-applicant, etc.). If these circumstances are employment-related, please be sure to detail your prior work history.

Dates of Mortgage Delinquency

When did you get behind one full month on your mortgage? Please provide specific dates.

____/____/____ _____

____/____/____ _____

____/____/____ _____

Supplemental Income

Did you receive unemployment compensation, workmen's compensation, child support, a lump sum award, or any other type of income as a result of the circumstances?

If yes, please specify the type, amount, and beginning and ending dates of such assistance.

Be sure to bring copies of supporting documentation when you visit the HEMAP counseling Office.

Unexpected Expenses

If applicable, document any unexpected or unusual expenses that may have contributed to the mortgage delinquency.

Indicate type of expense, amount, and date paid (e.g., lawyer fees, medical expenses, major house repairs, car repairs, domestic violence, etc.).

Be sure to bring copies of supporting documentation when you visit the HEMAP counseling Office.

Steps to Improve the Situation

What are you doing to improve your situation (e.g., actively searching for work, training, schooling, budget counseling, taking in a boarder/room mate, applying for disability benefits, treatment for a medical problem, protection from abuse order, etc.)?

Be specific and be sure to bring copies of supporting documentation when you visit the HEMAP counseling Office.

