

Payments: 211 North Front Street, P.O. Box 15206
Harrisburg, PA 17105-5206

Correspondence: 211 North Front Street, P.O. Box 15530
Harrisburg, PA 17105-5530
(717) 780-3940 or 1-800-342-2397 Fax (717) 780-3995
TTY (717)780-1869

Re: Non-Continuing Recertification Request

Dear Homeowner(s):

It is time for RECERTIFICATION of your mortgage assistance loan. This review is to update your financial circumstances to determine any necessity for adjustment to your repayment amount. Failure to respond will result in your loan balance being due in full.

Please complete the attached form to the best of your ability and provide COPIES of the following:

- **Three (3) most recent paystubs and/or current year Profit & Loss Statement (for self-employed or sub-contractors) for each current source of household employment income.**
- **Verification of amounts and effective dates of all other sources of household income.**
- **Federal Income Tax Returns for all adult members of the household for the current filing year. If any haven't yet filed, provide copies of all W-2's, 1099's, Profit & Loss Statements, etc.**
- **Most recent monthly Mortgage Statement for all mortgages.**
- **Most recent monthly statement for any new loans originated since your last review.**
- **Annual Real Estate Tax bills, if not escrowed in your mortgage payment.**
- **Homeowner's Insurance declaration page, including annual premium amount.**

PLEASE SEND COPIES! ORIGINALS WILL NOT BE RETURNED!
DO NOT USE STAPLES!

We remind you that you must repay your Mortgage Assistance Loan with any lump sum payments received. This includes, but is not limited to, income tax refunds, lawsuits, worker's compensation, social security, etc. You must notify us when you know you will be getting it and upon receipt.

You are required by law to respond to this request. Again, failure to comply within 30 days will require full repayment of the balance due on your loan and could also result in the issuance of a Notice of Intention to Foreclose pursuant to Act 6 of 1974. It will also jeopardize any future loan disbursements that you may need.

You must continue paying your loan obligation during the review process. You will be notified of your recertification decision by mail.

Sincerely,

Pennsylvania Housing Finance Agency
Homeowners' Emergency Mortgage
Assistance Program

Attachment

**PA HOUSING FINANCE AGENCY
REQUEST FOR RECERTIFICATION OF EMERGENCY MORTGAGE ASSISTANCE LOAN**

PLEASE ANSWER ALL QUESTIONS FULLY & ACCURATELY. DO NOT SEND ORIGINALS! SEND COPIES ONLY!

NAME: _____ HEMAP Account Number: _____

STREET ADDRESS: _____ CITY _____ COUNTY _____ STATE _____ ZIP _____

PHONE(S): Home: _____ Work: _____ Cell: _____ Other: _____

EMAIL ADDRESS: _____ Other Phone Numbers: _____

We must be able to reach you and/or leave a message during the day if additional information is needed. Provide a friend's, neighbor's or family member's phone number as an alternative if necessary.

1. Are you living in the property for which the loan was granted? YES or NO Is it your primary residence? YES or NO

2. Provide mortgage information for any current mortgages. **Attach a recent monthly statement for each mortgage.**

<u>Lender Name/Address</u>	<u>Lender Phone</u>	<u>Monthly Payment</u>	<u>Balance</u>	<u>Maturity Date</u>
1 st mtg. - Acct#		\$	\$	
<u>Lender Name/Address</u>	<u>Lender Phone</u>	<u>Monthly Payment</u>	<u>Balance</u>	<u>Maturity Date</u>
2 nd mtg. - Acct#		\$	\$	

3. Are the mortgages current? YES NO **CONTACT YOUR LENDER FOR THE ABOVE INFORMATION IF NECESSARY.**

4. Are real estate taxes included in your mortgage payment? YES or NO
 If no, what amount do you pay per year? \$ _____
 Is homeowner's insurance included in your mortgage payment? YES or NO
 If no, what is your yearly premium? \$ _____

**If Real Estate Taxes are not escrowed, provide copies of all annual tax bills.
 If Insurance is not escrowed, provide verification of the annual premium.**

5. Complete the following information for any new loans you've taken out since your last review. Include a recent monthly statement from the lender. If the loan is secured by the property for which you received this assistance, indicate that in the last column.

<u>Lender Name</u>	<u>Loan Date</u>	<u>Purpose</u>	<u>Original Amount</u>	<u>Monthly Payment</u>	<u>Balance</u>	<u>Secured?</u>
Phone#: _____ Account # _____			\$	\$	\$	YES or NO

If additional new loans, please attach a separate sheet and provide the same information as above.

ATTACH A COPY OF FEDERAL INCOME TAX RETURNS FOR THE MOST RECENT FILING YEAR FOR ALL ADULT MEMBERS OF THE HOUSEHOLD. If anyone hasn't yet filed, provide copies of W-2'S, 1099'S, Profit & Loss Statements, etc., for all sources of household income.

6. List current employment income information for all people living in the household. Attach 3 paystubs and/or Profit & Loss Statement (for self-employment) for each source.

<u>Name and Age</u>	<u>Relationship</u>	<u>Employer</u>	<u>Start Date</u>	<u>Net Pay/Month (Gross minus taxes)</u>
	SELF			\$
				\$
				\$

7. List all other sources of income (pension, child support, Social Security, Unemployment Compensation, cash assistance, food stamps, rent, board, contributions, alimony, Workers Compensation, etc.) and attach verification of the amount of each source.

<u>Name and Age</u>	<u>Relationship</u>	<u>Source</u>	<u>Effective Date</u>	<u>Amount/Month</u>
				\$
				\$

8. Provide the monthly amount you pay for utilities, averaging over 12 months to account for seasonal highs and lows:

Natural Gas \$ _____ Electricity \$ _____ Oil \$ _____ Wood/Pellets \$ _____
 Water \$ _____ Sewer \$ _____ Trash \$ _____ Coal \$ _____

9. Are you able to increase the amount of your monthly repayment to pay off your loan sooner? To what amount? \$ _____

If you are delinquent in your repayments, provide a detailed letter explaining the reason. Provide verification of the circumstances (loss of income, change of employment, etc.) as well as verification of any unexpected expenses.

10. What is the estimated market value of the subject property? \$ _____

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____