

Dean Porter Law Center

PROSPECTIVE CLIENT HARDSHIP APPLICATION 2011

LEGAL SOLUTIONS SAVING HOMES



Let the seasoned attorneys of Martorana Legal Services protect your rights and find solutions that make financial sense for you! We can assist you with a troubled mortgage and help you keep your home. We can settle your unsecured consumer debts, give you stability and peace of mind, and give you a fresh start *without filing bankruptcy!*

WELCOME

The attorneys, paralegals, and professional staff of Porter Law Center are committed to helping homeowners find the best solutions for reducing their monthly mortgage payments and helping them stay in their homes. We also provide attorney representation for consumer debt settlement services, which allow consumers to settle their unsecured consumer debts for a fraction of their balance, spread out into an affordable monthly payment plan. By employing these seasoned legal strategies, we have helped thousands of homeowners avoid foreclosure and keep their homes, saving them millions of dollars in the process. If you have had a hardship, we have programs designed to put you on the road to recovery and restore your peace of mind.

Are you worried about a troubled mortgage? Are you struggling to make your monthly payments, facing increased payments, or stuck in a house that is worth less than what you owe? Are you facing financial difficulties due to unexpected expenses, loss of income, or some other hardship(s)? Do you have consumer debts that are adding to your overall financial burden each month? If you are having difficulty making your payments, and think you may soon be late on a payment, this is the best time to get help. If you are already late on your payments or facing a foreclosure, the time to act is NOW we will help you get back in control of your situation today!

GETTING STARTED

In order for us to review your application for acceptance and recommend particular legal services and strategies, we will first need to gather all the facts about your financial situation to determine if you meet the qualifications of a good candidate for assistance. We will review the information you provide to us and let you know if you qualify for representation within 48 hours. To begin, we will need you to provide documentation similar to what you provided when you obtained your home loan, plus a brief description of any hardships you are having.

The attorneys and legal staff of Porter Law Center are on your side! Please provide us with honest and complete information so that we can accurately determine the options available to you and whether or not your case qualifies for acceptance. In order for us to be successful in representing your interests, it is crucial that you provide complete information and cooperate fully with the PLC staff during the entire process of representation. All of the information you provide is privileged information and will be held in the strictest of confidence.

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Prospective Client Application

CLIENT INFORMATION WORKSHEET

Client Name: _____ Co-Borrower: _____

Address: _____

City: _____ County: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____ Cell: _____

Email address: _____ Best Method/Time to Reach: _____/_____

Work Hours: _____ Co-Borrower Work Hours _____

Checking Acct? Y N (Balance: \$ _____) Savings Acct? Y N (Balance: \$ _____)

Current Estimated Value of Home: \$ _____ Year Purchased: _____

Lender's Name 1st: _____ 2nd: _____

Number of Borrowers: _____ Owner Occupied?: Yes No Number of Occupants? _____

1st Mortgage Monthly Payment: \$ _____ Balance of Loan: \$ _____ Interest Rate: _____ %

2nd Mortgage Monthly Payment: \$ _____ Balance of Loan: \$ _____ Interest Rate: _____ %

Months Behind on 1st: _____ Months Behind on 2nd: _____ Notice of Default? Y N

Default Date (if applicable): _____ Suit Amount: \$ _____ Fees: \$ _____

Date Summons Received: _____ Date Sent: _____ Case Number: _____

Previous Modification or Forbearance with Lender? Y N (If YES, please explain below.)

Have you ever filed bankruptcy? Y N If "Yes", Date: _____ Chapter: _____ 7 _____ 13

Please explain any hardship(s) you have had or are currently having:

MONTHLY EXPENSES

\$_____ Food Cost	\$_____ Life/Health Insurance
\$_____ Car Loan/Balance \$_____	\$_____ Auto Insurance
\$_____ Gasoline	\$_____ Alimony/Child Support
\$_____ Utility Bills (heat, electric, water)	\$_____ Childcare
\$_____ Phone	\$_____ Cell Phone
\$_____ Cable/Internet	\$_____ Medical Bills/Prescriptions
\$_____ Garbage Removal	\$_____ Credit Card(s)/Balance \$_____
\$_____ Other/(Describe) _____	\$_____ Other/(Describe) _____
\$_____ Other/(Describe) _____	\$_____ Other/(Describe) _____

\$_____ 1st Mortgage Monthly Payment

Taxes included? ___ Y ___ N If not, amount: \$ _____

Insurance included? ___ Y ___ N If not, amount: \$ _____

\$_____ 2nd Mortgage or HELOC Monthly Payment

\$_____ TOTAL MONTHLY EXPENSES

MONTHLY INCOME

\$_____ 1st Job (after taxes):

\$_____ 2nd Job or spousal income (total after taxes)

\$_____ Total Passive Income (rent, annuities, etc.)

\$_____ Total of **ALL** Other **HOUSEHOLD*** Income (SSI, Disability, Child Support, etc.)

\$_____ TOTAL HOUSEHOLD MONTHLY INCOME

***HOUSEHOLD** income should include the income of all occupants whether or not they are on the mortgage.

PLEASE complete, save, and email this form to info@mortgagereliefproject.com as an attachment. You may also return the completed form by faxing it to 1-(855) 237-4960. We will contact you with a decision regarding your case within 48 hours. Thank you, and feel free to contact us if you should have any questions. 1-(877) 396-5932.