Syndicate Subscription Legal Plans

MORTGAGE BORROWER PROTECTION CLIENT INTAKE QUESTIONNAIRE:

Send us your Loan Estimate or loan documents BEFORE you sign. Never pay anyone an upfront fee for a promise to get you a loan or a loan modification. If a foreclosure notice or sale date is involved, please also complete our Foreclosure Defense Intake Form.

CONFIDENTIAL. Syndicate's Mortgage Advisory Division reviews loan offers before you commit. Our Borrower Advocacy Division assists borrowers harmed by lender or servicer violations, including loan modification abuse, discrimination, and unlawful fees. Complete Parts 1 and 8, plus the Parts that apply to you. Loan numbers: last 4 digits only. If a question does not apply, write "N/A."

NAME OF THE CLIENT(s) / BORROWER(s):

[__] Borrower 1: ______________________________

[__] Borrower 2 / Co-borrower: ______________________________

Address: ______________________________

City: ____________________ County: ______________ State: _____ Zip: _______

Phone: ____________________ Email: ____________________

Syndicate Plan Member ID: ______________ Plan Start Date: ______________

Preferred method of contact:

[__] Phone [__] Text [__] Email

PART 1 — HOW CAN WE HELP?

1.1 Check all that apply:

- [__] ADVISORY — Review a loan offer before I sign → Part 2
- [__] ADVOCACY — Problem with my current lender or servicer → Parts 3–7
- [__] Loan modification denied or mishandled → Parts 3–7
- [__] Discrimination in lending → Parts 3–7
- [__] Paid an upfront fee / possible scam → Part 6
- [__] Not sure — need advice

1.2 Closing date, response deadline, or sale date (if any): ______________________________

PART 2 — ADVISORY: LOAN OFFER REVIEW

2.1 Purpose:

- [__] Home purchase
- [__] Refinance
- [__] Cash-out refinance
- [__] Home equity loan / HELOC
- [__] Reverse mortgage
- [__] Investment property

2.2 Lender / broker: ____________________ NMLS No.: ______________

2.3 Loan amount: $ ______________ Interest rate / APR: ______________

Loan term (years): ______________________________

2.4 Loan type:

[__] Fixed rate [__] Adjustable rate (ARM) [__] Interest-only

[__] Balloon payment [__] Not sure

2.5 Points & closing costs: $ ______________________________ Monthly payment: $ __________________

2.6 Features / terms included:

[__] Prepayment penalty [__] Mortgage insurance

[__] Escrow for taxes / insurance [__] Rate lock

[__] Fees paid before closing

2.7 Date Loan Estimate received: __________________________ Scheduled closing: ___________________

2.8 Were you pressured to sign quickly, or did terms change at closing? [__] Yes [__] No

If yes, explain: ____

____

2.9 Do you have other offers to compare? [__] Yes [__] No

For many refinances of a primary home, federal law provides a 3-business-day right to cancel after signing. This right generally does not apply to purchase loans.

PART 3 — ADVOCACY: YOUR CURRENT LOAN

3.1 Property address: ____

3.2 Lender / servicer: ____________________________________ Loan No. (last 4): ____________________

3.3 Date originated: __________________________ Original amount: $ __________ Balance: $ ________

3.4 Monthly payment: $ _______________________ Rate: _____________ Loan type: __________________

3.5 Has the loan been transferred to a new servicer? [__] Yes [__] No

3.6 Are you behind on payments? [__] Yes [__] No

PART 4 — ADVOCACY: WHAT WENT WRONG?

4.1 Check all that apply:

[__] Loan modification problems [__] Payments misapplied or not credited

[__] Escrow errors (taxes / insurance) [__] Force-placed insurance

[__] Predatory / misrepresented loan terms [__] Required disclosures not provided

[__] Robo-signed or improper documents [__] Improper assignment / chain of title

[__] Servicing transfer errors [__] Credit reporting errors

[__] Ignored written requests / notices of error [__] Discrimination → Part 5

[__] Upfront fees / scam → Part 6 [__] Wrongful foreclosure

4.2 Describe what happened (dates, names, amounts): ____

____

____

4.3 Loan Modification History:

Date Submitted	Type of Help	Servicer Said Complete?	Decision & Date	Reason Given

PART 5 — DISCRIMINATION IN LENDING

5.1 Basis (check all that apply):

- [__] Race / color
- [__] National origin
- [__] Religion
- [__] Sex / gender
- [__] Marital status
- [__] Age
- [__] Receipt of public assistance
- [__] Disability
- [__] Familial status
- [__] Other

5.2 What happened?

- [__] Treated differently in person than on the phone
- [__] Discriminatory comments
- [__] Denied credit without explanation
- [__] Higher rate / worse terms than qualified for
- [__] Offer that sounded "too good to be true"
- [__] Pressured to sign
- [__] Discouraged from applying

5.3 Details (who, when, what was said): ____

____

PART 6 — UPFRONT FEES & SCAMS

6.1 Paid to (company / person): ______________________________ Amount: $ ______________

6.2 Date paid: __________________________ How paid: ________________________________

6.3 What were you promised? ____

____

It is generally illegal to charge upfront fees for promising a mortgage loan or a loan modification (third-party fees such as credit reports and appraisals are different).

PART 7 — ACTIONS TAKEN

7.1 Have you sent the servicer a written request for information or notice of error? [__] Yes [__] No

If yes, explain: ____

7.2 Complaints filed with:

[__] CFPB [__] State regulator (DFPI) [__] HUD

[__] State Attorney General [__] None

7.3 Is a lawsuit or foreclosure pending? [__] Yes [__] No

7.4 Have you signed any settlement, release, or modification agreement? [__] Yes [__] No

PART 8 — GOALS, AUTHORIZATION & DOCUMENTS

8.1 What outcome do you want?

[__] Clear advice before signing [__] Affordable loan modification

[__] Correct my account / credit [__] Refund of fees / charges

[__] Compensation for harm [__] Stop discrimination

[__] Stop a foreclosure [__] Report to regulators

Please provide copies of the following, if available. Check each item you are including.

[__] Loan Estimate / Closing Disclosure [__] Promissory note & deed of trust

[__] Monthly mortgage statements [__] Escrow statements

[__] Loan modification applications & letters [__] Servicing transfer notices

[__] Letters / emails with lender [__] Proof of fees paid

[__] Credit reports [__] Complaint confirmations

Authorization & Certification:

[__] I authorize Syndicate Subscription Legal Plans to obtain my loan records and communicate with my lender, servicer, and regulators regarding this matter.

I/We declare that the information provided in this questionnaire is true, correct, and complete to the best of my/our knowledge. I/We understand this information is provided to Syndicate Subscription Legal Plans in confidence for the purpose of evaluating my/our mortgage matter.

Signed and dated this ____ day of _______________________, 20___

Signature (Borrower 1): ____

Print Name: _____________________________

Signature (Borrower 2): ____

Print Name: _____________________________

Please Print and Email to STEVE@STEVEMUELLERLEGAL.COM, or save this document as a PDF and email to STEVE@STEVEMUELLERLEGAL.COM,
Your information will be reviewed within one hour.