

CFG - Call Checklist

1. Always give Miranda on outbound calls - Refer to the Mirandas on Members area
2. Identify yourself to caller
3. Verify to whom you're speaking to
4. Verify the following
 - a. Last 4 digits of social
 - b. Property address
 - c. Mailing address if different
 - d. Best phone and time to call
 - e. Permission to use cell phone in future
 - f. Permission to communicate via email
5. Reason for default
6. Intent to retain property
7. Intent to repay debt

CFG - Call Income Questions

1. How many Debtors on note
2. How many monthly contributors
3. Are you currently employed
4. Are you a wage earner or self employed
5. If Wage Earner
 - a. Need 2 recent pay stubs
6. If Self employed
 - a. Need YTD P&L and 3 months bank statements to support
 - b. Are funds commingled
 - c. Are expenses commingled
 - d. Do you receive a 1099 and pay expenses
 - e. Do you receive a 1099 and do not pay expenses
 - f. Are you incorporated and file 1120s or 1120
 - g. Are you an LLC
 - h. Do you file a 1040 with schedule C
7. If receives SSI
 - a. Need Monthly statement with amount to be received
 - b. Need bank statements as evidence of deposit
 - c. If for child under 18 how soon until child will be 18
8. If receives Unemployment
 - a. Need weekly statement showing when funds exhaust
 - b. Need updated paystubs if gainfully employed now
9. If receives benefit income
 - a. Need statement with amount paid and frequency

CFG - Call Expense Questions

1. Who is your first mortgage with
2. Are you current on 1st lien
3. Is it impounded
4. Do you have an HOA monthly fees
5. Do you have PMI on 1st lien
6. Do you occupy subject property
7. Do you have any additional properties or rentals (Room Rentals included)
8. What are your monthly expenses
 - a. Electricity
 - b. Water
 - c. Cable
 - d. Internet
 - e. Cars
 - f. Child support
 - g. Alimony
 - h. Credit Cards
 - i. Other
9. Are there any other monthly expenses we have not covered in this conversation
10. How much funds do you have available for a down payment