



## EMERGENCY MORTGAGE ASSISTANCE (EMA) PRE-APPLICATION CHECKLIST

	YES	NO
Are you 3 or more months delinquent on your mortgage payments?		
Are you less than 12 months in arrears on your mortgage payments?		
Have you received a notice or indication from your lender/servicer that your home is in danger of foreclosure?		
Is your delinquency due to: <ul style="list-style-type: none"> <li>• Unemployment; OR</li> <li>• Underemployment (reduction in wages or hours); OR</li> <li>• Lost income due to a medical condition?</li> </ul>		
Is the delinquent mortgage the first mortgage on your home?		
Is the delinquent mortgage on your principal residence?		
Is the delinquent mortgage on your only real estate?		
Is your current total household income less than or equal to the 120% Area Median Income for your area? <i>(See attached HUD chart – look for the row with your city or county, then go across to the column that has the size of your household; your household income must be less than that amount.)</i>		

If you answered “YES” to all of the above questions, you may be eligible for assistance from the Emergency Mortgage Assistance (EMA) program.

If you answered “NO” to any question, you should explore other loss mitigation avenues.

All applicants should participate in financial counseling with an approved agency. If you need assistance understanding the questions, a housing counseling agency can help you with that.

### IF YOU THINK YOU MAY BE ELIGIBLE, YOUR NEXT STEPS ARE:

- Review the Required Documentation Checklist (*everybody*)
- If you are reading this on the website, click on the link for housing counseling agencies and call for an appointment.
- If CDA is your lender, contact Bogman to submit an application.
- If you are completing this at a foreclosure prevention event, pick up an EMA packet and proceed to a processing station.