Please complete the following pages only if you are seeking Foreclosure Assistance

FORECLOSURE INTERVENTION COUNSELING
APPLICATION PACKAGE
IMPORTANT REQUIRED DOCUMENTS CHECKLIST

In order to better assist you, it is imperative that you compile the list of items listed below and bring these documents to your scheduled meeting with a Foreclosure Intervention Counselor.

Your promptness in getting these items to us is critical to prevent any further action to be taken by your Mortgage Company/Servicer.

Check off items collected for your meeting and remember to bring them.

____1. Provide a written explanation letter detailing the reason for your Mortgage delinquency, and or hardship. Be specific and include details, dates, etc.

____2. Provide 30 days of your most current consecutive pay stubs.

____3. Child support court order and evidence of receipt of income/final divorce decree and documentation of alimony receipt and/or pay out, if applicable.

____4. Provide your mortgage documents.

____5. Provide Social Security, Disability, Pension, Retirement, and Unemployment income award letter.

____6. Provide all W-2’s or 1099’s for the previous year.

____7. Provide two (2) months of your most recent bank statements.

____8. Copy of your most recent Utility bill.

____9. Copy of your Drivers License or Tribal ID.

____10. Provide your most recent Mortgage statement from your lender.

____11. Copy of your Property Tax information sheet.

____12. Provide a copy of your TRUTH IN LENDING sheet.

IMPORTANT NOTICE:
ONCE YOU HAVE GATHERED ALL REQUIRED DOCUMENTS ABOVE AND FULLY COMPLETED THE INTAKE PACKAGE, THE SALISH & KOOTENAI HOUSING AUTHORITY TO SCHEDULE AN APPOINTMENT TO MEET WITH A FORECLOSURE INTERVENTION COUNSELOR.
Head of Household: __________________________________________

Information regarding your home and mortgage(s)

Is this your Primary Residence? ___ YES ___ NO Number of people in the home: __________

Type of Property ___ Single Family detached ___ 2-4 Unit ___ Townhouse
___ Condominium ___ Mobile Home ___ Other ____________________________

Type of Land ___ Fee Simple ___ Individual Trust ___ Tribal Homesite Lease

Condition of Home ___ Excellent ___ Good ___ Fair ___ Poor

Is the home currently for Sale? ___ YES ___ NO List Price $_________________

Real Estate Agent ___________________________ Phone Number _________________

Length of time on the market ____________________

Did you attend any pre-purchase education classes prior to buying your home? ___ YES ___ NO

1st Lien Holder
Mortgage Servicer: _____________________________________________________________
Mortgage Account # _____________________ Mortgage Contact # _______________________

Type of Loan: 30yr 20yr 15yr Conv. ARM FHA VA HELOC Other:___________
Interest Rate: ___________% Monthly Payment: $____________________

If rate is an Adjustable Rate, has your rate reset? ___ YES ___ NO
If NO, When is it scheduled to reset? _______________________________________
Number of Months behind: ____________________ Amount in arrearage: $___________

2nd Lien Holder
Mortgage Servicer: _____________________________________________________________
Mortgage Account # _____________________ Mortgage Contact # _______________________

Type of Loan: 30yr 20yr 15yr Conv. ARM FHA VA HELOC Other:___________
Interest Rate: __________________% Monthly Payment: $____________________

If rate is an Adjustable Rate, has your rate reset? ___ YES ___ NO
If NO, When is it scheduled to reset? _______________________________________
Number of Months behind: ____________________ Amount in arrearage: $___________

Any other known Liens: ___ Yes ___ No If yes, provide the following
Type: ___________________________ Creditor: ___________________________ Amount: $___________
Type: ___________________________ Creditor: ___________________________ Amount: $___________
Hardship Letter

What caused your situation? Please be honest—we can’t help if you aren’t truthful.

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All of the information that I/We provided in this worksheet is correct and factual. No information has been withheld. I/We understand the necessity for accurate and complete information and will provide any needed information to complete this worksheet. I/We understand that deliberately providing inaccurate information or an unwillingness to provide the counselor with the necessary information or documents in a timely manner will result in a closing of my/our file and no further assistance from the counselor will be provided.

SIGNATURE                        DATE

SIGNATURE                        DATE
How have you tried to fix your financial situation?

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___________________________________________________  ________________________
SIGNATURE                                          DATE

___________________________________________________  ________________________
SIGNATURE                                          DATE