



For office use only Intake date: _____ Client # _____

Foreclosure Prevention Application

This application must be completed in its entirety. If we do not receive the information we cannot proceed on assisting you until the information is provided.

Loan Holder

Name _____
Date of Birth _____
Social Sec. # _____
Number of people living in Household: _____
Home Address: _____
Telephone: _____ Alternate phone: _____
Email: _____

Co-Loan Holder (Check here if not included on loan)

Name _____
Date of Birth _____
Social Sec. # _____

Please briefly describe why you are in default or in danger of being in default:

Do you want to save your home? _____

How many months late are you in your mortgage payments? _____
Current market value (if known): _____ Source of value: _____
Describe the general condition of your home/property: _____
Amount due on Loan: _____

Please answer the following questions:

Is this the house you live in? Yes No

Did you complete a Homebuyer Education course prior to purchasing this home? Yes No

How did you hear about our organization? _____

Did you contact, or were you contacted by a company offering to modify your loan for a fee prior to contacting NEDCO? Yes No

If yes, did you pay them any money? Yes No

Have you contacted, or were you contacted by a debt consolidation company prior to contacting NEDCO? Yes No

If yes, did you enter into a contract with them? Yes No

Lender Information:

1st Mortgage

Lender Name: _____ Customer Service #: _____

Collections #: _____ Loss Mitigation #: _____ FHA VA USDA

Loan Number: _____ Date of Purchase: _____

Mortgage Payment: _____ Interest Rate %: _____ Rate type: Fixed Adjustable

Have you received a Notice of Sale from the lender? Yes No if yes, sale date: _____

2nd Mortgage

Lender Name: _____ Customer Service #: _____

Collections #: _____ Loss Mitigation #: _____ FHA VA USDA

Loan Number: _____ Date of Purchase: _____

Mortgage Payment: _____ Interest Rate %: _____ Rate type: Fixed Adjustable

Have you received a Notice of Sale from the lender? Yes No if yes, sale date: _____



Neighborhood Economic
Development Corporation

NEDCO cannot proceed with your appointment without the required documents. NEDCO will not make copies for you. Documents will not be returned. Your appointment will be rescheduled if you do not have COPIES of the requested documents at the time of your appointment.

Please check box to show you have included these items:

- A copy of the Note for all loans for this property (This 2-3 page documents is usually with the documents you received when you closed your loan and says "NOTE" at the top. The title company that closed your loan should have these documents if you do not.
- Hardship letter (addressed to the servicer, this states why you need help and what you would like the servicer to do)
- All correspondence from the Lender(s) to you, including most recent statements
- 2 months of pay stubs or other income statements if self employed or working more than one job
Examples of other income include: Child support, social security and unemployment
- Two months of bank statements from any bank accounts you have (6 if self employed)
- Most recent federal tax return
- Copy of driver license or other ID for each person on application

If you have any questions about this application,
Please contact a Homeownership Counselor at the NEDCO office nearest to you.

Lane County: 541-345-7106
Florence or Mapleton: 1-888-345-7106
Fax: 541-345-8594

Mid-Valley: 503-779-2680
Woodburn area: 877-320-1479
Fax: 503-779-2682

Mail completed application to:
NEDCO – Lane County Location
Attn: Homeownership Counselor
212 Main Street
Springfield, OR 97477

Mail completed application to:
NEDCO – Mid-Valley Location
Attn: Homeownership Counselor
868 Commercial St SE
Salem, OR 97302

**RELEASE OF INFORMATION
AND AUTHORIZATION TO OBTAIN CREDIT REPORT**

I/We hereby agree to allow NEDCO to share any information, including all credit and financial data relevant to our application for default intervention assistance or other participation in a NEDCO program with relevant agencies, organizations, and any mortgage lenders. Furthermore, I/we agree to allow other creditors, agencies, organizations and any mortgage lenders to share information with NEDCO.

I/We hereby agree to allow NEDCO to obtain my three bureau credit report.

Signature

Print Name

Date

Signature

Print Name

Date



Neighborhood Economic
Development Corporation

It is the policy of Neighborhood Economic Development Corporation (NEDCO) to affirmatively implement programs to ensure equal opportunity in housing for all persons regardless of race, color, religion, gender, sexual orientation, handicap, familial status or national origin.

Privacy Policy

NEDCO is committed to assuring the privacy of individuals and/or families who participate in our counseling and education. We realize the information you give us is highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic” personal information will be shared with creditors, program monitors and others only with your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information we gather about you:

- Information we receive from you orally, on applications or other forms, such as your name address, social security number, assets and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt out of certain disclosures:

- You have the opportunity to “opt-out” of disclosures of your “nonpublic” personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
- If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you must notify us in writing that you are giving us permission to share your information.

Release of your information to third parties:

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would further the purpose for which you sought our services, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you or former participants to anyone as permitted by law (e.g., if we are compelled by legal process).
- Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

I/We have read and understand the terms of the above policy:

Signature

Date

Signature

Date



PARTICIPANT INFORMATION FORM

Name: _____ Address: _____

TOTAL **NUMBER** LIVING IN YOUR HOUSEHOLD: _____

LIST **NAMES** OF PERSONS LIVING IN YOUR HOUSEHOLD:

Head of Household: _____

TOTAL **ANNUAL** INCOME FOR ALL MEMBERS IN YOUR HOUSEHOLD:

(Estimated income for any 12 month period)

List all resources including:

Employment _____ Unemployment Benefits _____
Social Security/SSI _____ Other Pension _____
Public Welfare _____ Child Support _____
Veteran's Benefits _____ Alimony _____
Other _____

TOTAL ANNUAL INCOME \$ _____

Please select both Ethnicity and Race:

Ethnicity: (select only one)

- Hispanic or Latino
- Not Hispanic or Latino

Race: (select as many as apply)

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Disabled: yes no

Female Head of Family: yes no

Highest level of education completed: 0-8 9 10 11 12 13 14 15 16 17 18 >18

Income information provided subject to verification by local or federal government.

Participant Signature

Date



The Neighborhood Economic Development Corporation (NEDCO)
The Homeownership Center of Lane County

“Promoting Successful Homeownership”

Disclosure and Authorization To Release Information

I, _____ ,

Consent to release any information to NEDCO from social service agencies, government agencies, utility companies, present and/ or former landlords, employers, counseling programs, educational institutions, physicians, psychiatric agencies, lending institutions, legal representatives, private parties or any other group, individual, or other party which would be deemed pertinent to my participation in any program at NEDCO.

I also agree that my NEDCO Home Ownership Counselor may discuss with any said agency, group, individual or party any information that is pertinent to my participation in any program at NEDCO. I release NEDCO’s Board of Directors, officers and employees from any and all claims, demands and liability of any sort resulting from the release of such information.

This consent to disclose may be revoked by me at any time except to the extent the action has been taken in reliance thereon. This consent (unless revoked earlier by me) will continue to be in effect for a period not to exceed one (1) year from today’s date.

I understand that NEDCO develops and sells affordable homes, has a lease-purchase program, and has loan products and downpayment assistance programs. I acknowledge that I am under no obligation, and am not required, to utilize any program or assistance which is available from NEDCO or NEDCO’s partners.

Applicant Signature

Date

Co-Applicant Signature

Date



Foreclosure Prevention Counseling Agreement

1. I understand that NEDCO provides foreclosure prevention counseling and will advise me regarding my options to avoid foreclosure. I further understand that NEDCO can in no way prevent the lender from exercising their contractual right to foreclose on my property.
2. I understand that NEDCO cannot act or advise in my best interests without full disclosure from me about my finances and previous agreements with my lender.
3. I understand that NEDCO's foreclosure prevention counselors will assess my expenses, income and spending and make recommendations accordingly. These recommendations will be based on NEDCO's experience of lender programs and NEDCO will not enter into negotiations with the lender for a work out plan that according to their best knowledge is not viable and sustainable. However, I may choose to attempt such negotiations on my own.
4. I understand that my foreclosure prevention counselor is not an attorney and cannot give me legal advice, but may recommend that I seek the advice of an attorney.
5. I understand that NEDCO receives funds through the National Foreclosure Mitigation Counseling (NFMC) program, and, as such, is required to share some of my personal information with NFMC program administrators, or their agents, for purposes of program monitoring, compliance and evaluation. I give permission for NFMC program administrators and/or their agents to follow up with me between now and June 30, 2010 for the purposes of program evaluation.
6. I do/do not (circle one) give permission for NFMC to pull my credit report up to two additional times between now and June 30, 2010 for the purposes of program evaluation.
7. I understand that my foreclosure prevention counselor's recommendations are just that, and I maintain full responsibility for all financial decisions that I make based on their recommendations.
8. I agree to keep all appointments made with NEDCO, or to give 24 notice if cancelling. I also agree to supply all documentation requested by NEDCO at each appointment.
9. I agree to notify NEDCO if I move from my house, enter into an agreement with my lender, or decide to discontinue working with NEDCO.

Signature	Date	Signature	Date
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Printed name	Printed name
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TO: (Lender Name and Address): _____

ATTN: LOSS MITIGATION

RE:

ACCOUNT NUMBER: _____

BORROWER(S): _____

PROPERTY ADDRESS: _____

AUTHORIZATION TO RELEASE INFORMATION LENDER AUTHORIZATION AND REQUEST

DEAR SIR OR MADAM:

We are working with NEDCO (Neighborhood Economic Development Corporation), Springfield, OR (a HUD certified counseling agency) on a plan to resolve our mortgage delinquency. We hereby authorize you to release any and all information concerning our account to NEDCO at their request.

We further authorize you to discuss the above loan (s) with NEDCO or its assignees. They are working to help us address our financial problems and to propose a loss mitigation plan which is within your guidelines.

At present, we request that you fill out the request for loan information which accompanies this letter. Please return it to NEDCO by fax (541-345-9584) no later than 30 days from receipt of this letter. You may release additional information to NEDCO’s foreclosure prevention counselors without further authorization.

Thank you for taking the time to respond to this request.

Borrower Signature

Borrower Signature

Date: _____

Lane County: 541-345-7106
Florence or Mapleton: 1-888-345-7106
Mailing Address:
NEDCO – Lane County Location
Foreclosure Prevention Counselor
212 Main Street
Springfield, OR 97477

Mid-Willamette Valley: 503-779-2680
Toll Free from Woodburn: 877-320-1479
Mailing Address:
NEDCO–Mid-Willamette Valley Location Attn:
Attn: Foreclosure Prevention Counselor
868 Commercial Street
Salem, OR 97302

Updated March 9, 2010