Dear Homeowner,

Thank you for taking the first step and contacting us about your mortgage. I know how hard that can be and I promise to work as hard as you do to find a resolution to your situation.

- To get started, you need to complete and return the following documents:

- [ ] Intake form (3 pages)
- [ ] Disclosure Statement
- [ ] Budget
- [ ] Financial hardship statement
- [ ] Copy of the most recent mortgage statement

Remember, it is important to be thorough and accurate as you fill out the forms. You can submit the information through email, in person, or mail at:

2345 E. 2nd Street, Casper, WY 82604

A few things to keep in mind:

- Keep notes on all your conversations with the Wyoming Housing Network's Counselor and your lender.
- Keep copies of all the documents you submit to us and your lender.
- Please contact us if you have any questions via the email of the housing counselor who is taking your case or via phone.

We look forward to working with you!

Foreclosure Prevention Program – Intake Form

How did you hear about us? ____

I. PERSONAL INFORMATION - BORROWER (First person listed on loan) □ Mr. □ Mrs. □ Ms. □ Dr.
LAST: ______________________ FIRST: ______________________ M.I. ______
STREET ADDRESS: ____
CITY: ______________________ STATE: _____ ZIP: ____________ COUNTY: ______________________
HOME PHONE: (_______) __________ - ______________ WORK PHONE: (_______) __________ - ______________ EXT: ________
CELL PHONE: (_______) __________ - ______________ EMAIL: ______________________________
SSN #: __________ - __________ - ______________ BIRTHDATE: ________ / ________ / ______________
RACE: □ White, non-Hispanic □ Hispanic □ American Indian / Alaskan Native □ Black, non-Hispanic □ Asian / Pacific Islander □ Other
GENDER: □ Male □ Female **DISABLED?** □ Yes □ No **VETERAN?** □ Yes □ No
EDUCATION: □ None □ Primary □ H.S. Diploma/Equivalent □ Vocational □ College
EMPLOYER: ______________________________ **START DATE:** _______ /_______ /_______
TITLE: ______________________________ **END DATE:** _______ /_______ /_______
BUSINESS TYPE: ______________________________
MONTHLY GROSS: ____________________ **MONTHLY NET:** ____________________
PLEASE ATTACH A SEPARATE DISCRIPTION AND SOURCE OF ANY OTHER INCOME
HOUSEHOLD TYPE: □ Single Adult □ Married without children □ Married with children □ Two or more unrelated adults
□ Female Headed Single parent household □ Male Headed Single parent household □ Other
HOUSEHOLD SIZE: ___________ **NO. OF DEPENDENTS:** __________ **WHAT AGES?:** ____ , ____ , ____ , ____ , ____

II. PERSONAL INFORMATION - CO-BORROWER (Second person listed on loan) □ Mr. □ Mrs. □ Ms. □ Dr. □Veteran

LAST: ______________________ FIRST: ______________________ M.I. ______

SSN #: __________ - __________ - ______________ BIRTHDATE: ________ / ________ / ______________

CELL PHONE: (_______) __________ - ______________ WORK PHONE: (_______) __________ - ______________ EXT: ________

RACE: □ White, non-Hispanic □ Hispanic □ American Indian / Alaskan Native □ Black, non-Hispanic □ Asian / Pacific Islander □ Other

GENDER: □ Male □ Female **DISABLED?:** □ Yes □ No **VETERAN?** □ Yes □ No

EDUCATION: □ None □ Primary □ H.S. Diploma/Equivalent □ Vocational □ College

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EMPLOYER: ____ _ **START DATE:** _______ /_______ /_______

TITLE: ____ **END DATE:** _______ /_______ /_______

BUSINESS TYPE: ____

MONTHLY GROSS: ___________________________ **MONTHLY NET:** ___________________________

PLEASE ATTACH A SEPARATE DISCRIPTION AND SOURCE OF ANY OTHER INCOME

III. HOUSEHOLD FINANCIAL INFORMATION

ANNUAL FAMILY / HOUSEHOLD GROSS INCOME (your total household income each year before taxes) …… $ _________________________

ESTIMATED ANNUAL HOUSEHOLD EXPENSES (your total household expenses each year) ..……………… $ _________________________

TOTAL OUTSTANDING DEBT (including mortgages, credit cards, loans, etc.) …………………………………….. $ _________________________

IV. MORTGAGE LOAN INFORMATION

PROPERTY IS A: □ Primary Residence □ Secondary Residence □ Investment DO YOU WANT TO KEEP YOUR HOME? □ Yes □ No

DATE THE HOME WAS PURCHASED (month / year) _______ / ___________ AMOUNT PAID FOR HOME $ _________________________

WHO IS YOUR CURRENT LENDER? __________________________________LOAN NUMBER ____________________________________

WHAT IS YOUR CURRENT INTEREST RATE? ________% WHAT IS YOUR LOAN BALANCE? $ _________________________

MONTHLY PAYMENT AMOUNT: amount before delinquency ………………………..…………………………. $ _________________________

DOES THIS INCLUDE TAXES & INSURANCE? □ Yes □ No □ Unknown

HAVE YOU EVER REFINANCED? □ Yes □ No DATE OF REFINANCE: (month / year) ________ / ________________

IS YOUR LOAN: (refer to your loan documents) FIXED? □ Yes □ No ARM? □ Yes □ No

INTEREST ONLY? □ Yes □ No HYBRID ARM? □ Yes □ No OPTION ARM? □ Yes □ No

VA or FHA INSURED? □ Yes □ No If ARM Loan, what is the INTEREST RESET DATE? ___________________________

IS THERE A SECOND MORTGAGE ON THE PROPERTY? □ Yes □ No IF SO, WHAT IS THE BALANCE? $ _______________________

WHO IS YOUR SECOND MORTGAGE LENDER? ________________________________LOAN NUMBER ____________________________

WHAT IS YOUR CURRENT INTEREST RATE? ________% □ Fixed □ Adjustable IF ADJUSTABLE, MATURITY DATE: ________________

V. DEFAULT / DELINQUENCY INFORMATION

FIRST MORTGAGE:

DATE OF LAST PAYMENT TO LENDER (month / year) _______ / _________ AMOUNT OF PAYMENT …$ __________________________

HOW MANY MONTHS ARE YOU DELINQUENT? _____________ LAST TIME YOU SPOKE TO LENDER (date) _______ / _____________

DELINQUENCY AMOUNT: what is the amount your lender is asking you to pay? $ __________________________

SECOND MORTGAGE:

DATE OF LAST PAYMENT TO LENDER (month / year) _______ / _________ AMOUNT OF PAYMENT … $ __________________________

HOW MANY MONTHS ARE YOU DELINQUENT? ________________ LAST TIME YOU SPOKE TO LENDER (date) _______ / _____________

DELINQUENCY AMOUNT: what is the amount your lender is asking you to pay? $ __________________________

ARE YOUR PROPERTY TAXES ALSO IN DEFAULT? □ Yes □ No HAVE YOU (OR WILL YOU) FILE FOR BANKRUPTCY? □ Yes □ No

ARE YOU DISCUSSING YOUR SITUATION WITH AN ATTORNEY? □ Yes □ No DO YOU HAVE HOMEOWNERS INSURANCE? □ Yes □ No

WHAT CAUSED YOU TO FALL BEHIND ON YOUR MORTGAGE PAYMENTS? ____

____

WHAT ARE YOUR PLANS TO BRING THIS LOAN CURRENT?

____

____

ARE YOU BEHIND ON ANY OTHER FINANCIAL OBLIGATIONS? List all creditors and amounts owed.

VI. CONSENT

I (We) acknowledge that a copy of this form is as valid as the original. By signing below, I (we) hereby certify that the above information is true and correct to the best of my (our) knowledge and belief.

BORROWER: ____ DATE: __________________________________

CO-BORROWER: ____ DATE: __________________________________

Foreclosure Prevention Program – Disclosure Statement

Wyoming Housing Network, Inc. (WHN) is a nonprofit Community Housing Development Organization that provides housing education and counseling and develops affordable housing throughout Wyoming. WHN's capacity to accomplish its mission is expanded as an Affiliate of NeighborWorks America, a national nonprofit network that provides financial and technical support to its partners. WHN's primary lines of business are Housing Counseling and Real Estate.

As a HUD Certified Housing Counseling agency, WHN provides a variety of programs to assist clients to reach their housing goals. Since January 2009 WHN has educated and counseled potential and current Wyoming homeowners for WCDA, USDA Rural Development, Bank of America and other lending partners. The following is a list of WHN's homebuyer education and counseling programs and services. Every effort is made to provide you with accurate and current information. You are under no obligation to use any services, products, or programs offered to you by WHN or our partners.

WHN Programs and Services
Foreclosure Prevention: WHN's Foreclosure Prevention Program is designed for homeowners who are behind, or anticipate becoming behind, on their mortgage payments for their primary residence. Foreclosure Prevention Counseling is provided free of charge to all Wyoming residents for their primary residence, regardless of income or value of the home.

Homebuyers Education and Counseling: WHN strives to give all homebuyers the tools and knowledge they need to achieve and sustain home ownership. The program includes online education and a one-on-one consultation with a housing counselor. Register for this program on WHN's website at www.whninc.org.

Financial Capabilities Programs: WHN provides three financial capabilities programs (1) in person group education (2) individual financial coaching and (3) financial coaching plus access to a down payment assistance program.

Rental Counseling: WHN provides information and resources to individuals who would like assistance to secure and maintain suitable rental housing. We focus on helping clients overcome obstacles in renting a property, understanding the rental process, and referrals to community resources that could provide additional help.

HECM (Reverse Mortgage) Counseling: WHN provides the HUD required counseling for individuals considering pursuing a HECM, also called a reverse mortgage, for their home.

By signing, I acknowledge that I understand that I am not obligated to use any services, products, or programs offered to me by WHN.

________________________________ ____________________________________

Borrower Signature Date Co-Borrower Signature Date

For additional information about WHN programs and services, contact us at (307) 472-5843 or visit our website at www.whninc.org.

Wyoming Housing Network Inc.
WWW.WHNINC.ORG

Foreclosure Prevention Program – Authorization Form

I hereby authorize Manuela Ortiz, /or Yenisey Diaz HUD-certified Housing Counselor of the Wyoming Housing Network, Inc. (WHN) to obtain/release/exchange information from my records in order to assist me in resolving a mortgage default.

This information will be released only to those institutions, companies and agencies that WHN believes can provide assistance in resolving a mortgage default, including mortgage servicers, mortgage investors, public agencies and other nonprofit organizations. If necessary, information on file at another entity may also be released to WHN. This information release/ exchange will be restricted to specific financial data, such as income, budget, debt and mortgage details.

I understand that WHN provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies.

In connection with credit and budget counseling as part of the Foreclosure Prevention Program, I hereby authorize all consumer-reporting agencies to furnish WHN with reports and/or investigative consumer reports.

I understand that WHN receives funds through the Wyoming Attorney General's Office and, as such, is required to share some of my personal information with program administrators or their agents for purposes of program monitoring, compliance and evaluation.

I have received a copy of the WHN Privacy Policy. I understand that the provision of services at this organization is not contingent upon my decision concerning the release/exchange of information.

I have received a copy of the WHN Disclosure Statement. I understand that I am not obligated to use any services, products, or programs offered to me.

The doctrine of informed consent has been explained to me, and I understand the contents to be released/exchanged, the need for the information, and that there are statutes and regulations protecting the confidentiality of authorized information.

I hereby acknowledge that this consent is voluntary and is valid until such request is fulfilled. I further acknowledge that I may revoke this consent at any time except to the extent that action based on this consent has been taken. I also acknowledge that a copy of this form is as valid as the original.

FIRST MORTGAGE LOAN NUMBER: (REQUIRED)___________________________________

SECOND MORTGAGE LOAN NUMBER: (If applicable) ________________________________

PROPERTY ADDRESS: ____ZIP: _____________

LAST FOUR DIGITS OF BORROWER SOCIAL SECURITY NUMBER: ___________________

BORROWER (PRINTED): ____

BORROWER (SIGNED): ____DATE: __________

CO-BORROWER (PRINTED): ____

CO-BORROWER (SIGNED): ___________________________________ DATE: ___________

NeighborWorks CHARTERED MEMBER

Wyoming Housing Network Inc.
WWW.WHNINC.ORG

Foreclosure Prevention Program – Financial Hardship Statement

Borrower: ______________________________

Co-Borrower: ______________________________

Property Street Address: ______________________________

Property City, State, Zip: ______________________________

Lender Name: ______________________________

Loan Number: ______________________________

I am submitting this form and indicating by my checkmarks the one or more events that contributed to my financial hardship and difficulty in making payments on my mortgage loan.

Borrower	Co-Borrower	
☐	☐	My income has been reduced or lost. For example: unemployment, reduced job hours, reduced pay, decline in business earnings.
☐	☐	My household financial circumstanced have changed. For example: permanent or short-term disability, death in the family, divorce or separation, increased family responsibilities (birth or adoption of a child, taking care of elderly relatives or other family members.
☐	☐	My expenses have increased. For example: my monthly mortgage payment will rise or has risen, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills.
☐	☐	Other.

FOR EACH BOX CHECKED, PROVIDE SPECIFIC DATES OF EACH CIRCUMSTANCE *AND* ATTACH SUPPORTING DOCUMENTATION.

Borrower Signature	Date	Co-Borrower Signature	Date

2345 East Second Street | Casper, WY 82609 P | 307-472-5843 F | 307-472-0893

Foreclosure Prevention Program – Privacy Policy

Please retain this form for your records.

The Wyoming Housing Network, Inc. is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. The provision of services at WHN is not contingent upon your decision concerning the release or exchange of information.

We realize that the concerns you bring to us are 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," such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Foreclosure Prevention Program Authorization Form. 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 that 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 may call us at (307) 472-5843 and do so.

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 be helpful to you, 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 customers 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.

2345 East Second Street | Casper, WY 82609 P|307-472-5843 F|307-472-0893

Projected Monthly Budget : **Name** ________________________

Budget will automatically calculate mathematical equations. Please enter projected monthly household expenses.

HOUSING	MONTHLY
First mortgage - principal & interest	
Second mortgage - principal & interest	
Property taxes	
Homeowners Insurance	
Mortgage insurance	
Homeowners association dues	
other	
other	
UTILITIES	
Electric	
Gas	
Water/Sewer/Trash	
Telephone/Cell	
Cable/Satellite/Internet	

TRANSPORTATION		
Car payment #1 Balance =		
Car payment #2 Balance =		
Gas		
Auto Insurance		
Car Inspection		
Car Repair & Maintenance		
License plates & registration fees		
Public transportation		
Parking & tolls		
Other		

FOOD	
Groceries	
Eating out	
School lunches	
Work related (lunches or snacks)	
Other	
INSURANCE	
Health (medical/dental if not payroll deducted)	
Life	
Disability	
Other	
MEDICAL	
Doctor	
Dentist	
Prescriptions	
Chiropractor	
Other	
CHILDCARE	
Childcare or babysitter	
Child support/Alimony	
Other	
CLOTHING	
Clothing	
Laundry/dry cleaning	

DONATIONS	MONTHLY
Tithe	
Charity	
EDUCATION	
Tuition & lessons	
Books, papers & supplies	
Newspapers & magazines	
Other	
GIFTS	
Birthdays	
Holidays	
Other	
PERSONAL	
Barber and Salon Services	
Toiletries	
Children's allowance	
Tobacco allowance	
Beer/wine/liquor	
Household	
Other	
ENTERTAINMENT	
Movies, sporting events, concerts	
Video rentals and Streaming Services	
Gambling & lottery tickets	
Fitness or socials clubs	
Vacation or trips	
Hobbies or crafts	
Shopping Membership Fees - Sams, Costco	
Other	
MISCELLANEOUS	
Home maintenance & furnishings	
Banking fees	
Pet care & supplies	
Postage	
Storage Shed	
Other	

DEBTS		
Student loan(s) Balance =		
Credit Card #1 Balance =		
Credit Card #2 Balance =		
Credit Card #3 Balance =		
Credit Card #4 Balance =		
Medical bills Balance =		
Personal loans Balance =		
Other Balance =		
Other Balance =		
Other Balance =		

OTHER EXPENSES	
Monthly savings	

INCOME	Gross	Net	DEDUCTIONS FROM INCOME	
Salary - Homeowner #1	$ -		IRA deduction	
Salary - Homeowner #2	$ -		401k deduction	
Social Security	$		Health Savings Contribution	
Unemployment	$		Other	
Disability	$			
Child support	$ -			
Alimony	$			
Other	$ -			

Estimated Property Value		First Mortgage Balance	
		Second Mortgage Balance	**$ -**
		Total Mortgage(s) Balance	**$ -**

Wyoming Housing Network Inc.
WWW.WHNINC.ORG

What to Do When You Default on Your Mortgage

No lender wants to foreclose on a mortgage. Foreclosure costs them more money than they can make back from the foreclosure sale. Therefore, lenders do not foreclose in order to make money, but only reluctantly, as a way of limiting losses on a defaulted loan. This is why, if you get behind on your mortgage payments, your lender will work with you to devise a practical plan to cure the default and bring the loan current. In order to do so, however, you must stay in communication with your lender and be honest in evaluating your financial situation.

If you are falling behind in your payments, or know that you are likely to in the immediate future, there are some steps that you should take before talking with the lender about alternative payment arrangements.

First, you need to prepare a monthly list of your income and expenses, using realistic figures based on your current financial situation. You will also need to put together a complete financial disclosure package, showing your assets and liabilities, including all debts and monthly payments and when they are due. Pay stubs, unemployment check stubs or other proof of current income should in the package, along with two years' tax returns. Prepare a written explanation of your situation for the lender and offer any plan or suggestion you may have on how you can bring the loan current.

Listed below are examples of "Loss Mitigation" options you can speak with your lender about in order to resolve your delinquent mortgage payments. Remember, you need to ask for your lenders "Loss Mitigation" Department.

Reinstatement or Repayment Plan: A reinstatement or repayment plan might be used for borrowers who have fallen behind on their mortgage payments but are able to subsequently resume making their monthly payments. Under this arrangement, the lender increases the regular monthly payment until the delinquency is repaid.

Partial Mortgage Insurance Advance Claim Payment: This approach might be used if a mortgage insurer is involved (either the Federal Housing Administration or a private mortgage insurer). Under this approach, a one-time payment is made by the mortgage insurer to the lender to cover all or a portion of the default. In these cases the borrower is required to sign an interest fee note for the amount of the advance claim payment payable to the insurer of the mortgage. The repayment of the note is scheduled to coincide with the borrower's ability to pay when they get back on their feet and structured to the individual's circumstance. At the latest, the note is usually due on the sale or transfer of the property or at the end of the term of the mortgage. The details on this program may vary among mortgage insurers.

Forbearance Agreement: A repayment plan based on the borrower's financial situation that may include a temporary reduction or suspension of payments for a specific length of time. Often used when the borrower has a reduction in income or increase in expenses that is not expected to be permanent.

Mortgage Modification: A refinance of the debt and/or extension of the term of the mortgage loan that allows the borrower to catch up, by reducing the monthly payments to a more affordable level. Used for borrowers who have recovered from a financial problem and can afford the new payment amount. Modifications could include lowering interest rates, adding payments to the end of the loan term, paying off small amounts of arrearages each month, adding a lump sum payment due at the pay-off, or simply lowering payments for a set period of time.

Loan Assumption: An arrangement where a qualified borrower agrees to assume responsibility for repayment of the mortgage.

Pre-foreclosure or Short Sale: This is where a lender can agree to accept the proceeds of a pre-foreclosure sale in satisfaction of the loan even though the proceeds may be less than the amount owed on the mortgage.

Deed-in-Lieu of Foreclosure: The borrower voluntarily deeds the property to the lender in order to avoid a lengthy foreclosure, additional accrued interest, and expenses. Typically used when attempts fail to sell the house prior to foreclosure.