

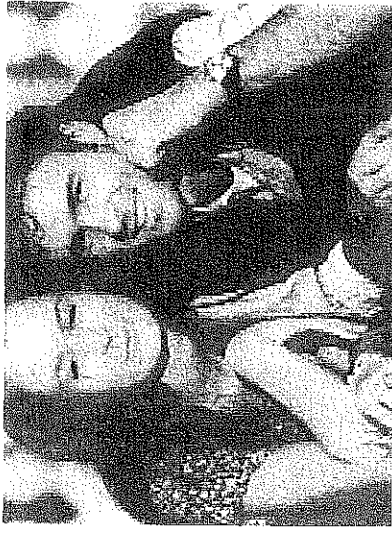
FORECLOSURE FRAUD NOTICE

Foreclosure fraud has become epidemic. Help Stop foreclosure fraud. According to the NV Foreclosure Prevention Taskforce, some Red Flag Warnings you should be aware of before you seek assistance: Be suspicious of anyone that guarantees to stop foreclosure, pressures you to sign or pay upfront, tells you not to contact your lender; wants to charge you up-front, tells you to make payments to them, offers to fill out paper work, or tells you foreclosure 'scams' are not real.

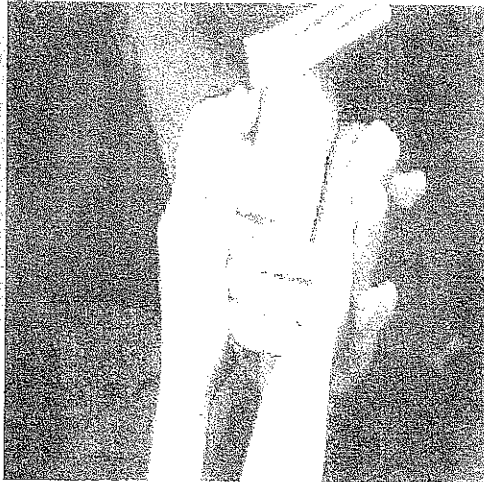
There are reputable groups who can help and you *will not* be charged for their services.

Financial Well Being

It can start
with a call to . . .



We can help you develop the skills to prepare a workable budget, track expenses, analyze your spending habits, begin a goal-based savings plan, control your use of credit cards, and implement a feasible debt repayment plan.



The mission of Consumer Credit Counseling Service of Northern Colorado and Southeast Wyoming is to improve the well-being of families and individuals by helping them prevent and resolve financial problems and learn money management skills.

Consumer Credit Counseling Service
of Northern Colorado and Southeast Wyoming
Main Administrative Offices
1247 Riverside Avenue
Fort Collins, Colorado 80524-3258

We are a non-profit United Way supported agency that offers personal financial coaching and low-cost debt repayment plans. Our certified financial counselors can help you discover your options for tackling personal money management issues.



SP EAK I NG

I have felt like such a lost fish when it comes to managing my money. Now I feel like there is hope and, most importantly, that I am not alone.

Client

CCCS is a great service with caring people. This organization made a huge difference in my life when I needed the help. Thank you so much . . . Now my debts are paid off completely!

Client

F R O M

Budgeting is a very important and helpful part of a person's life. We feel we are now better prepared for the real world after having a class with you.

Junior High School Student

Remember, it was only a short 4.5 years ago when I was so far in debt, without a job and in a lot of pain from my accident, that I didn't think there would ever be any light at the end of the tunnel. The effort to pay off my debts has not been the easiest thing to do, but I made a commitment to pay them . . . It has been especially rewarding to me to pay off each account this past year. I am very proud of myself!

Client

E N P E R I E N C E

It (CCCS workshop) gave me the feeling that some day I can be in control of my finances!

Workshop Participant

Services Available to You!

Financial Counseling

We offer confidential personal financial counseling. Meet with a counselor and learn the skills you need to manage your money and maintain a safe level of debt. Review your credit report for errors. Too busy to come in? Try our telephone counseling service. Sliding scale fee. Housing and reverse mortgage counseling also available.

Debt Management

Juggling payments? Stop collection calls. Reduce stress and get out of debt. CCCS works directly with all of your creditors.



Consumer Credit Counseling Service is Your Financial Care Center. Our counselors and educators are here to work personally with you to find answers to your financial questions.

Lower payment and reduced interest charges are possible. Alternative to bankruptcy.

Educational Workshops

Increase your financial savvy. Our workshops can help! Topics focus on individual skill development in personal money management areas. Special workshops available for businesses and junior and senior high schools.

Let CCCS be Your Financial Care Center. Offices are conveniently located in Fort Collins, Loveland, Longmont, Greeley, Sterling, Cheyenne and Laramie.

CCCS counselors are certified by the National Foundation for Credit Counseling. NFCC is the nation's oldest and largest nonprofit network providing credit counseling services and community education.

Call Today!

(970) 229-0695 or (800) 424-CCCS

Visit our web site at www.cccsinc.org



A United Way Supported Agency

HUD APPROVED HOUSING COUNSELING AGENCIES IN WYOMING

(Agencies with a dash (-) have not been individually HUD approved, but are affiliates of one of the HUD funded National Intermediaries.) Seniors seeking Home Equity Conversion Mortgage (HECM) counseling can contact the AA

WYOMING HOUSING NETWORK, INC.

Program Development Director

300 S. Wolcott, Suite 200

Casper, WY 82601

Telephone: (307) 472-5843

Toll Free:

TTY/TDD:

FAX: (307) 472-0893

Affiliate of:

FINANCIALS SOLUTIONS OF WYOMING

441 S. Center, Suite 100

Casper, WY 82602 -

Telephone: (307) 234-8771

Toll Free: (800) 390-2227

TTY/TDD:

FAX: (307) 235-1618

E-mail:

Website:

Type of Counseling:

Prepurchase Counseling, Default/Foreclosure Counseling, HECM Counseling

Affiliate of:

INTERFAITH OF NATRONA COUNTY, INCORPORATED

1514 East 12th Street, #303

Casper, WY 82601

Telephone: (307) 235-8043

Toll Free:

TTY/TDD:

FAX: (307) 235-8711

E-mail: interfaithnc@yahoo.com

Website:

Type of Counseling:

Rental Counseling

Affiliate of:

CONSUMER CREDIT COUNSELING SERVICE OF NORTHERN COLORADO AND
SOUTHEAST WYOMING

2113 Warren Ave.

Cheyenne, WY 82001-3739

Telephone: (800) 424-2227

Toll free: (800) 424-2227

TTY/TDD:

FAX: (970) 229-0721

E-mail: general@cccsnc.org

Website: www.cccsnc.org

Type of Counseling:

HECM Counseling, Default/Foreclosure Counseling, Rental Counseling, PrePurchase
Counseling

Affiliate of: NATIONAL FOUNDATION FOR CONSUMER CREDIT, INC.

NORTHERN ARAPAHO TRIBAL HOUSING

501 Ethete Road

Ethete, WY 82520

Telephone: (307) 332-5318

Toll free:

TTY/TDD:

FAX: (307) 332-0230

E-mail:

Website:

Type of Counseling:

PrePurchase Counseling, Rental Counseling

Affiliate of:

CONSUMER CREDIT COUNSELING SERVICE OF NORTHERN COLORADO AND
SOUTHEAST WYOMING

221 E. Ivinson Ave., 2nd Floor

Laramie, WY 82070-3038

Telephone: (800) 424-2227

Toll free: (800) 424-2227

TTY/TDD:

FAX: (970) 229-0721

E-mail: general@cccsnc.org

Website: www.cccsnc.org

Type of Counseling:

HECM Counseling, Default/Foreclosure Counseling, Rental Counseling, PrePurchase
Counseling

Affiliate of: NATIONAL FOUNDATION FOR CONSUMER CREDIT, INC.

Name: _____

Budgeting Tips

Expense Category	% of Monthly Net Income	Budgeting tips should be used as a guide to determine overspending in any one category. Family sizes and other factors can greatly effect these guidelines.
Housing	25-35%	mortgage, property taxes, insurance, home owner's association dues
Utilities	5-10%	gas, electric, water, trash, sewer, phone (if you are spending too much on utilities, consider switching phone carriers, conserving energy, save for new appliances, etc.)
Transportation	10-15%	installment and lease payments, fuel, repair, maintenance, insurance, parking, public transportation
Food	5-15%	groceries, dining out, lunch money, school lunch, morning coffee, alcohol, pet food, etc. (remember it is five times more expensive to dine out than prepare meals yourself)
Medical	5-10%	medical insurance, premiums, prescriptions, doctor and dentist bills (medical bills do not come up every month, consumers should save funds for emergencies)
Clothing	2-7%	clothing and shoes
Personal Care and Miscellaneous	5-10%	club dues, hobbies, postage, tobacco, cosmetics, hair cuts, and cable TV (If your budget needs to be cut start in this category as most of these expenses are wants compared to other categories which are needs)
Savings	10-15%	It is crucial that a new homeowner establish an emergency account for any unexpected occurrences. Emergency accounts should be based on 3-6 months worth of expenses.
Monthly Installments	5-10%	credit cards, student loans, personal loans, etc. (try to minimize any outstanding debt to provide a more stable financial situation)

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-596) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Active duty members of the Army, Navy, Air Force, Marine Corps, Coast Guard, and active service National Guard;
- Active service members of the commissioned corps of the National Oceanic and Atmospheric Administration;
- Active service members of the commissioned corps of the Public Health Service;
- United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action; and
- Their spouses.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 percent during the period of military service.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within 90 days after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within 90 days after the servicemember's military service unless the creditor has obtained a court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA, a servicemember or spouse, or both, must provide a written request to the lender, together with a copy of servicemember's military orders. [Note: Lender should place its name, address and contact information here].

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- The U. S. Department of Defense's information resource is "Military OneSource".
Website: <http://www.militaryonesource.com>
The toll-free telephone number for Military OneSource are:
 - o From the United States: 1-800-342-9647
 - o From outside the United States (with applicable access code): 1-800-342-9647
 - o International Collect (through long distance operator): 1-484-530-5908
- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>

Name: _____

Typical Budget Busters

Spending small amounts of money can add up to big bucks over time. Use the chart below to see where money might be leaking out of your wallet.

That leaking could go toward helping you meet your goals.

Add to this list any small-but frequent-purchases you make and see how much those purchases cost you over a year.

	Cost per month	Cost per year
Phone /Cell Services		0
Cable TV		0
Coffee/lattes		0
Check Cashing Store Fees		0
Cigarettes		0
Drinks out with Friends		0
Eating Out		0
Magazines/ Newspapers		0
Snacks/Convenience store		0
Extra Purchases		0
Entertainment		0
Other		0
Other		0
Other		0
Total	0	0

Please list your post home purchase financial goals:

1

2

3

If you would like us to look at any type of repayment or forbearance plan, we need you to fill out, gather and return the following information as soon as possible:

- please read fully the enclosed pamphlet on How to Avoid Foreclosure
- fill out fully and sign the financial information
- copies of your last 2 paystubs OR verification of employment (please contact the our office for a blank copy) OR contractual letter from new employer
- copies of your most current 2 years tax returns
- copies of your most current 2 months bank statements
- letter explaining why loan is delinquent (why your income has been reduced or your debt load has increased)

As soon as we receive this information, we will be able to determine the best way to help you.

Name: _____

Projected Monthly Budget

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

HOUSING		MONTHLY	DONATIONS		MONTHLY
First mortgage - principal & interest		\$	Tithe		\$ -
Second mortgage - principal & interest		\$	Charity		\$ -
Property taxes		\$ -	EDUCATION		
Homeowners Insurance		\$ -	Tuition & lessons		\$ -
Mortgage insurance		\$ -	Books, papers & supplies		\$ -
Homeowners association dues		\$	Newspapers & magazines		\$
other		\$ -	Other		\$
other		\$	GIFTS		
other		\$ -	Birthdays		\$
UTILITIES			Holidays		\$
Electric		\$	Other		\$
Gas		\$	PERSONAL		
Water/Sewer/Trash		\$	Barber & beauty shop		\$
Telephone/Cell		\$	Toiletries		\$
Cable/Satellite/Internet		\$	Children's allowance		\$ -
TRANSPORTATION			Tobacco allowance		\$
Car payment #1	Balance =	\$ -	Beer/wine/liquor		\$
Car payment #2	Balance =	\$ -	Household		\$ -
Gas		\$	Other		\$ -
Auto Insurance		\$	ENTERTAINMENT		
Car Inspection		\$ -	Movies, sporting events, concerts		\$
Car Repair & Maintenance		\$	Video rentals		\$
License plates & registration fees		\$	Gambling & lottery tickets		\$
Public transportation		\$	Fitness or socials clubs		\$
Parking & tolls		\$	Vacation or trips		\$
Other		\$	Hobbies or crafts		\$ -
FOOD			Other		\$
Groceries		\$	MISCELLANEOUS		
Eating out		\$	Home maintenance & furnishings		\$
School lunches		\$ -	Checking account fees		\$ -
Work related (lunches or snacks)		\$	Pet care & supplies		\$
Other		\$ -	Postage		\$
INSURANCE			Other		\$ -
Health (medical/dental if not payroll deducted)		\$ -	DEBTS		
Life		\$ -	Student loan(s) Balance =		\$
Disability		\$	Credit Card #1 Balance =		\$
Other		\$	Credit Card #2 Balance =		\$
MEDICAL			Credit Card #3 Balance =		\$ -
Doctor		\$ -	Credit Card #4 Balance =		\$ -
Dentist		\$ -	Medical bills Balance =		\$ -
Prescriptions		\$ -	Personal loans Balance =		\$
Chiropractor		\$	Other Balance =		\$ -
Other		\$ -	Other Balance =		\$ -

Name: _____

CHILDCARE			Other	Balance =	\$
Childcare or babysitter	\$		OTHER EXPENSES		
Child support/Alimony	\$			\$	
Other	\$			\$	
CLOTHING				\$	
Clothing	\$			\$	
Laundry/dry cleaning	\$	-		\$	
INCOME		Gross	Net	DEDUCTIONS FROM INCOME	
Salary - Homeowner #1	\$	\$		Monthly savings	\$
Salary - Homeowner #2	\$	\$		IRA deduction	\$
Social Security	\$	\$		401k deduction	\$
Unemployment	\$	\$		Other	\$
Disability	\$	\$			
Child support	\$	-	\$		
Alimony	\$		\$		
Other	\$	-	\$		

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

FOR OFFICE USE ONLY	
TOTAL GROSS MONTHLY INCOME	\$ -
TOTAL NET MONTHLY INCOME	\$ -
TOTAL MONTHLY EXPENSES	\$ -
DIFFERENCE (Net Income - Expenses)	\$ -
Total Loan To Value (LTV)	#VALUE!
First Mortgage LTV	#VALUE!
Total PITI, MI, HOA	\$ -
Housing Ratio (Total / Gross Income)	#DIV/0!
First Mortgage Housing Ratio	#DIV/0!
Housing Expenses + Debt	\$ -
Total Debt Ratio	#DIV/0!
(Housing+Debt / Gr. Income)	

NAME(S): _____
CURRENT MAILING ADDRESS: _____

RE: W.C.D.A. Loan No. _____
PROPERTY ADDRESS: _____

I HEREBY CERTIFY THAT THE ATTACHED INFORMATION ON THE
PROJECTED MONTHLY BUDGET IS TRUE AND CORRECT TO THE
BEST OF MY/OUR KNOWLEDGE

SIGNATURE(S):

DATE SOCIAL SECURITY NUMBER

DATE SOCIAL SECURITY NUMBER