

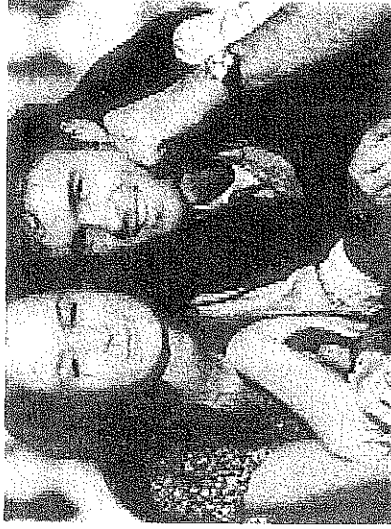
FORECLOSURE FRAUD NOTICE

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.

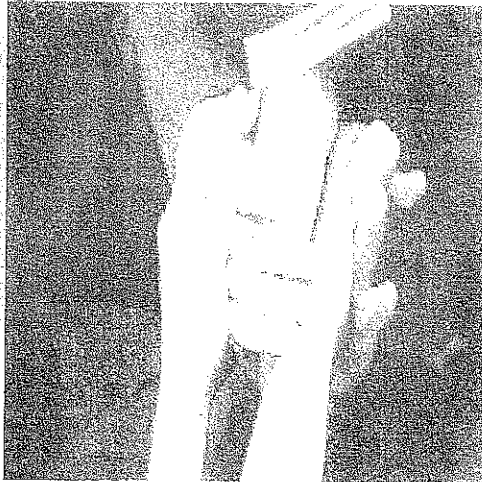
There are reputable groups who can help and you *will not* be charged for their services.

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.



SPEAKING

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

FROM

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

ENPREFERENCE

If (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

WYOMING HOUSING NETWORK, INC.

Program Development Director
2345 East 2nd Street
Casper, WY 82609
Telephone: (307)472-5843
Fax: (307)472-0893

FINANCIAL SOLUTIONS OF WYOMING

441 South Center, Suite 100
Casper, WY 82602
Telephone: (307)234-8771
Toll Free: (800)390-2227
Fax: (307)235-1618
Type of Counseling: Pre-purchase, Default/Foreclosure and HECM Counseling

INTERFAITH OF NATRONA COUNTY, INC.

1514 East 12th Street, #303
Casper, WY 82601
Telephone: (307)235-8043
Fax: (307)235-8711
E-mail: interfaithnc@yahoo.com

CONSUMER CREDIT COUNSELING SERVICE OF NORTHERN COLORADO & SOUTHEAST WYOMING -

AKA - GREENPATH DEBT SOLUTIONS
1912 Capital Avenue, Suite #320
Cheyenne, WY 82001
Telephone: (307)638-3559
Toll Free: (800) 424-2227
Fax: (970)336-0004
Website: www.greenpath.com
Type of Counseling: HECM, Default/Foreclosure, Rental and Pre-Purchase Counseling

NORTHERN ARAPAHO TRIBAL HOUSING

501 Ethete Road
Ethete, WY 82520
Telephone: (307)332-0230
Type of Counseling: Pre-Purchase and Rental Counseling

WYOMING FORECLOSURE HOTLINE

Wyoming Attorney General's Office & Brothers Redevelopment, Inc.
Telephone: (855)996-2256
Main office in Cheyenne, WY
Type of Counseling: Foreclosure Prevention, Refinance Options, Pre-purchase housing counselor

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 or short sale (pre-foreclosure sale), we need you to fill out, gather and return **ALL** the following information (if applicable) 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 4 paystubs OR verification of employment (if you use the verification, please fill out #'s 1, 7 & 8 ONLY) OR contractual letter from new employer
- 2 current paystubs or letter from any person you are getting money from monthly that is not listed on the loan
- proof of child support, unemployment, social security received (i.e. letter of award) if applicable
- FULL copies of your most current 2 years tax returns
- copies of your most current 3 months bank statements - this must include ALL accounts, checking, savings and investment accounts
- DETAILED letter explaining why loan is delinquent (why your income has been reduced or your debt load has increased)
- proof of bills that are not normal, monthly bills (i.e. medical, IRS, collections/judgments) and letters of agreement of the monthly payments
- proof of child support payments
- copy of divorce decree
- proof of rent money received. i.e. lease agreement or letter from renter

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: _____

CHILD CARE			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 (Housing+Debt / Gr. Income)	#DIV/0!

PLEASE REMEMBER:

PAYMENT PLANS:

* **Credit Reporting:** Please note that we will continue to report the delinquency status of your loan to credit reporting agencies as well as your entry into a Forbearance Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements. **CREDIT SCORING COMPANIES GENERALLY CONSIDER THE ENTRY INTO A PLAN WITH MODIFIED PAYMENTS AS AN INCREASED CREDIT RISK. AS A RESULT, ENTERING INTO A PLAN WITH MODIFIED PAYMENTS MAY ADVERSELY AFFECT YOUR CREDIT SCORE, PARTICULARLY IF YOU ARE CURRENT ON YOUR MORTGAGE OR OTHERWISE HAVE A GOOD CREDIT SCORE.**

***THIS WILL NOT EFFECT YOUR CREDIT RATING IF WE ARE RECEIVING THE PAYMENTS BEFORE THE END OF THE MONTH **IN WHICH IT THEY ARE DUE**

PRE-FORECLOSURE (SHORT SALE) OR DEED IN LIEU OF FORECLOSURE:

* **Credit Reporting:** Please note that we will report to the credit bureaus that a short sale or deed in lieu was accepted by W.C.D.A. after proper documents are filed. **AS A RESULT, THIS WILL ADVERSELY AFFECT YOUR CREDIT SCORE, PARTICULARLY IF YOU ARE CURRENT ON YOUR MORTGAGE OR OTHERWISE HAVE A GOOD CREDIT SCORE.**

* Borrower must be in default before W.C.D.A. can consider a Pre-foreclosure Sale (short sale) or Deed In Lieu of foreclosure.

* On FHA loans this will be reported on CAIVRS. Borrower(s) will not be able to obtain a FHA loan for a minimum of three (3) years.

* On FHA loans Borrower(s) may be subject to a cash contribution.

* Please be aware that in the event that WCDA forgives your debt, or any portion of it, there may be tax consequences to you as a result. You should consult with your tax advisor about any such potential tax consequences. WCDA does not provide any tax advice so we cannot answer any questions about tax consequences that you may have.

SERVICE MEMBERS

* All Service members should obtain guidance from your employer regarding the potential impact on security clearance and employment

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