

NON-FHA FINANCIAL PACKET

The following are required to be considered a complete packet for review:

- ___ DETAILED letter explaining the circumstances that prevent you from making your payment to WCDA
- ___ SIGNED Credit Authorization
 - **PLEASE NOTE: WE WILL BE PULLING A CREDIT REPORT TO PROCESS THIS REQUEST****
- ___ WRITTEN acknowledgement from any co-borrower or co-signer whose income and expenses will **NOT** be included in this review stating they are aware you are applying for assistance.
- ___ Complete Projected Monthly Budget - Signed
- ___ Copies of paystubs covering the most recent 2 months
- ___ Verification of Employment with only Sections 1, 7 & 8 completed
- ___ FULL copies of all your 3 most recent months bank statements showing all activity
- ___ FULL copies of all your most recent brokerage or investment statements showing all activity
- ___ Copies of your 2 most recent tax returns

IF APPLICABLE:

- ___ Paystubs or letter from any person who is contributing funds to the household expenses
- ___ Proof of rent money received. i.e. lease agreement or letter from renter
- ___ Copy of Social Security Benefits Letter
- ___ Proof of child support income
- ___ Proof of bills that are not typical monthly bills (i.e. medical, IRS, collections/judgments)
- ___ Proof of child support you are obligated to pay
- ___ Copy of divorce decree

*****IF ALL THE DOCUMENTS REQUESTED ARE NOT RECEIVED IT WILL CAUSE A DELAY IN PROCESSING YOUR REQUEST*****



Wyoming Community Development Authority
"Financing Affordable Housing in Wyoming"

Name(s) _____

Current Mailing Address _____

City, State & Zip Code _____

WCDA Loan Number _____

Property Address _____

City, State & Zip Code _____

I/We hereby authorize WCDA to obtain my/our current credit report for the purpose of qualifying for potential loss mitigation assistance.

Signature	Social Security #	Date
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Signature	Social Security #	Date
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of people in the household

Name

Projected Monthly Budget

HOUSING	Monthly (\$)	DONATIONS	Monthly (\$)
1st Mortgage-principal & interest		Tithes / Offerings	
2nd Mortgage-principal & interest		Charity	
Property Taxes		EDUCATION	
Homeowner's Insurance		Tuition / Lessons	
Mortgage Insurance		Books, paper, supplies	
Homeowner's Association Dues		Newspaper / Magazines	
Other		Other	
Other		GIFTS	
Other		Birthday	
UTILITIES		Holidays	
Electric		Other	
Gas / Propane		PERSONAL	
Water/ Sewer / Trash		Barber / Beauty Shop	
Telephone / Cell		Toiletries	
Cable / Satellite / Internet		Children's Allowance	
TRANSPORTATION		Tobacco	
Car Payment / Balance =		Alcohol	
Car Payment / Balance =		Household	
Fuel		Other	
Auto Insurance		ENTERTAINMENT	
Car Inspections		Movies/Sporting Events/Concerts	
Car Maintenance / Repair		Video Rentals	
License Plates / Registration		Gambling / Lottery Tickets	
Public Transportation		Fitness / Social Clubs	
Parking / Tolls		Vacation / Trips	
Other		Hobbies / Crafts	
FOOD		Other	
Groceries		MISCELLANEOUS	
Eating Out		Home Maintenance / Furnishings	
School Lunch		Bank Account Fees	
Work related (Lunch / Snacks)		Pet Care / Supplies	
Other		Postage	
INSURANCE		Other	
Health (not deducted from pay)		DEBTS	
Life		Student Loan(s) / Balance =	
Disability		Credit Card / Balance =	
Other		Credit Card / Balance =	
MEDICAL		Credit Card / Balance =	
Doctor		Credit Card / Balance =	
Dentist		Medical Bills / Balance =	
Prescriptions		Personal Loan / Balance =	
Chiropractor		Other / Balance =	
Other		Other / Balance =	

Name _____

CHILDCARE			OTHER EXPENSES	
Daycare / Sitter				
Child Support / Alimony				
Other				
CLOTHING			ELECTIVE DEDUCTIONS FROM INCOME	
Clothes / Shoes			Savings	
Laundry / Dry Cleaning			IRA Contribution	
INCOME		Gross	Net	
Homeowner #1			401K	
Homeowner #2			Other	
Social Security			Other	
Disability			Other	
Unemployment			Other	
Child Support			Other	
Alimony			Other	
Other			Other	

Estimated Property Value		1st Mortgage Balance	
		2nd Mortgage Balance	

I/We certify that the information provided is true and correct to the best of our knowledge.

Date

Date



Request for Verification of Employment

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: **Lender** — Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.
Employer — Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2.
The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

Part I — Request

1. To (Name and address of employer)	2. From (Name and address of lender)
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I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title	5. Date	6. Lender's Number (Optional)
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I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number)	8. Signature of Applicant
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Part II — Verification of Present Employment

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment
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12A. Current Gross Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) \$ _____ <input type="checkbox"/> Weekly				13. For Military Personnel Only Pay Grade Type Monthly Amount Base Pay \$		14. If Overtime or Bonus is Applicable, Is Its Continuance Likely? Overtime Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
12B. Gross Earnings				Rations \$		
Type	Year To Date	Past Year	Past Year	Flight or Hazard	\$	16. Date of applicant's next pay increase
Base Pay	\$ Thru _____	\$	\$	Clothing	\$	
Overtime	\$	\$	\$	Quarters	\$	17. Projected amount of next pay increase
Commissions	\$	\$	\$	Pro Pay	\$	
Bonus	\$	\$	\$	Overseas or Combat	\$	18. Date of applicant's last pay increase
Total	\$	\$	\$	Variable Housing Allowance	\$	

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

Part III — Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week)			
22. Date Terminated	Base	Overtime	Commissions	Bonus
24. Reason for Leaving	25. Position Held			

Part IV — Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in item 26	30. Phone No.	



FEDERAL HOUSING ADMINISTRATION

SHOULD I BE AWARE OF ANYTHING ELSE?

Beware of foreclosure prevention scams! You may be approached by organizations with official sounding names offering a quick fix to your mortgage problems. They often charge hefty fees or require that you “temporarily” sign over your deed to them. Remember — solutions that sound too good to be true usually are. These precautions will help you avoid being taken by a scam artist:

1. Never sign any papers you don't fully understand.
2. Check with a lawyer, your lender or trusted advisor, or a HUD-approved housing counselor before entering into any deal involving a loan assumption, contract of sale or a transfer of the deed to your home.
3. If you can't afford your current mortgage, don't be talked into refinancing into a new loan with a higher payment.

To find a HUD counselor in your area call:
1-800-569-4287 or TDD 1-800-877-8339.

WHAT IS FHA?

The Federal Housing Administration is part of the U.S. Department of Housing and Urban Development (HUD). FHA provides mortgage insurance to approved lenders who in turn offer mortgage loan financing to individuals and families throughout the United States and territories. The FHA mortgage insurance enables approved mortgages to provide home loans to eligible borrowers who might not otherwise qualify for other mortgage loan financing. FHA borrowers are often first-time homebuyers, moderate income families or folks who can't afford a large downpayment.

To learn more about FHA's programs, please visit:

www.hud.gov/fha or contact the

FHA Resource Center:

1-800-CALL-FHA (1-800-225-5342)

Federally Insured, Always There!



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
451 SEVENTH STREET S.W.
WASHINGTON, D.C. 20410

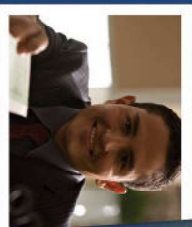


HUD- 2008-5-FHA
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FEDERAL HOUSING ADMINISTRATION

SAVE YOUR HOME *Tips to Avoid Foreclosure*



www.hud.gov/fha
1-800-CALL-FHA
(1-800-225-5342)



HELP! I CAN'T MAKE MY MORTGAGE PAYMENT.

Every day thousands of people like you have trouble making the next mortgage payment. Though things may seem hopeless, help is available. However, you need to take the first step! If you ignore the problem you may lose your home to foreclosure, possibly affecting your ability to qualify for credit or to rent another home.

WHAT SHOULD I DO?

1. Contact your lender right away. You can find a contact number on your mortgage statement. When you call, be prepared to explain:

- ✓ Why you are unable to make your payment.
- ✓ Whether the problem is temporary or permanent.
- ✓ Details about your income, expenses, and other assets like cash in the bank.

2. If you are uncomfortable talking to your lender, a HUD-approved housing counseling agency can help you understand your options. These services are free of charge.

3. Open all of the mail you receive from your lender. It contains valuable information about repayment options. Later mail may have important legal notices. Failing to read the mail will not prevent a foreclosure action.

4. Look for ways to increase the amount you have available to make your mortgage payments. Can you cancel cable TV, pack lunches, or get a part-time job? While these actions may not replace all of your lost income, they send a strong message to your lender that you are serious about keeping your home.

NOTHING IS WORSE THAN DOING NOTHING!

WHAT OPTIONS WILL HELP ME KEEP MY HOME?

FHA provides, as part of its insurance contract with lenders, loss mitigation actions the lender must evaluate and take, when appropriate, to reduce financial losses on loans in default. Your lender needs information from you to fully evaluate these options. If you want to keep your home, talk to your lender about available workout options for home retention. While the options listed here are for borrowers with FHA-insured loans, most lenders offer similar workout plans designed to help you keep your home.

Special Forbearance. Your lender may provide for a temporary reduction or suspension of your payments to allow you time to overcome the problem that reduced your income. Then you may be offered a payment plan so you can pay back the missed payments a little at a time until you are caught up. An extended forbearance period may be provided to unemployed borrowers who are actively seeking employment.

Mortgage Modification. A modification is a permanent change to your loan through which the overdue payments may be added to your loan balance, the interest rate may be changed or the number of years you have to pay off the loan may be extended.

Partial Claim. In a Partial Claim, a borrower receives a second loan in an amount necessary to bring the delinquent loan current. The loan is interest free and does not need to be repaid until you pay off your first mortgage or sell your house. This option is only available to borrowers with FHA-insured loans. However, if you have a conventional loan, ask your lender if they offer an “advance claim.”

FHA-Home Affordable Modification Program

(FHA-HAMP). This option combines an enhanced partial claim with a loan modification. Under the FHA-HAMP, the partial claim loan will not only include any amounts necessary to bring your mortgage current but

may also include an amount to reduce your existing loan balance by up to 30%. The reduced loan balance will then be modified to lower your monthly mortgage payment to an affordable level. As described above, the partial claim loan is interest free, but must be repaid when you pay off your first mortgage or sell your house.

To qualify for any of these options, you will need to provide your lender with current information about your income and expenses. Also, your lender may require that you agree to a payment plan for three or more months to demonstrate your commitment before you are approved for a modification or partial claim.

WHAT OPTIONS DO I HAVE IF I CAN'T KEEP MY HOME?

If your income or expenses have changed so much that you are not able to continue paying the mortgage even under a workout plan offered by your lender, you should consider the options below.

Pre-foreclosure sale. With your lender's permission you can offer your house for sale and sell it at fair market value even if the amount you receive from the sale is less than the amount you owe. If you meet certain conditions, you may be eligible to receive relocation expenses.

Deed-in-lieu of foreclosure. As a last resort, you may be able to voluntarily give your property back to your lender. If you leave the property clean and undamaged you may be eligible to receive relocation expenses.

There could be income tax consequences to any plan that reduces the amount of debt you owe so check with a tax advisor before accepting these workout options.

Contact FHA

Struggling homeowners with FHA-insured loans can get assistance by contacting HUD's National Servicing Center at (877) 622-8525. Persons with hearing or speech impairments may reach this number via TDD/TTY by calling (800) 877-8339.

INFORMATION REGARDING THE FOLLOWING LOSS MITIGATION

OPTIONS

REPAYMENT 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 Payment 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.**

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.**

* Most insurers require a 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 their CAIVRS. Borrower(s) will not be able to obtain a FHA loan for a minimum of three (3) years.

* Some Insurers may require Borrower(s) to make cash contributions.

* 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 and FEDERAL EMPLOYEES

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

Legal Rights and Protections Under the SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain 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.

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 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year 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 one year after the servicemember’s military service unless the creditor has obtained a valid 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 from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders. Wyoming Community Development Authority P.O. Box 10100 Casper, WY 82602 1-800-273-4635.
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

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

- 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>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.



BEHIND ON YOUR MORTGAGE PAYMENTS?

Help is available.

***FREE** assistance from HUD-approved housing counseling agencies is available to you.*

Housing Counselors at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation.

HUD-approved Housing Counselors will:

- Work with you in person or over the phone.
- Help you understand your housing options.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide you with additional assistance.

This Help is Free.

HUD approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

- Watch out for companies that charge a fee for these services. It may be a scam.
- Check www.hud.gov/findacounselor to confirm the counseling agency is HUD-approved.

HOW TO FIND A HOUSING COUNSELOR TODAY:

- **Online.** Search for a housing counseling agency near you at: www.hud.gov/findacounselor or <http://www.consumerfinance.gov/find-a-housing-counselor/>
- **By Phone.** Call HUD's Housing Counseling Locator Service at **(800) 569-4287**.
 - Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at **(800) 877-8339**.
 - Comprehensive foreclosure assistance is available around the clock at **(888) 995-HOPE (4673)**.

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

INTERFAITH OF NATRONA COUNTY, INC.

140 East K Street
Casper, WY 82601
Telephone: (307) 235-8043
Fax: (307) 235-8711
E-mail: interfaithnc@yahoo.com

GREENPATH FINANCIAL WELLNESS -

2232 Dell Range Blvd.
Cheyenne, WY 82001
Telephone: (307) 638-3559
Toll Free: (800) 550-1961
Fax: (970) 336-0004
Website: www.greenpath.com
Type of Counseling: HECM, Default/Foreclosure, Rental and Pre-Purchase Counseling

WYOMING FORECLOSURE HOTLINE

Wyoming Attorney General's Office & Brothers Redevelopment, Inc.
Telephone: (877) 400-8577
Main office in Cheyenne, WY
Type of Counseling: Foreclosure Prevention, Refinance Options, Pre-purchase housing counselor

FORECLOSURE FRAUD NOTICE

Foreclosure fraud has become epidemic. Help stop foreclosure fraud.

Be suspicious of:

- Anyone that guarantees to stop foreclosure
- Pressures you to sign any agreement
- Tells you not to contact your mortgage company
- Wants to charge you up-front
- Tells you to make payments to them
- Offers to fill out the paperwork for you
- Tells you foreclosure “scams” are not real

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

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