



## **Foreclosure Prevention/Loan Modification Packet**

Visionary Home Builders of California, Inc. (VHB) is a non-profit agency and is approved by the U.S. Department of Housing and Urban Development (HUD) to provide housing counseling services. VHB has been in business since 1983 and the housing counseling department has been operating since the year 2000.

This packet will prepare you for your appointment with one of our Housing Coaches (Counselors). Our Foreclosure Prevention/Loan Modification Counseling services are free of charge. We do ask for reimbursement for your credit report fee which should be given to our Intake Specialist along with your completed application.

### **Instructions to Complete Package:**

1. Collect the items listed on the Checklist and have all of your documents neatly organized.
2. Complete Intake Forms: Part 1 and 2 and the Monthly Budget Form.
3. Make **one (1) copy** of all documents listed on the checklist. We cannot accept any original documents. We are **REQUIRED** to keep copies of your documents for our files
4. Return the completed packet including the copies and the Money Order or Cashier's Check for your credit report to Visionary Home Builders of California, Inc.
5. The packet will be reviewed to ensure completeness. Incomplete packets will not be accepted.
6. Our Intake Specialist will give you an appointment to see a Housing Coach.
7. The counseling session appointment will last approximately 90 minutes.

Please fill out the entire packet and return it to our office.

If a question does not apply to you, please mark N/A (Not Applicable).

If you have any questions please contact us at:

315 N. San Joaquin Street Stockton, CA 95202  
Phone: (209) 466-6811 Fax: (209) 466-3465  
[www.visionaryhomebuilders.org](http://www.visionaryhomebuilders.org)

***Please Note: We Cannot Accept Original Documents.  
Bring copies of the required documents listed below.***

<input type="checkbox"/> <i>Completed Intake Form: Part 1 and 2</i>
<input type="checkbox"/> <i>Completed Monthly Budget Form</i>
<input type="checkbox"/> <i>Driver's License/Identification Card (Photo ID)</i>
<input type="checkbox"/> <i>Social Security Card</i>
<input type="checkbox"/> <i>Loan Note for your current first mortgage and second if applicable. To find your note please see instructions below*</i>
<input type="checkbox"/> <i>Bring your current loan information and or documents in regards to refinancing, loan modification, forbearance plan, or any other related documents.</i>
<input type="checkbox"/> <i>1003 Universal Residential Loan Application (will be with papers signed at title company usually 4 to 5 pages letter or legal size paper)</i>
<input type="checkbox"/> <i>Last 3 months checking and savings account statements</i>
<input type="checkbox"/> <i>Last 3 months pay stubs for each person who is on the loan</i>
<input type="checkbox"/> <i>Profit and Loss Statement (If Applicable)</i>
<input type="checkbox"/> <i>Last 3 years W2's</i>
<input type="checkbox"/> <i>Last 3 years Federal Tax form 1040 with all schedules</i>
<input type="checkbox"/> <i>Last Monthly Mortgage Statement/Payment Coupon from your first mortgage and second if Applicable</i>
<input type="checkbox"/> <i>Current Utility bill</i>
<input type="checkbox"/> <i>Copies of all notices received from all lenders regarding late payments or payment Adjustments.</i>
<input type="checkbox"/> <i>If you are a landlord, please provide copies of Rental/Lease Agreements</i>
<input type="checkbox"/> <i>Bankruptcy Documentation (If Applicable)</i>
<input type="checkbox"/> <i>\$18.40 per person to run a credit report. The funds must be in the form of a Cashier's Check or Money Order made payable to Visionary Home Builders of California, Inc.</i>
<b><i>Personal Checks and Cash ARE NOT ACCEPTABLE</i></b>

**\*How to Find your Loan Note:** Your note will be among the documents that you received a copy of from the title company when you went to sign your loan documents. It will typically be about 3 to 5 pages long. It will have the word "NOTE" somewhere in the heading. It could say any of the following in the heading: "NOTE", "ADJUSTABLE RATE NOTE", "FIXED RATE NOTE", "HYBRID NOTE", etc. The first paragraph will always be "Borrower's Promise to Pay". The second paragraph will always be "Interest". The third paragraph will always be "Payments". After these three paragraphs the contents of the Note can vary.



***Intake Form: Part 1***

	<b>Applicant</b>	<b>Co-Applicant</b>
Full Name (First, Middle, Last)		
# of Children living in home		
Total # in Household		
Street Address		
City, State, Zip		
Home Phone		
Work Phone		
Cell/Other Phone		
Preferred Language		
Email		
Head of Household		
Education		
Retired (yes or no)		
Veteran or Active Military (Specify)		
Marital Status		
Gender		
Race (Ethnicity)		
Social Security Number		
Date of Birth		
Employer Name (if working)		
Employer Street Address		
City, State, Zip		
Title/Position		
Business type		
Start Date/End Date		
Years in Profession		
Self Employed (yes or no)		
Monthly Gross/Net Income		
How did you hear about Visionary Home Builders? (please be specific)		

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Printed Name: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Printed Name: \_\_\_\_\_



***Intake Form: Part 2***

<b>Property Information</b>	
Owner Occupied (yes or no)	
Street Address	
City, State, Zip	
County	
Number of Units	
Original Purchase Price	
Original Loan Amount	
Original Purchase Date	
Estimated Current Value	
Date of Last Refinance (if any)	
Amount of Last Refinance (if any)	

<b>Loan Information</b>		
	<b>1<sup>st</sup> Mortgage</b>	<b>2<sup>nd</sup> Mortgage</b>
Default Reason		
Loan Type (fixed or adjustable)		
Number of months behind		
Original Lender		
Original Loan Number		
Original Interest Rate		
Original Loan Balance		
Date Interest Rate Adjusts		
Current Lender		
Current Loan Number		
Current Loan Balance		
Current Interest Rate		
Monthly Payment (principle and interest)		
Annual Property Taxes		
Annual Homeowners Insurance		

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Applicant Printed Name: \_\_\_\_\_  
 Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Co-Applicant Printed Name: \_\_\_\_\_



**Monthly Budget Form**

<b>Monthly Amount</b>	
<b>Housing Payment</b>	
1 <sup>st</sup> Mortgage (Principle and Interest)	
Monthly Property Taxes	
Homeowners Insurance	
2 <sup>nd</sup> Mortgage (If Applicable)	
<b>Debt</b>	
Car Loan	
Student Loan	
Credit Card 1 minimum payment	
Credit Card 2 minimum payment	
Credit Card 3 minimum payment	
Credit Card 4 minimum payment	
<b>Education</b>	
School Fees / Books / Supplies	
School Lunches	
Tuition	
Tuition	
<b>Housing Expenses</b>	
Electricity	
Heating	
Telephone (including cell)	
Water/ Sewer	
<b>Food Expenses</b>	
Food & Groceries	
Food at Work	
<b>Insurance</b>	
Health Insurance	
Life Insurance	
<b>Medical</b>	
Dentist	
Doctor Visit	
Medication	
<b>Home Maintenance</b>	
Cleaning Supplies	
Lawn Care	
Monthly Maintenance Allotment	
Other Home Maintenance	
Pest Control	
<b>Auto Expenses</b>	
Auto Insurance	
Car Inspection	
Car Repairs	
Gasoline	
License / Tags / Taxes	

<b>Monthly Amount</b>	
<b>Entertainment</b>	
Athletic Events / Hobbies	
Cable TV	
Internet	
Dining Out	
Movie Rentals	
Newspaper / Magazines	
Vacations	
<b>Gift / Donation</b>	
Christmas	
Church Donation	
Other Gift / Donation	
<b>Other</b>	
Misc. / Spending Money	
Birthday Gifts	
Checking Account Fee	
Pet Supplies	
Veterinary Visits for Pets	
<b>Personal</b>	
Allowances	
Barber / Beauty Shop	
Child Care	
Child Support	
Alimony	
Personal Items	
Other	
Other	
<b>Savings</b>	
Monthly Family Plan	
Other Savings	
<b>Clothing</b>	
Clothing	
Laundry / Cleaning	
<b>Other Items</b>	

Applicant - Signature and Name: \_\_\_\_\_ Date: \_\_\_\_\_  
 Co-Applicant - Signature and Name: \_\_\_\_\_ Date: \_\_\_\_\_



## Conflict of Interest Programs Disclosure Statement

I, \_\_\_\_\_, have been advised that Visionary Home Builders of California, Inc. (VHB) provides the following services:

- **Homeownership Counseling and Education:** 1<sup>st</sup> time home buyer education classes that cover individual pre-purchase counseling, credit and budget analysis, money management, loan prequalification, and loan packaging.
- **Option to Own:** A “rent- to-own” program which gives tenants an opportunity to purchase a home after a period 42 months giving them time to repair their credit, save for a down payment, and complete a budget and financial education course.
- **Foreclosure Mitigation/Loan Modification:** Provides participants guidance in the foreclosure process, education on current options for loan modification programs and the foreclosure process, and empowerment for participants receiving a loan modification or other mortgage solution.
- **Multi-Family Affordable Housing:** Provides affordable rental communities for low- to moderate-income families.
- **Real Estate Agency:** Real estate agents assist clients in the purchase and sale of real property.
- **Property Management:** Oversee and manage VHB’s “for rent” properties.

I also acknowledge that VHB has financial relationships with industry partners including: Bank of Agriculture and Commerce, Bank of America, Bank of Stockton, Chase Bank, Citi Bank, F&M Bank, Oak Valley Community Bank, Ocwen Bank, Union Bank, US Bank, Raza Development Fund and Wells Fargo Bank. I further acknowledge that VHB has program participation, funding, management, and development agreements with various governmental agencies including cities and counties.

Finally, I acknowledge and agree that the services I receive from VHB **do not obligate me in any way to receive, purchase, or utilize any other services offered by VHB, to purchase or rent a home from VHB, to utilize products or services of any of VHB’s industry partners or any other vendor, or receive any services or participate in any program of any governmental agencies.**

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

Date: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Authorized Staff- Signature and Name

Date: \_\_\_\_\_



## Housing Counseling Program Disclosure

**Purpose of Housing Counseling:** I/We understand that the purpose of the housing counseling program is to provide one-on-one counseling to help customers repair problems that may prevent affordable mortgage financing. The counselor will analyze my/our financial and credit situation, identify those barriers preventing me/us from obtaining affordable mortgage financing, and develop a plan to remove those barriers. The counselor will also provide assistance in debt-load management with the preparation of a monthly and manageable budget plan. I/We further understand that it will not be the responsibility of the counselor to repair the problem for me/us but rather to provide guidance and education to empower me/us in fixing those issues preventing affordable mortgage financing. I/We understand that even if we follow the plan and remove the barriers we may still not obtain mortgage financing.

**Mortgage Financing Assistance:** Upon completion of the housing counseling program, I/we understand that the counselor will help to identify those loan programs that best my/our needs and choose a lender that is right for me/us. Upon completion of the program, and with my/our permission, my/our customer information will be transferred to my/our selected lender. I/We understand that the counselor will monitor my/our loan progress to ensure the loan process runs smoothly and provide assistance as needed. I/We understand that the counseling agency does not guarantee that I/we will receive mortgage financing from the chosen lender.

**Eligible Criteria:** I/We understand that the counseling agency provides housing counseling assistance to customers whose problems can be resolved in 24 months or less. I/We understand that if it is determined my/our issues will take longer than 24 months to fix, I will be referred to a long-term housing counseling program.

**Homeownership Education Classes:** I/We understand that as part of the housing counseling program, I/we will be required to attend group homeownership education classes.

**Hold Harmless Agreement:** In consideration of the counseling services provided by Visionary Home Builders of California, Inc. I/We agree to release, discharge, and hold Visionary Home Builders of California, Inc. and their respective employees and volunteers, (the "Indemnified Parties"), harmless from any liability, damages, claim, suit, action, or demand asserted against or incurred by me/us as a result of services which I/We receive from the Indemnified Parties.

**Customer's Responsibility:** I/We understand that it is our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my counseling program. This includes but is not limited to missing three consecutive appointments.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

Date: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Authorized Staff- Signature and Name

Date: \_\_\_\_\_



## Client Authorization for Release of Information

I/We agree to participate in counseling sessions to help me/us with my/our present housing situation. I/we understand that counselors and sales staff may obtain and discuss information on my/our credit history, banking financial situations, employment, or other related subjects which may improve my/our ability to purchase a home. I/we understand that this is necessary and helpful in assisting me/us in order to improve our chances of acquiring a home. I/we understand that all information will be held in confidence and that no information will be divulged to any person who is not directly involved in the counseling or homeownership process.

I/we understand that I/we am/are free to choose any loan product or house, regardless of the loan products shown to me/us or homes built by Visionary Home Builders of California, Inc.

I/we authorize Visionary Home Builders of California, Inc. to share credit, financial, employment and other information with other non-profits, governmental agencies, or lending institutions as may be necessary to help facilitate homeownership or other housing alternative(s).

As the undersigned, I/we have applied for mortgage counseling. As such I/we give permission to Visionary Homebuilders of California, Inc. to obtain our credit history.

**Hold Harmless Agreement:** In consideration of the counseling services provided by Visionary Home Builders of California, Inc. I/We agree to release, discharge, and hold Visionary Home Builders of California, Inc. and their respective employees and volunteers, (the “Indemnified Parties”), harmless from any liability, damages, claim, suit, action, or demand asserted against or incurred by me/us as a result of the disclosure of my/our information so long as the Indemnified Parties have used reasonable efforts to keep it confidential.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Social Security Number

Date: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Authorized Staff-Signature and Name

Date: \_\_\_\_\_





**Disclosure Authorization Form**

**Information Disclosure Authorization**

I/we hereby authorize you to release to Visionary Home Builders of California, Inc., or whom it assigns, the following information for the purpose of verification:

- Employment history, dates, titles, hours, income etc.
- Banking and savings accounts of record
- Mortgage loans(s), landlord rating and payoff information
- Any other information deemed necessary in connection with a consumer credit report for transactions which involve real estate.

This information is for the confidential use in communicating with your mortgage lender or servicer to change the terms of your original mortgage loan.

A photographic or carbon or faxed copy of this authorization may be used as or considered an original by your mortgage lender or servicer.

Re: Loan #: \_\_\_\_\_  
(If Applicable)

Property Address: \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Social Security Number

Date: \_\_\_\_\_

Date: \_\_\_\_\_

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will available to FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.



**National Foreclosure Mitigation Counseling (NFMC)  
Foreclosure Mitigation Counseling Agreement**

---

1. I understand that Visionary Home Builders of California, Inc. 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 housing agencies as appropriate.
2. I understand that Visionary Home Builders of California, Inc. receives Congressional 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.
3. I give permission for NFMC program administrators and/or their agents to follow-up with me within the next three years for the purposes of program evaluation. Also, I give permission for NFMC program administrators and/or their agents to pull my credit report up to two additional times.
4. I acknowledge that I have received a copy of Visionary Home Builders of California, Inc. Privacy Policy.
5. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
6. A counselor may answer questions and provide information, but not give legal or tax advice. If I want legal or tax advice, I will be referred for appropriate assistance.
7. I understand that Visionary Home Builders of California, Inc. provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from Visionary Home Builders of California, Inc. in no way obligates me to choose any of these particular loan products or housing programs.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

Date: \_\_\_\_\_

Date: \_\_\_\_\_



## Privacy Policy

Visionary Home Builders of California, Inc. is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. 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 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 that we gather about you:**

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

**You may opt-out of certain disclosures:**

1. 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.
2. 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 (209) 466-6811 and do so.

**Release of your information to third parties:**

1. 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.
2. 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).
3. 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.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

Date: \_\_\_\_\_

Date: \_\_\_\_\_