

FORECLOSURE PREVENTION

NOTICE TO HOMEOWNERS TIME SENSITIVE MATERIALS ENCLOSED

**PLEASE COMPLETE THE ENCLOSED INFORMATION
AND RETURN TO IDAHO HOUSING AND FINANCE
ASSOCIATION BY THE AGREED UPON DATE ON
YOUR ACTION PLAN.**

**IF YOU HAVE QUESTIONS ON HOW TO FILL OUT
THE PACKET
PLEASE CALL 208-331-4893**

PLEASE RETURN USING ONE OF THE FOLLOWING METHODS:

MAIL: Attn: Kristen at IHFA
PO Box 7899
Boise, ID 83707-1899

FAX: Attn: Kristen; (208)-424-7072

EMAIL: HOUSINGCOUNSELING@IHFA.ORG

DROP OFF: Attn: Kristen; 565 W Myrtle ST. Boise, ID 83702



Client Check List

Please provide the following: All items need to be copies, **NO ORIGINALS!**
Please write the homeowner's name and loan number legibly on each page.

Client Action Plan

This was included with the cover letter
Signed and dated by all Borrower(s)

Signature Authorization

Signed and dated by all Borrower(s)

Foreclosure Mitigation Counseling Agreement

Signed and dated by all Borrower(s)

Mortgage Statement

Copies of your most recent mortgage statements, letters and all notices including all pages. If the property has a HOA please include that bill/statement.

IHFA Financial Analysis/Budget Spreadsheet

***Verification of Income:**

ALL household members for the most recent **60** days.

Income Examples:

Unemployed: Unemployment Benefits Letter

Salaried Employee: Most recent pay stubs that reflect days of year-to-date income.

Self Employed: Current YTD Profit & Loss statement

Fixed Income: Social Security Award Letter, Disability, Government Assistance

Additional Income: (*Optional*) Child Support & Alimony with copy of divorce decree
Rental Income with copy of rental agreement



SIGNATURE AUTHORIZATION

I hereby authorize Idaho Housing and Finance Association (IHFA), HUD Counselors LINDA BALLARD, KRISTEN HARRIS and other authorized staff to access information regarding my home loan; verify my past, present and anticipated income from employment and other sources.

I further authorize IHFA to order a consumer credit report, as needed, to verify other credit information. It is understood a photocopy of this form will also serve as authorization.

I do NOT give IHFA permission to order a consumer credit report

This confidential information is needed to assist IHFA in determining eligibility for loan counseling purposes.

Print Borrower Name

Print Co-borrower Name

Borrower Signature

Date

Co-borrower Signature

Date

Borrower Social Security #

Co-borrower Social Security #

Date of Birth

Date of Birth

Property Address: _____

Lender/Service Name, Address and Phone Number

Lender/Service Loan Number

Idaho Housing and Finance Association

Tax ID 820302333

Notice to Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right to access financial records held by financial institutions in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to HUD/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.



Foreclosure Mitigation Counseling Agreement

1. I understand that Idaho Housing and Finance Association (IHFA) 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 IHFA 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.
4. I acknowledge that I have received a copy of IHFA's Privacy Policy and Services Disclaimers.
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 advice. If I want legal advice, I will be referred for appropriate assistance.
7. I understand that IHFA provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from IHFA in no way obligates me to choose any of these particular products or housing programs.
8. Some servicers are now requiring IHFA to use a secure web portal for all of their loss mitigation package submissions. IHFA will submit all of the documents that you provide, but will not be responsible for lost, incomplete, or inaccurate documents. Ultimately it is the borrower's responsibility to verify with their lender that their packet is complete.

Borrower (s) Signature (s)

_____ Date _____

_____ Date _____



<i>Income BR 1</i>	<i>Pay Date</i>	<i>Gross Amt</i>	<i>Net Amt</i>	<i>Income BR 2</i>	<i>Pay Date</i>	<i>Gross Amt</i>	<i>Net Amt</i>
Stub 1				Stub 1			
Stub 2				Stub 2			
Stub 3				Stub 3			
Stub 4				Stub 4			
Stub 5				Stub 5			
SSI/SSDI				SSI/SSDI			
Retire/Pension				Retire/Pension			
<i>child support</i>				<i>child support</i>			
<i>food stamps</i>				<i>other income</i>			
<i>rental income</i>				<i>other income</i>			
Total Monthly Inc.				Total Monthly Inc.			

Budget Items	Pmt	Past Due	Balance	Debt	Pmt	Past Due	Balance
HOA Dues				Monthly Rent			
Electricity				Credit Card 1			
Water/Irrigation				Credit Card 2			
Gas				Credit Card 3			
Phone				Credit Card 4			
Trash/Sewer				Credit Card 5			
Cable/Net				Credit Card 6			
Food/Groceries				Credit Card 7			
Gas/Oil				Credit Card 8			
Car Repairs/Tires				Payday Loans			
Car Ins.				Car Pmt 1			
Clothing				Car Pmt 2			
Personal				Motorcycle Pmt			
Disability Ins.				Student Lns			
Health Ins.				Other debt			
Pres/Med Co-pay				Other debt			
Life Ins.				Other debt			
Child/Elderly Care				Total Debt			
Gym							
Entertainment				Checking			
Gifts				Savings			
Child Support				Retirement			
Furniture Rental				Cash On Hand			
Medical Expenses				Total Assets			
Restitution							
Giving							
Saving							
Pawn Fees				Misc			
Pet/Vet				Misc			



IDAHO HOUSING AND FINANCE ASSOCIATION

PRIVACY POLICY

This notice is being sent to you in accordance with federal law enacted in June 2000. There is no action required on your part. The notice is for informational purposes only.

Your Privacy

IHFA 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.

Safeguarding Customer Information

IHFA will only grant access to nonpublic personal information, as defined by federal law, about you to employees who need it to perform their job responsibilities, or as otherwise required by law or legal process. Furthermore, nonpublic personal information is provided only to IHFA contracted service providers as necessary to effect, administer or enforce the transaction you have with IHFA. Even if you are no longer our customer, we will continue to treat your nonpublic personal information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards to store and secure information about you from unauthorized access, alteration and destruction.

Any agreements entered into by IHFA with nonaffiliated third parties to provide services for us or to make products or services available to you contain specific conditions requiring those companies to safeguard the confidentiality of this information and to not use it for any other purpose.

Collection of Information

We only obtain the information needed to process your loan application and service your mortgage loan. The following lists the usual kinds of nonpublic financial information we obtain and from what sources that information is obtained:

- From you, on forms (such as loan application), via the Internet, by telephone or otherwise. Examples of this type of information include your name, address, social security number, credit history and other financial information.
- From transactions with us, for example, payment history, account balance and other transaction records.
- From credit reporting agencies, such as information relating to your credit worthiness and credit history.
- From third parties to verify information you have provided to us.

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 (208) 331-4894 and do so.



Sharing of Information

IHFA does not disclose, or reserve the right to disclose, nonpublic financial information about its current or previous customers except as permitted by law or with customer permission.

IHFA does not disclose any nonpublic personal information for its current or previous customers with nonaffiliated third-party marketers offering their products and services. While we may offer financial products and services of our third party providers, IHFA controls all information used to make such offers.

Thank you for allowing us to continue servicing your mortgage loan. We value your business and are committed to protecting your privacy.

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



Idaho Housing and Finance Association

Services Disclaimer

Every effort is made to provide you with accurate and current information. Idaho Housing and Finance Association (“IHFA”) assumes no liability for the accuracy, completeness or usefulness of any information, product or process disclosed to you by IHFA counselors and presenters. Providers of information do not necessarily speak on behalf of IHFA and IHFA does not endorse any information such providers may present. Regardless of information provided to you by IHFA, counselors and presenters, you are entitled to choose whatever lenders, lending products, or resources that best meet your needs. Clients are not obligated to receive, purchase, or utilize any services offered by the organization, or its exclusive partners, in order to receive housing counseling services.

For a full list of services that IHFA offers, please contact us:

<u>Home Loans: Homeownership Lending</u>	Phone	Email
Existing IHFA Home Loan	208-331-4888 Toll free: 1-800-526-7145	mortgageserv@ihfa.org
Potential Homebuyer	208-424-7066 Toll free: 1-800-432-4066	resloan@ihfa.org
Lenders, Mortgage Brokers and REALTORS®	1-800-219-2285	resloan@ihfa.org

<u>Rental Assistance</u>	Phone	Email
Coeur d’Alene Branch Office 610 W. Hubbard, Bay 219 Coeur d’Alene, ID 83814	208-667-3380 Toll-free: 1-866-621-2994	rentalassistancecda@ihfa.org
Idaho Falls Branch Office 390 W. Sunnyside Rd. Idaho Falls, ID 83402	208-522-6002 Toll-free: 1-866-684-3756	rentalassistanceif@ihfa.org
Lewiston Branch Office 215 Tenth Street, Suite 101 P.O. Box 342 Lewiston, ID 83501	208-743-0251 Toll-free: 1-866-566-1727	rentalassistancelew@ihfa.org
Twin Falls Branch Office 844 N. Washington, Ste. 300 Twin Falls, ID 83301	208-734-8531 Toll-free: 1-866-234-3435	rentalassistancetf@ihfa.org
Boise Administration	208-331-4886 Toll-free: 1-800-219-2286	rentalassistance@ihfa.org
Family Self-Sufficiency	208-331-4796 Toll-free: 1-800-458-2791	fss@ihfa.org

Capital Markets and Economic Development Finance

208-331-4889	investorinfo@ihfa.org
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Housing Counseling

Toll-free: 1-877-888-3135	housingcounseling@ihfa.org
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Grant Programs

208-331-4881 Toll-free: 1-877-447-2687	grantprograms@ihfa.org
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Multifamily Financing

208-331-4880	multifamily@ihfa.org
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Finally Home!® Homebuyer Education

Toll-free: 1-877-888-3135	finallyhome@ihfa.org
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Housing Information Resource Center

208-331-4877 Toll-free: 1-877-438-4472	hirc@ihfa.org www.housingidaho.com
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Housing Project Oversight and Compliance

208-331-4707	compliance@ihfa.org
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Home Partnership Foundation, Inc.

208-331-4877 Toll-Free: 1-877-438-4472	hirc@ihfa.org
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The Housing Company

208-331-4890 Toll-free: 1-800-361-5181	contact@thehousingcompany.org www.thehousingcompany.org
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Executive Office

208-331-4889	about@ihfa.org
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Media Relations

208-331-4884 After normal business hours: 208- 860-7364	press@ihfa.org
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Hearing and Speech Impaired TDD Toll Free: 1-800-545-1833 ext. 400