

## Instruction Letter

Thank you for contacting Neighbor Works® of Western Vermont about your mortgage. Together we will work to improve and perhaps find a resolution to your financial situation. Please give the paperwork requested careful attention and complete it ACCURATELY. Your financial information and spending habits are key elements to improving your financial situation.

To assist us in providing you with the most effective services, we require the complete Client Intake Package to be submitted prior to or at the Financial Fitness Foreclosure Workshop. Please mail or bring to the workshop all the items from the Client Intake Package Checklist below to NeighborWorks® of Western Vermont at the address below.

NeighborWorks® of Western Vermont  
110 Marble Street  
West Rutland, VT 05777

After completion of the Workshop, a one-on-one counseling appointment will be scheduled where you will work with the counselor to create a plan to improve your financial situation.

Due to the demand for these services we are unable to schedule appointments for those who have not provided complete Client Intake Packets. Provided below is a checklist of forms in the Client Intake Packet to fill out and a checklist of documents we need from you. Please use the checklist as you gather your documents.

### CLIENT INTAKE PACKAGE CHECKLIST

Please verify that you have submitted the following items by checking the box:

- Register and Attend Foreclosure Workshop (Required)

#### Part 1

- Completed *Making Home Affordable Program Request for Modification and Affidavit (RMA)*

#### Part 2

- Completed *Financial Worksheet* with Current Family Expenses

#### Part 3

- Counselor/Client Agreement* Signed and Dated
- Authorization to Release Information* Form Signed and Dated
- Privacy Policy* initialed on first page, signed and dated on second page

#### Part 4

- 4506-T* Form Completed and signed

Continued

## CLIENT INTAKE DOCUMENTS CHECKLIST

Please verify that you have submitted the following items by checking the box:

- Copies of mortgage coupons or monthly statement and mortgage documents for each loan
- Copies of any documentation from the courts and/or the sheriff regarding foreclosure
- Copy of most recent correspondence from the servicer or attorney
- Copies of pay stubs – most recent for a period of 1 month
- Copy of last year's Federal Income tax returns
- Copies of last two months bank statements
- Copies of all monthly credit obligations such as utility bills including gas, fuel oil, electric, pellet fuel, land line phone, cell phone, cable, internet, credit card statements , car loan statements , student loan statements or other consumer loan statements. All statements should include the balance, minimum payment due and interest rate.
- Credit report - If you do not have a recent copy, follow the instructions below to pull a free consumer credit report or we can pull it at the office for a fee of \$16.00 per individual or \$17.00 per married couple.
- Check for Cash for Credit Bureau fee can be paid in advance or the day of class. We accept checks or cash; we do not accept credit cards.

**Free Consumer Credit Report** [www.annualcreditreport.com](http://www.annualcreditreport.com) You are entitled to a free credit report each year. You do not need to purchase your credit score. If you do not want your credit score click "No thanks go to my free credit report". Select all three credit bureaus. It will show you reports from the bureaus individually. View and print the first one then go back to "annual credit report" to get the next one. Repeat the process for each bureau. If you have any problems accessing it feel free to give us a call for assistance. If you have received a consumer credit in the past twelve months you will not be eligible for that report until the next year.

Please arrive on time for the class and your appointments. If you can not be on time you will need to reschedule. Appointments are often scheduled back to back; the sessions last at least one hour and a half hours.

Please be advised that we do not have a waiting area and we are unable to provide childcare.

We look forward to working with you. You can reach me at (802) 438-2303 ext. 218 or [ngilman@nwwvt.org](mailto:ngilman@nwwvt.org)

Neighbor Works® of Western Vermont, 110 Marble Street, West Rutland, VT 05777  
[www.nwwvt.org](http://www.nwwvt.org)