4-SIGHT COUNSELING, INC.

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Foreclosure Prevention Counseling Procedures:

A. Assemble the following items and make photocopies:

1. Pay stubs (at least one month)
2. Benefit statements from social security, disability, unemployment, etc. if applicable
3. W2's for 2009
4. Tax return for 2009
5. Year to date, Profit and Loss if self employed
6. Mortgage payment statement
7. Most recent correspondence from your lender
8. Write a Hardship letter (explaining why you are late, what is different now, what you would like to see happen.)
9. Last two bank statements for checking and/or savings account
10. Last statement from 401k or other retirement accounts
11. A recent utility bill which shows your current address.

B. Fill out and sign the forms inside this document

1. 4Sight Foreclosure Counseling Intake
2. Financial Statement
3. 4Sight Privacy Policy
4. Authorization for release of information
5. 4Sight Mitigation Counseling Agreement
6. Information for Government Monitoring Purposes (optional)
7. Home Affordable Modification Program Hardship Affidavit

C. Find the loan documents from your last closing. They should be in the legal size envelope you received from the Title company when you purchased or refinanced.

E. $25 check or cash for credit report

Bring the above photocopied items in List A, The enclosed signed authorizations and budget information, the loan documents, and the cash or check to the 4Sight Counseling office.

We must have all documentation in order to present to Lender/Servicer. We cannot send in partial information.