



Washington County Housing and Redevelopment Authority

MORTGAGE FORECLOSURE PREVENTION PROGRAM

www.wchra.com

Main Office: 321 Broadway Avenue, St. Paul Park, MN 55071, (651) 458-0936

Office Hours: Monday-Friday 8:00 a.m. – 4:30 p.m.

Hugo Appointments: Hugo City Hall, 14669 Fitzgerald Avenue North, Hugo, MN 55038, (651) 762-6300

Counselors:

Pao Yang:	ext. 551	pyang@wchra.com
Nicola Viana:	ext.553	nviana@wchra.com
Corina Serrano:	ext 582	cserrano@wchra.com

Steps to follow:

1. Register for the educational workshop by phone, electronically, or by emailing a counselor.
2. Complete application and income and expense statement and gather the documents listed below.
3. Attend the educational workshop. ****Required before counseling**** Schedule can be found on website or call a counselor.
4. Schedule an appointment with a counselor at the workshop.

****If you already have a sheriff sale date scheduled, call 651-458-0936, ext 542 ASAP!!**

BRING COPIES OF THE FOLLOWING DOCUMENTS TO THE WORKSHOP:

1. Proof of All Household Income
 - Most recent tax returns
 - Two most recent pay stubs if you receive a salary or hourly wage
 - Benefit Statement/Letter if you receive Social Security, Disability, Pension, Unemployment
 - Profit & Loss Statement for most recent quarter if you are self-employed/independent contractor
 - Divorce decree if you receive child support and/or spousal maintenance
2. Two most recent bank statements
3. Recent letters from your lender(s) and foreclosure attorney regarding the delinquency on your mortgage(s)
4. Most recent mortgage statement(s)
5. Monthly Income and Expense Statement (see budget worksheet)
6. Other: _____
7. Other: _____



APPLICATION FORM

Name: _____
 First MI Last

Address: _____

City: _____ State: _____ Zip: _____

Social Security: _____ - _____ - _____ Birth date: mo. _____ day _____ year _____ Age: _____

Home Phone: _____ Cell Phone: _____

Work Phone: _____ Email: _____

Please check one: Married Divorced Separated Single Unmarried couple Widowed

Race/Ethnicity: _____ (optional) Education Level: _____

Number of Adults in Household (18 or older): _____ Number of Children in Household: _____

How did you hear about the Washington County HRA? _____

Co-Applicant

Name: _____
 First MI Last

Social Security: _____ - _____ - _____ Birth date: mo. _____ day _____ year _____ Age: _____

Relationship to Applicant: _____

Cell Phone: _____ Work Phone: _____

E-Mail: _____

Race/Ethnicity: _____ (optional) Education Level: _____

<u>Work History</u>	<u>Applicant:</u>	<u>Co-Applicant:</u>
	Self-Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Self-Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No
EMPLOYER or COMPANY Name		
Job Title		
Start Date		
Net monthly salary	\$	\$
Gross monthly salary	\$	\$
Hours/Rate of pay per week	\$	\$
Gross income last year	\$	\$



LIST ALL OTHER FORMS OF MONTHLY INCOME

Person Receiving Income	Type of Income/Source of Income	Monthly Amount
		\$
		\$
		\$

MORTGAGE INFORMATION

Mortgage Data	First Mortgage or Contract for Deed	Second Mortgage/Contract for Deed/Equity Line of Credit/ Homeowner's Association
Mortgage Company:		
Contact Person: (if any)		
Phone Number:		
Loan Number:		
Monthly Payment:	\$	\$
Payment Includes Taxes & Insurance?	<input type="checkbox"/> YES <input type="checkbox"/> NO	Interest Rate:
	If No, Amount: Taxes: \$ _____ Insurance: \$ _____	
Amount Past Due/ Months Behind:	\$	\$
Mortgage Balance:	\$	
Ever Past Due Before?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Sheriff's Sale Date :		



Type of home (single family home, townhouse, condo, mobile home): _____

Check ALL that apply to your loan: ___ Conventional ___ FHA ___ Fannie Mae ___ Freddie Mac
 ___ Option ARM ___ ARM ___ Interest only ___ Fixed Rate ___ Balloon

When did you purchase your home? _____ Purchase price? \$_____ Loan Term (# of Years): _____
 Month Year

When did you last refinance? _____ For how much? \$_____
 Month Year

Briefly explain your reason(s) for refinancing: _____

If you have a second mortgage, when was it taken out? _____

Briefly explain your reason(s) for taking out a second mortgage: _____

Have you filed bankruptcy within the past 5 years? YES, Date of Discharge: _____ No

Have you had a property foreclosed on in the past 5 years? YES NO

Have you spoken to your lender? YES NO

What have you discussed? _____



LIST OF ASSETS

Date Completed: _____

<u>ASSETS</u>	YES	NO	VALUE
Cash on hand	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Checking account	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Savings account	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Certificate of Deposits	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Money Market Account	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Stocks/Bonds/Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Retirement Funds	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Other Real Estate/Contract for Deed	<input type="checkbox"/>	<input type="checkbox"/>	
	Address: _____		
			\$ _____

Vehicle(s):

Year, Make & Model _____ Loan Balance: \$ _____

Year, Make & Model _____ Loan Balance: \$ _____

Year, Make & Model _____ Loan Balance: \$ _____

***Please complete Income and Expense Statement found on our website: www.wchra.com