



CHES, INC.[®]

www.chesinc.org

A HUD Approved Nonprofit Housing & Financial Empowerment Organization.



Credit & Homeownership Empowerment Services, Inc.

Dear Homeowner;

Welcome to CHES, Inc., (Credit & Homeownership Empowerment Services, Inc.) our Certified Counselors specialize in Housing Counseling, Homeownership Development, Financial Literacy, Credit Restoration and Foreclosure Prevention. We will guide and assist you with working with your lender toward a mortgage solution.

The following is **YOUR INITIAL ACTION PLAN**.

Please sign the attached authorization form. Your signature is required when you meet with your Homeownership Advisor.

Feel free to contact us if you have any questions or require assistance in completing these forms.

Please sign and return it to us via fax, email or bring to your scheduled appointment. **Below is a list of items to bring to your first meeting. Make copies of the documents and bring the copies with you. Failure to bring copies may result in rescheduling your meeting.**

Bring clear, legible copies of the following documents to your meeting:

- All RECENT written correspondence with lender
- Most recent mortgage statement / HOA or Condo bill / Homeowner's Insurance / Property Tax bill
- Paystubs (for the last 60 days), and your employer's name, address and phone number
- Bank Statements (for the last 90 days)
- Complete Federal Tax Returns for the last 2 years – with all schedules (Must be signed).
- Copy of a Utility Bill (for the last 30 days)
- Hardship Letter (a brief explanation of your situation)
- Drivers License / Valid Identification (ID)
- All completed forms provided to you by CHES, Inc.
- See columns below for additional items needed if applicable.**

Please also bring the following if applicable:

- Social Security, Pension and/or Disability Award Letter
- Child Support Order and proof of payment
- Bankruptcy Papers with Discharge (if within 12 mos)
- Divorce Decree/Separation Agreement (if within 12 mos)
- Lease agreement(s) on rental properties
- Unemployment statement and proof of payment
- New job offer letter

Self-Employed bring the following also:

- Business Bank Statements for last 90 days
- Year-to-date Profit and Loss Statement
- Complete Federal Tax Returns for past 2 years with all schedules

Once you have the above documents, call 816-533-7417 to schedule your appointment with a Homeownership Advisor.

Please note: Contact us if you have any questions regarding the following forms. Bring or fax your authorization and completed Client Profile form, our Fax is 816-533-7179. Please be prompt for your meeting; if late you may be rescheduled. We look forward to assisting you!



CREDIT & HOMEOWNERSHIP EMPOWERMENT SERVICES, INC. AUTHORIZATION & DISCLOSURE

Office Use Only

Lender _____ 1st Loan # _____ 2nd Loan _____

Counselor Coley Williams, Ron Farmer, Kim Smith, Victor Burrola, Jaime Aguirre Office Kansas City Phone 816-533-7417 Fax 816-533-7179

Borrower: _____ Email: _____

Date of Birth: _____ Social Security #: _____

Address: _____

Phone #: Day: _____ Eve: _____ Cell: _____

Co-Borrower: _____ Email: _____

Date of Birth: _____ Social Security #: _____

Address: _____

Phone #: Day: _____ Eve: _____ Cell: _____

DISCLOSURE

Credit & Homeownership Empowerment Services, Inc. (CHES, Inc.) is a HUD Approved, 501(c)(3), Nonprofit, Housing Counseling organization that provides Foreclosure Prevention Counseling, Homebuyer & Homeownership Education & Counseling, Financial & Credit Education & Counseling, and Reverse Mortgage Counseling. CHES, Inc. receives financial support for our services in the form of grants from the following lenders: Arvest Bank, Bank of America, Wells Fargo, MetLife Bank, Central Bank of Kansas City, Central Bank of the Midwest, Bank of Oklahoma, Bank of the West, Bank of Oklahoma, CommunityAmerica, Capitol Federal Savings, Commerce Bank, UMB Bank, First National Bank of Kansas.

There are many real estate brokers, mortgage lenders & brokers and you, as a client of CHES, Inc., are free to choose whomever you please to provide these types of services to you. We encourage you to interview at least 3 providers of each service in order to determine the products or services that best fit your needs. You are under no obligation to utilize the services of anyone that provides financial support to CHES, Inc.

AUTHORIZATION FORECLOSURE PREVENTION CLIENTS

I/We authorize CHES, Inc., its staff or representatives, to act on my/our behalf for the purpose of seeking a resolution with regard to the property listed above. I/We authorize our lending institution/mortgage company to fax, mail, or email any items requested by CHES, Inc. in reference to our mortgage delinquency immediately. I understand that CHES, 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. I understand that CHES, 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 the purpose of program monitoring, compliance, and evaluation. I give permission for NFMC/CHES, Inc. program administrators and/or their agents to follow-up with me between now and December 31, 2018 for the purposes of program evaluation.

AUTHORIZATION ALL CLIENTS

Pursuant to Public Law 91-50B, Title VI, Section 604 (2) & (3) A & B and Section 610 (a) – (d), I/We hereby authorize any Credit Reporting Agency to disclose any consumer credit information to CHES, Inc. and hereby name CHES, Inc. as the authorized “person of my choosing.” Additionally, you may discuss my file with CHES, Inc. personnel (Law No. 1610 (d) 1).

ACKNOWLEDGMENT

I understand that 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. 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. I/we understand that CHES, Inc. provides information and education on numerous loan products and housing programs and I/we further understand that the housing counseling I receive from CHES, Inc. in no way obligates me to choose any of these particular loan products or housing programs.

I/we have read and received a copy of this disclosure form.

BORROWER SIGNATURE _____

CO-BORROWER SIGNATURE _____

DATE _____

DATE _____



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“FINANCIAL FREEDOM...IT'S YOUR MOVE”

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Credit & Homeownership Empowerment Services, Inc. Foreclosure Prevention

ROLES & RESPONSIBILITIES

A Credit & Homeownership Empowerment Services, Inc. (CHES, Inc.) Housing Counselor will use his/her best judgment based on experience and training and make certain recommendations to you. Please keep in mind that only you can decide whether to accept the Counselor's advice or to seek an alternative course of action. **The following outlines the roles for you and your Counselor in this process:**

Your Role is:

- To promptly provide documents requested to your housing counselor;
- To inform your counselor if you are in a bankruptcy or have had a bankruptcy within the last seven years;
- To inform your counselor if you currently have a workout plan with your loan servicer or have ever been offered some type of workout plan from your lender;
- To inform your counselor if you have spoken to or are speaking to any other person or agency about this matter, including a housing counseling agency, government agency or attorney;
- To inform your counselor immediately if you receive any correspondence from your loan servicer or loan servicer's attorney, including: notice of intent to foreclose, order to docket a foreclosure sale, or workout offer from your lender;
- To follow the instructions or "action items" that your counselor has outlined for you, this may involve calling your loan servicer weekly to check on the status of your case; and
- To contact your counselor about any changes in your housing or mortgage situation immediately.
- I understand CHES, Inc. will close my case file after three attempts to communicate with me via email, telephone, and/or U.S. postal mail.

CHES, Inc. Housing Counselor's Role is:

- To discuss your options and answer your questions;
- To provide information to you about prioritizing debts & spending;
- If authorized by you, to submit a request to your loan servicer and/or other housing industry professional (lender, realtor, government agency) regarding your mortgage and foreclosure;
- To update you on any developments or correspondence received about your loan from any third party (remember that you will have to follow-up with your loan servicer or other party as directed by your counselor); and
- To provide referrals as they feel in their best judgment are needed, such as legal, enforcement, human services, etc.

CHES, Inc. Housing Counselor Cannot:

- Guarantee any results;
- Give you the money you need to pay your mortgage;
- Decide what you "should" do;
- Require your loan servicer or loan servicer's attorney to change the terms of your loan or take any other requested action;
- Work with you if you are in an active bankruptcy without written approval from your attorney; and
- Give legal or tax advice.

I have received a copy of this Roles & Responsibilities Policy:

_____ **Date:** _____ **Date** _____
 Homeowner Homeowner



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Privacy Policy

CHES, 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 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

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

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 816-533-7417 and do so.

Release of your information to third parties

- 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 comply with federal regulations to guard your nonpublic personal information.

I have received a copy of this privacy policy:

_____ Date _____ Date _____

CREDIT & HOMEOWNERSHIP EMPOWERMENT SERVICES, INC

3125 GILLHAM PLAZA, KANSAS CITY, MO 64109 PHONE: 816-533-7417

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