



EASTERN IDAHO COMMUNITY ACTION PARTNERSHIP

P.O. Box 51098
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Idaho Falls, Idaho 83405
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FAX (208) 522-5453
1-800-632-4813

Dear Homeowner,

You are about to take the first steps towards finding the best solution to your mortgage problems. You realize the doing nothing is not going to improve your situation. Now that you have contacted us, we can help guide you through this difficult process. We are a free service but we do ask that you:

1. Provide the information we request. It must be honest and complete to be useful.
2. Keep your appointments with us.
3. Contact any organization we refer you to.
4. Report any contacts by other companies or organization that you suspect may be dishonest.
5. Do everything in your power to get through this crisis including changing spending habits, job seeking, obtaining help and counsel from your family, church or friends.

Then first step for you is to complete the following forms:

1. Signed release forms (included)
2. Financial forms of income and expenditures (sample form included)
3. A letter from you explaining how you find yourself in this situation. This is known as a hardship letter. (sample is enclosed)

The Second step is to provide the following documents:

1. Latest tax returns from the past 2 years for your family and/or business if you are self employed
2. Pay stubs from each wage earner
3. Any correspondence to and from your lender if you have already contacted them.
4. Bank statements from all accounts for the past two months.
5. A copy of your loan document.
6. Any other documentation you think will help us communicate with your lender.

Once we get this information, we will analyze it and discuss it with you. Then, both of us will discuss the best path toward a resolution. (included is a page of alternatives you can consider)

We look forward to working with you and helping you get through this. If you have any questions, call me at 208-522-5370 extension 1053. You may also email me at awinters@eicap.org.

Sincerely;

April Winters
Foreclosure Counselor



RSVP

