



Visionary  
Home  
Builders  
of CALIFORNIA

315 N. San Joaquin Street  
Stockton, CA 95202  
[www.visionaryhomebuilders.org](http://www.visionaryhomebuilders.org)

## Foreclosure Prevention Packet

Visionary Home Builders of California (VHB) is a non-profit agency and is approved by the US Department of Housing and Urban Development (HUD) to provide housing counseling services. VHB has been in business since 1983 and the housing counseling department has been operating since the year 2000. Our services are free of charge except for a \$14.25 fee for a single person and \$27.75 for couples to run your credit.

This is your packet which will prepare you for your foreclosure prevention appointment with one of our counselors. You should have the following items in this packet:

1. Checklist (including instructions on how to find your Note)
2. Intake Form (parts 1 and 2)
3. Monthly Budget Form

### Instructions

1. Review the checklist for details.
2. Complete everything on your intake and budget forms. Be sure to sign and date the Intake Forms (both page 1 and page 2) and the Monthly Budget Form.
3. Make **one (1)** copy of all documents listed on the checklist. We cannot accept any original documents. We **MUST** have these copies for our files and we do not provide copy services. *Have all of your documents neatly organized.*
4. Return the completed packet including the copies and the Cashier's Check or Money Order for your credit report(s) to Visionary Home Builders. The packet will be reviewed to insure completeness. Incomplete packets will not be accepted.
5. If you drop the packet off in person, you will be able to schedule your appointment with a counselor for a future date. If the packet is mailed in, you will be called within 5 business days to make an appointment.
6. Allow about 1 hour for your appointment and please do not bring children with you.

Should you have any questions please call us at 209-466-6811.  
Ask for the Housing Counseling Department.

<b>Visionary Home Builders</b> <b>Checklist of Documents for Foreclosure Counseling Appointment</b>
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**We cannot accept any original documents.**

Completed intake form (part 1 and part 2)	
Completed monthly budget form	
1 Copy of Note for your first mortgage (and second if applicable) - see instructions below	
1 Copy of the 1003 Universal Residential Loan Application (will be with papers signed at title company - usually 4 to 5 pages letter or legal size paper)	
1 Copy of last 2 months checking and savings account statements	
1 Copy of last 2 months pay stubs for each person who is on the loan	
1 Copy of last 2 years W2's	
1 Copy of last 2 years Federal Tax form 1040 with all schedules	
Copy of last 3 monthly bills from your first mortgage (and second if applicable)	
Copy of all notices received from all lenders regarding late payments or payment adjustments	
\$14.25 per person, or \$27.75 for a couple, to run a credit report . The funds must be in the form of a Cashier's Check or Money Order made payable to Visionary Home Builders. Personal checks and cash are <b>NOT</b> acceptable.	

**How to find your Note:**

Your note will be among the documents that you received a copy of from the title company when you went to sign your loan documents. It will typically be about 3 to 5 pages long. It will have the word "NOTE" somewhere in the heading. It could say any of the following in the heading: "NOTE", "ADJUSTABLE RATE NOTE", "FIXED RATE NOTE", "HYBRID NOTE", etc. The first paragraph will always be "Borrower's Promise to Pay". The second paragraph will always be "Interest". The third paragraph will always be "Payments". After these three paragraphs the contents of the Note can vary.

**Visionary Home Builders  
Foreclosure Prevention Counseling Intake Form (Part 1)**

	<b>Applicant</b>	<b>Co-Applicant</b>
Full Name (first,middle,last)		
# of Children living in home		
Total # in Household		
Street Address		
City, State, Zip		
Home Phone		
Work Phone		
Cell/Other Phone		
Preferred Language		
Email		
Head of Household		
Retired (yes or no)		
Marital Status		
Gender		
Race (Ethnicity)		
Social Security Number		
Date of Birth		
Employer Name (if working)		
Employer Street Address		
City, State, Zip		
Title/Position		
Business type		
Start Date/End Date		
Years in Profession		
Self Employed (yes or no)		
Monthly Gross/Net Income		
Referred to Visionary by (please be specific):		

Applicant - Signature and Date \_\_\_\_\_

Co - Applicant - Signature and Date \_\_\_\_\_

**Visionary Home Builders  
Foreclosure Prevention Counseling Intake Form (part 2)**

**Property Information**

Owner Occupied (yes or no)	
Street Address	
City, State, Zip	
County	
Number of Units	
Original Purchase Price	
Original Loan Amount	
Original Purchase Date	
Estimated Current Value	
Date of Last Refinance (if any)	
Amount of Last Refinance (if any)	

**Loan Information**

	<b>1st Mortgage</b>	<b>2nd Mortgage</b>
Default Reason		
Loan type (fixed or adjustable)		
Number of months behind		
Original Lender		
Original Loan Number		
Original Interest Rate		
Original Loan Balance		
Date Interest Rate Adjusts		
Current Lender		
Current Loan Number		
Current Loan balance		
Current Interest Rate		
Monthly pmt (principal and interest)		
<b>Annual Property Taxes</b>		
<b>Annual Homeowners Insurance</b>		

Applicant - Signature and Date \_\_\_\_\_

Co - Applicant - Signature and Date \_\_\_\_\_

