



Klamath & Lake Community Action Services

Klamath & Lake Homeownership Center

1801 & 1803 Main Street, Klamath Falls, OR 97601

Phone: (541) 882-3500 Fax: (541) 882-3894

Toll Free: (866) 665-6438 www.klcas.org

Thank you for your interest in Foreclosure Prevention Counseling. We understand that this is a difficult time, and we are here to help. In order for us to best assist you, what follows is a packet containing forms you will need to complete, as well as a list of documents that we will need copies of. Once you have filled out these forms and gathered the listed items, call the above phone number to schedule an appointment with a Foreclosure Prevention Counselor.

You will need to bring the following forms and documents with you to your first intake appointment:

- Client Intake Form
- Disclosure Statement
- Counseling Agreement and Privacy Statement
- Authorization to Release Information
- Credit Report Request
- Workout Plan Worksheet
- Household Income & Assets Worksheets
- Budget & Expense Worksheet
- Dodd-Frank Certification (Wall Street Reform and Consumer Protection Act)
- Signed Form 4506-T
- Request for Modification Affidavit (RMA)
- Hardship Letter—Signed & Dated
- Signed Copies of Two Most Recent Years Tax Returns
- Most Recent Property Tax Statement
- Verification of Income (2 most recent months) for All Household Wage Earners and/or Proof of “Other Income”
- Proof of Residency (most recent utility or telephone bill)
- Bank Statements (2 most recent months) *All Pages, Must Show Financial Institution Name/Address*
- Mortgage Loan Information (most recent mortgage statement and copies of any relative letters)

For more information, If you have access to the internet, please visit www.MakingHomeAffordable.gov