



# Mortgage Assistance Program

FORECLOSURE MITIGATION

Wealth Watchers Inc. is a HUD-Certified Housing  
Counseling Agency dedicated to helping you find  
solutions to bring your mortgage current.



## Application Instructions

### **Step 1: Complete your application package.**

Please fill out the application and gather all supporting documents listed below.

### **Step 2: Submit your completed application package.**

Choose a way to submit your completed package:

- Deliver in person: Monday - Friday, 9:00 a.m. to 5:00 p.m.
- Email: Scan and send to [homeownership@wealthwatchersfl.com](mailto:homeownership@wealthwatchersfl.com).

*Incomplete application packages may delay assistance, so be sure all documents are included before submitting.*

## Required Documents

### **Bank Statements**

- Last 60 days - all pages

### **Proof of Income**

- Last 60 days of paystubs
- Award letters for Social Security or disability *(if applicable)*

### **Self-Employed Only**

- Current Profit & Loss Statement
- Last two years of federal tax returns

### **Housing Information**

- Current utility bill
- Recent mortgage statement *(if a homeowner)*

### **Identification**

- Government-issued photo ID *(driver's license, passport or state ID)*



5310 LENOX AVE. UNIT 4  
JACKSONVILLE, FL 32205



WEALTHWATCHERSFL.ORG  
HOMEOWNERSHIP@WEALTHWATCHERSFL.COM



(904) 265 - 4736  
(904) 265 - 1908 (FAX)



# Application

## APPLICANT

Please print clearly.

Name: \_\_\_\_\_  
First MI Last

Address: \_\_\_\_\_  
 \_\_\_\_\_  
City State Zip Code

Home: ( ) - Work: ( ) - Email: \_\_\_\_\_

Fax: ( ) - Mobile/Cell: ( ) -

SSN: - - Birthdate: / /

Employer: \_\_\_\_\_ Work #: ( ) -

Address: \_\_\_\_\_  
Street City State Zip Code

Job Position/Title: \_\_\_\_\_ Starting Date: \_\_\_\_\_

Type of Business: \_\_\_\_\_

## CO-APPLICANT

Please print clearly.

Name: \_\_\_\_\_  
First MI Last

Address: \_\_\_\_\_  
 \_\_\_\_\_  
City State Zip Code

Home: ( ) - Work: ( ) - Email: \_\_\_\_\_

Fax: ( ) - Mobile/Cell: ( ) -

SSN: - - Birthdate: / /

Employer: \_\_\_\_\_ Work #: ( ) -

Address: \_\_\_\_\_  
Street City State Zip Code

Job Position/Title: \_\_\_\_\_ Starting Date: \_\_\_\_\_

Type of Business: \_\_\_\_\_



## DEMOGRAPHICS

Age Group of Applicant(s):  20-29  30-39  40-49  50-59  60-69  70+ years old

Race:  White  Black/African American  American Indian/Alaskan Native  
 Asian  Native Hawaiian/Pacific Islander  American Indian/Alaskan Native and White  
 Asian and White  Black/African American and White  American Indian/Alaskan Native and Black  
 Other

Ethnicity: Please select "Yes" or "No" for Hispanic origin. You should select both a "Race" category and Hispanic origin.  Yes  No

Are you a veteran?  Yes  No Gender:  Male  Female

Marital Status. Please choose one.  Single  Married  Divorced  Separated  Widowed

Total number of adults and children in the household: \_\_\_\_\_

Handicap accessible need:  Yes  No

If yes, what is your disability? \_\_\_\_\_

## HOUSING INFORMATION

Landlord: \_\_\_\_\_ Servicer: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Phone: ( ) - \_\_\_\_\_

Date of Occupancy: \_\_\_\_\_ # of Bedrooms: \_\_\_\_\_ Rent/Mortgage Amount: \$ \_\_\_\_\_

How did you hear about Wealth Watchers Inc.? \_\_\_\_\_

Are you currently working with any other agencies?  Yes  No

If yes, please explain: \_\_\_\_\_

Have you ever owned a home?  Yes  No

If yes, please explain (when, where, dates of ownership and sale, etc.): \_\_\_\_\_

Have you ever filed for bankruptcy?  Yes  No  When? \_\_\_\_\_

Reason for filing bankruptcy: \_\_\_\_\_

Has the bankruptcy been discharged?  Yes  No Date: \_\_\_\_\_



## EDUCATION

Highest level of education attained:

- |   |   |
|---|---|
| <input type="checkbox"/> No high school diploma       | <input type="checkbox"/> Associate's degree |
| <input type="checkbox"/> High school / GED            | <input type="checkbox"/> Bachelor's degree  |
| <input type="checkbox"/> Vocational certificate       | <input type="checkbox"/> Master's degree    |
| <input type="checkbox"/> Some college never completed | <input type="checkbox"/> Doctoral degree    |

**FINANCIAL INFORMATION.** All household information must be disclosed regardless of who is purchasing the home.

Type of Income	Applicant Monthly Amount	Co-Applicant Monthly Amount	Other Monthly Amount
Gross salary	\$	\$	\$
Base pay	\$	\$	\$
Alimony/Child support	\$	\$	\$
Other support payments	\$	\$	\$
SS, SSI, SSDI, etc.	\$	\$	\$
Other income	\$	\$	\$
<b>Total Monthly Income</b>	\$	\$	\$

**Assets.** Please provide three (3) months of bank statements for all checkings, savings, Certificate of Deposit (CD), IRA, money market, 401(k) accounts, etc.

**FINANCIAL INFORMATION.** All household information must be disclosed regardless of who is purchasing the home.

I/We hereby authorize Wealth Watchers Inc. to act on my/our behalf in any third party negotiations with lenders, Realtors or appropriate entities in an effort to resolve any current or future problems related to this transaction. All information pertaining to your case is kept confidential and shall not be disclosed to any entity without your authorization. It is understood that funding sources may review the information contained in the counseling agency file, not lender files, as part of a random review process. Additionally, demographic information is provided to funding sources on each client. Wealth Watchers Inc. is approved by HUD to provide the following housing counseling services: mortgage delinquency/default resolution, pre-purchase, post-purchase and rental counseling. I understand that I am not obligated to receive, purchase or utilize any other services offered by Wealth Watchers Inc. or presented by partnering agencies or groups in order to receive housing counseling services.

Customer: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_

Date: \_\_\_\_\_



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**AUTHORIZATION TO RELEASE INFORMATION**

It is the policy of Wealth Watchers Inc. to have communications, records and programs information on clients and services held in confidence to the extent permitted by law. Confidentiality is defined as “the individual’s right to privacy; to be assured that any disclosure he or she makes will not be revealed to others.” Adhering to the Confidentiality Policy includes not revealing information held in the client’s file to other individuals or organizations without written consent from the client as well as not discussing clients or client-related matters in the presence of others unless required by law.

No information concerning a client may be directly or indirectly disclosed, unless a signed release is present in a client’s file or such information is required to be disclosed in response to a subpoena or disclosure is otherwise required by law. The release should include the name of the program which is making the disclosure, the names to which the disclosure is made, the name of the client, the purpose of need for disclosure, the extent of disclosure, and the signature of the client.

Signing of an information release may be required in order to provide reports to the funding agency. All others releases, however, are voluntary and the client has a right not to sign a release.

When information is being released, only that information that is necessary for the provision of a service will be released.

I/We, \_\_\_\_\_  
 hereby authorize Wealth Watchers Inc. non-profit agency, their employees or agents to contact, cooperate and exchange information with any of my/our creditors, their employees or agents. Furthermore, I/We authorize any creditor to release and continue to release any and all information in its files to Wealth Watchers Inc. until I/We revoke this authorization directly to the creditor in writing.

I/We authorize the Wealth Watchers to pull my/our credit report(s) for credit counseling purposes.

Applicant Initial: \_\_\_\_\_ Co-Applicant Initial: \_\_\_\_\_

\_\_\_\_\_  
 Applicant Name (Print)

\_\_\_\_\_  
 Co-Applicant Name (Print)

\_\_\_\_\_  
 Applicant Signature

\_\_\_\_\_  
 Co-Applicant Signature

\_\_\_\_\_  
 Social Security Number

\_\_\_\_\_  
 Social Security Number

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Date



## DISCLOSURE STATEMENT

I understand that the agency provides information and education on numerous loan products and housing programs and I further understand that the housing counseling and education services I receive from Wealth Watchers in no way obligates me to choose any particular loan products or housing programs and I may use services other than those provided by Wealth Watchers. Services and products that Wealth Watchers can assist with are listed below:

1. Pre-Purchase Counseling- Wealth Watchers provides one-on-one counseling regarding pre-purchase; pre-rental search assistance/mobility; fair housing; budgeting for mortgage or rent payments; and money management.
2. Pre-Purchase Homebuyer Education Workshops- Wealth Watchers provides group and online education regarding homeownership readiness and preparation.
3. Financial Management/Budget Counseling- Wealth Watchers provides one-on-one counseling regarding developing a budget, looking at spending habits, reducing existing debt, and developing savings strategies.
4. Financial Budgeting and Credit Repair Workshops- Wealth Watchers provides group education regarding the basics of banking, credit, financial planning, money management and savings and investing.
5. Mortgage Delinquency/Default Resolution Counseling- Wealth Watchers provides education and counseling regarding resolving or preventing mortgage delinquency.
6. Resolving/Preventing Mortgage Delinquency-Wealth Watchers provide one-on-one counseling regarding how to: restructure debt, obtain recertification for mortgage subsidy, establish reinstatement plans, seek loan forbearance, and manage household finances.
7. Non-Delinquency Post-Purchase Workshop/Counseling - Wealth Watchers provides group education and one-on-one counseling regarding resolving or preventing mortgage delinquency and default; converting home equity into cash; seeking favorable mortgage loan terms; budgeting and financial management; real estate taxes and insurance; and home maintenance.
8. Rental Housing Workshops- Wealth Watchers provides group education sessions regarding renter-related topics, including: helping clients obtain and utilize rent subsidies; pre-rental search assistance/mobility counseling; budgeting for rent payments; educating clients on landlords' and renters' rights.
9. Rental Housing Counseling- Wealth Watchers provides one-on-one counseling regarding renter-related topics, including: helping clients obtain and utilize rent subsidies; pre-rental search assistance/mobility counseling; budgeting for rent payments; educating clients on landlords' and renters' rights.
10. Services for Homeless Counseling- Wealth Watchers provides referrals to social, community, and homeless services such as emergency shelter or transitional housing.



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**DISCLOSURE STATEMENT** (Continued)

Wealth Watchers Inc. does not offer legal counsel or services.

Wealth Watchers Inc. staff members will provide counseling, group education and/or instructional information only regarding your housing, personal financial management or credit situation under this program.

Wealth Watchers Inc. does not provide debt consolidation services nor will any member of Wealth Watchers Inc.'s staff takeover or assume responsibility for the finances of any participating client.

Wealth Watchers Inc. does not pay or receive fees or other considerations for referrals to or from any program administered by us. Wealth Watchers Inc. staff members will not recommend that clients participate or engage in any services whereby the staff members themselves or any member of their immediate family have a financial interest.

No staff member of Wealth Watchers Inc. will disclose any personal information without proper authorization of the participant. Wealth Watchers Inc. strongly believes in and promotes housing choice. To that end, Wealth Watchers Inc. does not endorse any realtor or lender.

Because of the relationship between Wealth Watchers Inc. and Bank of America, Fannie Mae, Ocwen and Wells Fargo, should you choose to utilize the services of this entity, they may provide Wealth Watchers, Inc. with a financial or other benefits.

All of Wealth Watchers Inc. programs and services are required to educate participants. Please be advised that you, the client, are not obligated to receive, purchase or utilize any other services offered by Wealth Watchers Inc. or its exclusive partners, in order to receive housing counseling services. I acknowledge that I have received a copy of the Agency Disclosure Statement and accept its provisions.

Applicant Name (Print):	_____	Date:	_____
Applicant Signature:	_____	Date:	_____
Co-Applicant Name (Print):	_____	Date:	_____
Co-Applicant Signature:	_____	Date:	_____
Counselor Signature:	_____	Date:	_____



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**MONTHLY BUDGET INCOME AND EXPENSES.**

Income	\$ _____	Expenses	\$ _____
Gross wages	\$ _____	First mortgage	\$ _____
Self-employed income	\$ _____	Second mortgage	\$ _____
Pension/retirement	\$ _____	Homeowner ins and taxes	\$ _____
Rental	\$ _____	Homeowners association	\$ _____
Unemployment	\$ _____	Credit cards	\$ _____
Child support	\$ _____	Car payment	\$ _____
Social security	\$ _____	Car insurance	\$ _____
Contribution	\$ _____	Cell phone	\$ _____
Food stamps/welfare	\$ _____	Child care/support	\$ _____
Other	\$ _____	Light and water	\$ _____
_____	\$ _____	Rent or other mortgage	\$ _____
_____	\$ _____	Groceries	\$ _____
_____	\$ _____	Gasoline	\$ _____
_____	\$ _____	Loans	\$ _____
_____	\$ _____	Cable/internet	\$ _____
_____	\$ _____	Home phone	\$ _____
_____	\$ _____	Personal care	\$ _____
_____	\$ _____	Medical/life insurance	\$ _____
_____	\$ _____	Clothing	\$ _____
_____	\$ _____	Recreation	\$ _____
_____	\$ _____	Gifts/donations	\$ _____
_____	\$ _____	Maintenance	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
<b>Total Income:</b>	<b>\$ _____</b>	<b>Total Expenses:</b>	<b>\$ _____</b>

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

