***PUTNAM* *COUNTY HOUSING CORPORATION***

We are glad you contacted us about credit counseling. We understand how hard that was to do and promise to work with you to find a resolution to your situation. The Homeownership Protection Program (HOPP) funded by the NYS Office of the Attorney General has funded this FREE, CONFIDENTIAL service.

To assist us in providing you with the most effective and efficient service, please complete the attached worksheets as thoroughly as possible. You only need to complete the “current” column on the monthly spending plan. Please give the monthly spending plan careful attention. This information is the key element of resolving your financial situation. If there are questions or information you don’t understand that is okay. Do your best with it and we will go through the rest of it together.

You will find an emphasis on being truthful. We can’t help with a situation unless we have a complete and accurate picture your situation. A plan based on only part of your information is certain to fail.

Please make sure to bring the following information/documentation to your appointment:

* Credit Report – For free, annual report: www.annualcreditreport.com
* Current month’s bills
* Current month’s pay stubs
* Bank statements
* Credit Card Statements

Our appointment should take about half an hour. Please arrive on time.

You can reach the Credit/Foreclosure Counselor at 845-225-8493 ext. 205 or at www.putnamhousing@aol.com

Sincerely,

Putnam County Housing Corporation

**The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may discriminate either on the basis of this information or whether you choose to furnish it. If you furnish the information, please provide ethnicity and race. For race you may check more than one designation. If you do not furnish ethnicity, race or sex, the lender or servicer may be required to note the information on the basis of visual observation or surname. If you have made this request for a loan modification in person and you do not wish to furnish the information, please check the box below.**

**Borrower \_\_\_\_\_ DO NOT WISH TO DISCLOSE**

**\_\_ Black/African American \_\_ White \_\_Hispanic \_\_American Indian \_\_Asian \_\_ Multiple \_\_ Other**

11 Seminary Hill Road, Carmel, NY 10512 Telephone 845-225-8493 Fax 845-225-8532

www.Putnamhousing.com