

(Incomplete packets and/or missing documents will result in appointment delay with a counselor, in order to give you more time to prepare.)

1. Phone Consultation:

- a. Initial information obtained
- b. Packet sent to you via email

2. First Appointment:

- a. Set with an Intake Specialist
- b. Documents will be reviewed, initial interview conducted.
- c. If all necessary paperwork is complete, the Intake Specialist will set an appointment for you with one of the counselors.
If paperwork is incomplete, you will have to reschedule another appointment with the Intake Specialist.
- d. Copies of all documents will be made and a file created.

3. Second Appointment:

- a. With a Foreclosure Prevention Specialist