

In Phases 1 and 2, we are only accepting applications and homeowner referrals through housing counselors. Please make an appointment with a free [housing counselor](http://www.bit.ly/orhousingcounseling) (www.bit.ly/orhousingcounseling) for foreclosure avoidance counseling to review your situation, loan, and loss mitigation options. If you **can** work out a way to avoid foreclosure with your servicer, you **cannot** apply in Phases 1 or 2 because they are reserved for homeowners who face the greatest risk of foreclosure or displacement.

In certain limited circumstances, you are not required to meet with a housing counselor before applying in Phases 1 or 2. One of these limited exceptions may apply to you if you can provide any of the documents from this list:

1. Judicial foreclosure, forfeiture or other action on your loan, HOA, or other housing payment. Documentation will **include** a filed court case number.
2. Nonjudicial foreclosure, notice of trustee sale, or a "[danger notice](http://www.dfr.oregon.gov/business/licensing/financial/Documents/4795.pdf)" (www.dfr.oregon.gov/business/licensing/financial/Documents/4795.pdf) **with** a scheduled sale date
3. Sheriff's sale: If your home is on this [sheriff's sale list](http://www.oregonsheriffsales.org) (www.oregonsheriffsales.org), please direct us to the specific listing in your email.
4. A [certificate of compliance](http://www.doj.state.or.us/wp-content/uploads/2017/06/form_670.pdf) (www.doj.state.or.us/wp-content/uploads/2017/06/form_670.pdf) issued by the Oregon Foreclosure Avoidance program
5. A chattel loan in default and at risk of foreclosure. A chattel loan is a loan on a manufactured home that is considered personal property, not real property.
6. A land sale contract in default and at risk of foreclosure or forfeiture. A land sale contract is a legally binding real estate purchase agreement between the seller and buyer where the seller agrees to finance the sale of the home.
7. Receipt of Disaster Unemployment Assistance benefits
8. A senior's (62+) reverse mortgage (not limited to a Home Equity Conversion Mortgage or HECM) in default and at risk of foreclosure.
9. Documentation from your county or the court showing that your property is in a post-foreclosure tax lien redemption period. A tax redemption period is the time *after* a county tax lien foreclosure, typically two years. The redemption period allows the homeowner to pay the amounts due before losing the property.

Visit: www.OregonHomeownerAssistance.org.

Documents required of all applicants:

- Application (review the [Phase Eligibility Factsheet on page 1](#) to find out when you should apply; hard copies may be submitted through your local intake partners)
- HAF COVID-19 Hardship Declaration (included with application)
- HAF Third-Party Authorization Form (included with application). All borrowers on your current loan(s) must sign and date, whether or not they are an applicant.
- Most recent mortgage statement for all mortgages on the property
- Most recent property tax statement (please check with your county)
- Most recent utility bill (any utility)
- Most recent homeowners' or condominium association dues statement, if applicable

Additional documents required of *some* applicants:

- Applicable documentation of [phase eligibility on page 1](#)
- Foreclosure documents, such as Notice of Sale, Notice of Default, or court papers, if applicable
- Most recent homeowner insurance declaration page or statement, if homeowner insurance is not part of your mortgage payment
- Divorce decree that describes ownership or award of the property or housing cost responsibility, in cases where an ex-spouse is still on the property title or mortgage
- Name change documentation – If the name on your mortgage statement is different from the name on application or identification, provide documentation demonstrating legal name change (e.g., marriage certificate, divorce decree, legal name change court order)
- Mobile home title or ownership certificate, loan statement, and/or lot rental agreement
- Floating home loan statement and/or moorage rental agreement
- Land sale contract and payment statement
- Private mortgage loan document and payment statement

***Please note:** By applying, you agree to verify your stated income and hardship with additional documentation whenever requested. If, during the evaluation of your application, or after you have received the assistance, it is later determined that you provided false information in your application, false income or hardship documentation, or if you do not provide supporting information when later requested, your HAF loan will not be approved, or, if funded, will not be forgiven and you may be subject to criminal prosecution or civil action. You may submit income, hardship, or any other supporting documentation during the application process, even if not directly requested.*