GET FREE FORECLOSURE

# Investing in People. Investing in Places. MSHDA MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY SALE OR AND STATE HOUSING DEVELOPMENT AUTHORITY SALE SALE OR AND STATE HOUSING DEVELOPMENT AUTHORITY SALE SALE OR AND STATE HOUSING DEVELOPMENT AUTHORITY SALE SAL

# www.StepForwardMichigan.org

## Funds to Assist Home Owners with Tax Delinquency

Go to www.StepForwardMichigan.org and complete and submit the application.

After your application is completed:

- Print a copy for Step Forward, sign and attach required documents and mail it to Step Forward Michigan.
- Print a second copy and fax (734-240-7374) or mail it to the Monroe County Treasurer's office, 51 S. Macomb St., Monroe, MI 48161

Your application will be reviewed by Step Forward. You will be contacted if your application for funds is <u>accepted</u> or <u>declined</u>.

Contact Step Forward Michigan at 866-946-7432 for more information or to check the status of your application.

## For assistance in completing and submitting the application call

MCOP—SANDY WILSON 1140 S. TELEGRAPH RD. MONROE, MI 48161 734-241-2775 ext. 233

OR

MSU EXTENSION—PAM SARLITTO 705 N. ZEEB RD. ANN ARBOR, MI 48107 734-222-3832

Kay Sisung, Treasurer
MonroeCounty Treasurer's Office

51 South Macomb St. Monroe, MI 48161

# STEP FORWARD MICHIGAN MORTGAGE AND TAX ASSISTANCE PROGRAM

The Monroe County Treasurer is partnering with the Michigan State Housing Development Authority (MSHDA) on the Step Forward campaign to prevent home foreclosures due to unpaid property taxes. MSHDA has more than \$500 million available in the Helping Hardest Hit Homeowners fund, and we are working together to preserve the dream of homeownership. According to County Treasurer, Kay Sisung, qualified applicants could be eligible for up to \$30,000 in assistance through the Loan Rescue Program that helps homeowners who have fallen behind on their mortgage and/or property taxes. The loan is provided at 0% interest rate, requires no monthly payments, and will be forgiven at 20% each year as long as the property remains the homeowner's primary residence. Learn more about this valuable program at MSHDA's Website, <a href="www.stepforwardmichigan.org">www.stepforwardmichigan.org</a>. The client application process is fast, easy, and confidential.



### Required forms for Step Forward Michigan Application

Letter of Transmittal (1 page)

Third Party Authorization (2 pages)

Intake Form (3 pages)

IRS 4506-T and 4506-T EZ Forms (1 page)

#### Supporting documentation:

Most recent mortgage statement

Last 30 days proof of ALL sources of income (pay stubs, SSI award letter, Michigan Bridge Card award letter, pension, rent received, etc.)

Last 30 days bank statements for ALL liquid accounts (checking, savings, stocks, etc.)

Legal description of home with parcel ID number (Tax bill, Deed, Mortgage note, Title Insurance Policy)

If self-employed: Last 30 days Profit-Loss statement AND the most recent year income tax return

#### Required documents for MSU Extension:

Client Action Plan

Household Profile

Privacy Policy

Release of Information

Long-form budget printed from application (step 5 online)

