

**JCVision and Associates, Inc.**  
**Where There Is No "Financial" Vision, the People Perish**

Consumer Education and Credit Counseling  
Faith-Based Non-Profit Organization  
HUD Approved Housing Counseling Agency

P: O. Box 1972 Hinesville, GA 31310  
Phone: 912.877.4243 Fax: 912.877.4274  
Email: [jcvisionhinesville@yahoo.com](mailto:jcvisionhinesville@yahoo.com)

Dear Potential Client,

Enclosed are the forms we need to have filled out, signed, and then mailed back to:

JCVision & Associates  
Attn: Loss Mitigation Team  
P. O. Box 1972  
Hinesville, GA 31310

You can scan and email them, or fax them if you prefer to speed up the process. Both fax and email addresses are located at the top of this letter.

If there is more than one person on the loan, please fill out the forms for both people and have both people sign the documents. Please include

- A copy of your mortgage statement when you return the paperwork
- Any contact numbers or names for the mortgage company that you have used.

**Please note that the budget worksheet has a back page to be filled out, for a total of three pages for that budget worksheet.** Please fill that out as accurately as possible, as it will be the basis for any workout plan.

A mortgage company that is considering a borrower for a workout plan asks for several documents. There is a list of those documents included in this package with check boxes to make sure you get all of them. This is information the Hardest Hit Fund will be needing when it is implemented.

If you are in a situation where you cannot wait for the Hardest Hit fund to be implemented, we will fax your signed authorization to the mortgage company and start the loan modification process to get you help as soon as possible.

Speed is of an essence.

If you have any questions please call us at (912) 877-4243

Sincerely,

JCVision & Associates Loss Mitigation Team