



**Mid City Redevelopment Alliance, Inc.
419 North 19th Street, Baton Rouge, La 70802
Ph: 225-346-1000 Fax: 225-344-6171
www.midcityredevelopment.org**

Dear Potential Homeowner,

We are glad you took the first step and contacted MCRA regarding your Pre-Purchase, Budget, or Credit Counseling needs. We are committed to working with and assisting all individuals in the community, our mission at MCRA is to help support and strengthen the entire community abroad.

To assist us in providing you with the most effective and efficient service possible, complete the Intake Application form as thoroughly as possible. When you meet with your scheduled Housing Counselor, you must provide PHOTOCOPIES of ALL required documentation from the checklist below – please do not bring your Originals.

Documents Required for All Applicants:

- Proof of Income: One full month of current paycheck stubs (30 Days), W-2 or 1099 statement for the most previous 2 years, Tax return statements with all filing schedules for the most previous 2 years, Social Security Awards Letter, Proof Court Ordered Child Support or Alimony.**
- Student Loan Repayment Verification: Any and all Student loan monthly debt repayment verification/letters (regardless if the loans are in deferment status).**
- Photo I.D. : State or Government issued photo I.D. or Passport.**
- Fees: Starting June 5, 2017, Mid City Redevelopment Alliances will be charging fees for services. The fees will be as follows:**

**Individual \$35.00 Counseling Fee
 \$50.00 Home Buyers Class
Joint \$50.00 Counseling Fee
 \$65.00 Home Buyers Class**

E Home America Online Education \$ 99.00 w/ Counseling Fee

Payment Methods: Credit/Debit Card or Money Orders! No Personal Checks!

If there are questions or information that you don't understand, do your best and together we will review everything totally during your scheduled appointment. We look forward to meeting and assisting you!

Sincerely,
MCRA-HOC Staff



Mid City Redevelopment Alliance (MCRA) is committed to building a sense of community in Baton Rouge, and what better way than to help create homeownership opportunities, as well as assist existing homeowners to remain in their home. Through its Home Ownership Center (HOC), MCRA has established a community resource that provides comprehensive education and counseling services for families interested in owning a home. MCRA has established several partnerships in the area, some of these partners are, but not limited to, JP Morgan Chase, Whitney Bank, Capital One Bank, East Baton Rouge Parish Office of Community Development, Capital Area Finance Authority, as well as Louisiana Housing Corporation. The HOC is a one stop shop that includes: mortgage delinquency counseling, resolution counseling, pre-purchase counseling, post purchase counseling, renter's counseling, financial capabilities classes as well as homebuyer education programs. These services are available to anyone, no matter where they live or what their household income may be. The process is an educational experience, and all are welcome!

- 1. Complete intake application form and return it to us at 419 N. 19th Street Baton Rouge, La 70802 (NO FAXED APPLICATION WILL BE ACCEPTED)**
- 2. Please bring previous two year's tax returns and proof of income for the last 30 days of all individuals who will reside in your home. This will not prevent you from participation, but it must be considered for the homebuyer assistance programs. This information is needed to accompany the application form whenever you come to return it.**
- 3. Once processed, a Homebuyer Readiness Coordinator will contact you to schedule an appointment.**
- 4. During your appointment, the Housing Counselor will explain our services and assign you to one of two tracks of service. Track one (Homebuyer Readiness: not quite mortgage ready) or Track Two (Homebuyer Training: ready to attend our 12- hour course). Everyone will receive an Action Plan identifying the next steps to take.**
- 5. If you are not working with a real estate agent, you will be eligible to participate in Track Three of our program. We are partnered with several licensed real estate company**

and they can assist you in your search for a home.

6. When you complete our process, we can assist you with securing financial assistance, getting mortgage approved, and closing your loan. Even after you get your home, we can help you keep it through Track Five: Foreclosure Prevention.

The information you are providing on the intake application form is required to help us gain a general idea of your borrowing needs and your readiness to purchase a home. It is not intended to be an application for credit. The staff of MCRA are not lenders.

