

Mortgage Relief Program Process Steps

1- Submit Signed Application

 NWNEPA staff will review and ensure all required documents have been submitted

2- NWNEPA will submit Authorization to Servicer

- Authorizations can take 3-5 business days to process/be approved by your loan servicer
- Every servicer is different, and some may require having their authorization completed instead of accepting ours. (in this case there may be delays if we need to resubmit an authorization for processing. To avoid delays you can contact your servicer and request their authorization which you can submit with your application.)
- **3- NWNEPA will schedule you for a counseling session based on agreed upon time** (Session will be scheduled when servicer has approved authorization)
 - We will confirm a time that works for you and the counselor for a counseling session
 - We will send you a 1-hour calendar invite in which the counselor will review your file and work with you regarding your loss mitigation options