

## REQUIRED DOCUMENTATION

In order to help us serve you more efficiently, it is important that you supply us with relevant, accurate, and complete information. A valuable action plan to save your home cannot be outlined, if the documentation and information provided by you is not complete or missing.

It is very important that you do not bring unopened mail to your appointment. Please open and review all mail correspondence before your appointment.

Please bring copies of all your documents prior to arriving to your appointment. We would not want to hold onto your originals in our file.

Documents must be in the order listed below and ready for us to review as soon as you arrive on your scheduled appointment.

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- 1.) Mortgage Note – This document is found with your closing documents. This document was given to you by the closing real estate attorney, when you bought your home. Please provide all pages.
  - 2.) Warranty Deed – This document is found with your closing documents. This document was given to you by the closing real estate attorney, when you bought your home. Please provide all pages.
  - 3.) Deed of Trust – This document is found with your closing documents. This document was given to you by the closing real estate attorney, when you bought your home. Please provide all pages.
  - 4.) Paystubs – Your most recent 60 days of current paystubs, in consecutive order.
    - \* - For Social Security, Pension, etc., please bring your most recent award letter.
    - \* - For child support, alimony, etc., please bring your supporting documentation and proof of receipt.
  - 5.) Hardship Letter – Please provide a typed explanation letter of why your mortgage is delinquent.
  - 6.) Budget – Please complete the budget, included in this packet, for us to review together.
  - 7.) Mortgage Statement(s) – Provide your most recent three statements from your lender, for your first mortgage and junior or second/third mortgages, if applicable.

**REQUIRED DOCUMENTATION (continued, page two)**

- 8.) Bank Statement(s) – Provide the last two months of bank statement for all bank accounts, to include all pages. \* - Please include a deposit explanation letter for any and all deposits over \$500.00.
- 9.) Federal Tax Returns – Provide signed and dated federal tax returns, only, for the last two years to include all pages and schedule along with w-2's and/or 1099 forms.
- 10.) Self-Employed – A Profit and Loss statement, signed and dated, is needed that will cover the most recent six months for the business.  
The profit and loss statements should coincide with the business bank statements for the same six months reviewed.
- 11.) Additional letters, if applicable, all pages:
  - \* Unemployment Benefit Letter
  - \* Food Stamps Award Letter
  - \* Retirement / Pension Statements
  - \* Social Security Award Letter
  - \* Child Support and/or Alimony Paperwork
  - \* Other income will need to be verified
- 12.) Homeowners Association Dues Statement (if applicable) – Can be a monthly, quarterly or annual HOA dues statement.
- 13.) Bankruptcy Discharge Letter (if applicable) – The letter will provide the file number, date, and the type of bankruptcy must show on the letter.
- 14.) Property Tax Statement – Statement from you tax assessor's office showing the annual property tax amount. \* Needed when the file is not being escrowed.
- 15.) Homeowners Insurance Statement – Statement from you tax assessor's office showing the annual property tax amount. \* Needed when the file is not being escrowed.
- 16.) Attorney Correspondence – Please provide foreclosure attorney correspondence, if received.
- 17.) Utility Bills – Please provide your most recent electric, water, gas, cable, phone, etc., utility bill statements.
- 18.) Rental agreements (if applicable) – A copy of any rental lease agreement or room and board agreements, signed and dated, all pages.

**REQUIRED DOCUMENTATION (continued, page three)**

- 19.) Contribution Letter – If income is received from anyone residing (living) inside or outside of the home, please have them type and sign a letter to explain;
- a.) How much they are willing to contribute,
  - b.) How long they have been contributing, and,
  - c.) How long they will continue to contribute.
- \* - Be sure to include the relationship in the letter and the current residence address.

\* - If a loan modification has been completed and closed within the most recent 12 months, please provide all the documentation of the previous modification.

\*\* - Please provide information on any previous modification completed in the past.

\*\*\* - Please provide any documentation or correspondence from the Servicer/Lender.

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Foreclosure Prevention Specialist  
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