

Required Documents for Foreclosure Prevention Counseling

Borrower: _____

Co-Borrower: _____

Property: _____

Phone: _____

Lender: _____

Lender: _____

PLEASE BRING **PHOTO COPIES** OF ALL DOCUMENTS – original documents will not be accepted. (Must be photocopied)

1. _____ **Identification** (Mass ID OR MA License)
2. _____ **Proof of Income** for one month (Paystubs, SS, SSDI, Pensions, Child Support, Unemployment, etc.)
3. _____ **Contribution Letter** from contributing party specifying the amount of money they contribute and how often they pay. Letter must be signed, dated & must reflect the Property address.
4. _____ **List of monthly expenses** (outstanding balance & minimum payments for credit cards, student loans, car loan, personal loan, etc.)
5. _____ **Utility Bills** (electricity, gas, phone, cell, cable, water bill, food, etc.)
6. _____ Most recent **Mortgage Statement(s)** for each mortgage
7. _____ **Real Estate Tax Bill**
8. _____ Homeowner's **Hazard Insurance Policy**
9. _____ **Hardship Letter** (Explaining the reason for your default)
10. _____ Last two years (2019 & 2020) of **Federal Income Tax Returns & W-2 Forms** (Pg. 2 of 1040 must be signed & dated)
11. _____ Last three months of **Bank Statements** (must have ALL pages).
12. _____ **Rental agreement** for each apartment rented.
13. _____ **Loan Modification Agreement** (If applicable)

If you don't submit a complete application, your file will be placed in the inactive file and will not be reviewed until all required documents are received.