Required Documents for Foreclosure Prevention Counseling

Borrower: _____

Co-Borrower: _____

Property: _____

Phone: _____

Lender: _____

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

1. _____ **Proof of Income** for one month (Paystubs, SS, SSDI, Pensions, Child Support, Unemployment, etc.)

2. _____ **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.

3. _____ **List of monthly expenses** (outstanding balance & minimum payments for credit cards, student loans, car loan, personal loan, etc.)

4. _____ **Utility Bills** (electricity, gas, phone, cell, cable, water bill, food, etc.)

5. _____ Most recent **Mortgage Statement**(s) for each mortgage

6. _____ **Real Estate Tax Bill**

7. _____ Homeowner's **Hazard Insurance Policy**

8. _____ **Hardship Letter** (Explaining the reason for your default)

9. _____ Last two years (2023 & 2024) of **Federal Income Tax Returns & W-2 Forms** (Pg. 2 of 1040 must be signed & dated)

10. _____ Last three months of **Bank Statements** (must have ALL pages).

11. _____ **Rental agreement** for ach apartment rented.

12. _____ **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.