Document Checklist for Counseling Session

1. Completed Intake Package and Credit Authorization.
2. Most recent month of pay stubs (2 bi-weekly, 4 weekly)
3. Documentation of other household income (S.S., Disability, Pension, VA, Award/Benefit Letter, Child Support Order, Rental or Leasing Agreement, Government Assistance Award Letter. If you have a tenant or roommate please provide verification of residency. A copy of driver's license and a utility bill documenting their address.)
4. Last 3 months bank statements (savings, checking, MM, CDs, etc.)
5. W-2s for the last three calendar years.
6. Signed federal tax return with all schedules for the last two years.
7. If self-employed: Year-to-date Profit and Loss statement; Last 6 months of bank statements; Last three year's Federal Tax Returns.
8. Most recent utility bills (gas, electric, water, cable, cell/phone, internet, etc.)
9. Most recent statements for Property and School taxes as well as the Declaration page for your Homeowners Insurance <u>OR</u> most recent escrow analysis provided by lender.
10. Most recent mortgage and/or modification statement.
11. Property Mortgage and Note.
12. Hardship Letter explaining circumstances that led to default or imminent default of mortgage loan.