

Document Checklist

Please provide the following completed and signed forms enclosed in the packet. You will also need to provide one sided copies of the following documents if applicable (do not send originals). If your lender has sent you a hardship packet in the mail please bring that with you at the time of your appointment. Please know who your investor is: Bank-Private, Fannie Mae/Freddie Mac, FHA, VA or USDA.

- Hardship letter addressed to your lender (signed and dated)
- Most recent mortgage statement (all mortgages)
- Homeowners Association Statement (if applicable)
- Most recent real estate tax bill and homeowners insurance declaration page
- 30 days proof of current income (all sources)
- YTD Profit & Loss statement (if self employed)
- Most recent 2 months bank statements (All accounts and must be originals)
- Signed and dated tax returns with all schedules & W2 for the last two years
- Proof of occupancy- resent utility bill with property address
- Copy of divorce decree & quitclaim deed
- Death certificate (if applicable)
- Copy of your current credit report
- If filed for bankruptcy-need discharge document
- Picture ID requires at time of appointment
- Know your household budget expenses and any debts you owe

Your servicer can and will ask for additional documents as you move forward in the review process by your servicer. We hope we can help you meet your housing needs.