



MORTGAGE COUNSELING CHECKLIST

In order for our housing counselors to assist you with your mortgage concerns, please bring the following documents to your appointment:

- PROOF OF INCOME** - last 2 pay check stubs, current benefits statements (Social Security, SSI, Disability, food stamps, unemployment, etc.), pension statements, rental income receipts or canceled checks, alimony, child support for all members of household; 6 month business profit-loss statements if self-employed
- TAX RETURN** – federal tax return for most recent year filed including all schedules and W-2s
- BANK STATEMENTS** – for last 2 months for all checking and savings accounts
- INSURANCE** – all current homeowners and flood insurance policy declarations that show the amount of premiums paid
- PROPERTY TAXES** - most recent property tax bill
- UTILITY BILLS** – most recent electric and water bills for the property
- EXPENSES** – a list of all other regular monthly expenses including other loans, credit cards, phones, cable/internet, child care/tuition, alimony, child support, medical/life insurance, car insurance, medical expenses, homeowners association dues/condo fees
- MORTGAGE STATEMENTS** – most recent monthly mortgage statements that document amount of monthly payments (for all loans)
- CORRESPONDENCE WITH MORTGAGE COMPANY** – any recent letters received from or sent to your mortgage company or their attorney, including annual escrow disclosure statements, any previous workout agreements, repayment plans, loan modifications, or forbearance agreements
- WRIT OF SEIZURE AND SALE** – if applicable, papers received when served by the sheriff
- ORIGINAL LOAN DOCUMENTS** – if available, including note, mortgage, Truth-in-Lending Disclosure Statement, HUD-1 Settlement Statement, initial escrow disclosure statement