

***Foreclosure Intervention Counseling
Client's Checklist***

To ensure that we are able to make the one-on-one counseling session effective and efficient, please be on time and bring all the items listed below.

Income, Savings and Investment Documentation

1. _____ Copy of your signed federal tax returns (including all schedules and attachments) for the last two (2) years
2. _____ Proof of income (last two (2) pay stubs, social security, disability, rental, government assistance, unemployment, year-to-date profit and loss statement if self-employed, other income *) – All paperwork must cover the most recent month.

NOTE: * Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

3. _____ Bank statements for last three (3) months), Retirement/investment statements for (401(k), 403(b), CDs, IRAs, etc.)
4. _____ Recent utility bill (electric, trash, gas, water, cable, phone) with your name and property address on it as proof of occupancy

Budget and Expenses

_____ Budget – Complete monthly household budget to include **all** expenses

Current Mortgage Documentation

1. _____ Loan Application
2. _____ Mortgage
3. _____ Note & Riders
4. _____ Truth In Lending Disclosure
5. _____ HUD-1 Settlement Statement
6. _____ Last Mortgage Statement Received
7. _____ If loan is non-escrowed
 - a. Copy of the most recent property tax bill and proof of payment (if applicable)
 - b. Copy of current insurance bill and proof of payment (if applicable)
8. _____ Legal Documents (attorney letters, foreclosure documents, sheriff sale notices, condemnation notice, etc.)
9. _____ Most recent late notice
10. _____ Correspondence with lender(s) (such as letter to lender)
11. _____ Previous Loan Modification Documentation (if applicable)

Purchase Offer Documentation (if you wish to sell the home subject to foreclosure and you currently have a purchase offer on the home, please bring the following):

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1. ____ Sales & Purchase Agreement (signed by buyer and you)
2. ____ Net Sheet or proposed Settlement Statement, showing itemized breakdown of all costs related to the sale transaction (i.e., agent commission and closing costs)
3. ____ Listing Agreement(s)
4. ____ Copy of buyer's deposit check
5. ____ Copy of buyer's loan approval letter.

The Housing Counselor will help you develop the following:

Hardship Letter (describes the hardship and circumstances that caused it; explains steps taken to correct the situation; provides your plan to get back on track and stay there; and assures the lender that you are a responsible homeowner who just needs a second chance and that you are very motivated to save your home)

Home Affordable Modification Program Hardship Affidavit (Fannie Mae Form 1021)

IRS Form 4506-T (Request for Transcript of Tax Return)

Housing Counselor Staff Only:

Date Close Out Documentation Completed _____ (Required for NFMC)