

Document List for Foreclosure Prevention Assistance

Hardship/Income and Employment Verification -

- **Hardship Letter** - Describes your current hardship situation.
- **Bank Statement** - Most recent month bank statement including all pages. If the first page of the statement shows the amount of the deposits and the applicants name and address, only that page is required. All checking and saving accounts are required and must show applicant's names and address.
- **Notarized letter from previous employer** – Required only for each applicant who indicated their financial hardship is a job loss due to no fault of their own **AND** who has not received unemployment. Letter must be notarized on company letterhead, include separation date, and verify unemployment was due to no fault of the applicant.
- **Employment offer letter** – If you experienced a hardship and have received a job offer, a letter from employer on their company letterhead stating pay rate, frequency of pay, and start date is required.
- **Severance Package**- If applicants received severance as a result of a job loss, the severance package paperwork must be provided. Severance letter must include the date of job loss and indicate amount of severance as well as if distributed in a lump sum or duration of ongoing severance.
- **Furlough Notice** – Required if applicant's hardship is furlough.
- **Two months most recent pay stubs** – Required for each **current** job listed for all applicant's and any other source of regular monthly income.
- **Leaving and Earning Statement (LES)** – Required one month statement for all military service members.
- **SSI or SSDI award letter** – Required for all applicants who receive benefits.
- **Retirement or fixed income award letter** – Required for all applicants receiving a retirement benefit or other fixed income.
- **Alimony verification** – Required if applicant's are receiving alimony.
- **Foster Child or Child Support Income**- Required if applicants are receiving foster care of child support income.
- **Rental Income** – Required if applicant is receiving rental income from rental property. Only one rental property is allowed.
- **2013/2014 filed Federal 1040 tax returns** – Required for all applicant's. Include both pages of 1040 and all schedules, worksheets are not required.
- **1099** – Required for all applicants earning a 1099 income.
- **DDForm214** – Required for all military service members that have experienced a hardship while serving.
- **VA Benefits**- Certificate of Eligibility is required for all military service members that are receiving benefits while retraining.

Ownership/Property Information –

- **General Warranty Deed** - Confirms ownership in your primary residence. Contact your current mortgage company or go to your county register of deeds if you don't have a copy.

- **Mortgage note** – Note or Promissory Note confirming all mortgage loans on your primary residence.
- **Mortgage statement** – Most recent statements for all mortgages on your primary residence. If you submit a payment coupon, it must show the unpaid principle balance and payment due date.
- **Homeowner's Association dues statement** (if applicable) Home Owners Association statement must include your address, the HOA's address, your account number and the amount and date the fee is due.
- **County tax card** - Used to verify square footage and property type.
- **County property tax bill** – Required for all non-escrowed mortgages.
- **Loss mitigation or HAMP/non-HAMP loan modification agreement** (if applicable).
- **Notice of foreclosure hearing and sale** (if applicable).
- **Chapter 7 or 13 bankruptcy notices** – Required for all applicant's with an **active** bankruptcy.
- **Motion to Incur Additional Debt** – Required for all applicant's actively paying a Chapter 13 Bankruptcy plan.
- **State and Federal tax repayment plan** – Required for all applicant's if delinquent taxes exist, or letter from IRS stating no payment required due to appeal or limited income due to unemployment.

Additional Documents -

- If your financial hardship is due to a medical condition, you will need a letter from a physician on their letterhead stating date of illness and date available to return to work.
- If your financial hardship is due to a divorce or separation, you will need divorce decree or legal separation documents.
- If your financial hardship is due to the death of a co-owner, you will need a death certificate.
- If you are enrolled in school for job re-training, you will need a letter on your school's letterhead verifying your enrollment and an estimated completion date.
- If you are enrolled in a VA sponsored program, you will need to provide a letter from the program verifying enrollment.
- If you are a veteran and are utilizing your GI bill or any other VA sponsored benefits to pay for school or retraining, you will need to provide verification of the benefit.

Additional documents needed for Self-Employed-

- **Closing your business** - last year of 1040 Federal tax returns including all business schedules relevant to self-employment income, and current Year-to-Date Profit and Loss Statement.
- **Keeping your business open** – last five years of 1040 Federal tax returns including all business schedules relevant to self-employment income, and current Year-to-Date Profit and Loss Statement.

If you have any questions regarding any of the above required documents, please call our toll free number for assistance at 888-623-8631.