

## **Required Documents for Mortgage Default/Delinquency Counseling**

Please bring the following documents to your intake appointment:

- Copy of current driver's license or photo ID
- Copy of your two most recent consecutive paycheck stubs
- Proof of additional income and/or awards letters
- If applicable, SNAP budget sheet
- Copy of your most recent two months bank statements – (Include all pages even if blank)
- Copy of your previous year's tax returns including your W2's – (Be sure to sign & date)
- Copy of your previous two months electricity and gas statements
- If self-employed, most recent profit and loss statement – (Sign & date)
- Signed and dated hardship letter which explains why mortgage is behind – (Sign & date)
  - *Please write a letter explaining the reason for your financial hardship, when it began, when it will end, and any other details that seem relevant. Do not include medical details.*
- Most recent monthly statement from mortgage company including delinquent statement, if applicable
- Homeowner's Insurance Declaration page or name and phone number of agent
- Paid Tax Statement on Property
- If applicable, homeowner's association statement or name and address
- If applicable, Death Certificate
- If applicable, Divorce Decree
- If applicable, Bankruptcy papers – (Especially Schedule D, E & F and the discharge papers)
- If applicable, Tax Liens
- Most recent communication from servicer regarding any attempts to apply for mortgage assistance to date

## **Required Documents for Pre-Purchase Housing Counseling & Credit Counseling**

Please bring the following documents to your intake appointment:

- Copy of a recent credit report from each of the three main credit bureaus: Experian, Equifax, & TransUnion.
  - *These can be ordered for free each week by mail using [this form](#) or online at [AnnualCreditReport.com](http://AnnualCreditReport.com)*
- Copy of current driver's license or photo ID
- Copy of your two most recent consecutive paycheck stubs
- Proof of additional income and/or awards letters
- If applicable, SNAP budget sheet
- Copy of your most recent two months bank statements – (Include all pages even if blank)
- Copy of your previous year's tax returns including your W2's – (Be sure to sign & date)
- Copy of your previous two months electricity and gas statements
- If self-employed, most recent profit and loss statement – (Sign & date)
- If applicable, Bankruptcy papers – (Especially Schedule D, E & F and the discharge papers)
- If applicable, Tax Liens

## **Required Documents for Rental Counseling**

Please bring the following documents to your intake appointment:

- Government-issued photo ID for ALL the adults in household.
- Social Security cards for each member of the household including children.
- Proof of ALL sources of income for all members in applicant's household for the last 30 days.
- SNAP Budget sheet if you are receiving food stamps.
- COMPLETE copy of the lease signed by the landlord and renter. Section 8 letter if you are on Housing.
- Most recent electric, water, and gas bills.
- Eviction or disconnection notice, if applicable.
- Current tax return.
- Budget from Money \$chool, if applicable.