

MORTGAGE CRISIS: Be Prepared

When looking for mortgage foreclosure assistance, no matter what agency or program you approach, you will need the following documentation to have your eligibility determined. Delays can be avoided by having all the necessary documents with you at your first appointment.

CHECKLIST:

- Proof of income for the past 60 days:

Examples:
Most Recent Consecutive Paystubs
2007 and 2008 W-2's -2008 Social Security Income Awards Letter
2008 Retirement Income Awards Letter
12 -month printout of your 2008/2009/Child Support payment history
- Most recent bank statement for the past 60 days (from checking, saving, 401-k, CD's, IRA's or other investment annuities)
- Tax return for last year; if self employed: three years complete tax returns with all schedules, plus a 1099 income statement and year to date profit and loss
- Most recent correspondence from lender, including payment statement/history, balance owed and the amount of the delinquency, current mortgage payment, a written copy of any payment arrangements or workout plan already made with the lender.
- Original closing folder (if available)
- Proof of insurance on the property including current policy date, total amount of coverage and the annual premium (copy of deck page)
- Proof of most recent tax bill
- Photo ID
- Most current utility bills, including water and gas and electric
List of all other monthly bills
- Letter explaining what happened/reason for assistance request
- Foreclosure filings if applicable