

Foreclosure Intervention Counseling - DOCUMENT CHECKLIST

Gather and fill out the following documents before making an appointment with the Road to Home:

- Intake Form** – Authorizes Road to Home to contact lender, obtain a copy of purchase documents, and enter information into database to track and report to Federal Funding Sources
- Disclosure Statement** – Informs client our services are free and there is no obligation
- Client Counselor Agreement** – Explains your role as the client and what services we provide
- Authorization Release (Optional)** Allows us to speak to your lender regarding your loan
- 4506 T or 4506T EZ IRS Form** - Grants permission to lender to look at previous taxes filed
- Making Home Affordable Request Form**– Supplies financial and household information
- Hardship Affidavit** – See example – Type a one page letter in your own words why you are or will soon be unable to pay your mortgage. Describe your personal hardship including dates the hardship started and if you anticipate it will be short term, long term, or permanent.
- Proof of Occupancy** - NorthWestern Energy Bill or other utility bill with your address
- Proof of Home Owners Association or Condo Dues or A Letter stating you do not have Home Owners Association or Condo Dues**
- HUD 1 Settlement Statement & Deed of Trust** (Home Purchase Documents)
- Most Recent Three Months of Proof of Income** (Pay stubs with year-to date income, length of service with current employer)
- Proof of all income received** (Unemployment, Social Security, Disability, child support, rental income from all properties, etc.)
- Gross and Net Income for all household members**
- All letters and documents you have recently received from your lender (recent mortgage bill, letter stating amount past due, foreclosure notice, sale date of home notice, etc.)** We must have your loan number to assist you.
- Bill or documents for second mortgage**
- List of all liabilities and debts owed, including monthly expenses** (utilities, insurance, medical, prescription, day care, child support, car payments, credit cards, taxes, etc.)
- If your taxes and home insurance are not included in your home bring proof of both**
- Most Recent Tax Return – Signed by each person filing with all Pages**
- Three months of all Bank Statements – from all accounts (must provide all pages)**
- If you are self-employed bring:**
 - Profit and Loss Statement or year-to-date income statement**
 - 2 Most Recent Tax Returns (business and personal, signed with all pages) & 1099s**
 - Last four months of complete business and personal bank statements (must provide all pages)**
 - If a business account is not used, provide a written statement stating that is business account is not used.**
- Bring in all your **bill statements for monthly expenses and credit cards OR your credit report.** www.annualcreditreport.com. This is free to pull your credit report and you can do it online in a couple minutes. It does not affect your credit. (I would recommend pulling from all three once a year just to be sure everything is accurate and to date.) Note: It is your credit report that your Servicer will be looking at to see what liabilities you have.