

MORTGAGE DEFAULT COUNSELING DOCUMENT CHECKLIST

- **Below is a list of documents that you will need to provide prior to your counseling appointment.**
- **Please drop off or mail everything that applies to you and your household; keep originals for you.**
- **A key component of this counseling is to prepare a budget as well as review your debt to income ratios. That's why it's so important to provide the information below.**
- **Please complete the attached budget sheet PRIOR to your appointment.**

1. **Mortgage Statement** (most recent) or something showing the total due to reinstate the mortgage. Provide any bank or legal papers that you feel may be helpful or show what the lender is saying is owed.
2. **Property Tax Statement** (most recent) or if contained on a mortgage statement, let us know the annual/monthly tax amount.
3. **Homeowners Insurance Statement** (most recent).
4. Copy of at least one **credit report** from one of the 3 credit reporting agencies. These can be obtained at **www.annualcreditreport.com** or **www.creditkarma.com**. CJHRC can provide a soft pull tri-merge credit report which will provide all three credit scores after receiving a signed authorization form.
5. Copies of complete **Tax returns of recent 2 years**, both Federal (1040, not W-2 forms) and State. If you cannot locate your federal tax return, you can get a transcript online or calling to 1-800-908-9946. If you did not file a tax return for any of the required years, a notarized letter is required.
6. **Pay Stubs** for all household members (last 4 periods). If not working, copies of **unemployment compensation**.
7. Any other source of income: **Pension, Social Security, alimony, child support** (need copy of court decree), etc. (All separated applicants must provide a settlement agreement, divorce decree, or division of assets signed and notarized by both parties).
8. Bank Statements (for the most previous 2 months checking and savings accounts)
9. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
10. Car Loan Statement (most recent) – if applicable
11. Car Insurance Statement (most recent)
12. Student loan statement (most recent) – if applicable
13. Credit Card Statements (most recent)
14. Cell Phone Statement (most recent)
15. Medical Expense Statement (most recent not covered by insurance) – if applicable
16. School Tuition and/or Child Care Statement (most recent) – if applicable
17. Rental Contracts/Roommate Agreement if you have someone staying in your home
18. **Hardship Documents supporting your hardship**--what happened that changed your situation and is now causing you to either be behind or to possibly become behind in the near future with your mortgage.

2022 Front Office Originals/Mortgage Default Counseling.2/9/2022

