

Foreclosure Documents Checklist

The specific number and types of documents will vary depending upon your lender and the programs for which you apply. However, the following is a list of the documents most frequently required. Verify what documents you need before you meet with your lender or housing counselor. Your counselor or lender will have a very difficult time helping you without the required documents.

Provide this information for all persons listed on the mortgage. Include all pages, including blank pages in your copies:

- Loan documents
- Most recent paystubs (*2 or 3 months*)
- Most recent statements, award letter, or proof of other income sources (*Social Security, pension, disability, etc.*)
- Bank statements (*for all checking and savings accounts, most recent two months*)
- Most recent tax return, W-2's or 1099 form (*If self-employed, provide tax returns and/or 1099s, provide profit and loss statements*)
- Recent utility bills (*latest month for electricity, gas, trash and water*)
- Property tax bill (*most recent installment*)
- Homeowner Association bill or statement, if applicable
- Hardship letter (*describing why it is hard for you to pay your mortgage, i.e. divorce, unemployment, illness, etc.*)

Other documents frequently required by some lenders and counselors include:

- ID (*Drivers License and Social Security Card*)
- List of ALL household expenses per month
- Most recent statement for all debt obligations (*student or car loans, credit cards, other mortgages or liens*)
- Unemployment Award Letter, if applicable

In addition, you will be asked to sign acknowledgement, authorization and disclosure forms that will allow your lender or counselor to review your finances and work with you.