

Below is a list of documents that you will need to bring to your counseling appointment. Some of the items on the list may not apply so bring only those that do.

- **Mortgage Statement (most recent) or something showing the total due to reinstate the mortgage. Bring any bank or legal papers that you feel may be helpful or show what the lender is saying is owed**
- **Property Tax Statement (most recent)**
- **Homeowners Insurance Statement (most recent)**
- **Car Loan Statement (most recent) (if applicable)**
- **Car Insurance Statement (most recent)**
- **Other Loan Statements (most recent) (if applicable)**
- **Credit Card Statements (most recent)**
- **Utility Bills (most recent water/sewage, gas/oil, telephone)**
- **Cell Phone Statement (most recent)**
- **School Tuition and/or Child Care Statement (most recent) (if applicable)**
- **Bank Statements (for the last 2 months - checking and savings)**
- **Copies of complete (all pages) of Tax returns for the most recent 3 consecutive years, both Federal (1040 not W-2 forms) and State. If you cannot locate your federal tax return, copies can be obtained - call 1-800-829-1040. If you did not file a tax return for any of the required years, a notarized letter is required.**
- **Pay Stubs (for the last 4 pay periods)**
- **Credit Report from 1 of the 3 credit reporting agencies**
You can go to www.Annualcreditreport.com or www.creditkarma.com
- **Rental Contracts/Roommate Agreement if you have someone staying in your home**
- **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**