

*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.*

**Copy of at least one credit report from one of the 3 credit reporting agencies...these can be obtained at [www.annualcreditreport.com](http://www.annualcreditreport.com) or [www.creditkarma.com](http://www.creditkarma.com)**

- Pay Stubs for all household members who will be listed on mortgage (last 4 current and consecutive) (if not working copies of unemployment compensation)**
- Copy of alimony and/or child support payments received or paid (need copy of court decree) – if applicable**
- 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.**
- 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)**
- Medical/Dental/Life Insurance Statement (most recent) – if applicable**
- Medical Expense Statement (most recent not covered by insurance)– if applicable**
- School Tuition and/or Child Care Statement (most recent) – if applicable**
- Bank Statements (for the last at least 2-4 months—checking and savings)**