

## ***MORTGAGE DEFAULT CHECKLIST***

***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, however anything that does apply please bring an original for you and a copy for our files.***

***A key component of this counseling is to prepare a budget as well as review your debt to income ratios. This is why it is important to bring the information below. Please complete the attached budget sheet PRIOR to your appointment.***

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- 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). If coming for in-person counseling CJHRC can get your authorization and will do a soft pull tri-merge credit report which will also provide all three credit scores.
- 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 1-800-908-9946. 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)
- 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