
Jennifer Laterra, President

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POST-PURCHASE COUNSELING DOCUMENT CHECKLIST

- Below is a list of documents that you will need to send before to your phone counseling appointment.
- Please send copies of those documents listed below that apply to you.
- A key component of this counseling is to prepare a budget, as well as review your debt to income ratio. That is why it is so important we receive the information below.

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1. 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. You can opt for CJHRC to run a tri-merge credit report for free after completing an authorization form.
 2. Copies of complete Tax returns of recent 3 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.
 3. Pay Stubs for all household members (last 4 consecutive paystubs). If not working, copies of unemployment compensation. If self-employed, a profit and loss statement is required.
 4. 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. Separated applicants purchasing affordable housing must provide a notarized release form from the spouse.
 5. Mortgage Statement
 6. Loan documentation
 7. Bank Statements (for the most previous 2 months; checking and savings accounts)
 8. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
 9. Car Loan Statement (most recent) – if applicable
 10. Car Insurance Statement (most recent)
 11. Student loan statement – if applicable
 12. Credit Card Statements (most recent)
 13. Cell Phone Statement (most recent)
 14. Medical Expense Statement (most recent not covered by insurance) – if applicable
 15. School Tuition and/or Child Care Statement (most recent) – if applicable