CENTRAL JERSEY
HOUSING RESOURCE CENTER

Jennifer Laterra, President Sharon Clark, Executive Director

MORTGAGE DEFAULT COUNSELING
DOCUMENT CHECKLIST

- **Below is a list of documents that your counselor will need in advance of your counseling appointment (you can drop them off, mail it or use another type of delivery service). We cannot print documents from emails.**
- **Please send everything that applies to you if it is not applicable, put N/A**
- **A key component of this counseling is to prepare a budget, as well as review your debt to income ratios. That's why it is so important to send the information below. A budget form will be sent to you; please fill in the "plan" column and the top income information.**

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1. **Mortgage Statement** (most recent) or something showing the total due to reinstate the mortgage. Provide any bank or legal papers that you feel may be helpful or show what the lender is saying is owed.

2. **Property Tax Statement** (most recent) or if contained on a mortgage statement, let us know the annual/monthly tax amount.

3. **Homeowners Insurance Statement** (most recent).

4. Copy of at least one recent (within 30 days) credit report in detail from one of the 3 credit reporting agencies. These can be obtained at www.annualcreditreport.com or another service you use. Once enrolled in counseling, clients can opt to have CJHRC run a FREE soft pull tri-merge credit report which will provide credit scores from the 3 credit bureaus after completing an authorization form.

5. 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 (IRS.gov) or by calling 1-800-908-9946. If you did not file a tax return for any of the required years, a notarized letter is required.

6. **Pay Stubs** for all household members who will be listed on the mortgage (last 4 paystubs). If household members are not working, submit copies of unemployment compensation. If self-employed, a profit & loss statement is needed.

7. 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).

8. Bank Statements (for the most previous 2 months checking and savings accounts; ALL accounts)
9. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
10. Car Loan Statement (most recent) – if applicable
11. Car Insurance Statement (most recent)
12. Student loan statement (most recent) – if applicable
13. Credit Card Statements (most recent)
14. Cell Phone Statement (most recent)
15. Medical Expense Statement (most recent not covered by insurance) – if applicable
16. School Tuition and/or Child Care Statement (most recent) – if applicable
17. Rental Contracts/Roommate Agreement if you have someone staying in your home
18. **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.

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EQUAL HOUSING OPPORTUNITY