

## Checklist of Loss Mitigation Paperwork

### PLEASE BRING COPIES OF ALL DOCUMENTS LISTED TO YOUR MEETING WITH COUNSELOR

- Copy of all recent bills in borrower's/co-borrower's name (Utilities, Credit Cards, Auto Loan, Auto Insurance, Life Insurance, Cell Phone, Home Phone, Security System, etc.)
- Copy of verification of default **if available** (i.e., copy of separation/divorce papers, termination/layoff papers, medical bills, etc.)
- Hardship letter (**1 page maximum length with start date of the default, end date of default if applicable, reason for hardship, lump sum amount to put towards default, and steps taken to resolve the default**)
- Copy of documentation of all **current** income for most recent **2 months** (i.e., pay stubs, social security award letter, disability, child support, unemployment, etc.). *If you receive a 1099 at the end of the year or if you are self-employed, please provide profit and loss statement for Year-to-Date.*
- Copy of last **3 bank statements** for all checking & savings acct – (**ALL PAGES**).
- Copies of your last **2 years Federal & State** tax return, **all pages - and W2's**. (Contact the IRS at 800-908-9946 if you need a transcript of your return.)
- Copy of any letters from your mortgage servicer and/or attorney stating your delinquency or pending foreclosure (if applicable)
- \$16.75 money order (\$33.50 if there are two borrowers) made payable to "Green Forest CDC" for a tri-merge credit report or recent credit reports (**no older than 30 days**) from **all 3 Credit Bureaus** (Equifax, TransUnion & Experian). You may visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to obtain a free credit report.
- If your Homeowners' Association Dues, Property taxes and/or homeowner insurance are not escrowed, proof that these items are paid and current
- Copy of a recent Mortgage Statement
- Copy of any previous loss mitigation remedy that was given prior to this default
- Other \_\_\_\_\_

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*Note: Please bring copies of all documents listed above.  
Counselor cannot be responsible for making copies of your documents.*