

## Foreclosure Mediation Financial Documentation Checklist

**PLEASE BRING THE FOLLOWING ITEMS TO YOUR DOCUMENT COLLECTION SPECIALIST/HOUSING COUNSELOR APPOINTMENT:**

- Proof of income for each borrower for past 30 days at time of mediation (pay stubs, W-2 forms)**
  - 2 most recent paystubs (bi-weekly)/ or YTD P&L Statement if have own business
  - SSI/Pension/Unemployment Award Letter – showing monthly amount & end date if any
- Past 2 bank statements for each borrower** (ie. Current month and last month at time of appointment)  
*Must be actual bank statement or PDF of bank statement/not a print-out of online account history*
- Past 2 years' tax returns**
  - 2016 Tax Return – SIGNED (even if e-filed) & DATED
  - 2017 Tax Return – SIGNED (even if e-filed) & DATED
- Copy of a current utility bill** (at time of appointment – within past 60 days)
- A signed letter describing what has caused financial hardship** (dated within past 60 days)
- Real estate tax bill and proof of payment if taxes are not escrowed**
- Declarations page for private homeowner's insurance, if any**
- Mortgage Servicer Statement or Correspondence containing Loan Number Circuit**
- Court Summons and Complaint**
- Letters documenting any contributions from others towards household expenses**
  - Signed/dated contribution letter if a non-borrower is paying a set amount toward expenses
  - Lease agreement for rental property
  - Documentation regarding other income (Alimony, Child Support – need award letter & 2 months most recent statements showing deposit in acct or to debit card.)
- Proof of any expected income for the next 60 days**
- Proof of any other assets**
- Proof of any debt that has been satisfied (student loan deferrals, credit card write-off)**
- If you are divorced and your former spouse was on your mortgage, please bring a copy of**
  - Marital Settlement Agreement
  - Findings of Fact, Conclusions of Law & Judgment of Divorce
  - Recorded Quit Claim Deed

**PLEASE FILL OUT THE FORMS BELOW AND BRING TO YOUR SCHEDULED APPOINTMENT. (SEE ENCLOSED FORMS) YOUR DOCUMENT COLLECTION SPECIALIST/HOUSING COUNSELOR WILL ANSWER ANY QUESTIONS YOU MAY HAVE ABOUT THESE FORMS:**

- Uniform Borrower Assistance Form (Form 710)
- Dodd-Frank Certification - Signed & dated by borrower(s)
- Lender specific forms (if any)
- 4506T -Signed & dated by borrower(s) within past 90 days at time of mediation
- Budget worksheet of monthly expenses - Signed & dated by borrower(s)
- DMM Authorization Form
- Document Collection Disclosure and Authorization
- Demographic Questionnaire