



Submission Checklist

Forms automatically printed from online application – Sign and date documents with housing counselor:

- Housing Intake Form
- Financial Worksheet
- Authorization to obtain credit/DOES
- Third Party Authorization
- Agency Privacy Policy
- Eligibility Criteria
- Dodd-Frank Certification
- Hardship Letter

Additional documentation you must provide, if applicable:

- Copy of Promissory Note(s) - if cannot locate submit with mortgage statement
- Most recent statement from each/all mortgages (1st Trust, 2nd Trust, Equity Line)
- Copies of current statements for ALL property related expenses not included in Mortgage (condo/HOA, Taxes, Insurance)
- Supporting documentation for hardship
- Credit Report (to be pulled by counselor)
- Awards Letter/Statement for Social Security, Disability and/or Retirement/Pension Income (if applicable)

- If unemployed within last 12 months provide unemployment payment history
- Minimum of 30 days' worth of pay stubs, if currently employed
- If underemployed, documentation of previous income (pay stub/W2s)
- If self-employed most recent 2 years' W2 Forms/1099-R Forms and Federal Tax returns, including all schedules, personal and business, if applicable (N/A Unemployed)

- Homeowner's Insurance Declaration Pages, unless escrowed in mortgage
- Action Plan (to be created by counselor)
- Additional information may be required upon review