



CREDIT REPORTS COST \$15 per person and \$30 for a couple

FORCLOSURE PREVENTION DOCUMENTS

PLEASE BRING COPIES

- ❏ HARDSHIP LETTER (*REASON YOU ARE BEHIND ON MORTGAGE, INCLUDING NAME, DATE OF PURCHASE, ETC.*)
- ❏ 2 MONTHS BANK STATEMENTS (MOST RECENT)
- ❏ 2 MONTHS PAY STUBS (MOST RECENT)
- ❏ 2 YEAR TAX RETURNS (2009/2010)
- ❏ 1 OR 2 MONTHLY MORTGAGE STATEMENTS (MOST RECENT)
- ❏ MORTGAGE NOTE (*PROMISE TO PAY*) (*IN THE ORIGINAL MORTGAGE PAPERS*)
- ❏ HOMEOWNER INSURANCE POLICY (DECLARATION PAGES ONLY)
- ❏ LOSS MITIGATION PACKAGE (*IF SENT ONE BY LENDER*)
- ❏ LAST ELECTRIC BILL AND WATER BILL
- ❏ HUD 1 SETTLEMENT STATEMENT (FOUND IN ORIGINAL MORTGAGE OR TRUTH-IN-LENDING)
- ❏ WRITE YOUR MONTHLY BUDGET (INCLUDE A LIST OF **ALL** BILLS YOU PAY, LIST ALL CREDIT CARDS WITH BALANCES OWED)
- ❏ BE PREPARED TO DISCUSS:
- ❏ CHILD CARE EXPENSES
- ❏ STUDENT LOAN PAYMENTS
- ❏ MONTHLY GROCERY EXPENDITURE
- ❏ MONTHLY LAUNDRY / DRY CLEANING EXPENDITURE
- ❏ PET EXPENSES (*IF ANY*)
- ❏ DRIVER'S LICENSE OR OTHER GOVERNMENT APPROVED IDENTIFICATION CARD
- ❏ ANY DOCUMENTS YOU HAVE RECEIVED FROM THE COURTS OR YOUR LENDER
- ❏ FOR CREDIT REPORT **BRING** CORRECT CASH OR MONEY ORDER