



YOU MUST BRING COPIES OF THESE DOCUMENTS WITH YOU TO YOUR APPOINTMENT

- **HARDSHIP LETTER (*REASON YOU ARE BEHIND ON MORTGAGE, INCLUDING NAME, DATE OF PURCHASE, ETC.*)**
- **2 BANK STATEMENTS**
- **2 PAY STUBS (*MOST RECENT*)**
- **2 YEARS OF MOST RECENT TAX RETURNS**
- **1 OR 2 MORTGAGE STATEMENTS**
- **MORTGAGE NOTE (*PROMISE TO PAY*)**
- **HUD 1 / ALL CLOSING STATEMENTS**
- **HOMEOWNER INSURANCE POLICY**
- **LOSS MITIGATION PACKAGE (*IF SENT ONE BY LENDER*)**
- **CAR LOAN / CAR INSURANCE POLICY**
- **MONTHLY GAS BILL (*IF ANY*)**
- **LAST MONTH'S ELECTRIC BILL**
- **PEST CONTROL BILLS**
- **MEDICAL OR DENTAL BILLS**
- **PRESCRIBED MEDICATION BILLS**
- **HEALTH INSURANCE**
- **CHILD CARE EXPENSES**
- **STUDENT LOAN PAYMENTS**
- **MONTHLY GROCERY EXPENDITURES**
- **MONTHLY LAUNDRY / DRY CLEANING EXPENDITURES**
- **PET EXPENSES (*IF ANY*)**
- **BUDGET STATEMENT (*WRITTEN BY YOURSELF*)**
- **LAST MONTH'S WATER BILL**
- **LAST MONTH'S TELEPHONE AND/OR CELL PHONE BILL**
- **LAST MONTH'S SECURITY SYSTEM BILL (*IF ANY*)**
- **CREDIT CARD BILLS (*LAST STATEMENTS, IF ANY*)**
- **PUBLIC TRANSPORTATION EXPENSE (*IF ANY*)**
- **DRIVER'S LICENSE**
- **ANY DOCUMENTS YOU HAVE RECEIVED FROM THE COURTS OR YOUR LENDER**

PLEASE NOTE THAT CREDIT REPORTS COST \$ 28.50.

COUNSELING IS FREE OF CHARGE.

