Housing Counseling Services, Inc.
Est. 1972
Serving DC, MD and VA
2410 17th St., N.W. • Suite 100 • Adams Alley • Washington, D.C. 20009
202-667-7006 • www.housingetc.org

BUDGET AND CREDIT

CLIENT DOCUMENTATION CHECKLIST

IF YOU WISH TO HAVE ASSISTANCE IN REVIEWING YOUR FAMILY'S FINANCIAL SITUATION:
HCS will assist you to design a budget and savings plan, resolve delinquencies and credit problems, prevent foreclosure or eviction, understand your financial options, or prepare for future purchase or rental.

In order to assist you, please bring the following documents to your appointment:

_____ Proof of income (two most recent pay stubs for all adults)

_____Proof of non-employment income such as pension, Public Assistance, SSI, etc.

_____Two most recent bank statements for all accounts

_____Verification of ownership of stocks, bonds, Certificates of Deposit, IRA, etc.

_____Most recent Federal and City/State tax returns and W2's for all adults.

_____Copies of all recent bills including credit cards, utilities, car loans, etc.

_____Copy of your credit report which is not more than ninety (90) days old. If you do not have a copy of your credit report (which you may obtain by contacting the credit bureau directly) HCS can assist you in obtaining a copy the fees are as follows:

EXPERIAN OR TRANSUNION:	[ ] 1 bureau: Individual $5.29	OR [ ] Joint $10.57
EQUIFAX	[ ] 1 bureau: Individual $5.92	OR [ ] Joint $11.42
EXPERIAN/TRANSUNION	[ ] 2 bureau: Individual $9.51	OR [ ] Joint $19.02
EXPERIAN/EQUIFAX	[ ] 2 bureau: Individual $10.15	OR [ ] Joint $19.87
TRANSUNION/EQUIFAX	[ ] 2 bureau: Individual $10.15	OR [ ] Joint $19.87
3 CREDIT BUREAU:	[ ] Individual $14.00	OR [ ] Joint $25.88

Which is required for a mortgage application; i.e. HPAP/EAHP.

Please provide payment with one of the following: credit card, debit card, check or money order. Your Housing Counselor will stamp our name (HCS) on the payable line for check/money order payments. CASH PAYMENTS ARE NOT ACCEPTED. Please complete spouse's information for joint credit reports only. THERE IS A BANK FEE OF $6.00 FOR CHECKS RETURNED FOR INSUFFICIENT FUNDS.

____Information of your current housing situation, i.e., lease, mortgage note, etc.

_____ Any other document which is pertaining to your personal situation

_____Your counselor may request additional documents once she/he meets with you

_____Copy of Valid Driver License, Non driver's ID card, Passport, or other official picture ID