



Housing Counseling Services, Inc.

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DEFAULT AND DELINQUENCY CLIENT DOCUMENTATION CHECKLIST

IF YOU ARE HAVING PROBLEMS PAYING YOUR MORTGAGE, PROPERTY TAXES, PROPERTY INSURANCE OR CONDO/HOA FEES: HCS can assist you to understand your financial position, understand your options in resolving your delinquency, apply for assistance, negotiate with your creditor, set up a payment plan, and prepare a budget.

In order to assist you in resolving your delinquency, please bring the following documents to your appointment. Please note that it is extremely important that you bring all required documents. Failure to provide the requested documentation will delay/prevent our efforts in assisting you.

____ Proof of income (60 days of most recent pay stubs for all individuals that contribute to the household)

____ Proof of non-employment income such as pension, lease agreements, Public Assistance, SSI, etc.

____ 60 days of most recent bank statements for all accounts for all individuals who contribute to the household.

____ Verification of ownership of stocks, bonds, Certificates of Deposit, IRA, etc.

____ Most recent Federal and City/State tax returns (last 2 years) and W2's for all adults on the mortgage.

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

____ Copy of your credit report which is not more than sixty (60) 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:**

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 FOR CHECKS RETURNED FOR INSUFFICIENT FUNDS.**

EXPERIAN:	[] 1 bureau: Individual \$5.81	OR	[] Joint \$11.62
TRANSUNION:	[] 1 bureau: Individual \$5.76	OR	[] Joint \$11.53
EQUIFAX:	[] 1 bureau: Individual \$6.58	OR	[] Joint \$12.74

EXPERIAN/TRANSUNION:	[] 2 bureau: Individual \$10.52	OR	[] Joint \$21.03
EXPERIAN/EQUIFAX:	[] 2 bureau: Individual \$11.34	OR	[] Joint \$22.25
TRANSUNION/EQUIFAX:	[] 2 bureau: Individual \$11.29	OR	[] Joint \$22.15

3 CREDIT BUREAU:	[] Individual \$15.71	OR	[] Joint \$29.29
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____ All written correspondence sent by creditor

____ All legal notices received (Bankruptcy, etc.)

____ Documents that verify why you fell behind on mortgage/ rent/taxes (doctor's bills, layoff notice, furlough notice, separation agreement, etc.)

____ Copy of Deed and mortgage note (Deed of Trust) if homeowner.

____ Settlement Documents

____ Any other document which is pertaining to your personal situation

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

____ Most recent mortgage statement

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

____ Any mail received offering Loan Modification, Foreclosure Prevention, Forensic Audits, bankruptcy, etc.

____ Other documents pertaining to your loan (current modification agreement if you are on a modification, copy of your most recent modification application if you have recently applied. Modification denial letter if you have recently been denied a modification.)