Submission Checklist

□ Housing Intake Application (provided by Counselor)
□ Owner Occupancy Affidavit (provided by Counselor)
□ Hardship Letter (provided by Counselor)
□ Budget worksheet w/supporting documentation (Counselor can assist)
□ Third Party Authorization (provided by Counselor)
□ Agency Privacy Policy (provided by Counselor)
□ Promissory Note(s) (should be two for FHA HECM)
□ Loan Agreement
□ Reverse Mortgage Statement
□ Property Tax Bill
□ Homeowner’s Insurance Declaration pages to reflect term and premium amount
□ Homeowner’s Insurance Invoice if due to renew within the next 3 months or if there is still a balance due on the current year (i.e. if paid monthly)
□ Awards Letter/Statement for Social Security, Disability and/or Retirement/Pension Income, Pay Stubs from Employment, if applicable (please provide bank statement where each is deposited)
□ IRS Wage and Income Transcripts for most recent year
□ Most recent 2 months Asset Statements from all non-retirement accounts
□ Foreclosure documents, if applicable
□ HOA/Condo Fee Statement
□ Power of Attorney and/or Trust Documents, if applicable
□ Post-Closing Counseling Certification must be provided after closing (CBO pull credit report to provide counseling)