



# Housing Counseling Services, Inc.

2410 17<sup>th</sup> St., N.W. • Suite 100 • Adams Alley • Washington, D.C. 20009

202-667-7006 • [www.housingetc.org](http://www.housingetc.org)

## HOMESAVER CLIENT DOCUMENTATION CHECKLIST

**IF YOU ARE HAVING PROBLEMS PAYING YOUR MORTGAGE, PROPERTY TAXES, OR OTHER BILLS:** HCS can assist you to understand your financial position, understand your options in resolving your delinquency, apply for mortgage assistance and prepare a budget.

In order to assist you in resolving your delinquency, please bring the following needed documents to your appointment:

\_\_\_ Register online at [Homesaverdc.org](http://Homesaverdc.org) and complete all 7 steps (make sure you choose Housing Counseling Services as your counseling agency)

\_\_\_ Last 60 days of pay stubs for all employment and non-employment income (if applicable)

\_\_\_ Proof of Unemployment Payment History (Please request from unemployment office or print from online account)

\_\_\_ Last 2 months bank statements for all accounts (all pages) including checking, saving money markets, retirement etc.

\_\_\_ Most recent Federal tax returns and W2's. If applying for underemployment assistance, provide tax returns for the year prior to your hardship (decrease in income) and the year following your hardship. If self-employed you must provide your IRS tax transcript of your tax returns (past 2 years) and a YEAR-TO-DATE Profit and Loss statement prepared by a tax professional.

\_\_\_ Copy of Promissory Note (request from lender if not in settlement package)-MANDATORY FOR ALL APPLICANTS

\_\_\_ Copy of one utility bill

\_\_\_ Documents which verify why you fell behind on mortgage/taxes/mortgage insurance/condo/HOA fees

\_\_\_ Most recent mortgage statement (If you only receive a coupon book you must request an up to date monthly statement from lender)-MANDATORY FOR ALL APPLICANTS

\_\_\_ Copy of the Homeowners insurance bill if not escrowed in mortgage payment

\_\_\_ Copy of Property Tax bill if not escrowed in mortgage payment

\_\_\_ Copy of Condo/HOA fee balance/home equity loan monthly statement

\_\_\_ All legal notices or correspondence received concerning your problem

\_\_\_ Copy of loan modification documents (if applicable)

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

\_\_\_ Any mail received offering Loan Modification, Foreclosure Prevention, Forensic Audits, Bankruptcy, etc

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

\_\_\_ Credit report...HCS will pull a tri-merged bureau report at no cost to you as a HomeSaver client. If you do not meet the HomeSaver eligibility criteria, HCS will pull your credit report for a fee of \$15.71 for a single person tri-merge or \$29.29 for a joint tri-merged credit report. Payment must be in form of a CHECK, MONEY ORDER or CREDIT/DEBIT PAYMENT.

These documents are necessary to complete the Home Saver application. If you do not bring all necessary documents the counselor will not be able to complete the application process and you will have to schedule a follow-up appointment which can take up to 30 days. If you have any questions pertaining to the document checklist please contact Mr. Snell at 202.667.7967 or [darrensnell@housingetc.org](mailto:darrensnell@housingetc.org). You will have 45 days from the day you register online to complete your application process in its entirety.