



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)