



Document Checklist for Counseling Session

To help you craft your best plan to avoid foreclosure, counselors need to review with you many financial documents. Your lender will also require documentation before agreeing to a foreclosure avoidance plan:

- ___ List and value of all assets (home, car, savings accounts, retirement accounts, etc.)
- ___ Proof of income (pay stubs from past four weeks; documentation for all other income such rental income agreements, social security award letter, child support documentation, public assistance award letter for everyone in household)
- ___ Budget (form provided at workshop)
- ___ Most recent bank statements
- ___ Deed
- ___ HUD 1 Settlement Statement (received at your loan closing)
- ___ Good Faith Estimate (received at your loan closing)
- ___ Promissory Note and Mortgage signed at closing for all loans and grants on property
- ___ Truth in Lending Disclosure (received at your loan closing)
- ___ Most recent mortgage statement
- ___ All lender or attorney correspondence
- ___ Hardship letter indicating reason for delinquency or default