



Documentation Needed for Modification Process

- **COPY OF 2 YEARS TAX RETURNS ALONG WITH W-2'S**
- **COPY OF 2 MOST RECENT PAYSTUBS OR ALL INCOME DOCUMENTATION IF AVAILABLE**
- **COPY OF 2 MONTHS BANK STATEMENTS**
- **COPY OF A HARDSHIP LETTER EXPLAINING WHY YOU ARE DELINQUENT**
- **COPY OF DRIVERS LICENSE**
- **COPY OF SOCIAL SECURITY CARD**
- **COPY OF MOST RECENT MORTGAGE STATEMENT SHOWING PAYMENT, INT RATE, AND BALANCE**
- **COPY OF ALL BILLS PAID OR OUTSTANDING**
- **COPY OF CLOSING DOCUMENTS (Truth in Lending Document, HUD-1 Settlement Statement, and Loan or Promissory Note)**

Note: WE DO NOT ACCEPT ORIGINAL DOCUMENTS. YOU MUST MAKE COPIES AND BRING THE COPIES WITH YOU TO YOUR SCHEDULED COUNSELING SESSION.

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