

## **Checklist**

Current **Proof of Income**, for any Borrowers, Spouse and/or Contributors to the household, whichever is applicable:

Two (2) most recent **Pay Stubs**

**Award Letters** (SSI, Pension, Profit-sharing, etc.)

Most recent **Mortgage Statement(s)** for all mortgage loans (first and second mortgage loans, if applicable)

**2019 and 2020 Federal Tax Returns with W2 form(s)** (ALL PAGES/SCHEDULES, SIGN & DATE Page 2 of Form 1040, include 1099's if applicable)

Two (2) months most recent **Bank Statements** (ALL PAGES, even if blank)

Current **Property Tax Statement**

Proof of **Homeowner's Property Insurance** (Declaration Page)

**Hardship Letter** including: **Start Date of Hardship, Financial Impact \$\$\$** of the hardship (e.g. household income decreased from \$4,000 to \$3,000 per month or expenses increased from \$3,000 to \$3,800 per month)

**Notice of Default** and/or **Notice of Trustee Sale**, if applicable

