affordable housing PARTNERSHIP of the capital region, inc.

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. Please bring:

- ☐ Completed AHP Intake Package and Credit Authorization.
- ☐ Most recent month of pay stubs (2 bi-weekly, 4 weekly)
- ☐ Documentation of other household income (S.S., Disability, Pension, VA, Award/Benefit Letter, Child Support Order, Rental or Leasing Agreement, Government Assistance Award Letter. If you have a tenant or roommate please provide verification of residency. A copy of driver's license and a utility bill documenting their address.)
- ☐ Last 3 months bank statements (savings, checking, MM, CDs, etc.)
- ☐ W-2s for the last three calendar years.
- ☐ Signed federal tax return with all schedules for the last two years.
- ☐ If self-employed: Year-to-date Profit and Loss statement; Last 6 months of bank statements; Last three year's Federal Tax Returns.
- ☐ Most recent utility bills (gas, electric, water, cable, cell/phone, internet, etc.)
- ☐ Most recent statements for Property and School taxes as well as the Declaration page for your Homeowners Insurance <u>OR</u> most recent escrow analysis provided by lender.
- ☐ Most recent mortgage and/or modification statement
- ☐ Property Mortgage and Note
- ☐ Hardship Letter explaining circumstances that led to default or imminent default of mortgage loan.

If applicable:

- ☐ Bankruptcy filing with all schedules and notices received from court <u>OR</u> final statement from court <u>AND</u> Discharge Notice.
- ☐ Copy of modification paperwork previously submitted to lender, decline letter or modification agreement received.

If you cannot make this appointment or provide the above-requested information, which is required to complete your review, please contact the office at 518-434-1730 Ext. 401 or Ext. 406 (Tracy) at least 24 hours before your appointment to reschedule.