

## DOCUMENTS REQUIRED FOR MORTGAGE MODIFICATION

1. 60 days of paystubs or proof of income for all borrowers and spouses.
2. If self-employed, a year-to-date Profit & Loss Statement, signed
3. 2 years tax returns for personal and business, if self-employed (including W-2 and 1099). Make sure they are signed on the 2<sup>nd</sup> page.
4. Most recent mortgage statement (for all mortgages).
5. 2 months checking and savings account statements (all accounts, all pages personal and business, if self employed).
6. Most recent billing statement for all cars, credit cards, personal loans, or other monthly debts.
7. Property Tax and Homeowner's Insurance bills (if not escrowed).
8. Monthly expenses statement
9. All legal documents received from your mortgage company or their attorney.
10. Hardship letter explaining your situation signed by all borrowers (explain why you became delinquent, when you became delinquent and why you need assistance). **MUST BE SIGNED AND DATED BY ALL BORROWERS.**
11. Statement of all assets (value or balance): real estate, bank accounts, retirement accounts, cars, boats, stocks, or other investments.
12. Current statement from Homeowner's Association, if applicable.
13. Most recent utility bill, all pages
14. Your date of birth

**PAYSTUBS AND BANK STATEMENTS MUST BE UPDATED CONSTANTLY. PLEASE CONTINUE TO FORWARD COPIES OF ALL YOUR PAYSTUBS AND BANK STATEMENTS AS YOU RECEIVE THEM.**