

FIRST STEPS AFTER ATTENDING THE WORKSHOP

This is YOUR mortgage (or taxes), and YOUR home.
YOU are responsible for continuing. **YOU** need to maintain follow-up with the lender.
After a loan modification is requested, we recommend that you contact the servicer every two weeks to check on the status of your workout.

You will need to gather ALL the documents listed:

FORECLOSURE PREVENTION DOCUMENTATION NEEDED:

1. ____ A Letter of Hardship (**1 page**) briefly describing the reason for delinquency, signed and dated
2. ____ Photo I.D. (with current address)
3. ____ Any income received in the last 30 days for all household adults who contribute
 - Paystubs (showing last 30 days)
 - Social Security Award Letter (For anyone in the household including children)
 - Pension Statement
 - Food Stamps or Cash Assistance from DHS (Award Letter)
 - Child Support or Caregiver Support
 - Letter of contribution from anyone not on the mortgage
 - Rent from boarder
 - Profit and Loss Statement, quarterly/3 months (If self-employed)
4. ____ Last 3 months of **complete** bank statements (**all accounts**)
5. ____ Last 2 years of **COMPLETE** Federal Tax Returns
 - Include W2 forms (or 1099 equivalent) and attached schedules
 - Include 3 years if you are self-employed
6. ____ Proof of occupancy (Copy of **CURRENT** Electric/Utility bill)
7. ____ Most recent mortgage statement
8. ____ **If you are responsible for paying Property Taxes, Homeowner's Insurance or homeowner association fees, attach the most recent bills and proof of payment**
9. ____ Warranty Deed or Quit Claim Deed (for Step Forward applicants)
10. ____ Supporting Hardship Docs (Divorce Decree, Death Certificate, Etc.) (if applicable)
11. ____ Bankruptcy Documents/Discharge (if applicable)
12. ____ Letter of Authorization for Metro Community Development from your Bankruptcy Attorney if your bankruptcy is active (if applicable)

WHAT TO EXPECT NOW

Once you have turned everything in and we have reviewed the copies, we will do an initial assessment and schedule a counseling appointment. **EVERYTHING MUST** be turned in prior to scheduling an appointment. A lot of the counseling is done over the phone!

H O U S I N G P R O G R A M S

• CHENNELLE DISMOND
HOUSING COUNSELOR
(810) 767-4622 x 33
CDISMOND@FLINT.ORG

• KAHLIA MOORE
PROGRAM COORDINATOR
(810) 767-4622 x 29
KAHLIAMOORE@FLINT.ORG

•STEPHANIE GORALSKI
HOUSING COUNSELOR
(810) 767-4622 x 32
SGORALSKI@FLINT.ORG

