



Name: \_\_\_\_\_ Appointment Date/Time: \_\_\_\_\_

FHR Address: 1700 E. Ft. Lowell Rd., Suite 101 (Off of Ft. Lowell just west of Campbell)

### **Instructions for Application for Mortgage Default Counseling**

Family Housing Resources (FHR) provides mortgage default counseling, which means that we may be able to help you apply for a work-out plan with your mortgage company to resolve your delinquency or foreclosure. FHR does not charge you for this service. Be cautious of companies who ask you to pay in advance to help you.

It is **EXTREMELY** important that we have all necessary documents and accurate information in order to assist you. **Please complete and/or obtain the following:**

#### Instructions

1. Intake Form – included with this letter. Please complete and bring to appointment.
2. Budget Form – included with this letter. Please complete this form by thoroughly listing your income and monthly expenses and bring this with you to your appointment.
3. Documents to bring to appointment:
  - A letter written by you outlining your current situation and why you have or will be in default of your mortgage payment (Hardship Letter)
  - Your current monthly mortgage statement for all loans on this property
  - Notice of Trustee Sale if you have received one
  - Your original and any refinanced loan documents that you received from your original or refinance lender or at the title company (We can copy these at your appointment)
  - All Notices, documents or correspondence from your mortgage company regarding your mortgage default or upcoming interest rate adjustments (We can copy these)
  - Documentation of ALL of your monthly income (pay stubs covering last two months, award letters, if self employed YTD profit and loss)
  - The most current two months of all bank statements (checking, savings, CD's, 401K, stocks/bonds)
  - Your 2013 and 2014 signed income tax returns and W-2's
  - A recent utility bill providing your name and address of property you reside in
  - The name and phone number of your homeowner's insurance company
  - If you have an HOA, a recent statement or letter from the HOA
  - A current credit report. You can obtain a free report at [www.annualcreditreport.com](http://www.annualcreditreport.com)

**Once again, we cannot help you with your modification request unless you provide us with all the documentation that we have requested.** Your counselor may need to reschedule your appointment if these documents are not received. If you are unable to attend your appointment, please let us know right away. 318-0993. Thank you.

(2/5/16)