

Required forms and documents:

Forms to complete and/or sign:

- HAPEC Disclosure
- Client/Counselor Agreement
- Privacy Policy
- Authorizations
- Intake application
- Income/Expense worksheet
- Hardship affidavit/letter

Documents to submit:

- Mortgage note/Loan contract
 - *If you do not have copies of the mortgage note, you can request it from your mortgage servicer*
- Deed
- Mortgage statement/bill/coupon, most recent
- Correspondence from your bank, attorney, and / or the court system
- Previous loan modification applications (if submitted)
 - Servicer response
- Bank statements, for the last three months
- Proof of income:
 - Pay stubs, for the last two months
 - Benefit statement (Social security, Disability, etc.)
 - Retirement/Pension, annual statement.
 - Profit/Loss statement for last quarter (if any self-employment income)
- Last two year's federal tax return (1040)
 - Signed and dated (even if submitted to IRS electronically)
 - Including w-2's and all forms, schedules, and worksheets
- Property tax assessment/bill, most recent
- School tax assessment/bill, most recent
- Homeowner's insurance, declaration page, most recent
- Utility bill, most recent

Do not send originals – copies only

All multiple page documents must include all pages, even if they are blank.