



ITEMS TO BE COLLECTED

In order to complete your Loan Modification we may request additional documentation from you. We do not need this documentation to begin processing your file. However, it is very important that you make all of the documentation listed below available upon request. Any delay in providing these documents upon request may reduce the probability of obtaining favorable results.

Please make sure that the following documents are available:

- ☐ **COPIES OF MOST RECENT PAYROLL STUBS** - Please provide copies of pay stubs for the month most recently worked for both the borrower and co-borrower.
- ☐ **COPIES OF 2 MOST RECENT FEDERAL INCOME TAX RETURNS** - Please provide Federal Income Tax Returns for all borrowers, including all schedules, for the most recent tax year for both borrowers. Self Employed borrowers must include a current P & L Statement.
- ☐ **COPIES OF MOST RECENT W-2** – Please provide the most recent W-2 for all borrowers.
- ☐ **COPIES OF YOUR MOST RECENT BANK STATEMENTS** - Please provide copies of the last 2 months bank statements for all accounts, please provide **ALL** pages. If you need help obtaining your statements either online or by phone see your representative for help.
- ☐ **MORTGAGE COUPONS** - Include all correspondence from the lender about late payments or foreclosure action.
- ☐ **COPY OF YOUR 'HARDSHIP LETTER** - Please make sure that you have documented your hardship

Additional Document if this applies:

- ☐ **COPIES OF ALL INCOME STATEMENTS**
401K/ESOP, RENT INCOME, STOCKS/BONDS, CDs/MONEY MARKET ACCT.
- ☐ **COPIES OF HOUSEHOLD UTILITY BILL**
Gas / Electric / Water / Telephone (Cell Phone /Home/ Work) / Cable and/or Internet
- ☐ **COPIES OF INSURANCE BILLS**
Homeowner's Insurance / Life Insurance / Health Insurance / Auto Insurance
- ☐ **COPIES OF YOUR MOST RECENT CREDIT CARD BILLS**
- ☐ **COPIES OF REAL ESTATE TAX BILLS**
- ☐ **COPIES OF ANY ADDITIONAL PAYMENTS SUCH AS ALIMONY/CHILD SUPPORT, etc.**