



56 Warren Street
Boston, MA 02119

617.933.5880 main
617.427.9300 fax
www.auramortgage.com
An affiliate of Boston Community Capital

Dear SUN Applicants:

Thank you for your interest in the SUN Initiative (Stabilizing Urban Neighborhoods), a program of Boston Community Capital, a nonprofit Community Development Financial Institution. Boston Community Capital started the SUN Initiative to help individuals and families facing foreclosure stay in their homes. Whether you are late on your mortgage payments, in foreclosure, or facing eviction, we may be able to help. We work with banks and attorneys to purchase your home and to resell the property back to you at current market values.

To see if you qualify for our program, please submit the documents listed below as soon as possible. Please submit these in one package so we can quickly process your inquiry.

- ☐ **2010 Federal Tax Returns**
- ☐ **2009 Federal Tax Returns**
- ☐ **2010 W2s**
- ☐ **2009 W2s**
- ☐ **Paystubs for the past month**
- ☐ **Completed Liability Form (attached)**
- ☐ **Completed Hardship Letter (attached)**

These additional documents will be beneficial for the processing of your application:

- ☐ Mortgage Statement or Mortgage Note (this information can determine your ability to receive grant funding)
- ☐ 2 Months of Recent Bank Statements
- ☐ Homeowners Insurance Binder

NOTE: If you are self-employed, you will need to submit a year-to-date profit and loss statement instead of your W2s and paystubs. Tax returns are still needed.

Once we receive all information, one of our licensed Mortgage Loan Originators will call you within a week to explain the program and to let you know if you may qualify for the program. All information will be kept confidential.

You can fax, email (preferred), mail, or drop off the documents to me at:

Steve Donovan
Boston Community Capital
56 Warren Street Suite 300
Roxbury MA 02119
Phone Number: 617-933-5880
Fax: 617-507-0436
Email: sdonovan@bostoncommunitycapital.org

If you have any questions, please feel free to call us.

Sincerely,

Steve Donovan,
SUN Intake Specialist

Aura Mortgage Advisors, LLC. NMLS ID 23467



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Explanation of Hardship

Please explain in detail what happened that caused your hardship:

Please explain your current financial situation and tell us in detail how you will be able to make your mortgage payments now.

LIABILITY

A liability is money you owe on a loan or a credit card. In order to best help you, we need to know how much you currently owe.

- Please enter the name of the person who has the debt. In the "Type of Liability" field, please describe the liability, for example credit cards, student loans, car loans, legal fees, liens, back taxes or outstanding medical bills. Please do not include information about your house in this section.
- In the "Creditor Name" field, enter the lender who holds the debt or the bank that holds the debt.
- In the "Monthly Payment" field, enter the amount you pay monthly. Please also enter the total amount you owe.

example

NAME	John Doe	Monthly Payment \$	200.00
Type of Liability	Credit Card	Total Amount You Owe \$	2000.00
Creditor Name	Guaranty Bank	Is the account past due?	Yes No

		Monthly Payment \$	
Type of Liability		Total Amount You Owe \$	
Creditor Name		Is the account past due?	Yes No

NAME		Monthly Payment \$	
Type of Liability		Total Amount You Owe \$	
Creditor Name		Is the account past due?	Yes No

NAME		Monthly Payment \$	
Type of Liability		Total Amount You Owe \$	
Creditor Name		Is the account past due?	Yes No

NAME		Monthly Payment \$	
Type of Liability		Total Amount You Owe \$	
Creditor Name		Is the account past due?	Yes No

NAME		Monthly Payment \$	
Type of Liability		Total Amount You Owe \$	
Creditor Name		Is the account past due?	Yes No