

Margert Community Corporation

Mortgage Default/Foreclosure Prevention Services 2010

ALL CLIENTS MUST BRING:

- Valid Picture Identification
- Proof of Income (Please provide proof of all household income)
 - 2 months of current consecutive paystubs or
 - Social Security, SSI, Pension, Child Support Award Letters or
 - Self employed – complete tax return with all attachments.
- 2 months of current bank statements
- 2008 completed & SIGNED tax returns which includes the W2
- 2009 completed & SIGNED tax returns which includes the W2
- Copy of rental receipts/lease for homes with rental units
- **Hardship Letter**
 - Explaining the reason(s) the homeowner(s) fell behind on their mortgage payments and/or whether their current situation is temporary
- **COPY OF MORTGAGE**
- **COPY OF NOTE**
- The most recent mortgage statement and any letters received from mortgage bank
- If the homeowner has purchased the home within the last 12-month period, the homeowner must bring all closing documents.
- If there is more than one person on the mortgage, all persons on the mortgage must submit all of their financial information
- If the homeowner(s) have made prior arrangements with their mortgage company, please bring a copy of the arrangement or agreement
- If the co-borrower(s) on the mortgage are not willing to give any information, the borrower requesting mortgage assistance must write a notarized letter stating the reasons.
- If you have applied for bankruptcy within the last 12 months, please provide information on whether the case was dismissed or discharged.
- A positive attitude and belief that you can change your circumstances by embracing and accepting change.

All clients are expected to arrive promptly to their scheduled appointments.