



CHECKLIST OF ALL NEEDED DOCUMENTATION IN ORDER TO REVIEW YOUR SITUATION

As soon as you have **ALL** the following documents, call us for an appointment

√ Once you have the doc.	Documents
	Photo Identification
	Hardship Letter (<i>explaining all the circumstances that are causing you to have problems in paying your mortgage</i>)
	Pay Checks: <ol style="list-style-type: none"> 1. Paid Weekly (<i>4 up to date paystubs</i>) 2. Paid Bi-Weekly (<i>2 up to date paystubs</i>) 3. Paid Monthly (<i>4 paystubs or copy of all checks received</i>) 4. ANY Cash Income (In order to prove such income it MUST be deposited into a banking institution on a weekly, bi-weekly or monthly basis)
	If you are SELF EMPLOYED: (Will need to provide an up to date Profit and Loss Statement for current year).
	Bank statements for the past 3 month of <u>ALL</u> your accounts
	Proof of Additional Income: <i>(Ex. Child Support, Alimony, Pension, SSI, 401K, Unemployment, etc.)</i>
	Condo or Homeowners Assoc. Fee (we will need a letter or most recent payment voucher from book of payments)
	Homeowners Hazard Insurance Policy
	Proof of Occupancy (Water/Sewer, Electricity, Gas Co., Telephone Bill)
	County Property Tax Bill
	Most recent mortgage statements (FOR ALL MORTGAGES)
	Federal, State Tax Returns including W-2's for the two most current years. <i>If you are self employed you will need to provide taxes for the 3 most current years.</i>
	<u>ALL</u> Notices received (<i>Ex. Foreclosure, from Lender's Attorneys Office, etc.</i>)
	Closing Documents: <ol style="list-style-type: none"> 1. HUD 1 – Settlement Statement 2. TIL – Truth in Lending 3. Mortgage Note for <u>ALL</u> loans 4. Deed of Trust (including <u>ALL</u> riders & addendums) 5. Loan Application for <u>ALL</u> loans.
	Credit Report for all parties on mortgage loan. LEDC will pull a credit report for a fee of \$22.00 (Money Order ONLY) for one person. If it is a married couple the fee will be \$32.00 (Money Order ONLY). If there is more than one person on the loan and are not married the fee will be \$22.00 for each person (Money Order ONLY)
	If you rent out rooms in your house. You will need a Current Rental Contract. ***the servicer will also ask for proof of income, and 2 recent bank statements from contributor***
	Contribution from Family- Will need a Contribution letter from family (In order to prove such income it MUST be deposited into a banking institution on a weekly, bi-weekly or monthly basis) ***the servicer will also ask for proof of income, and 2 recent bank statements from contributor***

**If you have any question and/or concerns, please feel free to give us a call:
(202) 540-7431**