

Mortgage Modification Checklist

This checklist has a summary of the documents and information we need to review your mortgage modification request.

Important! To avoid delays, please make sure everything you send us is complete and accurate. It's best to send us all of your information at the same time and write your complete loan number at the top of each page.

1. Complete the following forms.

- ☐ Request for Mortgage Assistance
- ☐ Form 4506T-EZ

2. Collect and send copies of your financial information. Please note: Documents will not be returned.

- ☐ Your 2 most recent pay stubs with year-to-date earnings
- ☐ If you are self-employed or an independent contractor, your most recent quarterly or year-to-date Profit & Loss Statement with company name and date; send **all** statement pages, even if they're blank
- ☐ If you receive Social Security, disability or death benefits, pension, public assistance or unemployment income, your benefits statement or letter from the provider with the amount, frequency and duration of the benefit; send **all** pages, even if they're blank AND your 2 most recent bank statements showing receipt of payment; send **all** statement pages, even if they're blank
- ☐ Documents showing additional income you would like us to consider
- ☐ Your 2 most recent personal checking, savings, money market, mutual fund, stock and bond statements; send **all** statement pages, even if they're blank

3. Continue to pay your mortgage.

While we review your modification request, please continue to make your current monthly mortgage payment by your usual due date.

Please see below for copies of additional information you may need to send us.

- ☐ Your current property tax statement; send **all** statement pages, even if they're blank
- ☐ Your Homeowner's Insurance Policy Declaration page

If you've divorced or separated since you bought your home, please provide:

- ☐ Your divorce decree or separation agreement
- ☐ Legal documents showing the amount, frequency and duration of child support, alimony or separation maintenance income if you would like us to consider it as qualifying income AND your 2 most recent bank statements showing receipt of the payment; send **all** statement pages, even if they're blank. **Please note: You aren't required to disclose child support, alimony or separation maintenance income, unless you want us to consider it as qualifying income.**

If you have flood insurance, please provide:

- ☐ Your Flood Insurance Policy Declaration page

If your property is in a Homeowners or Condominium Association, please provide:

- ☐ Proof of payment of association dues and fees, including the total amount

If a borrower or co-borrower on the mortgage is no longer living, please provide:

- ☐ A copy of the death certificate

Questions about collecting and completing this information?
Call us at 1-866-550-5705.