

## FORECLOSURE PREVENTION DOCUMENT CHECKLIST

Please provide the documents listed on this checklist. It is necessary for us to obtain a complete and accurate assessment of your current financial situation. **MISSING OR INCOMPLETE INFORMATION CAN DELAY AND/OR AFFECT THE OUTCOME OF THIS REQUEST.**

Please allow ample time to process your request with your lender(s). Foreclosure Defense, also known as Loss Mitigation, takes time. Rich Szerman and our expert Loss Mitigation Specialists are highly skilled, and with your cooperation, we will negotiate and obtain the best results possible for our client, YOU!

- FORECLOSURE PREVENTION PROGRAM AGREEMENT (Rich Szerman will provide)
- 3<sup>rd</sup> PARTY AUTHORIZATION LETTER – Authorization to negotiate with the Lender (Rich Szerman will provide)
- FINANCIAL WORKSHEET – Information about the Borrower / Co-Borrower (Rich Szerman will provide)
- CLIENT INTAKE FORM – (Rich Szerman to complete during initial consultation)
- MORTGAGE STATEMENTS or other proof of debt on all liens against your property.
- HARDSHIP LETTER / EXPLANATION – Explanation and letter to clarify hardship, such as current financial hardship details, sufficient means to make modified payments with details
- PROOF OF INCOME: W-2 employees: most recent paystubs for last two (2) months. Self-employed: last 2 years W-2 or 1099's, Profit and Loss Statement, any incorporation, partnership or LLC documents.
- PROOF OF HOUSHOLD INCOME: Any documentation including pay stubs, award letters, annuity statements, retirement income, etc. that show income for anyone in the home that is not listed on the loan.
- TAX RETURNS – Provide copies of the past two (2) years' income tax returns. Include all Schedules. For incorporated, self-employed borrowers / co-borrowers we will also need two (2) most recent corporate returns as well. **Please sign the tax returns on page 2 even if filed electronically.**
- COPIES OF BANK STATEMENTS / ASSETS – Provide copies of the most recent 3 months statements of all pages for ALL Bank accounts.
- CORRESPONDENCE – Any letters from your lender(s), notices of default (NOD), etc.
- PREVIOUS LOAN MODIFICATIONS or other offers, including trial periods, etc.
- Other: \_\_\_\_\_

In most cases additional or updated information will be requested by your lender(s). Please provide these additional requested documents in a timely fashion so that Rich Szerman and his staff can do their best to get you an affordable solution.