



Lighthouse Community Development

### Foreclosure Prevention Checklist

Providing these items as quickly as possible will help expedite the process. Bring to your appointment or mail documents to LCD, 46156 Woodward AV, Pontiac, MI 48342

- Valid Picture ID and social security card for all household members
- Bank statements covering last 3 most recent months
- Most recent asset account statement (IRA, 401k, Mutual Funds, Stocks, etc)
- Pay stubs covering 30 consecutive days
- Award letter showing monthly amount for Pension/Social Security
- Statement from Friend of the Court showing monthly amount received/paid for last 12 months
- W2's & Federal tax returns for past two years with all schedules
- Self-employed: Federal Tax returns with ALL schedules included for previous 2 years.
- Current mortgage statement
- All correspondence received from mortgage company (Default or Foreclosure Notice, etc)
- Commitment, Referral, or Denial Letters from other Agencies
- Hardship Letter explaining the reason(s) why you fell behind on your mortgage payments. Include a description of your plan to overcome the hardship to bring the loan current.
- Proof of Hardship (unemployment checks; work termination letter; doctor's letter, etc)
- Most recent closing package from title company (given for purchasing or refinancing your home)  
\*\* Do NOT copy the entire packet. Only the HUD Settlement, Truth-in Lending and Good Faith Estimate\*\*
- Statements for all bills (utilities, phone, daycare, dish/cable, internet, insurance, tuition, etc)
- SEV (state equalized value) or property tax bill
- Other: \_\_\_\_\_
- Other \_\_\_\_\_

