

This checklist has a summary of the forms and documents we need to review your loan modification application. Additional documents may be required upon reviewing your application depending upon your situation.

Important! To avoid delays, please make sure everything you send us is complete and accurate. It's best to send us all of your forms and documents at the same time.

Complete these forms.

✓ Modification Application

✓ 4506-T Form

Collect and send copies of your financial documents.

Please note: Documents will not be returned.

Employment Income for all borrowers:

- Your 2 most recent pay stubs with year-to-date earnings
- If you are self-employed or an independent contractor, send your most recent signed and dated quarterly or year-to-date Profit & Loss Statement with company name and date; send **all** statement pages, even if they're blank. If you do not already have a P&L Statement, you can use the sample form.

Other Income Sources for all borrowers:

- If you receive Social Security, disability or death benefits, pension, public assistance or unemployment income, send your benefits statement; proof of monthly insurance benefits or government assistance (if applicable) or letter from the provider with the amount, frequency and duration of the benefit AND two 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

Financial Statements for all borrowers:

- Your 2 most recent personal checking, savings, money market, mutual fund, stock and bond statements; send **all** statement pages, even if they're blank

Hardship Documentation

- The required documentation listed for the hardship reason(s) you selected in Section B of the Request for Mortgage Assistance

Legal Documents (if applicable)

Divorce or legal separation:

- Your divorce decree or separation agreement; current credit report showing divorce, separation or non-occupying borrower or quitclaim deed
- 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.**

Death of a borrower:

- Copy of the death certificate or obituary or newspaper article reporting the death

Income from rental properties:

- Copy of one of these documents showing rental income: current rental agreement(s) or handwritten lease agreement(s)/contract(s)
- Copies of two canceled checks or two most recent bank statements showing rental and/or boarder income (we will not accept handwritten receipts); send all statement pages, even if they're blank

Documents related to your property

If you pay your property taxes and/or insurance directly to the provider and not into an escrow account as part of your monthly mortgage payment:

- Copy of current property tax bill and proof of payment, such as a canceled check
- Proof of payment of homeowner's/property insurance, such as a canceled check and declaration page showing amount due

If you have flood insurance:

- Copy of your current policy **or** declaration showing proof of flood insurance

If your property is in a Homeowners or Condominium Association:

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

Questions about collecting your documents and completing the forms? Call our Credit Services team at (408) 731-4130.

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