305-980-1313 · support@keepourhome.info · www.keepourhome.com

FREE CHECKLIST — H1

What your lender needs — and how to prepare a strong application

PERSONAL & FINANCIAL DOCUMENTS

- Government-issued photo ID (driver's license or passport)
- Social Security numbers for all borrowers
- 2 most recent pay stubs (all borrowers)
- Last 2 years of federal tax returns (signed)
- Last 2 years of W-2s or 1099s
- Last 2–3 months of bank statements (all accounts)
- Most recent mortgage statement
- List of all monthly expenses (utilities, insurance, debts)

HARDSHIP DOCUMENTATION

- Hardship letter (signed & dated)
  Explain the reason: job loss, medical, divorce, reduced income, etc.
- Supporting documents for hardship
  Layoff notice, medical bills, divorce decree, etc.
- Proof of any unemployment or disability income
- Documentation of any rental income (if applicable)

PROPERTY DOCUMENTS

- Current homeowner's insurance declarations page
- Most recent property tax bill
- HOA statements (if applicable)
- Copy of your original mortgage note and deed

SUBMISSION & FOLLOW-UP

- Complete lender's official modification application form
- Keep copies of everything submitted
- Get a fax/email confirmation of submission
- Follow up every 5–7 business days
- Document every call: date, time, rep name, what was said

PRO TIPS FROM KEEP OUR HOME

- Never miss a document — incomplete packages get denied or delayed.
- Your hardship letter should be 1 page, factual, and specific.
- Call us at 305-980-1313 — we prepare and submit these packages for you.

Need help? Call us FREE: 305-980-1313 | www.keepourhome.com