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

FREE CHECKLIST — H2

Temporarily pause payments during a hardship — here's how to qualify

BEFORE YOU CALL YOUR LENDER

- Know your loan servicer's name and phone number
- Have your mortgage account number ready
- Determine length of hardship (3, 6, or 12 months needed)
- Prepare a brief explanation of your hardship situation

DOCUMENTS TO HAVE READY

- Recent pay stub or proof of reduced/lost income
- Hardship letter (brief: 1 paragraph is fine for forbearance)
- Most recent mortgage statement
- Bank statements showing reduced cash flow

DURING & AFTER FORBEARANCE

- Get the forbearance agreement IN WRITING before stopping payments
- Confirm: is it a pause or a deferral added to the back of the loan?

  These are very different — confirm in writing.
- Understand your repayment options: lump sum, repayment plan, or loan deferral
- Set a calendar reminder at month 2 to start planning your exit strategy
- Never assume silence from the lender means approval

AFTER FORBEARANCE ENDS

- Request a written exit strategy from your servicer before the period ends
- If you can't resume full payments, apply for a loan modification immediately
- Document all calls and keep copies of all written agreements

PRO TIPS FROM KEEP OUR HOME

• Get everything in writing — verbal agreements are worthless in foreclosure.

• A forbearance is not forgiveness — you will owe those payments eventually.

• We negotiate forbearances and plan your exit strategy. Call 305-980-1313.

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