

Checklist for Hardest Hit Funds/NCHFA Foreclosure Prevention Programs

Please bring driver's licenses for all applicants, social security cards for all adult family members living in the home, and the following:

- Most recent monthly mortgage statement and foreclosure correspondence received to date
- Information about other mortgages on your home, if applicable
- Two months consecutive pay stubs for all adult occupants
- Last two years of tax returns (5 years required for self-employed applicants)
- If self-employed, the most recent quarterly or year-to-date profit and loss statement
- Documentation of income you receive from other sources (alimony, child support, social security, etc.)
- Two most recent bank statements for all accounts
- A utility bill showing homeowner name and property address
- Unemployment benefits letter, if applicable
- Account balances and minimum monthly payments due
- Information about your savings and other assets
- Hardship letter-signed and dated: A letter describing any circumstances that caused your income to be reduced or expenses to be increased (job loss, divorce, illness, sickness, etc.)
- General Warranty Deed
- Most Current Deed of Trust
- Most Current Promissory Note
- Modification agreements you have accepted