



We are gladly here to help you; however, we are counting on you to participate in these efforts with us; together as a team we aim to resolve your mortgage and family stability.

Please bring copies for us to keep of the following:

- Foreclosure Notice, **Notice of Default**, or **Notice of Trustee Sale** (*if applicable*)
- Last year's federal income tax returns (Schedule SE, P&L, C, 1099, etc)
- Last year's W2 forms (*if applicable*)
- Last 2 months of pay stubs or **documented income**
- Last 2 months of bank statements
- Property tax bill
- Most recent mortgage statement(s)
- Homeowner's insurance declaration page (*if applicable*)
- Most recent homeowner's insurance monthly billing statement (*if applicable*)
- Most recent utility bill
- All** letters from your mortgage lender
- All** Deeds of Trust, Riders, Notes, and loan contracts (including Home Equity Lines of Credit)
- Hardship letter: This is a letter is written by YOU, the homeowner, and is required by servicers / mortgage companies in order to consider a work out plan with the homeowner. The purpose of a hardship letter is to explain why you were or are unable to make your mortgage payment. Include your servicer, loan number, social security number, and a current phone number for the servicer to reach you.

Important issues to address in a hardship letter:

1. Describe the situation that caused you to miss a mortgage payment
 2. When did this event occur?
 - a. Is the situation expected to be temporary?
 3. Was there an increased in expenses because of the situation?
 - a. How much of a monthly increase? List increased expenses.
 4. Did you experience any loss or reduction in income?
 - a. How much of a monthly reduction? List any lost or reduced income.
 5. Why do you think the default is behind you?
 6. How do you plan to pay all future obligations?
- Be prepared to possibly pay for a soft pull tri-merge credit report at our office the day of your appointment (soft pull means it does not affect your credit).
- Make check or money order payable to Willamette Neighborhood Housing Services.
\$25.75 for joint tri-merge credit report (applies to married couples ONLY).
\$13.00 for individual tri-merge credit report.

Please call or email if you have any questions or concerns. Thank You!

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