



## ***Preparation for Meeting with A Housing Counselor or Lender***

---

### ***What you'll need for your meeting with a nonprofit housing counselor or lender***

---

- ✓ Provide your most recent mortgage statement or payment coupon
- ✓ Gather and provide all mortgage documents given to you before and at the closing for your current loan.
- ✓ Gather and provide all mail you may have received from your lender about mortgage lateness, including any letters regarding potential foreclosure actions.
- ✓ Draft a hardship letter  
What is a hardship letter? A hardship letter is required by most lenders before they will consider offering relief to borrowers. The letter can be handwritten. The letter must include this information:  
  
*"I would like to stay in my house."  
"I fell behind on my mortgage as of \_\_\_\_\_ date."  
"The reason I fell behind is \_\_\_\_\_."  
"My situation has changed, and I will be able to make my mortgage payment because\_\_\_\_\_."*
- ✓ List all your monthly expenses.
- ✓ Gather the pay stubs for all household earners for the two most recent pay periods, and a copy of your last two months bank statements.

*Keep in mind, the counselor or lender may request other documentation*