

PRESIDENT OBAMA'S HOME AFFORDABLE MODIFICATION PROGRAM

The **Home Affordable Modification** program will help 3 to 4 million at-risk homeowners avoid foreclosure by reducing their monthly mortgage payments.

HOW IT WORKS:

- Provides incentives to mortgage lenders to reduce the monthly mortgage payments of qualified homeowners to an affordable level
- Provides additional financial incentives to these homeowners to make their payments on time

WHO IS ELIGIBLE:

To qualify for a Home Affordable Modification, homeowners must:

- Be an owner-occupant of a one-to-four unit property
- Have an unpaid principal balance that is equal to or less than \$729,750 (higher for two to four unit properties)
- Have a loan that was originated before January 1, 2009
- Have a mortgage payment (including taxes, insurance, and homeowners association dues) that is more than 31% of gross (pre-tax) monthly income
- Have a mortgage payment that is no longer affordable, perhaps because of a significant change in income or expenses (applicants will be screened for financial hardship)
- Have income that will allow them to make ongoing monthly mortgage payments

HOMEOWNERS INTERESTED IN A HOME AFFORDABLE MODIFICATION SHOULD:

- Assemble current income and mortgage information
- Contact their lender directly to see if they qualify for a loan modification under the Home Affordable Modification program
- Attend the "Fix Your Mortgage Event" on May 2nd at the Chicago Police Department Training Academy, 1300 W. Jackson Blvd.

For more information, go to: www.makinghomeaffordable.gov



CITY OF CHICAGO
RICHARD M. DALEY, MAYOR

President Obama's Home Affordable Modification Program

Do-It-Yourself Kit

What is it? Announced on March 4, 2009, President Obama has invested \$75 billion in helping homeowners avoid foreclosure. For approximately 3 to 4 million families, he is proposing a government subsidy to your lender in exchange for lowering your monthly mortgage payment to an affordable level.

How does it work? The Plan works by incentivizing your lender to reduce the monthly mortgage payment (*including* principal, interest, monthly property tax and homeowner's insurance escrow, and condo assessments) on 1st mortgages to 31% of the household's gross monthly income. If you are approved, you will be placed on a 3-month trial plan. If you make each payment on time, the modification will be extended for 5 years. At the end of the 5 years, your interest rate can go up 1% per year until it reaches the market rate at the time you got the modification (@ 4.75% if you got the modification today). A few other terms apply:

- 1) Your taxes and insurance will be escrowed;
- 2) Accrued interest and lender expenses (attorney fees, etc.) will be added to your outstanding principal balance, all late fees will be waived;
- 3) There is no fee for getting the modification;
- 4) Pending foreclosures must be postponed during the evaluation and trial period; and
- 5) If, after the modification, your mortgage payment and other credit report debt exceed 55% of your gross monthly income, you must agree to credit counseling with a HUD-Certified Housing Counseling Agency.

How Will My Payments Get Lowered? Your lender can lower your mortgage payment to 31% of gross monthly income by taking 3 steps. Remember that your lender will only do what is necessary to make your payment equal to 31% of gross monthly income and no more.

- 1) lowering your interest rate to as low as 2%;
- 2) extending the length of the loan to 40 years; and

- 3) Reducing or deferring principal if you have substantial negative equity.

Do I qualify? To determine if you qualify under the Plan, see if you meet all of the following criteria:

- 1) Owner-occupied 1-4 unit property;
- 2) Home 1st mortgage loan is under \$729,750 (1 unit), \$934,200 (2 units), \$1,129,250 (3 units), \$1,403,400 (4 units);
- 3) Loan originated before January 1, 2009;
- 4) Homeowner has income that will support monthly mortgage payments at 31% of gross monthly income;
- 5) Loan is not FHA or VA insured;
- 6) You have a Hardship such as a loss of income, change in circumstances (such as divorce), or increase in expenses; and
- 7) Your current 1st mortgage PITIA payment is over 31% of your gross monthly income

Next, to determine if you have enough income to support the monthly mortgage payment at 31% of gross monthly income, do the following basic math:

Step 1: Calculate 31% of GMI (Gross Monthly Income) \$_____

Step 2: Subtract monthly property tax payments \$_____

Step 3: Subtract monthly homeowner's insurance payment \$_____

Step 4: This equals available funds for P&I Payment \$_____

Step 5: Principal balance divided by 1,000 * 3.7 \$_____
(this equals the potential P&I payment at 2%)

If Line 5 is equal to or less than Line 4, you should qualify.

Proceed to Next Page →

How Do I Apply? Application for the Plan is free but you must take several steps. While this may seem like a lot of work, your home is your most important investment and you should do everything to save it from foreclosure.

- 1) Sign the IRS 4506-T Form enclosed with this How-To Kit. This is an authorization for IRS to send your lender a copy of your tax return;
- 2) Gather the two most recent pay stubs for each person on the loan (use all sources of income including social security, pension, alimony, etc.);
- 3) Gather statements from:
 - A. Mortgage Insurance Premiums;
 - B. All installment debt payments (i.e., student loans, car payments);
 - C. Minimum credit card payments;
 - D. Car Lease payments;
 - E. Alimony or child support payments; and/or
 - F. Information on any other properties you own;
- 4) Fill out the Hardship Affidavit included in this How-To Kit. The Affidavit will explain to your lender why you need help;
- 5) Call your lender and ask to be sent an application form for President Obama's Home Affordable Loan Modification Program;
- 6) Fill out the Application completely; and
- 7) Fax or mail the completed Application along with all of your supporting documentation to your lender along with the enclosed Cover Letter.

Home Affordable Modification Program Hardship Affidavit

Borrower Name (first, middle, last): _____ Date of Birth: _____
Co-Borrower Name (first, middle, last): _____ Date of Birth: _____
Property Street Address: _____
Property City, ST, Zip: _____
Servicer: _____
Loan Number: _____

In order to qualify for _____'s ("Servicer") offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower
Yes ☐ No ☐
Co-Borrower
Yes ☐ No ☐

My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."

Yes ☐ No ☐ Yes ☐ No ☐

My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."

Yes ☐ No ☐ Yes ☐ No ☐

My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."

Yes ☐ No ☐ Yes ☐ No ☐

My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."

Yes ☐ No ☐ Yes ☐ No ☐

My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."

Yes ☐ No ☐ Yes ☐ No ☐

There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer		Interviewer's Name (print or type)	
<input type="checkbox"/> Face-to-face interview		Interviewer's Signature	
<input type="checkbox"/> Mail		Date	
<input type="checkbox"/> Telephone		Interviewer's Phone Number (include area code)	
<input type="checkbox"/> Internet		Name/Address of Interviewer's Employer	

Borrower/Co-Borrower Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.

8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.
9. I/we authorize and consent to Servicer disclosing to the U.S. Department of Treasury or other government agency, Fannie Mae and/or Freddie Mac any information provided by me/us or retained by Servicer in connection with the Home Affordable Modification Program.

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

E-mail Address: _____

E-mail Address: _____

Cell Phone # _____

Cell Phone # _____

Home Phone # _____

Home Phone # _____

Work Phone # _____

Work Phone # _____

Social Security # _____

Social Security # _____

Explanation: _____

Request for Transcript of Tax Return

► **Do not sign this form unless all applicable lines have been completed.**
Read the instructions on page 2.

► **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

- 6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► _____
- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐
- b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days ☐
- c Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days ☐
- 7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days ☐
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

- 9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

____ / ____ / ____ ____ / ____ / ____ ____ / ____ / ____ ____ / ____ / ____

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ()
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

Note. You can also call 1-800-829-1040 to request a transcript or get more information.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

Be Prepared To Fix Your Mortgage

REQUIRED DOCUMENTS CHECKLIST

Homeowners should provide **two copies** of these documents for all borrowers on the loan:

PROOF OF INCOME (for all borrowers on the loan)

- ☐ Most recent tax return
- ☐ Pay stubs (2 most recent)
- ☐ *If you receive alimony or child support*, please bring proof, such as copy of judgment letter
- ☐ *If you receive Social Security income*, please bring proof, such as an award letter
- ☐ *If you receive income from other sources*, please bring proof/documentation
- ☐ *If you are self employed*, please bring documentation of income, such as profit/loss statement, etc.

MORTGAGE INFORMATION

- ☐ Most recent mortgage statement (First Mortgage)
- ☐ *If you have a second mortgage*, please bring most recent mortgage statement

SAVINGS/ASSETS

- ☐ Bank statements (last 2 months)

EXPENSES

- ☐ Account balances and monthly payments on other debts including: credit cards, student/personal loans, auto loans, child support, alimony, property taxes, and homeowner association/condo fees.

FIX YOUR MORTGAGE

Overview

- On May 2 from 9 AM to 2 PM the City is proud to host the “Fix Your Mortgage” Event at the Chicago Police Department Training Academy (Police Academy) at 1300 W. Jackson.
- The event is designed to help Chicagoans determine if they are eligible for help under the federal government’s recently-announced foreclosure assistance plan and to ensure they get into affordable, sustainable fixed-rate mortgages.
- This event is designed to help residents get the assistance they need in order to stay in their homes. There is nothing embarrassing about needing to use these services. These programs are designed to help folks stay in their homes and the City is proud to help facilitate that.
- The event is held in partnership with Neighborhood Housing Services of Chicago; Attorneys' Title Guaranty Fund; and The John D. and Catherine T. MacArthur Foundation.
- It is important that residents bring required materials to the event. They are:
 - Information about the monthly gross (before tax) income of all the borrowers on your loan, including recent pay stubs if you receive them or documentation of income you receive from other sources.
 - Your most recent income tax return.
 - Information about any second mortgage on the house.
 - Account balances and monthly payments on all your other debts such as student loans and car loans.
 - Account balances and minimum monthly payments due on all of your credit cards.
- At the event, HUD certified counselors and pro-bono real estate attorneys will review paperwork and complete a list to determine if the borrower qualifies for assistance under the plan.
- President Obama’s Homeowner and Stability Plan, known as Making Home Affordable was announced earlier this month. Website: www.makinghomeaffordable.gov

- The program has two primary parts: a \$75 billion Loan Modification Program that is expected to help four million homeowners currently in or at-risk of foreclosure modify their loans; and \$200 billion for re-financing, allowing homeowners who were previously unable to refinance their mortgage because the value of their home has dropped to do so. This event will focus only on the part of the Obama plan that deals with modifying loan agreements.
- Any bank that receives federal money under the Treasury Department's \$700 billion financial rescue program is required to participate.
- There are five more in the City's series of Borrower Outreach Days between April and December. The city has sponsored 14 of these events since 2007 and provided help to more than 3,200 homeowners.

Este Preparado Para Arreglar Su Hipoteca

LISTA DE DOCUMENTOS REQUERIDOS

Dueño de casa debe traer **dos copias** de estos documentos para todos los prestatarios en el préstamo:

PRUEBA DE INGRESOS (para todos prestatarios en el préstamo)

- ☐ Impuestos federales más recientes
- ☐ Talones de cheque (los 2 mas recientes)
- ☐ *I Si usted recibe pensión o manutención de hijos, favor de traer prueba, como copia de carta de orden judicial*
- ☐ *Si usted recibe los ingresos de seguro social, favor de traer prueba, como una carta de otorgo*
- ☐ *Si usted recibe cualquier otro ingreso, favor de traer prueba/documentación*
- ☐ *Si usted tiene su propio negocio, favor de traer documentación de ingresos, declaración de ganancias-perdidas, etc.*

INFORMACION DE HIPOTECA

- ☐ Estado de cuenta mas reciente de su hipoteca (Primera Hipoteca)
- ☐ *Si tiene una segunda hipoteca, favor de traer estado de cuenta mas reciente*

AHORROS/BIENES

- ☐ Estados de cuentas bancaria (últimos 2 meses)

GASTOS

- ☐ Saldos de cuentas y pagos mensuales en otras deudas incluyendo: tarjetas de crédito, prestamos estudiantiles o personales, pago de auto, manutención de hijos, pensión, impuestos sobre la propiedad y honorarios de asociación/condominio