**Loss Mitigation / Mortgage Mediation**

**Document Filing Guide[[1]](#footnote-1)**

**Best Practice re Submission of Documents:**

* Submit all of your financial documents at the same time
* Submit the most recent documents available
* Write your loan number on the top right of each page submitted
* Do not fold pages or use staples
* Sign and date all forms and fill in completely unless instructed otherwise
* Submit financial information for each household member who contributes to loan payments even if not named on the loan

**Documents the Lender is Likely to be Require:**

* a Request for Modification and Affidavit (RMA) or an alternative, analogous form required by the particular creditor;
* an IRS form 4506T (with § 5 left blank);
* the 2 most recent bank statements for each account on which the debtor is a signatory (all pages; no computer print-outs);
* the 2 most recently filed federal tax returns with affidavit affirming that the debtor has signed and that these are true and correct copies of what the debtor has filed;
* a copy of the Schedules I & J filed with the bankruptcy petition, and, if the bankruptcy case has been pending more than 60 days, amended Schedules I & J showing income and expenses as of the date of the Motion for Mediation;
* a Dodd-Frank Certification;
* the debtor’s 2 most recent electric utility bills;
* the debtor’s current property tax bill;
* a copy of the debtor's current driver's license or a statement from the debtor affirming s/he does not have a driver’s license
* the debtor’s homeowner’s insurance declarations page;
* a contribution letter from any household member who, though not liable on the loan, has been contributing to loan payments, specifying the amount of any continuing contribution, and other income information from that person and their consent to any credit check required by the creditor;
* the debtor’s payment advices representing the most recent 30 consecutive day period;
* if the debtor is self-employed, profit and loss statements for the last 2 quarters and for the year-to-date, and the most recent 4 months of business bank statements (all pages; no computer print outs);
* if the debtor receives social security, disability, pension, or other public assistance benefits, the award letter and the most recent benefit statement;
* if the debtor owns real property that the debtor rents, including rental of part of the property subject to the mediation, a copy of the current rental agreements (or an affidavit describing lease terms), a listing of monthly rental income, and two months’ canceled rent checks;
* if the debtor is divorced, a copy of all divorce decrees and all separation agreements signed by the debtor in the past eight years, and a copy of any quitclaim deed to the occupant spouse;
* a statement describing any alimony and/or child support award paid to either debtor, if the debtor wishes to have that income considered; and
* a statement articulating whether the debtor is a member of a homeowners’ association.

1. This Loss Mitigation / Mortgage Mediation Document Filing Guide is for reference only; it is not to be filed with the Court. [↑](#footnote-ref-1)