

Mortgage Mediation Document Filing Guide *

- 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

Required Documents:

- ☐ a request for Modification and Affidavit (RMA) or alternative form required by the Creditor;
- ☐ a form 4506T (with § 5 left blank);
- ☐ a fully completed Financial Worksheet with all items required by that worksheet;
- ☐ the two most recent bank statements for each account on which the Debtor is a signatory (all pages; no computer print-outs);
- ☐ the two 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, PLUS 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 Certificate;
- ☐ a Hardship Letter specifying the circumstances pertinent to the Debtor;
- ☐ the Debtor's most recent electric utility bill;
- ☐ the Debtor's current property tax bill;
- ☐ the Debtor's homeowner's insurance declarations page;
- ☐ a contribution letter from each household member who is not on the loan, but has been contributing to loan payments, specifying the amount of any continuing contribution;
- ☐ the Debtor's paystubs 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, including rental of part of the property subject to the mediated mortgage, a copy of the current lease agreements (or an affidavit describing lease terms), a listing of monthly rental income, and two months' cancelled rent checks;
- ☐ if the Debtor is divorced, a copy of all divorce decrees involving and all separation agreements signed by the Debtor in the past 8 years, and a copy of all quitclaim deeds to the occupant spouse; and
- ☐ a statement describing any alimony and/or child support award paid to either Debtor, if the Debtor wishes to have that income considered.

* This Mortgage Mediation Document Filing Guide is for reference only; it is not to be filed with the Court.