



Millennium

Refinance Short Pay or Short Sale Homeowner Counseling Checklist

Here is a short list of what you'll need to start an evaluation:

Homeowner

- Handwritten "Hardship Letter" explaining reason for credit situation
- Proof of Hardship, Listed in Letter
- Financial Cash Flow Budget worksheet
- Complete Federal Tax Returns for last two years signed by taxpayer (including all schedules)
- Standard Loan Application
- Most recent 2 Pay Stubs
- Last 2 years W-2's and or tax returns
- Most recent 2 Bank Statements
- Most recent copy of mortgage payment statements for all loans
- Copy of Credit Report and / or Letter of Credit Denial
- Copy of Notice of Default
- Approval Authorization Form to speak to collection department and loss mitigation counselor

Counselor Agent

- Listing Agreement
- Listing Agreement Addendum for weekly sale price adjustment
- Open current Preliminary title report
- Broker Price Opinion
- Escrow Estimated HUD-1 based on listing price
- Complete HUD Form 56142

I have received a copy of this list.

Homeowner

Date

Homeowner

Date