



Dear Homeowner,

Thank you for contacting Open Communities. We are committed to preserving homeownership, and we congratulate you for taking the first step towards preserving your home. We are happy to help guide you but we will need your help to move toward a successful resolution of your housing situation.

We need clear copies of the following information from you **before we schedule a counseling appointment.**

1. Most recent mortgage statement(s).
2. All active bank account statements for last 2 months (checking, savings, other).
3. Most recent 2 years of filed taxes, with Page 2 signed and dated by all filers.
4. Pay stubs* for the last 2 months for ALL income providers** in the property.

*If you or any borrower are self-employed, please provide a profit and loss statement for the most recent business quarter (profit and loss template available upon request).

**This includes non-borrower contributors, or anyone not named on the loan who contributes to the monthly mortgage payment and resides in the property.

5. Proof of any other income (child support, alimony, SSI, disability, rental income, cash payments for work. *Please include a copy of the rental agreement if you board a renter*
6. Hardship letter. This is a letter written by the homeowner which both explains the financial situation—why you fell behind, if so—and explains the beginning and duration of the hardship.
7. Most recent utility bills (Gas, electric, water, etc.).
8. Property tax bills if the payments are not escrowed.
9. Proof of payment of homeowner's insurance and/or Homeowner's/Condo Association fee (if applicable).
10. Any important communication with lender/servicer (letters, court papers, etc.).
11. Request for Financial Form (Included below, please fill out with your average monthly budget).

12. Copy of credit report (can be obtained for free from www.annualcreditreport.com).

13. Original loan documents (these can be obtained by calling your servicer):

- a. HUD-1A Settlement Statement,
- b. Good Faith Estimate,
- c. 1003 Loan Application,
- d. Truth in Lending Statement.

Once we receive your documents via mail or in-person delivery (**NOT via e-mail or fax**), we will contact you to schedule an appointment time. Our office in Evanston is accessible to people with disabilities, but if you are nonetheless unable to come to the office for an in-person counseling session, we will work with you to schedule an alternative location.

Please note: Documents will be checked prior to appointment. **Do not** send confidential documents via e-mail, as your identity could be easily stolen and/or hacked.

If we do not receive a response within 30 days of the date of this letter, we will close out the case.

We look forward to working with you.

Jasemen Hatcher
Intake Specialist & Foreclosure Prevention Housing Counselor