



# HOMEOWNER'S DOCUMENT CHECKLIST

Date: \_\_\_\_\_ Owner: \_\_\_\_\_

Address: \_\_\_\_\_

Prepared by: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

In order to have the opportunity to negotiate with your lender we will need to have the following documentation. Please note, when we get a contract we may need updates on each item so please make certain you set aside statements and paycheck stubs as you get them. Most recent mortgage statement for all mortgages

- ◆ Two months checking account statements (all borrowers if separate)
- ◆ Two months saving account statements (all borrowers if separate)
- ◆ Two month other account statements (all borrowers if separate)
- ◆ Last two paycheck stubs (all borrowers)
- ◆ Two years tax returns
- ◆ Hardship Letter
- ◆ Financial Worksheet
- ◆ Other: \_\_\_\_\_
- ◆ Other: \_\_\_\_\_
- ◆ Other: \_\_\_\_\_

Please fax or email the above documents to:

Fax: **(407) 373-2350**

Email: [Dina@MyRealEstateOrlando.com](mailto:Dina@MyRealEstateOrlando.com)



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## YOUR Immediate Action is Required

Early in the default process you can still come back from the brink if you haven't missed more than a couple of monthly payments and your lender hasn't spent too much trying to get you back in line.

Remember, the foreclosure fees start to increase as the process goes on. This is why it is so important to not let this go on. As soon as you know that you are falling behind, let your lender know. No one wants to talk to their lender about missed payments, but it can be one of the most important steps you take. The longer you wait, the more difficult it becomes to solve your problem.

**Lender's time chart** (keep in mind not all lenders work the same)

**16 days late** --- Lender will try to get in touch with you and figure out a way to bring the payments current.

**30 days late** --- Lender's collection attempts gets aggressive

**31 to 90 days late** --- Lender will refer the mortgage to an attorney or other representative, who will initiate the formal foreclosure process.

**90 or more days late** --- Lender will record your delinquency as a public notice of default. Two things then happen. The foreclosure department is moving as quickly as possible to get to the foreclosure sale and the "loss mitigation" department is working with you to try to do a workout.

It is up to you to take the necessary actions to get back on track with the lender. Never ignore your problem, ***you must take ACTION NOW!***