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Foreclosure Mediation Checklist

Submission Date _____ DOCKET NO: F | | | | | | | – | | |

Borrower and Co-Borrower Information

Borrower's Name _____ Co-Borrower's Name _____

Subject Property Address

Street Address _____

City _____ State _____ Zip Code _____

Lender

Foreclosure Mediation Documents - Write the loan number on the top of every page.

- ☐ Mediation Request Statement - signed and dated. (njcourts.gov/forms/11270_hud_njhmfa_borrower_instruct.pdf)
- ☐ Hardship letter - signed and dated.
- ☐ Request for Mortgage Assistance Form (fill out carefully) - signed and dated. Contact the lender or lender's attorney, by phone or by visiting and reviewing the lender's website to obtain this form.
- ☐ Dodd Frank Certification - signed and dated. Contact the lender or lender's attorney, by phone or by visiting and reviewing the lender's website to obtain this form.
- ☐ Paystubs for each wage earner totaling one **current** month of income.
- ☐ List of recurring monthly expenses - signed and dated.
- ☐ Copies of all W-2's, for the last **2** years.
- ☐ Federal Tax Returns for the last **2** years (include all pages and schedules) - signed and dated.
- ☐ Provide copies of all bank statements and all accounts, for the last **2** months. Make sure to include **all** pages, even if they are blank. (**Remember to write the loan number on EVERY page**.)
- ☐ Tax Form 4506-T or 4506T-EZ - signed and dated. To access this form go to www.irs.gov and select the "Forms & Instructions" tab, then select "Form 4506-T" under "Popular Forms, Instructions & Publications."
- ☐ Provide a copy of your most recent Gas and Electric bill; verifying that the home is the primary address.
- ☐ If you or anyone in your household receives social security, pension income, or disability of any kind, provide a copy of the most recent award letter(s), and circle the direct deposit of these funds into your bank account on your statements.
- ☐ If you receive alimony and/or child support, please provide a copy of your divorce/separation decree and a copy of the court order with the amount of your child support and/or alimony. If the funds are directly deposited into a bank account, please circle these deposits on the statements.
- ☐ Rental income must be documented with a rental agreement - signed and dated. Rental income must be circled on bank statements appearing as deposits on a monthly basis (cash rental receipts are not acceptable).
- ☐ If someone else in your household, who is not on the mortgage, contributes financially to the household please provide a letter stating how much this person contributes to the household each month. **Each of you** must sign and date the letter (this may include your spouse).

Self-Employed Borrowers - In addition to items listed above, please submit the following:

- ☐ Year to date Profit and Loss statement.
- ☐ Provide copies of all bank statements and business accounts for the last **4** months. Make sure to include **all** pages, even if they are blank.