

BERKS COUNTY MORTGAGE FORECLOSURE DIVERSION PROGRAM

FORECLOSURE PREVENTION CHECKLIST

TO: _____
 Name of lender (same as "Plaintiff" on foreclosure complaint)

FROM: _____
 Print your name(s)

PROPERTY: _____
 Address of your property

I/We are enclosing the following documents for a mortgage modification request (checked off if included). *[Keep a copy of this list and each document you send for your own records.]*

<u>DOCUMENT</u>	<u>EXPLANATION</u>	<u>CHECK OFF</u>
Request for Modification and Affidavit (RMA)	Included. Fill in all the blanks. Sign.	_____
Dodd-Frank Certification	Included. Fill in all blanks. Sign.	_____
IRS Form 4506-T	Included. Complete the information at the top of the page. On line item 6 write in "1040", check box 6a, and on line item 9 write in the two most recent tax years.	_____
Hardship letter	No more than one page in length. Give details of: the initial hardship; if your situation has improved or become worse; and why you believe you will be able to make the modified payments once your loan modification is approved.	_____
Valid copies of documents that support your hardship claims.	Such as a pink slip from your work (or, unemployment compensation determination), divorce papers, hospital bills, death certificate, etc.	_____
Federal Income tax returns and W-2's or 1099's for past two years.	If you have not filed your income taxes, provide a letter of explanation and a copy of your extension if you have filed for one. Do not include state tax returns.	_____
Most recent pay stubs for past two months, consecutive; and any other sources of income.	<u>Include for "other sources:</u> Social Security benefits, pensions, alimony, unemployment compensation, worker's compensation, dividends, interest received, and any other income.	_____
Most recent bank statements for two months.	All accounts, every page. Account histories are not acceptable.	_____
Most recent mortgage statement	Every mortgage on your property.	_____
Most recent property tax bills.	For every property you own.	_____
Most recent homeowners' insurance declaration page.	If lender has not taken over your homeowners' insurance.	_____
Most recent homeowners' association (HOA) statement		_____
A recent utility bill (preferably electricity or gas).	A utility bill in your name will prove occupancy.	_____

Please send me any additional documents that your require me/us to complete.

IMPORTANT NOTICE:

A COPY OF THIS LIST, AND THE DOCUMENTS LISTED, MUST BE SENT TO PLAINTIFF'S ATTORNEYS OF RECORD BY REGULAR U.S. FIRST CLASS MAIL POSTMARKED NOT LATER THAN FORTY (40) DAYS FROM THE DATE OF THE CONCILIATORY CONFERENCE SCHEDULING ORDER.