

Dear Homeowner,

Thank you for selecting our agency, Housing Opportunities of Northern Delaware, Inc., to complete your Mortgage Foreclosure Prevention/Mortgage Default Counseling.

It is imperative that we review your mortgage payment history, savings, and budget plan to view options available to you. Our goal is to save your financial investment—your home.

Please gather and make **copies** of the following documents for your appointment scheduled for \_\_\_\_\_.

The appointment should last about two hours. We will contact your mortgage servicing company and arrange follow-up meetings to resolve your problem.

- Photo ID and Social Security Card
- Pay Stubs [One Month]
- Checking & Savings Account Statement/s [One Month]
- Most recent year's Tax Return (if self-employed, two years most recent Tax Returns and YTD P&L certified true & correct)
- Credit Report/with Scores [ If we obtain, \$20.00-\$30.00]
- List of All Monthly Expenses
- Copy of Utility Bills [One Month]
- Credit Explanation/ Hardship Letter, including documentation supporting why the delinquency occurred
- Copy of Deed to Property
- Homeowner's Insurance [Declaration Page]
- Copy of Mortgage Note
- Copy of current Mortgage Statement(s) and/or Delinquency Letter
- Additional income verification if applicable, i.e. child support, boarder/renter, Social Security, pension

Enclosed you will find additional forms to fill out. Please read the information carefully and complete all required documents prior to your appointment. Please note that this program is one of several alternatives that could assist you in saving your home.

If you have any questions, please contact our office at (302) 429-0794. PLEASE CALL TO CONFIRM YOUR APPOINTMENT 24 HOURS PRIOR TO YOUR SCHEDULED APPOINTMENT.

Sincerely,

*Gladys B. Spikes*

Gladys B. Spikes  
Executive Director