

Harford County Housing Agency
15 S. Main Street, Suite 106
Bel Air, Maryland 21014
410-638-3045
Fax: 410-893-9816

DEFAULT COUNSELING DOCUMENT CHECKLIST

Please provide photocopies of the following items for your counseling session to leave with the Housing Agency for your file.

1. Request a loss mitigation packet from your mortgage company (if 3 or more months behind in payments).
2. A detailed letter of explanation that gives a complete picture of your current situation and reason/s for default. Also, please include any supporting documentation for items mentioned in your letter.
3. A list of your monthly income and expenses (Monthly Expenses Worksheet)
4. Copies of your last two (2) pay stubs or monthly sources of income for all household income.
5. Copies of your last two (2) months bank/credit union statements.
6. Copies of your last 2 years Federal tax return including all schedules and W2's. Click www.irs.gov if you need to order.
7. Any additional documentation to support your hardship.
8. Initial loan documentation and recent correspondence from your mortgage company.

When you have assembled this information, make an appointment to meet with a housing counselor to initiate a work out plan with the mortgage company.