

Mortgage Help Document Checklist

Gather what you can. You can contact your servicer before every item is ready.

Name (optional)

Date

Check each item when you have it

- ☐ **Latest mortgage statement**
Use your servicer website, app, or mailed statement.
- ☐ **Past-due amount and itemized reinstatement quote**
Ask what it costs to bring the loan current and when the quote expires.
- ☐ **Payoff statement, if you are considering a sale**
Ask for the total to pay off the loan and the date the quote expires.
- ☐ **Foreclosure notices and important letters**
Keep all pages. Mark any response deadline or scheduled sale date.
- ☐ **Second mortgage or HELOC statements, if any**
Gather balances, past-due amounts, and notices for each loan.
- ☐ **Checking and savings balances**
Use current balances and the bank statements your servicer requests.
- ☐ **Household income records**
Gather pay stubs, benefit statements, or other proof of income.
- ☐ **Monthly debts and living expenses**
Include credit cards, car loans, food, utilities, and transportation.
- ☐ **Short explanation of your hardship**
Write what changed, when it changed, and whether it is ongoing.
- ☐ **Servicer application and any other requested records**
Ask about tax records, required forms, and how to submit them.

Still missing / where to find it / next step

Type in the fields, save a copy, and print. Or print and complete by hand.

Personal organizer only. Keep your completed copy in a safe place.

Based on the Short-Sale.com article: How to Stop Foreclosure. Additional records may be required.