

Fax, Email, Mail or bring "clear copies" of the documents listed below **Part 1** through **Part IV**. These articles are without exception required to evaluate your financial history and determine eligibility for mortgage assistance.

PART I – STANDARD DOCUMENTS AND FORMS

- Driver's License, Social Security and/or Passport:** Provide clear copies of your cards, both sides, for each borrower.
- Credit Report:** If you have applied for assistance through the Save Our Home AZ Program, your Credit Report is *FREE*. However, if an "online application" *was not* completed through the State of Arizona Department of Housing, a fee of **\$21.40 per borrower on the loan** of the mortgage *is* required. Personal check, money order or cashier's checks are accepted. Credit cards are accepted in our office *only*, not over the phone.
- Disclosure Forms:** Complete ALL of the forms listed below, which are part of this packet, to initiate your application for review. These forms must accompany Income, Banking/Financial and Additional Documents listed above.
 - a. **Privacy Policy and Practices** (read thoroughly, sign and date),
 - b. **Authorization to Run Credit Report** (read, thoroughly complete, sign and date),
 - c. **Foreclosure Mitigation Counseling Agreement** (read thoroughly, sign and date),
 - d. **Consumer Notice 2017** (read thoroughly, sign and date),
 - e. **Trellis Applicant Form** (read, thoroughly complete each section, sign and date),
 - f. **Third-Party Authorization Form** (read thoroughly, sign and date),
 - g. **4506-T form** is required from everyone in the household over the age of 18 (read, complete, sign and date),
 - h. **ADOH Disclosure** (read thoroughly, sign and date),
 - i. **ADOH Household Composition Statement** list everyone living in the household (read, complete all across, sign and date),
 - j. **Imminent Default Certificate** (read carefully, sign and date),
 - k. **Request for Mortgage Assistance (RMA)** (read, thoroughly complete each section, sign and date),
 - l. **UMA RAC Option Form** (read carefully, complete, sign and date).

PART II – INCOME DOCUMENTS

- Paystubs:** Most current 30 consecutive days worth of paystubs from "*anyone*" who lives in the household, whether or not on the loan or simply renting a room in your home.
- Additional Paystubs:** Provide the last paystub received in **2016**. Include your **W2's and 1099 for 2016** as well.
- Tax Return: 2016** Federal tax return Signed and Dated including all W2's and 1099's, if filed.
- Tax Return: 2015** Federal tax return Signed and Dated including all W2's and 1099's.
- Tax Return: 2014** Federal tax return Signed and Dated including all W2's and 1099's.
- Tax Return:** The same tax returns above are required for anyone living in the household over 18 yrs of age, including W2's and 1099's.
- Tax Return: Corporate business** filings S Corp to include partnership K-1's with your personal filing.
- Tax Extensions:** If you filed for an extension, a copy of the Extension form is required. Filed extensions must be officially filed by October **2017**.
- Tax Liens:** For IRS Tax Liens, provide a copy of your IRS Lien letter including your payment arrangement letter.
- Social Security:** Provide a copy of this years (2017) current Benefit Award Letter.
- Pension or Retirement:** Provide a copy of your Pension and/or Retirement benefit letter.
- Child and/or Spousal Support:** Copies of your official court recorded copies are required. Provide Child Support Worksheets with proof of current deposits to your account and if applicable, provide additional documents confirming amount received frequency and duration.

phone 602-258-1659

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- DES Unemployment Benefit:** Provide a copy of your "Original Determination Letter" including your Weekly Claim payment history, even if it has ended.
- Rental and Roomate:** Provide copies of the current, fully executed lease(s). Proof of rental receipt must be documented within your bank statements for a minimum of two(2) months.
- Food Stamps:** Provide copies of your benefit letter (all pages).
- Self-Employed:** Self-employed individuals must include a current "Year-to-Date" Profit and Loss Statement that is signed and dated. Year-to-Date is specific to the current year from January 1st through the current previous month.

PART III – BANKING/FINANCIAL INFORMATION

- Bank Statements:** Provide copies of current bank statement. Copies of actual bank statements are required, DO NOT send an account summary or transaction history. For online banking, select View Statements. The two (2) most current statements are necessary. If Self-Employed, 4 months of business bank statements must be provided as well.
- Letters of Explanation for Bank Deposits or Fund Transfers:** Deposits or Money Transfers, other than Paystubs, Social Security, Disability and Pension require a detailed letter of explanation for deposits over \$100.00, or transfers of any amount. Your letter of explanation must be signed and dated.

PART IV – ADDITIONAL DOCUMENTS

- Mortgage Statement:** Provide a copy of your statement for 1st and 2nd Mortgage(s). A payment transaction statement from your lender may be required. Please order one as soon as possible and submit that document separately when it arrives.
- Homeowners Association (HOA):** Provide a copy of HOA Payment History including the most current statement or coupon.
- Bankruptcy Filing:** A copy of your Discharge Letter is required. If your filing is in process and NOT discharged yet, your application will not be processed at this time until you receive your Bankruptcy Discharged Letter.
- Divorce Decree:** Provide a copy of your Court Recorded Divorce Decree. If the co-borrower is your ex-spouse, a Quit Claim Deed is without exception required. Provide copies of your Warrant Deed as well if you have one on hand.
- Death Certificate:** If the borrower/co-borrower has passed, a copy of the original Death Certification is required.
- Electric Bill:** Provide a copy of your current bill. M-Power users will bring a copy of their payment history which is available online.
- Hardship Letter:** Write a detailed summary explaining the following information: a) reason the borrower/co-borrower stopped making mortgage payment(s); and b) how many payments have been missed. Your Hardship Letter must be signed and dated. Again, the letter must be a summary. Maximum of two paragraphs, signed and dated.
- Evidence of Homeowners' Insurance:** Provide a copy of your declaration page. If your homeowner insurance payments are included in your mortgage payment, we will not require one at this time.
- Property Tax Statement:** Provide a copy of property tax statement(s) if you pay your taxes directly to the County.
- Property Tax Liens:** Provide proof that your property taxes are current.
- Notice of Trustee Sale:** Provide a copy of the most recent Trustee Sale Notice or Letter of Intent to Foreclose.

You may email all paperwork in Adobe PDF form to: yvetteu@trellisaz.org Direct Phone Line: (602) 424-4034 Fax: (602) 424-4027

**Failure to submit the documents listed on these two (2) pages
will suspend application review for mortgage assistance.**

**** Contact our office if case documents will not be ready in 4-business day. ****

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