



Documentation Needed for Loan Modification Process

- COPY OF DRIVER'S LICENSE
- COPY OF A HARDSHIP LETTER

Listed below is what the loan servicer would like to see included in homeowner's hardship letter:

Cause of the hardship (loss of job, death in the family, reduction in hours, etc.)

Why did it happen (company layoffs, household repairs, etc.)

When did it happen (date should include at least a month and a year)

How and when did the homeowner resolve the hardship (date should include at least a month and a year)

Intent – State the homeowner's intent to keep the property or not.

- COPY OF 2 MOST RECENT PAYSTUBS OR ALL INCOME DOCUMENTATION, IF AVAILABLE (IF APPLICABLE, PROVIDE AWARD LETTERS FOR ANY ADDITIONAL INCOME SUCH AS SSI, RETIREMENT, CHILD SUPPORT, FOOD STAMPS, ETC.)

*IF rental income is received, please provide a lease agreement and bank statements to show proof that rent payments are being received.

*IF Self-Employed, please provide Profit & Loss Statements for the Most Recent Quarter. (Please detail what the total income was for each month, deduct any expenses incurred for the month, and state what the net profit or loss was for the month.) Please make sure that these are signed and dated by the homeowner.
- COPY OF 2 YEARS MOST RECENTLY FILED FEDERAL TAX RETURNS (SIGNED & DATED ON THE 2nd PAGE OF 1040)
- COPY OF 2 MOST RECENT MONTHS BANK STATEMENTS
- COPY OF MOST RECENT MORTGAGE STATEMENT SHOWING PAYMENT, INTEREST RATE, AND BALANCE (INCLUDE MORTGAGE STATEMENT FOR ALL MORTGAGES RELATING TO THE PROPERTY AND ANY INVESTMENT PROPERTIES HOMEOWNER MAY OWN)
- COPY OF HOA STATEMENT (IF APPLICABLE)
- COPY OF TAX BILL & HOMEOWNERS INSURANCE DECLARATION PAGE (IF NOT ESCROWED)
- COPY OF CURRENT MONTHLY BILLS (UTILITY BILLS, PHONE BILL, CABLE BILL, ETC.)

NOTE: **WE DO NOT ACCEPT ORIGINAL DOCUMENTS. YOU MUST MAKE COPIES AND BRING THE COPIES WITH YOU TO YOUR SCHEDULED COUNSELING SESSION.**

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(919) 807-8400 Main Office line or (919) 208-2319 Appointment Scheduler