

Be prepared when you speak to your mortgage servicer or housing counselor. You'll need these documents or information:

- Loan account number _____
- The promissory note, if you have it
- Date of your last mortgage payment _____
- Amount past due _____
- All letters from your lender regarding your past-due status
- Your own documentation of any phone calls you made to the servicer, who you talked to, and what agreements were reached
- Any letters from attorneys, courts or the sheriff's office
- Coupon book or most recent monthly mortgage statement
- Name of the broker and/or original lender _____
- Homeowner's insurance policy, account number and name of insurance agent

- Last two months' pay stubs
- Proof of other income, such as alimony, child support, disability
- Last two months' bank statements
- W2s and tax returns from last year
- Your best estimate of how much you could reasonably afford for each month's house payment

- If the mortgage servicer has made an error, a description of the mistake
- Write a hardship letter, a brief, factual hardship letter explaining why you fell behind on the monthly payments, and suggest a fair, reasonable resolution to your case.