



## ESOP-Document Checklist

The following documents are required for your file. Missing documents delay ESOP in contacting your lender. This information is required by lenders to evaluate your specific financial situation. Please remember, **we cannot accept original documents**, we must have copies of each document; either a photocopy, PDF or a faxed sheet is acceptable. **We cannot make copies for you**. Originals will be returned to you for copying and this will further delay processing. Please bring all of these documents to your appointment, as a failure to do so will result in a delay in processing your file with your lender or the Save the Dream Ohio Restoring Stability program (HHF).

- If you are in foreclosure, contact your lender/servicer and request **a Reinstatement Letter**. This letter will state all funds owed on the mortgage including current payments, arrearages, late fees, penalties and legal fees.
- Write a Hardship Letter** in your own words describing the reason you need mortgage assistance and whether the hardship has ended or continues. Include in the letter the number of adults and children living in the home, the name of your lender and the loan number. Make sure you state in your letter "you want to remain in your home".

### Mortgage

- HHF-Your most recent mortgage bill** showing your loan number, unpaid principal balance, delinquency and Principal, Interest Taxes and Insurance (PITI). Include the same information if you have a **second mortgage** or an 80/20 mortgage product.
- Homeowner Association (HOA) Statement showing all current and past due amounts, if you are assessed these fees.
- HHF-Recorded Mortgage Note—**
  - o Provide page with legal description of property (often labeled as Exhibit A).

### Income

- HHF-Paystubs** for all jobs for the last **eight (8) weeks** for all adult wage earners living in the home. If you receive SSI, SSD or other Retirement benefits, your annual award statement/letter is required. 1099s are not acceptable proof of income. Verification from the court and/or ODJFS are required as proof for alimony, child support or EBT (food stamps)
- HHF-If Unemployed** provide copy of eligibility letter from ODJFS including explanation of benefits, copy of Benefits Summary page and copies of ODJFS issued pay checks for the last eight (8) weeks
- Most recent 2 years of tax returns (1040 form), including all schedules, W-2's and/or 1099's.** Please sign and date the second page of the **1040 form**. Jointly filed tax returns must be signed by both filers.
- HHF-If Self-employed** provide 6 months current **Profit and Loss** statement, six months of bank statements for business and personal accounts, plus the last two year's tax returns as stated above.

### Budget

- HHF-Current gas or electric bill.**
- All pages, even blank ones, of last two (2) months bank statements, or last (6) months of bank statements if your self employed** for all checking and savings, for all accounts. Online printouts are not acceptable unless notarized by a bank officer. If you do not have a bank account, please write a statement saying that you do not have a bank account. This statement must be signed and dated.

### Property Taxes/Insurance

- HHF-Copies of your property tax bills** for the last 12 months whether paid or not.
- HHF-The Declarations page of your current Homeowners Policy** as proof of in place insurance.

### Bankruptcy if applicable

- Discharged Chapter 7 Bankruptcy:** Copies of your discharge papers.

Mail Documents to : \_\_\_\_\_

Fax Documents to: \_\_\_\_\_

Email Documents to: \_\_\_\_\_

Office Phone Number: \_\_\_\_\_