

SERVING OUR **COMMUNITY FOR OVER 28 YEARS**

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Thank you for contacting River City CDC for Housing Counseling Services. For Delinquency/Foreclosure Prevention Counseling Services, please complete the attached forms. Below is a list of documents that you will need for your first appointment. Once you have completed the Intake Packet and gathered the forms required, please call our office at (252) 331-2925 to schedule your appointment.

TYPE OF HARDSHIP AND DOCUMENTATION NEEDED

Type of Hardship:	Documentation needed:
☐ Unemployment	Letter from previous employer (including date of termination and reason)
☐ Death of a co-borrower	Death Certificate, Will, and Estate Settlement documents
☐ Medical/Out of work due to illness or disability	 Letter from doctor (stating you are/were "unable to work since <u>DATE</u> due to medical reasons")
☐ Divorce/Separation	Separation/Divorce Agreement
☐ Increased household expenses	No hardship documentation required
Other	Written explanation describing details of the hardship and any relevant documentation
NEEDED FOR ALL CLIENTS	
• Verification of income (pay stubs for last 60 days, recent Social Security/retirement award letter, Profit and Loss Statement for current year if	

- self-employed)
- Bank statements for last 60 days
- 2017 and 2018 Tax Return (or most recently filed) **Last 5 years if self-employed
- Most recent mortgage statement
- Promissory Note (with loan closing documents or request from lender)
- Loan Modification Agreement (if applicable)
- Foreclosure notice (if applicable)

Be sure to bring the completed packet and documents to your appointment. We will be glad to make copies of your original documents.

If you have any questions at any time, please feel free to call our office at the number above.