



## CITY OF GRAND HAVEN NEIGHBORHOOD HOUSING SERVICES

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**\*Failure to provide copies of all required documents to your first appointment WILL result in your appointment being rescheduled.\***

**Required Documents** – You need to bring copies of the following documents to your **first** appointment.

- Two** months most recent bank statements.
- Two** months most recent pay stubs.
- Any and all proof of other household income, such as Social Security annual award letters, cash assistance from the Department of Human Services (DHS), etc.
- Most recent bills and statements for all expenses.
- Proof of assets, such as 401(k), life insurance policies with cash surrender values, investment, etc.
- A hardship letter which is a statement in your own words regarding your situation.
- Current month's mortgage statement and any and all correspondence from the mortgage company or its attorney, even if it's unopened, foreclosure sale notice (if applicable).
- Current month's mortgage statement and all other correspondence regarding late notices, foreclosure sale notice, etc., on second mortgages, equity loans, and equity lines of credit.
- Last year's tax return.
- You will need to know how much money you have available for a resolution to be reached with your lender.
- Detailed year-to-date Profit & Loss statement, showing wage expense as gross income (if you own your own business).
- Property Tax information
- Declaration Page (Proof of Homeowners Insurance).

Your first appointment will last 2 hours. We will discuss your situation and review the potential workout options that may be available to you. We will likely call your lender together to verify your loan status and to "get the ball rolling" on a workout plan. Due to the seriousness of the appointment, please do **NOT** bring children with you.

Please arrive on time for your appointment. Unfortunately, the demand for our service is high, and we often have a tight schedule. If at all possible, anyone who is signed on the mortgage should be at the appointment. If you have questions or concerns regarding this packet, or if you need to reschedule your appointment, please contact our office at 616-935-3270.

