

SSG Real Estate LLC

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PLEASE START GETTING THESE DOCUMENTS TOGETHER

Dear Homeowner,

The lender usually requires the following documents in order to consider a discount on the loan you have with them. Please start getting these documents together so we can provide the lender with everything they need.

- **A Hardship Letter (usually handwritten explaining why you got behind in your payments to the lender)**
- **Copies of Your Last Two Years Tax Returns (all borrowers)**
- **Copies of Your Last Two Months Bank Statements (all borrowers)**
- **Copies of Your Two Most Recent Paystubs (all borrowers)**
- **A Completed Financial Statement (shows how much money you make and what bills you pay)**
- **Copy of an Appraisal (only if you had one done recently, if not then a CMA from a Realtor)**
- **Most Recent Mortgage Statement/Coupon**
- **If you know what you owe on your taxes, water/sewer bill, condo or association fees**
- **Let us know if you have any other liens on your property**
- **Copy of your mortgage statement (if you have 2 or 3 mortgages please provide those)**