

ACTION – Housing, Inc.

425 Sixth Ave. Suite 950 Pittsburgh, PA 15219-1819

Telephone: 412/281-2102

This is to confirm your appointment in our office on _____,
20 ____, at _____ (a.m.) (p.m.). Please bring with you the following items:

1. **Note and all other documentation you received at the closing of your mortgage(s) (i.e. HUD 1, TIL, Loan Application).**
2. Any paperwork your lender(s) have sent you regarding the delinquency (i.e. forbearance agreement, modification agreement, new payment arrangement).
3. A letter of circumstance detailing why you fell behind on the mortgage.
4. Homeowners' Insurance Declaration page.
5. Current Pay stubs for 3 pay periods for everyone in the household.
6. Tax returns for the last three years.
7. Current utility bills.
8. Deed to Subject Property (Deed can be obtained from County Courthouse).
9. Billing statements for all charge accounts, outstanding loans, life, medical and/or auto insurance, cable and phone for everyone in the household.
10. If not escrowed, receipts for **paid** real estate taxes (COUNTY, LOCAL & SCHOOL). If **not paid**, bring the tax bills.
11. Checking, savings and/or credit union statements.
12. Verification of any other income (Unemployment Comp., Workers' Comp., child support, DPW, Soc. Sec., rent, etc.).
13. Social Security numbers for all individuals on the mortgage.
14. Verification of stocks, bonds, vested interest in retirement funds (IRA's, 401-K's), and cash value of life insurance policies.
15. Mortgage payment coupon book(s) or billing statement(s).
16. Proof of medical bills, child care costs and/or school tuition.
17. If applicable, information on a past or current bankruptcy filing.
18. Photo identification.

The Counseling Staff

Your counselor will be _____.

Monthly Expense Sheet

Please complete these forms prior to your appointment and bring them with you.

NAME: _____ SOCIAL SECURITY NUMBER: _____

Indicate the normal **monthly amount** of cost for each applicable expense.
(Note: Annual or quarterly expenses will need to be divided accordingly for average monthly figures)

<u>Housing Expenses</u>		<u>Living Expenses</u>			
Mortgage (1 st)	\$	Groceries	\$	Magazine Subscription(s)	\$
Mortgage (2 nd)	\$	Lunches	\$	Newspaper	\$
Real Estate/ Property Taxes	\$	Paper Goods	\$	Day Care	\$
Hazard Ins.	\$	Toiletries	\$	Gifts & Entertainment	\$
Condo Fees	\$	Alcoholic Beverages	\$	Pet Care	\$
Assoc. Fees	\$	Tobacco Products	\$	Child Support/ Alimony	\$
Electric	\$	Clothing	\$	Union Dues	\$
Gas	\$	Laundromat & Dry Cleaning	\$	Pension Contr.	\$
Oil	\$	Telephone	\$	IRA Contr.	\$
Water	\$	Cell Phone	\$	401K Contr.	\$
Sewer	\$	TV Cable	\$	Savings	\$
Trash	\$	Internet Fees	\$	Education	\$
Other	\$	Gasoline	\$	Tuition	\$
Notes & Comments:		Car Repairs	\$	Church Contribution	\$
		Bus	\$	Prescriptions	\$
		Auto Ins.	\$	Dental & Dr. Co-pays	\$
		Life Ins.	\$	Other:	\$
		Medical Ins.	\$	Other:	\$
		Dental Ins.	\$	Other:	\$

TOTAL OF ABOVE
COLUMN:\$ _____

TOTAL OF ABOVE TWO COLUMNS:\$ _____

(See next page for payments to credit cards, installment loans, etc.)

