



2320 Cutting Boulevard tel 510.237.6459
Richmond, CA 94804 fax 510.237.6482

Dear Homeowner:

We are glad you took that tough first step and contacted us about your mortgage. We understand how hard that was to do and promise to work with you to find a resolution to your situation.

To help us help you, please fill out as much as you can on the attached worksheet. Pay careful attention to the "Living Expenses" section and be as accurate as you can. This information is the key element of resolving your financial situation. If there are questions or information you don't understand, that's ok. Do your best with it and we will go through the rest of it together.

You will find there is an emphasis on being truthful. We can't help with a resolution unless we have a complete and accurate picture of your situation. **A plan based on half-truths is certain to fail.**

Return your completed application and copies (not originals) of the following documents* in this order (Be sure to write your loan number at the top of each page)

- **Property information:**
 - Copy of your Deed of Trust and/or Mortgage Note
 - Current Property Tax Bill
 - Property Insurance Statement/Bill (Homeowner's Insurance Declarations Page)
- **Mortgage Information:**
 - Current Mortgage Statement / Bill
 - Hardship Letter (Explaining the situation)
 - Notice of Default and any correspondence from the mortgage company or its attorney, even if it's unopened
- **Income & Asset Information:**
 - Banks Statements (all pages) for past two (2) months (*all accounts, including 401k*)
 - Paycheck stubs for the past two (2) months (*all jobs*)
 - 1040 & 540 Tax Returns for past two (2) years (*include all schedules*), W-2's, 1099's etc.
- **Debt Information:**
 - Bills and statements for all expenses (most recent) of credit cards and other loans.
 - Current Utility Bills (PGE, Water & Garbage, home & cell phone, Cable, car insurance, etc.)

You don't need an appointment to drop off the application with the supporting documentation. We will call you to schedule your first appointment. Please arrive on time. Many other families are in the same position as you and the demand for our services is high. We often have appointments back to back. If you arrive late, we will only be able to work with you for the remaining time of your appointment. You can reach us at (510) 237-6459.

You have taken the first step to resolving your situation. We look forward to working with you.

Sincerely,
Richmond Neighborhood Housing Services Inc.