



**We are gladly here to help you; however, we are counting on you to participate in these efforts with us; together as a team we aim to resolve your mortgage and family stability.**

**Our services are free, however to help us keep our costs down and to speed up your appointment Please bring copies for us to keep of the following:**

- Foreclosure Notice, **Notice of Default**, or **Notice of Trustee Sale** (*if applicable*)
- Last 2 years federal income tax returns (Schedule SE, P&L, C, 1099, etc)
- Last 2 years W2 forms (*if applicable*).
- Last 2 months of pay stubs or **documented income**.
- Last 2 months of bank statements.
- Property tax bill.
- Most recent mortgage statement(s).
- Homeowner's insurance declaration page (*if applicable*).
- Most recent homeowner's insurance monthly billing statement (*if applicable*).
- Most recent utility bill.
- All** letters from your mortgage lender.
- All** Deeds of Trust, Riders, Notes, and loan contracts (including Home Equity Lines of Credit)
- Hardship letter: This is a letter is written by YOU, the homeowner, and is required by servicers / mortgage companies in order to consider a work out plan with the homeowner. The purpose of a hardship letter is to explain why you were or are unable to make your mortgage payment. Include your servicer, loan number, social security number, and a current phone number for the servicer to reach you.

***Important issues to address in a hardship letter:***

1. Describe the situation that caused you to miss a mortgage payment
2. When did this event occur?
  - a. Is the situation expected to be temporary?
3. Was there an increased in expenses because of the situation?
  - a. How much of a monthly increase? List increased expenses.
4. Did you experience any loss or reduction in income?
  - a. How much of a monthly reduction? List any lost or reduced income.
5. Why do you think the default is behind you?
6. How do you plan to pay all future obligations?

**\*\* PLEASE BRING COPIES OF ALL OF THE ABOVE FOR US TO KEEP! \*\***

Please call or email if you have any questions or concerns. Thank You!

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