
Checklist

Documents for All Applicants

The following checklist provides the documentation you will need if you are selected from the lottery to complete an EHELP application.*

- Written notification from your most recent employer indicating termination, a change in employment status from full-time to part-time, or a reduction in income;
Note that if you were self-employed or your most recent employer is no longer in business, you must complete an affidavit form in lieu of providing the written notification described above (the counseling agency will provide an affidavit form); **and**
- Most recent/current residential utility bill; **and**
- Most recent/current mortgage statement(s); **and**
- Copy of current flood insurance policy demonstrating the coverage, as applicable; **and**
- Letter from your mortgage lender or servicer stating the you are delinquent on your 1st mortgage and at risk of foreclosure (often referred to as a “breach” or “acceleration” letter); **and**
- 2009 and 2010 Tax Returns (IRS 1040, 1040A, or 1040EZ Tax Return(s), without schedules) for **all persons** named on your first mortgage loan documents; **and**
- A signed IRS 4506-T for **all persons** named on your first mortgage loan documents; **and**
- Documentation of current income for **all persons** named on your first mortgage loan documents, which must include:
 - Pay Stubs capturing the most recent month or four weeks (if any);
 - Unemployment check stubs for the most recent month or four weeks (if any);
 - Disability/SSI check stubs for the most recent month or four weeks (if any);
 - Pension check stubs for the most recent month or four weeks (if any);
 - TANF check stubs for the most recent month or four weeks (if any).
- Citizenship documentation for **all persons** named on your first mortgage loan documents:
For United States citizens and United States non-citizen nationals can include:
 - A birth certificate; **or**
 - United States passport; **or**
 - See guidance at www.FindEHELP.org/citizenshipFor “qualified aliens” can include:
 - See guidance at www.FindEHELP.org/citizenship

*If you are selected to submit a full application, all persons named on your first mortgage loan documents must provide the documentation and sign certifications as part of the application process.