



**Save the Dream Ohio**  
*Foreclosure Prevention Effort*

Client ID Number:

**SAVE THE DREAM OHIO APPLICATION CHECKLIST**

**INSTRUCTIONS:** The best way for you to **speed up your application process** is to provide **all the required documents** listed below to your housing counselor as soon as you can. Before you mail in or deliver your application package to your housing counselor, **triple check** the list below to make sure you have signed everything you need to sign and provided every document you need to provide. Remember, the **number one** reason homeowners experience a **delay** in receiving assistance is **missing documents!**

**Here's what EVERYONE needs to provide:**

DOCUMENT	INSTRUCTIONS
<input type="checkbox"/> <b>Printed Application</b>	Include all pages and don't forget to <b>sign and date</b> the: <ul style="list-style-type: none"> <li><input type="checkbox"/> Letter of Transmittal, if applicable (page 3)</li> <li><input type="checkbox"/> Hardship Affidavit (page 6)</li> <li><input type="checkbox"/> Application Terms and Conditions (pages 10-11)</li> <li><input type="checkbox"/> Third Party Authorization for Release of Information (page 12)</li> <li><input type="checkbox"/> 4506T and 4506EZ (pages 16-19)</li> </ul>
<input type="checkbox"/> <b>Most recent Mortgage Statement</b>	You may instead provide a mortgage coupon, reinstatement letter, or other document listing your current mortgage payment, but the document must list your monthly principal and interest, and if applicable, taxes, and insurance.
<input type="checkbox"/> <b>Most recent Electric or Natural Gas bill</b>	Your bill should show your name, address, and use of electricity or gas. Please include all pages of your bill, even blank ones.
<input type="checkbox"/> <b>Income Documentation</b>	
If you or wage earner in your household* receive income from any of the following sources, then please provide:	
<input type="checkbox"/> <b>Employment</b>	<input type="checkbox"/> 30 days of paystubs with year-to-date totals
<input type="checkbox"/> <b>Self-employment</b>	<input type="checkbox"/> 3 months of personal and business bank statements; <input type="checkbox"/> Most recent Profit & Loss statement covering the same time period as your bank statements; and <input type="checkbox"/> Last year's income tax return with all schedules
<input type="checkbox"/> <b>Unemployment Compensation</b>	<input type="checkbox"/> Unemployment Compensation Claims Summary (print from <a href="http://jfs.ohio.gov">jfs.ohio.gov</a> by logging in, clicking on "claim history," and "continued claim")
<input type="checkbox"/> <b>Other public benefits such as SSI</b>	<input type="checkbox"/> Documentation showing the amount and frequency of the benefits, such as letters, exhibits, policy, or benefits statement from the provider
<input type="checkbox"/> <b>Rental income or rent from a roommate</b>	<input type="checkbox"/> Copy of the most recent filed federal tax return with all schedules; or <input type="checkbox"/> If rent is not listed on Schedule E, copy of current lease agreement; or <input type="checkbox"/> If no lease agreement exists, proof of deposit
<input type="checkbox"/> <b>Investment income</b>	<input type="checkbox"/> Copies of the two most recent investment statements
<input type="checkbox"/> <b>Alimony, child support, or separation maintenance income**</b>	<input type="checkbox"/> Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, that states the amount of you receive and the period of time over which the payments will be received.
<input type="checkbox"/> <b>No Income</b>	<input type="checkbox"/> If your household has no income, certify that you have no income on page 5 of the application package, in the Financial Information section.
* Income documentation for wage earners in your household who are not in title, not on the note and mortgage, and not married to you need not be revealed if you do not choose to have it considered.	
** Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	



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**If the any of the following situations apply to you, you also should provide:**

SITUATION	REQUIRED DOCUMENTS
<input type="checkbox"/> I owe my mortgage servicer <b>more than \$20,000</b> in back payments.	<input type="checkbox"/> Homeowner Contribution Form, located on page 14 of this application package.
<input type="checkbox"/> I am in <b>active foreclosure</b> .	<input type="checkbox"/> Copy of foreclosure notice, summary judgment, or notice of sheriff's sale, whichever is most recent
<input type="checkbox"/> I pay my <b>property taxes and insurance</b> separately from my mortgage.	<input type="checkbox"/> Copy of most recent property tax bill; and <input type="checkbox"/> Copy of homeowner's insurance statement with annual premium listed
<input type="checkbox"/> I have delinquent <b>Homeowner's Association or Condo Fees</b> .	<input type="checkbox"/> Copy of most recent Homeowner Association or Condo Fee bill
<input type="checkbox"/> I have a <b>second mortgage lien</b> on my property.	<input type="checkbox"/> Copy of most recent mortgage statement, coupon, or reinstatement letter with the monthly principal and interest listed
<input type="checkbox"/> I have an <b>additional subordinate mortgage</b> lien on my property.	<input type="checkbox"/> Copy of most recent mortgage statement, coupon, or reinstatement letter with the monthly principal and interest listed
<input type="checkbox"/> I am seeking to exit my home through a <b>short sale or deed in lieu of foreclosure</b> .	<input type="checkbox"/> Copy of deed-in-lieu of foreclosure approval letter; or <input type="checkbox"/> Copy of short sale approval letter; and <input type="checkbox"/> If applicable, Copy of HUD 1 from sale or transfer of home
<input type="checkbox"/> I am unemployed but <b>did not work enough weeks</b> to claim unemployment benefits.	<input type="checkbox"/> Unemployment Compensation denial letter
<input type="checkbox"/> My income includes contributions from a <b>non-borrower*</b> living in my home.	<input type="checkbox"/> Proof of non-borrower occupancy in the household using two documents with the non-borrower's name and current address. A list of acceptable documents is available on the Save the Dream Ohio website.
<input type="checkbox"/> An individual on the mortgage is <b>deceased</b> .	<input type="checkbox"/> Copy of death certificate; or <input type="checkbox"/> Official obituary.
<input type="checkbox"/> I am working with an attorney and want to <b>grant my attorney access</b> to my application.	<input type="checkbox"/> Legal Counsel Authorization, signed and dated, located on page 15 of this application package.

**After reviewing your file, depending on your situation, your housing counselor or underwriter may also ask you to provide:**

- Tax returns
- Divorce decree
- Bank statements
- Quit-claim deed
- Additional paystubs or other income documentation
- Death certificate
- Proof of receipt of payments
- Power of attorney
- Unemployment determination letter
- Medical bills
- Other documentation as necessary

**Sometimes**, the documents you provide get too old or cause your counselor or underwriter to ask for additional information or documents from you to answer a question they have about your situation. If that happens, respond as quickly as possible to avoid further delay. Your application will become inactive if you fail to provide documents or respond to requests quickly.