AMEZ

AMEZ Housing Community Development Corp

Decent, affordable housing for our community since 1993

PO Box 15363, Wilmington, NC 28408 | Office: 619 Nixon Street, Wilmington, NC 28401

Foreclosure Packet: Letter & Checklist

What to gather and what to expect.

Dear Homeowner, If you are behind on your mortgage or worried that you soon will be, please know that acting early gives you the most options. AMEZ Housing CDC offers foreclosure prevention counseling at no cost to you. To make the most of your first appointment, please gather the documents on the checklist below and bring them with you.

Documents to Bring

- ☐ Most recent mortgage statement
- ☐ Any letters or notices from your servicer or an attorney
- ☐ Two most recent pay stubs for each wage earner
- ☐ Most recent tax return and W-2s
- ☐ Two most recent bank statements (all accounts)
- ☐ List of monthly household expenses
- ☐ Homeowner's insurance and property tax information
- ☐ A completed Homeowner Worksheet (see our Resources page)

What Happens Next

A housing counselor will review your situation, explain loss mitigation options such as repayment plans and loan modifications, and can communicate with your servicer alongside you. Beware of any company that asks for a large up-front fee to 'save' your home. AMEZ counseling is free. Call 910-815-3826 to schedule an appointment.

Signature: _____ **Date:** _____