



12972 San Pablo Ave tel: 510.237.6459
Richmond, CA 94805 fax: 510.237.6482
www.richmondnhs.org

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.)

Once completed please sign and date the application and return by using one of the following:

Mail: 12972 San Pablo Ave, Richmond, CA 94805

Email: tisha@eastbaynhs.org

Fax: (510) 237-6482

Once your application is processed, we will schedule your initial one-on-one counseling session in person or by telephone with a certified personal counselor. **NOTE:** If your application is incomplete, this will delay your appointment with a certified personal counselor to guide you every step of the way.

RNHS is looking forward to assisting you in achieving your financial goals. Please feel free to contact us at (510) 237-6459 for any additional questions or concerns.

The RNHS Team