

*To prepare for your scheduled appointment, please gather as much of the information below to bring to our office.*

- *Your goals and intent regarding ownership of your home*
- *Reason for the delinquency or default*
- *Your financial situation and possibility of working out default issues*
- *Type of home loan you received*
- *The value of your home and its condition*
- *Home loan documents, including first and/or second mortgage loans*
- *Verification of income and expenses for budgeting purposes*
- *Any correspondence from the mortgage company or servicer*

*If there is something you don't understand our counselors are here to walk you through the process, you are not alone, we are here to help!*