

Foreclosure Document Checklist & Servicer Call Worksheet

Use this worksheet to organize your mortgage-assistance file

Tip

Do not delay contacting your mortgage servicer just because you do not have every document. Ask what is required for your specific application, then track what you have submitted and what is still needed.

A. Mortgage and Foreclosure Documents

- ☐ Most recent mortgage statement
- ☐ Loan number and servicer contact information
- ☐ All delinquency/default letters
- ☐ Any notice of intent to accelerate or notice of default
- ☐ Any foreclosure, trustee, attorney, or court documents
- ☐ Any notice showing a foreclosure sale date
- ☐ Property tax bill
- ☐ Homeowners insurance declaration/bill
- ☐ HOA or condominium statements, if applicable
- ☐ Previous loss-mitigation decisions or modification agreements

B. Income and Financial Documents

- ☐ Recent pay stubs or other proof of wages
- ☐ Benefit, pension, Social Security, unemployment, or other income documentation
- ☐ Recent bank statements
- ☐ Self-employment income documentation, if applicable
- ☐ Tax returns if requested by the servicer
- ☐ Household budget showing monthly income and expenses
- ☐ List of other debts and required monthly payments
- ☐ Information about available savings or other assets

C. Hardship Information

- ☐ Short explanation of what caused the payment problem
- ☐ Date the hardship began
- ☐ Whether the hardship is temporary, resolved, or ongoing
- ☐ Documentation supporting the hardship if requested
- ☐ Expected changes to income or expenses over the next 30–90 days

E. Mortgage Servicer Call Log

Date / Time	Rep / Dept.	Reference #	What I Asked	What They Said	Next Step / Deadline

F. Loss-Mitigation Application Status

Item	Your Information
Date application requested	
Date first documents submitted	
How submitted	
Date servicer confirmed receipt	
Documents servicer says are missing	
Date missing items submitted	
Date servicer said application is complete	
Decision date	
Option offered / decision	
Response deadline	
Appeal or review deadline, if applicable	

G. Before You End Any Servicer Call

- ☐ Repeat back the next steps to confirm you understood them.
- ☐ Ask for exact due dates rather than “soon” or “as quickly as possible.”
- ☐ Ask whether anything else is needed for the application to be complete.
- ☐ Write down the representative’s name and call reference number.
- ☐ Ask how to confirm receipt of anything you upload, fax, mail, or email.