



**C**onsumer  
**C**redit  
**C**ounseling  
**S**ervice of West Florida, Inc.

## **Things you are REQUIRED to bring with you to Your Housing Appointment**

1. The enclosed application completely filled out
2. Enclosed Budget Sheet-filled out with MONTHLY Estimated expenses
3. Original closing papers on your home (if possible)
4. Mortgage statements and/or coupon book
5. A written explanation of why you are behind in your mortgage (hardship letter)
6. Copies of all utility bills and any other monthly bills you have
7. Two of your most recent bank statements
8. Your check-register that corresponds with your bank statement so we can verify to whom the checks were written to.
9. Bring in last 2 monthly credit card bills including all installment loans.
10. Two most recent pay stubs and other proof of income (ie: child support, social security, rental income, government assistance). If you are self employed you must bring in a profit and loss statement for year to date earnings.
11. Two years of the most recent tax return on file and or proof of extensions filed.

Our ability to assist you depends on having the information required

**FAILURE TO HAVE ALL OF THE ABOVE MAY RESULT IN YOUR APPOINTMENT BEING RESCHEDULED!**