

Homeowner Checklist

GET STARTED! Use this checklist to ensure that you have completed all required forms and have the right information.

STEP 1	<input type="checkbox"/> Review the information provided to help you understand your options, responsibilities, and next steps: <input type="checkbox"/> Avoiding Foreclosure <input type="checkbox"/> Frequently Asked Questions <input type="checkbox"/> Beware of Foreclosure Rescue Scams
STEP 2	<input type="checkbox"/> Complete and sign the Borrower Assistance Form. Must be signed by all borrowers on the mortgage (notarization is not required) and must include: <input type="checkbox"/> All income, expenses, and assets for each borrower <input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate
STEP 3	<input type="checkbox"/> Complete and sign a dated copy of the IRS Form 4506T-EZ <input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506T-EZ (Short Form Request for Individual Tax Return Transcript) <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506T-EZ signed and dated by both joint filers IRS Form 4506T-EZ is available at https://www.irs.gov/pub/irs-pdf/f4506tez.pdf .
STEP 4	<input type="checkbox"/> Provide required Hardship Documentation. This documentation will be used to verify your hardship. <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form
STEP 5	<input type="checkbox"/> Provide required Income Documentation. This documentation will be used to verify your hardship and all of your income (Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan). <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form <input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation.
STEP 6	<input type="checkbox"/> Gather and send completed documents. You must send in all required documentation listed in steps 2-4 above, and summarized below: <ul style="list-style-type: none"> • Borrower Assistance Form • Form 4506T-EZ • Income Documentation as outlined on Page 2 of the Borrower Assistance Form • Hardship Documentation as outlined on Page 3 of the Borrower Assistance Form <p>Please mail all documents above to us: New American Funding, P.O. Box 170581, Austin, TX 78717-0031</p>
IMPORTANT REMINDERS	
<input type="checkbox"/> If you have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, OR have any questions, please contact us at (800) 893-5304.	
<input type="checkbox"/> Keep a copy of all documents and proof of mailing/e-mailing for your records. Don't send original income or hardship documents. Copies are acceptable.	