

HOMEOWNER ASSISTANCE FUND INITIAL DOCUMENT CHECKLIST

The following documents will be required for homeowners to apply for the Maryland Homeowner Assistance Fund. This list is a sample and not comprehensive but is intended to allow homeowners who are anticipating making an application the opportunity to collect the appropriate documents in advance. In addition, these documents are usually requested by mortgage servicers, housing counselors, legal services or other mortgage relief programs that may be available.

1. Determination of Hardship - one or more of the following:

- Hardship Letter
- Termination or notice of salary reduction (hours/wages) from employer
- Signed statement from attending physician if cause of hardship is medical condition resulting in loss of income (this should include anticipated date of ability to resume regular employment, if applicable)
- Other evidence of hardship

2. Property Information

- Copy of deed

3. Mortgage Information

- Current mortgage statement(s)
- Lender Notice of Intent to Foreclosure or letter of default

4. Current Income Information

- Pay stubs for most recent 30 days for borrowers (all borrowers named on the first mortgage) OR other income verification with earnings history (including unemployment)
- If self-employed, current profit and loss statement
- Other income documentation, if applicable (SSI, pension, zero income affidavit)

5. "Pre-hardship" Income Information for all borrowers *(prior to job loss, decrease in income, or medical event/condition)*

- Most recent 2 years of federal tax returns with all schedules, W-2's, and 1099s for all borrowers

6. Proof of Identification

- 2 forms of Identification

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