



**BCL of Texas**  
Business & Community Lenders

## **Steps to a Home Retention Solution**

Follow these easy steps!

1. Call BCL of Texas and discuss your homeownership situation
2. Have Counselor explain the guidelines, check list, eligibility, and requirements
3. Give us permission to obtain information about you from your lender
4. Fill out customer application
5. Provide counselor with all required information
6. Work side by side with the counselor to find your Home Retention Solution.

## **Required Document Checklist**

- Completed and Signed Intake Packet
- Signed Authorization Form
- Signed Disclosure Form
- 2 months of recent paycheck stubs from all household members (no older than 60 days)
- 2 months bank statements (no older than 60 days)
- Tax returns and W-2's for the last two years
- Recent Mortgage statement and any additional letters from your lender or servicer
- Most recent utility bill (gas, water, electricity)
- Letter of explanation on why you fell behind on your payments and what you are doing to change your situation and not fall behind in the future. (please be very specific and include details, dates, etc.)

## **Additional Documents to verify information (only if requested)**

- Divorce Decree
- Bankruptcy Documentation
- Alimony, Child Support, Food Stamps or other sources of Income Documentation

**Your promptness in getting us these items is important to moving forward.**

**Thank you!**