



**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 intake
5. Provide counselor with all required information
6. Work side by side with the counselor to find your Home Retention Solution.

## **Required Document Checklist**

Please verify that you have submitted the following items by checking the box:

- Attended a BCL Foreclosure Prevention workshop or counseling session
- 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 (all pages and no older than 60 days)
- Tax returns and W-2's for the last two years
- Signed Tax form 4506T-EZ (BCL will provide)
- Recent Mortgage statement and any additional letters from your lender/servicer
- Most recent utility bill
- Hardship Letter explaining 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 Needed if Applicable**

- Divorce Decree (if ex-spouse is on the mortgage still)
- Bankruptcy Documentation (if bankruptcy has not been discharged)
- 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!**