



We're here to help.

Bank of America invites you to a special homeowner event designed to help our customers who are in need of assistance.

If you are a Bank of America mortgage customer, you will have the opportunity to meet in-person with one of our dedicated home loan specialists. These specialists will have a personalized discussion with you about your financial situation and they will explain all options available that could help you avoid foreclosure.

JOIN US

Thursday, July 19 through Saturday, July 21

Manchester Grand Hyatt San Diego

1 Market Place

San Diego, CA

Complimentary parking will be available at the Manchester Grand Hyatt San Diego. Vouchers will be provided onsite at the event.

To register, please call **1.855.201.7426**.

Please see the following checklist for a complete list of the documents you will need to bring.

We hope you are able to take advantage of this opportunity. You may also visit bankofamerica.com/homeloanhelp for more information about home loan assistance.

Bank of America 



Required Documents for Home Loan Assistance

Please complete all 3 sections below

If you are mailing in documents, only send copies — keep originals for your records.

Section 1: All borrowers listed on the loan must provide all of the documents in this section.

- Two most recent monthly bank statements (all pages, less than 90 days old)
- Federal tax returns from the previous two years (all pages, signed and dated)
- Homeowners Insurance Declaration Page
- Real Estate Property Tax Certification Statement (if not escrowed into your mortgage payment)

Section 2: All borrowers listed on the loan must complete and provide all of the documents in this section.

Copies of these documents can be downloaded at bankofamerica.com/documentchecklist or provided by a specialist if you are attending an in-person meeting. Please note: if all borrowers are not attending the in-person meeting, they must complete these documents in advance.

- Request for Modification Affidavit (RMA)
- IRS Form 4506-T
- Dodd-Frank Certification Form
- Hardship Letter

Section 3: In addition, all borrowers must provide the documents under each category that applies.

If you are a salaried or hourly employee:

- Two most recent and consecutive pay stubs showing 30 days of income and year-to-date earnings (less than 60 days old)

If you are self-employed:

- Most recent quarterly or year-to-date profit/loss statement — signed and dated

If your home is your primary residence (you currently live in your home):

- Most recent utility bill (gas, electric, water) showing your name and property address

If you receive income from a rental property:

- Complete list of real estate that you own, including the monthly payment for all mortgages, taxes and insurance (if not impounded/escrowed) and any homeowner association dues
- Current rental agreement(s), and two most recent monthly bank statements (all pages) or other proof showing receipt of rental income

OR

- Federal tax returns from the previous two years with all required schedules including Schedule E (Supplemental Income and Loss); if a Schedule E is not available because the property was not previously rented, provide written explanation of such

If your house is for sale:

- Listing agreement

If you belong to a Homeowners Association:

- Most recent bill or letter from Homeowners/Condominium Association reflecting amount of dues and statement showing payment is up to date

If you receive alimony, child support or separation maintenance as qualifying income:

You are not required to disclose this income unless you choose to have it considered.

- Divorce decree, separation agreement, other written agreement filed with the court, or decree that states the amount and period of time payment will be received
- Two most recent monthly bank statements (all pages) or other proof showing receipt of income

If you receive income from social security, disability or death benefits, pension, adoption assistance, public assistance, unemployment or if your employment is seasonal:

- Benefits statement or letter from the provider that states the amount, frequency and duration of the benefit
- Two most recent monthly bank statements (all pages) or other proof showing receipt of income
- If unemployed, proof of unemployment wages for a minimum of 6 months

If you have income from any other source(s):

This could include bonuses, tips, investments, renter income or any additional household contributions.

- Documentation describing the nature of the income, such as an employment contract or documents tracking tip income, room rental agreement, spouse/parental support, etc
- Two most recent bank statements (all pages) or other proof showing receipt of income

If you are a military borrower on active duty or within 9 months of release:

- Active duty military orders or other proof of active duty status which reflects start and end date
- Most recent Leave and Earnings statement showing year-to-date earnings

For questions about these documents, please call us or visit: bankofamerica.com/documentchecklist