



Financial Documents

Service members should bring:

- Breakdown of all monthly income and last two Leave and Earnings Statements (LES)
- Itemized monthly budget
- Complete list of all debt (creditor/balance/monthly payment/APR)
- Copies of all statements

In addition, if a homeowner is seeking housing counseling they will also need to bring:

- Copies of all correspondence from mortgage company
- Copy of original loan documents
- Last 2 months' bank statements
- Last 2 months' utility bills
- Letter of hardship (if you do not have a letter of hardship, HUD approved counselors will be available to provide guidance on preparation).