

MORTGAGE/HOUSING COUNSELING ASSISTANCE

Will County Center for Community Concerns

Phone: 815-722-0722 2455 Glenwood Ave, Joliet, IL 60435 Fax: 815-722-6344

The Center is a HUD Approved Housing Counseling Agency That offers Comprehensive Housing Counseling.

Apply Monday through Friday. Applications are taken on a walk-in basis. Limited number of applications taken each day.

Assistance may include: Money Management, Mortgage Default, Loss Mitigation, Assistance with Payment, and Referrals to other community resources.

The following documentation is necessary to apply for assistance.

- Reason for your default/delinquency **(must show proof for financial assistance files only)**
- Must provide proof/receipts of all expenses paid in the last 30 days **(financial assistance files only)**
- Last 2 years tax returns signed and dated including all schedules and W2's **(for loss mitigation files only)**
- If self-employed, a year to date Profit and Loss statement.
- Mortgage company statement for all mortgages and workout package if one has been sent to you
- Copy of Foreclosure notice and all attachments
- Hardship letter
- Copy of all monthly bills including current utility bills.
- Copy of homeowners association bill
- Property tax bill and homeowners insurance declaration page
- Last 2 months bank statements for all accounts (no transaction history)
- Proof of gross household income for 90 days prior to the date of application which may include: check stubs/SSA/SSI/child support, etc. Any documentation showing money coming into the household.
- Picture ID of applicant.
- Social Security Cards for all members living in household **(for financial assistance files only)**
- Medical cards, food stamps cards, Cash assistance from DHS (Public Aid) **(for financial assistance files only)**
- Anyone 18 yrs or older in the household with no income MUST have a printout from unemployment showing no benefits received 90 days prior to date of application. **(for financial assistance files only)**
- You may be asked to bring in additional documentation depending on the circumstances of your situation.