

**Lynchburg Community Action Group, Inc.  
Housing Counseling Program  
Default Packet Information Sheet**

Please fill out the following forms completely and return to the Lynchburg Community Action Group Housing Counseling Department. **Please be certain your name is on EVERYTHING you submit to us. All forms must be signed and all supporting information must be received before we can begin working your case.** Any questions please contact us at (434) 455-1601 Extension 306.

- Complete enclosed Household Budget form
- Complete enclosed Default Program Participant Form
- **Sign** and **date** Authorization for Release of Information (enclosed)
- **Sign** and **date** Homeowner/Counselor Agreement (enclosed)
- Hardship letter detailing your current situation and the reason for the default.
- Correspondence from the mortgage company or its attorney concerning past due status.
- Last two pay stubs for all parties associated with the mortgage.
- Last two months of all bank statements
- Mortgage information (all information concerning mortgage):
  - A. Copy of Note
  - B. Copy of Mortgage / Deed of Trust
  - C. Copy of Truth-in-Lending statement
  - D. Copy of Appraisal
  - E. Current monthly payment statement
  - F. Tax assessment of the property (if available)
  
- Bring copies of all bills associated with your household to the session. For example:
  - A. Utilities-electric/gas, heating, phone
  - B. Other debts—credit cards, personal loans, car payment & other mortgages
  - C. Medical expenses
  - D. Federal or State tax bills owed
  
- Most recent Tax Returns with W-2's

**\*\*Return completed forms and all supporting documentation to:**

**Via Mail:**

Lynchburg Community Action Group  
Attention: Housing Counseling Department  
926 Commerce Street  
Lynchburg, VA 24504

**Via In Person:**

Lynchburg Community Action Group  
Attention: Housing Counseling Department  
915 Main Street (Galleria 2<sup>nd</sup> Floor)  
Lynchburg, VA 24504  
Hours: Monday-Friday 9:00 AM to 5:00 PM

**Via Fax:**

(434) 455-1623  
Attention: Housing Counseling Department