



SCOTT COUNTY CDA FORECLOSURE COUNSELING FREQUENTLY ASKED QUESTIONS

What should I provide for my initial appointment?

Included in the download at the bottom of the page is a [packet of documents](#) that you'll need to review and sign, and then provide to the CDA, including:

- Application and Intake Form
- Authorization of Release Information form
- Privacy Act Notice and Tennessee Warning (signed)
- Housing Counseling Program Disclosure (signed)
- Completed Hardship Letter to your lender
- Homeownership Advisory-Client Agreement (signed)
- Two most recent, consecutive months of bank statements for all accounts (all pages)
- Mortgage statement/letters from your lender(s) and foreclosure attorney (if applicable)
- Recent utility bill(s)

What do I provide for proof of income?

Proof of household income for all members should include:

- Last 30 days proof of household income (paystubs, benefit statements)
- Benefit statement/letter if you receive social security, disability, pension, and/or unemployment
- If self-employed, profit and loss statement for the most recent quarter
- Most recent tax returns with all schedules
- Lease agreement if you received rental income
- Divorce decree if you receive child support and/or spousal support

What should I expect for timing of the process and meetings with my counselor?

For some clients, the initial action plan and periodic check-ins are all that is needed to resolve the issue. For others, in-depth counseling is required. The counselor will work with you to discuss a timeframe and schedule follow-up appointments as necessary.