The Mississippi Home Saver Program provides assistance to homeowners who have fallen behind on their mortgage loans and are in imminent danger of losing their home to foreclosure due to a qualified hardship that occurred after they acquired their home.

Home Saver helps by making your mortgage payment for a limited time while you look for work. If you lost your job but have now returned to work but making less money then you will still qualify. Don't stress over your mortgage payment, let us help.

Have you experienced a 15% or more loss of income?
Is the outstanding mortgage amount you owe less than $271,000?

Apply for FREE now at www.mshomesaver.com
Call 601-718-4647 for more info

MHC has allocated funding for HHF Mortgage Assistance Program and will start accepting applications April 1, 2020. Last Date for Submission is August 31, 2020.
Apply now while funds are available!
# Items Needed for Eligibility

## Checklist for Submission Packet (Intake)

**Housing Counseling Intake Form (2 pages)**
- Must be filled out
- Co-homeowner section required if they are on deed or mortgage

**Financial Worksheet**
- Must contain income information (monthly gross and source)

**Hardship Statement**
- Must be filled out
- Make sure signed and dated

**Tax Transcript Request Form (4506T-EZ)**
- Must be filled out and signed

**Dodd-Frank Certification**
- Must be signed and dated

**Authorization for Release of Information (2 pages)**
- Must be filled out
- Must be signed and dated

**Homeowner/Counselor Contract**
- Must be signed and dated by applicant and housing counselor

**Privacy Policy**
- Must be signed and dated

**Hardship Affidavit (3 pages plus written explanation for hardship)**
- Must be filled out
- Must be signed and dated
- Must include written explanation for hardship by applicant

**Third Party Authorization (TPA)**
- Verify account number with mortgage statement
- Make sure everyone listed on the mortgage statement is on TPA
- Must be signed, dated, and last 4 digits of SSN

## Additional Items

**Driver’s License and Social Security Card**
- Make sure license not expired
- SSC must be signed
- If address on license does not match property address, include a letter of explanation

**Mortgage Statement and Utility Bill**
- Most recent mortgage statements and utility bill showing property address and mailing address

**Deed of Trust, Warranty Deed, or Quit Claim Deed**
- Must be recorded

**Unemployment Hardship:**
- Provide MDES Eligibility Letter

**Underemployment Hardship:**
- Must provide W-2’s previous and hardship year income
- Must provide tax transcripts for previous and hardship year income
- Documents to support hours of reduction, layoff, closure and/or shutdown