

# BOSTON PRIVATE

WEALTH ◻ TRUST ◻ PRIVATE BANKING

Dear Client,

In order for Boston Private Bank & Trust Company to begin reviewing your financial situation and recommend a plan of action, we require the following information:

- Hardship letter – A letter to the Bank explaining why you feel you are no longer able to pay your loan per the original mortgage agreement (e.g., why you are requesting a loan modification).
- Financial Documentation – A completed Financial Documentation form, signed and dated, is required. (Please include as much detail as possible on real estate holdings and current credit obligations.)
- Real Estate Tax bill, Hazard, HO6 and Flood (if applicable) Insurance bills, Condo Fee bill
- Tax Returns – Please include your signed and dated personal federal tax returns for the past two fiscal years (complete with all schedules). Please also include your single most recent W2, 1099 and all K-1's.
- Two most recent paystubs. (If you have recently begun at a new position, please provide award letter.)
- Copies of bank and brokerage statements for the past 2 months. Please also include the most recent statements for IRA and any other retirement funds.

Please also include the following, if applicable:

- Business tax returns (1120, 1065, or 1120-s) for the last three years are required for self-employed borrowers with an equity interest of 25% or more. Year-to-date company financial statements and a credit reference from your corporate banker are also required.
- A fully executed divorce decree or separation agreement.
- Trust information including name and number of trust officer, recent statement verifying trust assets and details regarding type of trust and beneficiary relationship.
- Copies of leases for any rental properties newly acquired that would not be documented on your tax returns.

Sincerely,

## **Foreclosure Prevention Department**

Boston Private Bank & Trust Company  
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Boston, MA 02109  
Telephone: (855) 211-7781  
Email: [Homeowner-Assistance@BostonPrivateBank.com](mailto:Homeowner-Assistance@BostonPrivateBank.com)