MY AFFORDABLE
MORTGAGE



Home & Family Protection Checklist

Where everything is, and what I hope for our home

THIS BOOK BELONGS TO

Date started

Last reviewed

How to use this book

- Keep the finished checklist with your home papers, somewhere your family can find it without a key.
- Tell at least one person where it is.
- Look it over once a year, and after a refinance, a move, a new job or a change in the family.
- This checklist is a private record of where things are and what you hope for, not a legal document. It does not change a deed, a will or a policy.
- Not affiliated with or endorsed by any mortgage lender, loan servicer or government agency.

Keep it safe: write *where* things are kept, never a loan number, account numbers, your Social Security number or passwords. A paper book in a drawer is no place for them.

A LETTER

To the people I love

I filled in this checklist so that, if something happens to me, you will not have to guess.

Inside is where to find the papers for our home, who to call about the mortgage, what our household needs each month and what insurance I have in place. I have also written down what I hope for the house.

Please take these pages in the spirit they are given: with love, and with the hope that they help you stay in the home we made together, or choose what is best for you.

Signature _____ Date _____

Witness _____ Date _____

A Note to My Family

A few words to go with this checklist. Many people write why they filled it in and what they hope for the family and the home.



PART 1

My Home

The home itself, where its papers are kept, who holds the mortgage and the bills that come with it. Names and places only, never the numbers.

1 Our Home

The basics your family will need first.

Home address

Who lives here now

Year we bought the home

Years left on the mortgage, about

How the home is titled, as I understand it

- ☐ In my name alone
- ☐ With my spouse or partner
- ☐ In a trust
- ☐ Not sure

Ask your attorney: How a home is titled, your will and your state's law decide who owns it after a death. This checklist does not change any of that. An attorney can explain the title you have and whether it fits your wishes.

2 Where My Home Papers Are Kept

Write WHERE each paper is kept, not the numbers on it. Never write a loan number, account number or password in this checklist.

Deed _____

Mortgage or deed of trust papers _____

Closing papers _____

Homeowners insurance policy _____

Flood or other home insurance, if any _____

Home warranty, if any _____

Property tax bills _____

Spare keys _____

Repair and improvement records _____

3 Who Holds the Mortgage

Company names only. Your family can call with the names and the statements; they never need the loan number written here.

Lender that made the loan (name only) _____

Company I send payments to, the servicer (name only) _____

Where the monthly statements are kept _____

How the payment is made ☐ Automatic payment ☐ I pay it each month ☐ Someone else pays it

Property taxes and insurance are paid through the mortgage (escrow) ☐ Yes ☐ No ☐ Not sure

Other loans on the home, such as a home equity line (company name only) _____

Good to know: The servicer is the company that collects the payments, and it can be different from the lender that made the loan. The CFPB explains how to find out who services and who owns a mortgage, and what a family member can ask for after a death.

What is a mortgage servicer? (CFPB): consumerfinance.gov/ask-cfpb/what-is-a-mortgage-servicer-en-198
Mortgage information about an inherited home (CFPB): consumerfinance.gov/ask-cfpb/how-do-i-get-mortgage-information-about-a-home-i-inherited-en-217

4 Home Bills and Providers

Property tax office, homeowners association, electric, gas, water, trash, internet and phone. Write the company only.

Bill	Company or office	How it is paid	Notes



PART 2

If My Income Stopped

What the household spends, where the money comes from, and what the family would need each month to stay in the home.

5 Our Monthly Household Budget

About how much each costs in a month. Round numbers are fine; the point is to see the whole picture.

Mortgage payment $ _____

Property taxes and insurance, if not in the payment $ _____

Homeowners association $ _____

Electric, gas and water $ _____

Phone and internet $ _____

Groceries $ _____

Car payments, gas and car insurance $ _____

Health insurance and medicine $ _____

Childcare and school $ _____

Credit cards and other debts $ _____

Life insurance premiums $ _____

Other $ _____

Total each month $ _____

6 Our Household Income

Take-home pay, after taxes. Knowing where the money comes from shows what would be missing if one income stopped.

My take-home pay each month $ _____

My spouse or partner's take-home pay $ _____

Other income (pension, Social Security, rent, side work) $ _____

_____

Total each month $ _____

7 If My Income Stopped

If you died, or became too sick to work, what would your family need to stay in the home?

What my family would need each month to stay in the home $

Our savings would cover that for about

- ☐ Less than 3 months
- ☐ 3 to 6 months
- ☐ 6 to 12 months
- ☐ More than a year
- ☐ Not sure

Where our emergency fund is kept (the bank or place only)

Other money my family could count on

Bills that could be cut back or stopped

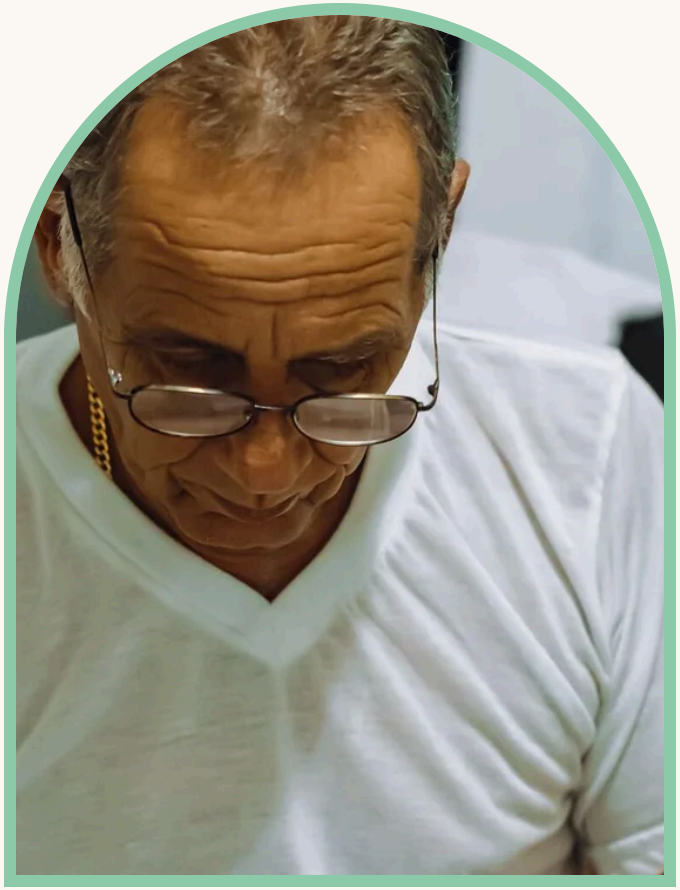
Who could help with the house payment for a while, if anyone

Good to know: If a house payment will be hard to make, call the servicer early. A HUD-approved housing counselor can help a family look at its options; the CFPB lists them.

Find a housing counselor (CFPB): consumerfinance.gov/find-a-housing-counselor

“A house is where a family’s life happens. Planning ahead helps them keep it.”





PART 3

Protection In Place

The life insurance and work coverage I have, the living benefits to ask about, and when to look at it all again.

8 My Life Insurance

Your family will need to know each policy exists to file a claim. Write the people you named, not the bank.

Insurance company	Agent and phone	Who is named to receive it	Where the policy is kept

9 Coverage Through Work

Life and disability insurance through a job often ends when the job ends. Ask HR whether yours can be kept if you leave.

Employer

Life insurance through work ☐ Yes ☐ No ☐ Not sure

About how much it pays (for example, one year of pay)

Disability insurance through work ☐ Short-term ☐ Long-term ☐ Both ☐ None ☐ Not sure

Who to ask in HR or benefits (name and phone)

My spouse or partner's coverage through work

10 Living Benefits to Ask About

Some life insurance can pay part of the benefit early if you become terminally, chronically or seriously ill. Mark what you know, and ask your agent about the rest.

My policy includes

- ☐ Terminal illness benefit
- ☐ Chronic illness benefit
- ☐ Critical illness benefit
- ☐ Waiver of premium
- ☐ Not sure

Questions to ask my agent

What my agent told me, and when

Good to know: Riders differ by insurance company and by state, some cost extra, and each pays only in the situations its contract describes. Your policy papers have the details.

11 When to Review My Coverage

A home and a family change. Look at your coverage again after any of these.

I will review it after

- ☐ Refinancing
- ☐ Moving
- ☐ A new child or grandchild
- ☐ Marriage or divorce
- ☐ A new job
- ☐ Paying off the home

Last reviewed _____

Next review _____

Notes from my last review _____



PART 4

My Wishes For The House

Keep it, pay it off or sell it, who I hope will live here, and the things I want my family to know about our home.

12 What I Would Like Done With the House

Your hopes, in your own words. Your family will decide with the money and the papers they have; this page tells them what you wanted.

If I die, I hope my family will

☐ Keep the house ☐ Pay off the mortgage ☐ Keep making the payments

☐ Sell the house ☐ Decide for themselves

Why, in my own words

Who I hope will live here

Things in the house I want to go to someone special

People who help with the house (repairs, yard, cleaning)

Ask your attorney: A wish written here is not a will, a deed or a trust. To make sure the house goes where you want, talk with an attorney about your will and how the home is titled.

13 Notes to My Family About the Home

What a house means is more than its papers. Some families keep this page long after the mortgage is paid.

What I want you to know about this home

A memory from this home I hope you keep



PART 5

Who To Call First

The people to call, the family and friends to tell, and where to find the papers they will need.

14 Who to Call First

The people who will help your family. Write a phone number for each.

First person to call _____

My life insurance agent _____

Mortgage servicer (company and phone) _____

Attorney _____

Executor of my will _____

My employer's HR or benefits office _____

Homeowners insurance agent _____

Accountant or tax preparer _____

15 Family and Friends to Tell

The people who should hear the news personally, and who can help with the house and the children.

Name	Relationship	Phone or email

16 Where to Find My Important Papers

Write WHERE each one is kept, not the numbers. Never write passwords, account numbers, loan numbers or your Social Security number in this checklist.

My will	
Trust papers	
Life insurance policies	
Deed and mortgage papers	
Homeowners insurance policy	
Recent tax returns	
Pay stubs and work benefit papers	
Birth and marriage certificates	
Social Security cards	
Bank and retirement statements	
Car titles	
Safe deposit box (bank, and who has a key)	
Where my list of passwords is kept	

Passwords: Don't write passwords in this checklist. Write only where your list is kept.

Where to Find the Official Steps

This checklist is private and does not file anything. These are the CFPB's and the NAIC's own pages, checked November 2026; type the address into a web browser.

Mortgage information about an inherited home	consumerfinance.gov/ask-cfpb/how-do-i-get-mortgage-information-about-a-home-i-inherited-en-217
What is a mortgage servicer?	consumerfinance.gov/ask-cfpb/what-is-a-mortgage-servicer-en-198
How to tell who owns a mortgage	consumerfinance.gov/ask-cfpb/how-can-i-tell-who-owns-my-mortgage-en-214
Find a HUD-approved housing counselor	consumerfinance.gov/find-a-housing-counselor
Mortgage help and tools	consumerfinance.gov/consumer-tools/mortgages
Help for surviving spouses	consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/discover-resources-for-surviving-spouses
Find your state insurance department	content.naic.org/state-insurance-departments
Find a lost life insurance policy (Life Insurance Policy Locator)	content.naic.org/article/learn-how-use-naic-life-insurance-policy-locator

Additional notes

FOR MY FAMILY

A few words on grief

Grief is the price of love, and there is no right way to carry it. Some days will be harder than others, and that is normal.

There is no need to decide everything about the house at once. Call the people on the Who To Call First page, keep the payments going if you can, and take the big decisions slowly, with people you trust.

Most of all, look after yourselves. That is what I would want.

MY AFFORDABLE MORTGAGE COVERAGE

A free planner from My Affordable Mortgage Coverage, a trade name of The CRM Center LLC.

The CRM Center LLC, d/b/a My Affordable Mortgage Coverage · 3140 W Belltower Dr, Ste 110, Meridian, ID 83646

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