



Dear Mortgagor (s),

The following items will be needed in order to complete your request for a loan modification:

- 1) Completed Financial Worksheet (enclosed).
- 2) A letter explaining the hardship resulting in the delinquency or anticipated delinquency.
- 3) Copies of your complete tax returns for 2006 and 2007.
(If self-employed, submit both business and personal returns including a current profit and loss statement. Also include any 401K or IRA information).
- 4) Copies of your last 2 months bank statements. This must include ALL pages, not only the summary. (If self-employed, submit both business and personal account information for the past 6 months).
- 5) Copies of your 2 most recent pay stubs for each mortgagor if both are employed.
- 6) Copies of your last two years W-2's.
- 7) Listing agreement (If property is listed for sale).
- 8) If subject property is used for rental income please provide a copy of current lease agreement.

It is imperative that you forward via mail or fax all of the above items requested for a timely decision.

If you have any questions, please call your lender's modification department for assistance.

	<u>Place of Employment</u>	<u>How Long?</u>
Mortgagor	_____	_____
Address	_____	
Co-Mortgagor	_____	_____
Address	_____	

EXPENSES

Monthly Obligations	Monthly Payment	Balance Due	Past due? # months
Mortgage	\$ _____	\$ _____	_____
2 nd Lien	\$ _____	\$ _____	_____
Other Mtg	\$ _____	\$ _____	_____
Alimony	\$ _____	\$ _____	_____
Child Support	\$ _____	\$ _____	_____
Child Care	\$ _____	\$ _____	_____

Loans

Automobile	\$ _____	\$ _____	_____
Furniture/Appliance	\$ _____	\$ _____	_____
Finance Company	\$ _____	\$ _____	_____
Finance Company	\$ _____	\$ _____	_____
Installment	\$ _____	\$ _____	_____

Credit Cards

Visa	\$ _____	\$ _____	_____
MasterCard	\$ _____	\$ _____	_____
American Express	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____

Utilities

Electricity	\$ _____	\$ _____	_____
Heating/Gas	\$ _____	\$ _____	_____
Telephone	\$ _____	\$ _____	_____
Water/Sewer	\$ _____	\$ _____	_____

Insurance

Homeowners	\$ _____	\$ _____	_____
Automobile	\$ _____	\$ _____	_____
Health	\$ _____	\$ _____	_____
Life	\$ _____	\$ _____	_____
Dental	\$ _____	\$ _____	_____

Donations

Church	\$ _____	\$ _____	_____
Charity	\$ _____	\$ _____	_____

Subtotal	\$ _____	\$ _____	
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EXPENSES (cont'd)

Dues	Monthly Payment	Balance Due	Past Due? # months
Union	\$ _____	\$ _____	_____
HOA	\$ _____	\$ _____	_____
Club	\$ _____	\$ _____	_____
Other	\$ _____	\$ _____	_____

Medical (not covered by insurance)

Doctor/Dentist	\$ _____	\$ _____	_____
Hospital	\$ _____	\$ _____	_____
Drugs	\$ _____	\$ _____	_____

Car

Gasoline	\$ _____	\$ _____	_____
Maintenance	\$ _____	\$ _____	_____
Monthly Parking	\$ _____	\$ _____	_____

Food

Family	\$ _____	\$ _____	_____
School/Work Lunches	\$ _____	\$ _____	_____

Clothing

New Clothes	\$ _____	\$ _____	_____
Dry Cleaning	\$ _____	\$ _____	_____
Uniforms	\$ _____	\$ _____	_____

Miscellaneous

Spending Money	\$ _____	\$ _____	_____
Cable TV	\$ _____	\$ _____	_____
Clubs/Sports/Hobbies	\$ _____	\$ _____	_____
Entertainment	\$ _____	\$ _____	_____
Vacations	\$ _____	\$ _____	_____
Gifts	\$ _____	\$ _____	_____
IRS Liens	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____

Subtotal	\$ _____	\$ _____	_____
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Subtotal (page 2)	\$ _____	\$ _____	_____
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TOTAL	\$ _____	\$ _____	_____
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BANKING INFORMATION

Checking Account

Bank Name _____
 Account # _____
 Balance \$ _____

Savings Account

_____ \$ _____

IRA \$ _____
 401K \$ _____

Stocks/Bonds \$ _____
 Annuities \$ _____

RECAP

Total Income \$ _____
 Total Expenses \$ _____
 Difference \$ _____

ASSETS

	Estimated Value	Amount Owed	Net Value
Home	\$ _____	\$ _____	\$ _____
Other Real Estate	\$ _____	\$ _____	\$ _____
Automobile	\$ _____	\$ _____	\$ _____
Make/Model	\$ _____	\$ _____	\$ _____
Automobile	\$ _____	\$ _____	\$ _____
Make/Model	\$ _____	\$ _____	\$ _____
Checking Accounts	\$ _____	\$ _____	\$ _____
Savings Accounts	\$ _____	\$ _____	\$ _____
Boat	\$ _____	\$ _____	\$ _____
Cash Value Life Ins.	\$ _____	\$ _____	\$ _____
Collections	\$ _____	\$ _____	\$ _____
Computers	\$ _____	\$ _____	\$ _____
Jewelry	\$ _____	\$ _____	\$ _____
IRA	\$ _____	\$ _____	\$ _____
401K	\$ _____	\$ _____	\$ _____
Stocks/Bonds/CD's	\$ _____	\$ _____	\$ _____
Other Investments	\$ _____	\$ _____	\$ _____

I agree that the financial information provided is an accurate statement of my financial status. I understand that the Lender may verify this information at its option, by ordering a credit report, and I agree that the Lender has my permission to do so. I understand that any legal action already taken will not be canceled until an approved work out is completed.

Submitted this _____ day of _____ 2008.

Mortgagor

Co-Mortgagor

Final Instructions: Review the worksheet and make sure it is correct. Sign and date the form. Make copies of everything you are submitting and keep them for your records.

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