



PERSONAL FINANCIAL ANALYSIS

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about you and your intentions to either keep or transition out of your home.

On Page 2, you must disclose information about (1) the property's status; (3) bankruptcy; and (4) your credit counseling agency. Page 2 also lists your Assets.

On Page 3, you must disclose information about all of your income. Page 3 also lists the required income documentation that you must submit in support of your request for assistance.

On Page 4, you must disclose information about all expenses.

On Page 5, please write a brief explanation describing nature of your hardship, then on Page 6 you must acknowledge the accuracy of the information you've provided. Please sign and Date Page 6 before submitting.

NOTICE: When you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Personal Financial Analysis you need to return consists of: (1) this completed, signed and dated Personal Financial Analysis; (2) documentation reflecting your earned income, including completed and signed and dated personal/business federal income taxes (for self-employed borrowers).

I want to: ☐ Keep the Property ☐ Vacate the Property ☐ Sell the Property ☐ Undecided

Account Number(s) _____

Applicant

Name _____ Last 4 of Social Security No. _____

Address _____ Date of Birth _____

Home Phone _____ Cell Phone _____

Employer _____

Business Phone _____ Length of employment _____ Title/Position _____

Email Address (optional) _____

Co-Applicant

Name _____ Last 4 of Social Security No. _____

Address _____ Date of Birth _____

Home Phone _____ Cell Phone _____

Employer _____

Business Phone _____ Length of employment _____ Title/Position _____

Email Address (optional) _____

Property's status, bankruptcy, and your credit counseling.

Is the property owner occupied? _____

Is the property for sale? Yes / No

Agent's name? _____

Agents' Phone Number _____

Are any of your taxes past due? Yes / No

If, yes how many months and how much? _____

Have you contacted credit counseling services? Yes / No

Credit Counseling Company _____

Have you filed for bankruptcy? Yes / No

If yes:

If yes, what is the filing Date: _____

Has your bankruptcy been discharged? Yes / No

Bankruptcy case number: _____

Is any Borrower an active duty service member? Yes / No

Has any Borrower been deployed away from his/her primary residence or received a Permanent Change of Station order? Yes / No

Is any Borrower the surviving spouse of a deceased service member who was on active duty at the time of death? Yes / No

Assets**Market Value \$\$**

Home: (list property address) _____	\$ _____
Other Property: (list property address) _____	\$ _____
Other Property: (list property address) _____	\$ _____
Auto: (make/model) _____	\$ _____
Auto: (make/model) _____	\$ _____
Recreation Vehicle: (type) _____	\$ _____
Savings / Money Market Account: (average balance) _____	\$ _____
Checking Account: (average balance) _____	\$ _____
401K / ESOP Account (s) (balance) _____	\$ _____
Stocks, Bonds, CD's (value) _____	\$ _____
Other Investments: (specify) _____	\$ _____

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number

Gross Monthly Income (both Applicant & Co-Applicant)

	Applicant	Co-Applicant
Gross wages	\$	\$
Overtime	\$	\$
Child Support / Alimony*	\$	\$
Non-taxable social security/SSDI	\$	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	\$
Tips, commissions, bonus and self-employed income	\$	\$
Rents Received	\$	\$
Unemployment Income	\$	\$
Food Stamps/Welfare	\$	\$
Other:	\$	\$
Total (Gross income)	\$	\$

☐ **Do you earn a salary or hourly wage?**

For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' or four weeks' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).

☐ **Are you self-employed?**

For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.

Do you have any additional sources of income? Provide for each borrower as applicable:

"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:

☐ Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).

Social Security, disability or death benefits, pension, public assistance, or adoption assistance:

☐ Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and

☐ Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

Rental income:

☐ Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported reduced by the monthly debt service on the property, if applicable; or

☐ If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

Investment income: _____

☐ Copies of the two most recent investment statements or bank statements supporting receipt of this income.

Alimony, child support, or separation maintenance payments as qualifying income:*

☐ Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and

☐ Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

* Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Monthly Expenses

Mortgage/Rent payment: \$ _____

Additional Mortgage payments: \$ _____

Additional Mortgage payments: \$ _____

Homeowner's Insurance: \$ _____

Property Taxes: \$ _____

Auto payment: \$ _____

Auto payment: \$ _____

Installment Loan: \$ _____

Installment Loan: \$ _____

Student Loan/s: \$ _____

Student Loan/s: \$ _____

Total Monthly Minimum Credit Card payments: \$ _____

Child Support (if not deducted from paycheck): \$ _____

Alimony: \$ _____

Average Monthly Child Care: \$ _____Average Monthly Auto Insurance: \$ _____

HOA/Condo Fees/Dues: \$ _____

Average Monthly Life Insurance (if not already deducted from paycheck) : \$ _____

Average Monthly Auto Maintenance (gas): \$ _____

Average Monthly Medical Bills: \$ _____

Average Monthly Utilities (heat, electric, water): \$ _____

Telephone (include cell phones) and Cable/Internet: \$ _____

Food/basic household: \$ _____

Total Number in household = _____ Number of dependents= _____

Other Expenses (specify) : _____

Other Expenses (specify) : _____

Other Expenses (specify) : _____

TOTAL AVERAGE MONTHLY EXPENSES \$ _____

BORROWER(S) LETTER EXPLAINING CURRENT SITUATION

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
 - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party*.

_____/_____
Applicant Signature Date

_____/_____
Co-Applicant Signature Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.