

PART E: MONTHLY INCOME

	DESCRIPTION (MONTHLY)	Borrower	Co-Borrower	TOTAL
1	Gross Salary Wages			
2	Overtime Wages			
3	Commissions (how often paid)			
4	Bonuses (when paid)			
5	Social Security			
6	Disability (short term or long term)			
7	Other Income (interest, rental, etc.)			
8	Alimony**			
9	Child Support**			
10	TOTAL MONTHLY INCOME (add lines 1-9)			
11	Less: Federal, FICA, and State Income Tax			
12	Other Deductions (401k, etc.)			
13	TOTAL DEDUCTIONS (add lines 11 & 12)			
14	NET PERSONAL INCOME (line 10 minus line 13)			

** Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying the mortgage.

PART F: MONTHLY EXPENSES

	DESCRIPTION (MONTHLY)	MONTHLY PMT	BALANCE DUE	# of MOS. DELINQUENT
1	Primary Home Mortgage (including taxes & insurance)			
2	Taxes on primary home (if not included in #1)			
3	Insurance on primary home (if not included in #1)			
4	Rent Payment (if owner not occupying subject property)			
5	Maintenance on primary home			
6	Other Mortgages			
7	Automobile Loan(s)			
8	Other Loans			
9	Credit Cards (minimum payment)			
10	Alimony			
11	Child Support			
12	Child Care			
13	Utilities (water, electricity, gas, etc.)			
14	Telephone			
15	Insurance (automobile, health, & life)			
16	Medical expenses (uninsured)			
17	Car expenses (gas, maintenance, parking)			
18	Groceries and Toiletries			
19	Dry Cleaning and Clothing			
20	Spending Money			
21	Cable TV			
22	Entertainment (hobbies, dinner, movies, etc.)			
23	Vacations			
24	School Tuition			
25	HOA Fees			
26	Dependent Care			
27	Other Monthly Expenses*			
	*Explain:			
28	TOTAL PERSONAL EXPENSES (add lines 1-27)			

EXPLANATION OF HARDSHIP

What changes or events have occurred since your loan originated that have caused you to fall behind?

How did this impair your ability to afford your mortgage payments?

When did the change(s) and/or event(s) occur?

Do you anticipate any improvement in your financial situation in the near future? _____ yes _____ no

If yes, please explain:

How much are you able to contribute towards your loan as of today? _____

How much are you able to contribute towards your loan in thirty (30) days? _____

ACKNOWLEDGEMENT AND AUTHORIZATION

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided. I (We) authorize verification or re-verification of any information contained in this Financial Statement at anytime by the lender, its agents, successors and assigns, either directly or through a third party, including but not limited to a credit reporting agency, from any source named in this Financial Statement or otherwise submitted in connection therewith. My (Our) signature(s) below grants the lender the authority to contact my realtor, credit counseling service representative (if applicable), or any third party with respect to matters represented in this Financial Statement.

By: _____ Date: _____
Signature of Borrower

By: _____ Date: _____
Signature of Co-Borrower