

**HOUSEHOLD INFO (Borrower)**

Borrower first name (as shown on mortgage statement): \_\_\_\_\_

Borrower middle name/initial (as shown on mortgage statement): \_\_\_\_\_

Borrower last name (as shown on mortgage statement): \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Is Borrower a service member?      YES    or    NO

Is Borrower the surviving spouse of a deceased service member who was on active duty at the time of death?

YES    or    NO

**HOUSEHOLD INFO (Co-Borrower)**

Is there a Co-Borrower?      YES    or    NO

**\*If No, skip to (Household Size)**

Borrower first name: \_\_\_\_\_

Borrower last name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Is Borrower a service member?      YES    or    NO

Is Borrower the surviving spouse of a deceased service member who was on active duty at the time of death?

YES    or    NO

**HOUSEHOLD INFO (Household Size)**

How many people live within your household? \_\_\_\_\_

**HOUSEHOLD INFO (Bankruptcy)**

Has any Borrower filed for bankruptcy? \_\_\_\_\_ Chapter 7 or \_\_\_\_\_ Chapter 13

Filing Date: \_\_\_\_\_

Bankruptcy Case Number: \_\_\_\_\_

Has your bankruptcy been discharged? YES or NO

How much is your monthly payment to the Trustee? \$ \_\_\_\_\_

Does the monthly payment to the Trustee include the regular monthly mortgage payment? YES or NO

**HOUSEHOLD INFO (Counselor)**

Have you contacted a credit-counseling agency for help? YES or NO

**\*If NO, skip to (Government Info)**

Counselor's name: \_\_\_\_\_

Agency name: \_\_\_\_\_

Counselor's phone number: \_\_\_\_\_

Counselor's email address: \_\_\_\_\_

**HOUSEHOLD INFO (Government Info)**

\_\_\_\_ Mark "X", if Borrower does not wish to provide this data.

**Borrower Ethnicity:** Hispanic or Latino  
Not Hispanic or Latino

**Borrower Race:** American Indian or Alaska Native  
Asian  
Black or African American  
Native Hawaiian or Other Pacific Islander  
White

**Borrower Sex:** Male  
Female

\_\_\_\_ Mark "X", if Co-Borrower does not wish to provide this data.

**Co-Borrower Ethnicity:** Hispanic or Latino  
Not Hispanic or Latino

**Co-Borrower Race:** American Indian or Alaska Native  
Asian  
Black or African American  
Native Hawaiian or Other Pacific Islander  
White

**Co-Borrower Sex:** Male  
Female

**PRINCIPAL RESIDENCE (Address)**

What is the Borrower's mailing address?

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Is the Borrower's mailing address the same as the Principal Residence? YES or NO

**\*If NO, what is the Borrower's Principal Residence Address?**

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

**PRINCIPAL RESIDENCE (1<sup>st</sup> Mortgage)**

Loan Servicer: \_\_\_\_\_

Servicer Loan Number: \_\_\_\_\_

Unpaid Loan Balance: \$ \_\_\_\_\_

Number of Months Delinquent: \_\_\_\_\_

Is this loan owned by Fannie Mae? YES or NO

\*To find out go to [www.knowyouroptions.com/loanlookup](http://www.knowyouroptions.com/loanlookup)

Is this loan owned by Freddie Mac? YES or NO

\*To find out go to [ww3.freddie.mac.com/loanlookup/](http://ww3.freddie.mac.com/loanlookup/)

**PRINCIPAL RESIDENCE (2nd Mortgage)**

Is there a 2nd Mortgage loan on the Principal Residence?

**\*If NO, skip to (Sale Info)**

Loan Servicer: \_\_\_\_\_

Servicer Loan Number: \_\_\_\_\_

Unpaid Loan Balance: \$ \_\_\_\_\_

Number of Months Delinquent: \_\_\_\_\_

Is this loan owned by Fannie Mae? YES or NO

\*To find out go to [www.knowyouroptions.com/loanlookup](http://www.knowyouroptions.com/loanlookup)

Is this loan owned by Freddie Mac? YES or NO

\*To find out go to [ww3.freddie.mac.com/loanlookup/](http://ww3.freddie.mac.com/loanlookup/)

**PRINCIPAL RESIDENCE (Additional liens)**

Are there any additional liens, mortgages, or judgments on the Principal Residence? Yes or NO

**\*If NO, skip to (Sale Info)**

Lien Holder's Name: \_\_\_\_\_

Lien Holder's Contact Number: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Balance: \$ \_\_\_\_\_

Lien Holder's Name: \_\_\_\_\_

Lien Holder's Contact Number: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Balance: \$ \_\_\_\_\_

**PRINCIPAL RESIDENCE (Sale Info)**

Is the property listed for sale with a broker? YES or NO

Is the property listed for sale by Owner? YES or NO

Have you received an offer on the property? YES or NO

**PRINCIPAL RESIDENCE (Real Estate Taxes)**

Are the Real Estate Taxes on your Principal Residence included in your mortgage payment?

YES or NO

Monthly Real Estate Tax Escrow Payment: \$\_\_\_\_\_

\_\_\_\_ Mark "X", if you do not know your escrow amount

Are the Real Estate Taxes on your Principal Residence current? YES or NO

**PRINCIPAL RESIDENCE (Hazard Insurance)**

Are the Property Insurance Payments on your Principal Residence included in your mortgage payment?

YES or NO

Monthly Property Insurance Payment: \$\_\_\_\_\_

\_\_\_\_ Mark "X", if you do not know your escrow amount

Are the Insurance Premiums on your Principal Residence current? YES or NO

**Insurance Company Details:**

Name of Insurance Company: \_\_\_\_\_

Insurance Company Phone Number: \_\_\_\_\_

**PRINCIPAL RESIDENCE (HOA Fees)**

Do you pay Condo/HOA Fees for your Principal Residence? YES or NO

**\*IF NO, skip to (Other Properties Owned)**

Paid To: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Are fees paid current? YES or NO

**OTHER PROPERTY # 1 (Other Properties Owned)**

Does Borrower or Co-Borrower own any other properties? YES or NO

**\*IF NO, skip to (Identify Property)**

How many single family properties other than your Principal Residence does Borrower or Co-Borrower own? \_\_\_\_\_

**Provide Property Details:**

Property Address: \_\_\_\_\_

\_\_\_\_\_

Estimated Value: \$ \_\_\_\_\_

Property Is: \_\_\_\_\_ Seasonal or 2<sup>nd</sup> Home

1<sup>st</sup> Mortgage Servicer: \_\_\_\_\_

Mortgage Loan #: \_\_\_\_\_

Mortgage Payment: \$ \_\_\_\_\_

\_\_\_\_\_ **Mark "X", if no 1st Mortgage**

2nd Mortgage Servicer: \_\_\_\_\_

2nd Mortgage Loan #: \_\_\_\_\_

2nd Mortgage Payment: \$ \_\_\_\_\_

\_\_\_\_ Mark "X", if no 2nd Mortgage

Total Unpaid Mortgage Balance (1st and 2nd Mortgages Combined): \$ \_\_\_\_\_

**OTHER PROPERTY # 1 (Other Properties Owned)**

Real Estate Taxes Annual Amount: \$ \_\_\_\_\_

Are Real Estate Taxes Escrowed?      YES    or    NO

Are Real Estate Taxes Current?      YES    or    NO

Hazard Insurance Annual Amount: \$ \_\_\_\_\_

Is Hazard Insurance Premium Escrowed?      YES    or    NO

Is Hazard Insurance Premium Current?      YES    or    NO

Do you pay Condo/HOA Fees for Other Property # 1?      YES    or    NO

**Paid To:**

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Are fees paid current?      YES    or    NO



Are there any additional liens, mortgages, or judgments on Other Property #1? Yes or NO

Lien Holder's Name: \_\_\_\_\_

Lien Holder's Contact Number: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Balance: \$ \_\_\_\_\_

**OTHER PROPERTY #2 (Other Properties Owned)**

**Provide Property Details:**

Property Address: \_\_\_\_\_  
\_\_\_\_\_

Estimated Value: \$ \_\_\_\_\_

Property Is: \_\_\_\_\_ Seasonal or 2nd Home or Rental

1<sup>st</sup> Mortgage Servicer: \_\_\_\_\_

1<sup>st</sup> Mortgage Loan #: \_\_\_\_\_

1st Mortgage Payment: \$ \_\_\_\_\_

\_\_\_\_\_ **Mark "X", if no 1st Mortgage**

2nd Mortgage Servicer: \_\_\_\_\_

2nd Mortgage Loan #: \_\_\_\_\_

2nd Mortgage Payment: \$ \_\_\_\_\_

\_\_\_\_\_ **Mark "X", if no 2<sup>d</sup> Mortgage**

Total Unpaid Mortgage Balance (1st and 2nd Mortgages Combined): \$ \_\_\_\_\_

**OTHER PROPERTY # 2 (Other Properties Owned)**

Real Estate Taxes Annual Amount: \$ \_\_\_\_\_

Are Real Estate Taxes Escrowed?      YES    or    NO

Are Real Estate Taxes Current?      YES    or    NO

Hazard Insurance Annual Amount: \$ \_\_\_\_\_

Is Hazard Insurance Premium Escrowed?      YES    or    NO

Is Hazard Insurance Premium Current?      YES    or    NO

Do you pay Condo/HOA Fees for Other Property #2?      YES    or    NO

**Paid To:**

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Are fees paid current?      YES    or    NO

Are there any additional liens, mortgages, or judgments on Other Property # 2?      Yes    or    NO

Lien Holder's Name: \_\_\_\_\_

Lien Holder's Contact Number: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Balance: \$ \_\_\_\_\_

**ASSISTANCE (Identify Property)**

Are you seeking assistance for your Principal Residence?      YES    or    NO

What would you like to do with the property for which you are seeking assistance?

KEEP    or    SELL THE PROPERTY

**HOUSEHOLD INCOME (Employment Status)**

Describe Borrower's current employment status by marking "X":

\_\_\_ Employed Full-Time

\_\_\_ Employed Part-Time

\_\_\_ Self-Employed

\_\_\_ Unemployed

Retired

**HOUSEHOLD INCOME (Employment Income)**

Borrower Employment Income

- Use the **average monthly** income, for self-employment income.  
(Business "Net Profit" + any Salary/Draws paid.)

*\*Note: "Net Profit" **does not include** any non-recurring income, expenses, depreciation and/or depletion that may be reported on tax returns.*

Borrower's Average Gross Monthly Income: \$ \_\_\_\_\_

Borrower's Average Net Monthly Income: \$ \_\_\_\_\_

Borrower's Hire Date: MONTH/DAY/YEAR

Co-Borrower's Average Gross Monthly Income: \$ \_\_\_\_\_

Co-Borrower's Average Net Monthly Income: \$ \_\_\_\_\_

Co-Borrower's Hire Date: MONTH/DAY/YEAR

**HOUSEHOLD INCOME (Other Income Sources)**

\_\_\_ Mark with "X" here, if you **do not** have any other income sources

\* Boarder income – i.e., someone living with you that pays for the room and board

\*Non-Borrower income contributions – i.e., 3'd party providing income to the household, but is not legally a borrower under the mortgage loan.

Is the non-borrower related to the Borrower?      YES    or    NO

Non-Borrower Relation: \_\_\_\_\_(i.e., spouse, son, daughter, etc.)

\*Alimony, child support, separation maintenance (Provide this ONLY if you want the servicer to consider this income. \*Note: Borrower's are not required to document this income.)

Boarder Income	Gross \$	/month
Non-Borrower Income	Gross \$	/month
___ Alimony, child support, separation	Gross \$	/month
Trust Income	Gross \$	/month
Death Benefit	Gross \$	/month
___ Child Care / Babysitting	Gross \$	/month
Foster Care	Gross \$	/month
___ Severance Pay	Gross \$	/month
___ Disability Income	Gross \$	/month
VA Benefits	Gross \$	/month
___ Unemployment Income	Gross \$	/month
Welfare	Gross \$	/month
___ Social Security -taxable	Gross \$	/month
___ Social Security -non-taxable (SSDI)	Gross \$	/month
___ Pension / Retirement Benefits	Gross \$	/month
Other	Gross \$	/month

**HOUSEHOLD ASSETS (Checking Account)**

Do you have at least one checking account? YES or NO

Current combined balance of all checking accounts: \$ \_\_\_\_\_

**HOUSEHOLD ASSETS (Savings Account)**

Do you have at least one savings/money market account? YES or NO

Current combined balance of all saving/money market accounts: \$ \_\_\_\_\_

**HOUSEHOLD ASSETS (CD's)**

Do you have any CD's? YES or NO

Current combined value of all CD's: \$ \_\_\_\_\_

**HOUSEHOLD ASSETS (Stocks/Bonds)**

Do you own any stocks or bonds? YES or NO

Current combined value of all CD's: \$ \_\_\_\_\_

**HOUSEHOLD ASSETS (401k)**

Do you have at least one 401(k) retirement plan? YES or NO

Current estimated value of all 401(k) plans: \$ \_\_\_\_\_

**HOUSEHOLD ASSETS (IRA / Keough)**

Do you have at least one IRA / Keough plan? YES or NO

Current estimated value of all IRA / Keough plans: \$ \_\_\_\_\_

**HOUSEHOLD ASSETS (Cash)**

Do you have any cash on hand? YES or NO

Current amount of cash on hand: \$ \_\_\_\_\_

**HOUSEHOLD ASSETS (Other Assets)**

Do you have any other assets/investments? YES or NO

Current estimated value of these other assets/investments: \$ \_\_\_\_\_

**HOUSEHOLD EXPENSES (Mortgage(s) Principal Residence)**

How much are your mortgage payments on your Principal Residence?

1<sup>st</sup> Mortgage Payment: \$ \_\_\_\_\_

2<sup>nd</sup> Mortgage Payment: \$ \_\_\_\_\_

**HOUSEHOLD EXPENSES (Real Estate Taxes)**

**\*If Real Estate Taxes are escrowed, skip.**

How much are your annual Property Taxes on your Principal Residence? \$ \_\_\_\_\_

**HOUSEHOLD EXPENSES (Hazard Insurance)**

**\*If Hazard Insurance is escrowed, skip.**

Hazard Insurance is paid: \_\_\_\_\_ Monthly \_\_\_\_\_ Quarterly \_\_\_\_\_ Semi-annually \_\_\_\_\_ Annually

Property Hazard Insurance Premium paid each period? \$ \_\_\_\_\_

**HOUSEHOLD EXPENSES (Cars)**

Year/Make/Model: \_\_\_\_\_

Own or Lease

Monthly payment: \$ \_\_\_\_\_

Outstanding Balance: \$ \_\_\_\_\_

**HOUSEHOLD EXPENSES (Cars)**

Year/Make/Model: \_\_\_\_\_

Own or Lease

Monthly payment: \$ \_\_\_\_\_

Outstanding Balance: \$ \_\_\_\_\_

**HOUSEHOLD EXPENSES (Cars)**

Total Monthly Car Insurance Payment: \$\_\_\_\_\_

Total Monthly Gasoline Expense: \$\_\_\_\_\_

**HOUSEHOLD EXPENSES (Loans)**

Loan: \_\_\_\_\_

Monthly Payment: \$\_\_\_\_\_

Outstanding Balance: \$\_\_\_\_\_

Loan: \_\_\_\_\_

Monthly Payment: \$\_\_\_\_\_

Outstanding Balance: \$\_\_\_\_\_

**HOUSEHOLD EXPENSES (Alimony/Child Support)**

Do you make any Alimony or Child Support payments?      YES    or    NO

How often do you make your Alimony/Child Support payments?

\_\_\_\_ Monthly \_\_\_\_ Quarterly \_\_\_\_ Semi-annually \_\_\_\_ Annually

Alimony/Child Support payments paid each period: \$\_\_\_\_\_

**HOUSEHOLD EXPENSES (Condo/HOA FEES)**

How often do you make your Condo/HOA payments?

\_\_\_\_ Monthly \_\_\_\_ Quarterly \_\_\_\_ Semi-annually \_\_\_\_ Annually

Condo/HOA payment paid each period: \$\_\_\_\_\_

**HOUSEHOLD EXPENSES (Credit Cards)**

Credit Card Name: \_\_\_\_\_

Monthly Minimum Payment: \$ \_\_\_\_\_

Outstanding Balance: \$ \_\_\_\_\_

Credit Card Name: \_\_\_\_\_

Monthly Minimum Payment: \$ \_\_\_\_\_

Outstanding Balance: \$ \_\_\_\_\_

Credit Card Name: \_\_\_\_\_

Monthly Minimum Payment: \$ \_\_\_\_\_

Outstanding Balance: \$ \_\_\_\_\_

Credit Card Name: \_\_\_\_\_

Monthly Minimum Payment: \$ \_\_\_\_\_

Outstanding Balance: \$ \_\_\_\_\_

Credit Card Name: \_\_\_\_\_

Monthly Minimum Payment: \$ \_\_\_\_\_

Outstanding Balance: \$ \_\_\_\_\_

Credit Card Name: \_\_\_\_\_

Monthly Minimum Payment: \$ \_\_\_\_\_

Outstanding Balance: \$ \_\_\_\_\_



**HOUSEHOLD EXPENSES (Various)**

Monthly Food Expense: \$ \_\_\_\_\_

Monthly Cell Phone Expense: \$ \_\_\_\_\_

Monthly Home Phone Expense: \$ \_\_\_\_\_

Monthly Internet Expense: \$ \_\_\_\_\_

Monthly Cable/Satellite: \$ \_\_\_\_\_

Monthly Electric Expense: \$ \_\_\_\_\_

Monthly Gas Expense: \$ \_\_\_\_\_

Monthly Water Expense: \$ \_\_\_\_\_

Monthly Trash Expense: \$ \_\_\_\_\_

Monthly Sewer Expense: \$ \_\_\_\_\_

Monthly Childcare Expense: \$ \_\_\_\_\_

Monthly **"outofpocket"** Medical Expenses: \$ \_\_\_\_\_

Monthly Clothing Expense: \$ \_\_\_\_\_

**HOUSEHOLD EXPENSES (Insurance)**

***Include only those premiums for which you pay directly and are not deducted from your paycheck.***

Monthly **"out-of-pocket"** Premium Health Insurance Expenses: \$ \_\_\_\_\_

Monthly **"out-of-pocket"** Premium Dental Insurance Expenses: \$ \_\_\_\_\_

Monthly **"out-of-pocket"** Premium Life Insurance Expenses: \$ \_\_\_\_\_

Monthly **"out-of-pocket"** Premium Other (1): \$ \_\_\_\_\_

Monthly **"out-of-pocket"** Premium Other (2): \$ \_\_\_\_\_

**HOUSEHOLD EXPENSES (Other Property Expenses, not Principal Residence)**

***\*Do not include:*** mortgage payments, taxes, insurance, HOA Fees, or rental expenses.

Monthly Other Property Expenses: \$ \_\_\_\_\_

**HOUSEHOLD EXPENSES (miscellaneous)**

\*Any other "out-of-pocket" expenses you may have.

Monthly Miscellaneous Expenses: \$ \_\_\_\_\_

**TAX INFO (Borrower Filing Status)**

Did Borrower file a Tax Return?

\_\_\_\_ Yes, Borrower filed an individual/separate tax return

\_\_\_\_ Yes, Borrower filed a joint tax return (spouse IS the Co-Borrower)

\_\_\_\_ Yes, Borrower filed a joint tax return (spouse IS **NOT** the Co-Borrower)

\_\_\_\_ No, Borrower **DID NOT** file a tax return

**HARDSHIP INFO (Date Hardship Began)**

When did the hardship begin? \_\_\_\_\_

Do you believe the hardship is:

\_\_\_\_ Short-term (under 6 months)

\_\_\_\_ Medium-term (6-12 months)

\_\_\_\_ Long-term or permanent (greater than 12 months)

**HAMP INFO (HAMP Program Info)**

**Provide the following information on any HAMP program participation:**

Has the mortgage on your Primary Residence ever had a HAMP or any other permanent modification?

YES or NO

Has the mortgage on any other property that Borrower or Co-Borrower own had a permanent HAMP or

any other modification? YES or NO

**HARDSHIP INFO (Hardship Details)**

**Explain why you are having difficulties making your payment. "X" all which apply.**

Unemployment and (a) receiving/will receive unemployment benefits OR (b) unemployment benefits ended less than 6 months ago

Increase in Housing Expenses – i.e., hardship that cause an increase in your housing expenses due to circumstances beyond your control

Income Reduction – i.e., elimination of overtime, reduction in regular working hours, or reduction in base pay

Divorce or Legal Separation; Separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law

Death of borrower or death of secondary wage earner in the household

Long-term or permanent disability; serious illness of a borrower/co-borrower or dependent family member

Disaster (natural or man-made) which is adversely impacting the property or the borrower's place of employment

Distant employment transfer

Business Failure

Expenses have increased – i.e., monthly mortgage has reset to a higher payment, unexpected health costs, etc.

Monthly debt payments are excessive – i.e., all debt you have such as credit cards, mortgage, and other loans are excessive and you cannot meet your obligations

Limited cash reserves – i.e., all your cash reserves and other liquid assets are insufficient to maintain your mortgage payments and cover your other basic living expenses

Other

*Please provide additional details explaining why you are having difficulties making your payments. **Be specific.**  
What caused the hardship? How did it affect your ability to pay?*

If you have trouble submitting the form, save to your desktop and e-mail to [info@financialmechanicsgroup.com](mailto:info@financialmechanicsgroup.com)

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