



## If you are having difficulty making your mortgage payments, **Start Here!**

We know that nobody intends to miss their mortgage payments, and that you understand that defaulting on your loan will ultimately result in the loss of your property.

Because you opened this web page, we assume that something happened to change your ability to pay your mortgage. Whether it's a loss of income, a family member's sickness or a change in the amount of your monthly payment, our Loss Mitigation Department wants to work with you to save your home or investment property.

The process is straightforward. First, we collect some background and financial information, using this form and the documents you send to us. Then, we'll attempt to match your situation with the program(s) available. Finally, if we determine that there is a program (or programs) you qualify for, we will contact you to discuss the potential solutions and send out the required documents and legal agreements needed to complete the process.

### Homeowner's Assistance Program

#### Before you start:

There are 2 ways to complete this form:

- You can print it out and then complete it by hand; or
  - You can type the information right on this form (you can even save it to your computer) and print it.
- When the form is complete, fax or mail it to us, along with the other documents we will request.

#### General Information:

#### Today's Date:

Your Name \_\_\_\_\_ Your Co-Borrower's Name \_\_\_\_\_

The best Phone Number to reach you \_\_\_\_\_ Alternate Phone Number to try is \_\_\_\_\_

Enter your Loan Number here \_\_\_\_\_

What is the Property Address? \_\_\_\_\_  
Number and Street Name City State Zip Code

#### Your Current Situation:

Do you live at this property? Yes No

Do you want to keep owning this property? Yes No

How many people live with you?

How much do you feel your house is worth? (use numbers only - no commas or other special characters)

Is the financial difficulty you are facing temporary? Yes No

In a few words, please describe the financial difficulty you are facing:

#### Financial Information:

**Tip:** Many times, having your checkbook and Credit Card Statements with you will help you remember Income and Expense Items. If you can get these items, it's worth waiting until you have them before completing this section.

**On the following page, you'll have an opportunity to tell us about your income and expenses. That will help us determine which programs we can offer you. It's important that the information is as accurate as possible, but if you don't know the exact amount, enter your best estimate and we'll use that for now. Of course, if any item doesn't apply to you, just leave it blank.**

**NOTE: ALL of the items on the next page request MONTHLY information. Please convert all of your numbers to MONTHLY amounts!**

# Financial Statement

Enter MONTHLY amounts (use numbers only - no commas or other special characters)

## Income

What is your Occupation?

What is your GROSS Salary?

...from Job #1:

What about a 2nd Job?

What is your "take-home" pay?

...from Job #1:

... and from 2nd Job?

What is your Co-Borrower's Occupation?

What is their GROSS Salary?

...from Job #1:

What about a 2nd Job?

What is their "take-home" pay?

...from Job #1:

... and from 2nd Job?

Other income you receive:

\* Alimony:

\* Child Support:

Other Income 1:

Other Income 2:

Total GROSS Income:

Total NET Income:

## Expenses

1st-2nd Mortgage:

Other Mortgages:

Utilities:

Water-Sewer:

Home Owners Assn:

Home Maintenance:

Auto Loan 1:

Auto Loan 2:

Charge Cards:

Other Installment Loans:

Food:

Child Care:

Transportation:

Tuition:

Spending Money:

Phone-Cable-Internet:

Clothing-Laundry-Hskpg:

Medical-Dental:

### Other Expenses

1:

2:

3:

4:

5:

Total Expenses:

*Monthly Surplus/(Deficit):*

\* PLEASE NOTE: You are not required to provide income from Alimony or Child Support in order for us to complete the processing of this form

## Please Forward the Following Documents with your Completed Form:

- A recent paystub (for you and your Co-Borrower, if applicable) with year-to-date information displayed
- A Property Listing Agreement (if your property is being marketed for sale)

Before completing the form, is there anything else we should know about your current situation?

Do you have any questions for us? (NOTE: We will respond to these questions after we begin processing this form.)

## Sending the Completed Form and Documents:

### Faxing the form:

If you are sending us the form by fax, just print it out and fax the form to us (along with the documentation described above) to our secured fax #: **(214) 441-7382**

### Mailing the form:

If you prefer to send the form to us by mail, print the form (along with the documentation described above) to: **Loan Administration**

**Mail Stop 6207  
4000 Horizon Way, Suite 100  
Irving, TX 75063-9987**

**NOTE:** If you completed this form on your computer, you can save a copy of it to your drive (including the information you entered), by using the "Save" function!

## What happens next:

The information you send will be evaluated and a specialist from our Loss Mitigation team will contact you. Due to heavy volumes currently being experienced, please allow approximately 20-30 business days for a response.

When we call, what is the best time to reach you?

**(tell us what time of day is best as "hh:mm ampm"  
-e.g. 5:00 pm)**

Is there an e-mail address we can use to contact you? If so, please enter it below:

**Thank you again for supplying this information.  
We will get back to you as soon as possible!**