



Borrower Assistance Form (Real Estate Loan)

E-Central Credit Union is committed to helping our borrowers in times of need. You can help us by answering the questions below as completely and accurately as possible. If you have a co-borrower, please fill in his or her information too. The information you provide below will only be used to aid in this evaluation of homeownership preservation options and will not be used for any other purpose.

1. To help us locate your loan, please provide your name (s):

Borrower Name

Co- borrower Name

2. What are your current phone numbers?

() _____ () _____

Borrower Home Phone

Co-borrower Home Phone

() _____ () _____

Borrower Work Phone

Co-borrower Work Phone

() _____ () _____

Borrower Mobile Phone

Co-borrower Mobile Phone

3. What is the address of your property?

Street Address

Apartment Number

City

State

Zip Code

4. Are you (or your co-borrower) living in this property?

Yes

No

15. Please enter how much you pay for the items listed below:

Monthly Expenses	Borrower	Co-borrower
Other Home Loans, Rent & Liens	\$	\$
Auto Loan(s)	\$	\$
Auto Insurance & Other Auto Expenses	\$	\$
Credit Cards & Installment Loans	\$	\$
Health Insurance	\$	\$
Medical Expenses	\$	\$
Child Care, Child Support & Alimony	\$	\$
Food	\$	\$
Miscellaneous Spending Money	\$	\$
Utilities	\$	\$
Communications (phone, cell phone & Internet)	\$	\$
Other	\$	\$
Total:	\$	\$

16. Please enter your income details below and total them in the last row:

Monthly Income	Borrower	Co-borrower
Net/Take-Home Pay		
Other Income (unemployment, child support, etc.)		
Other		
Total:	\$	\$

17. Please enter how much money you have in the assets below and total them in the last row:

Asset	Borrower	Co-borrower
Checking Account(s)		
Savings & Money Market Account(s)		
Stocks, Bonds & CDs		
Retirement Account(s)		
Home Equity		
Other Real Estate Equity		
Cars (with no loan payments)		
Other		
Total:	\$	\$

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) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and for credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X	X	
Borrower	Co-borrower	
Date	Date	

Borrower Assistance Form (Real Estate Loan) Checklist

Don't Forget! Did you...

Fully complete all questions?

Remember: If you have a co-borrower, we need his or her information, too.

Sign and date this form?

Include copies of your:

Bank account statement(s):

*All pages of your most recent monthly account statements
(e.g., checking, savings, money markets, CDs, etc.)

*If you don't have a checking account, submit copies of cash and
money order receipts for all paid household bills for the last month.

Savings account statement(s)

Income history:

*If you are self-employed - provide a year-to-date profit and loss
statement.

*If you receive regular paychecks - copies of pay stub(s) for the
month most recently worked by you and your co-borrower.

*If you are not employed - provide proof of income (e.g., social
security, disability, unemployment, rental income, child support,
alimony and retirement).

Note: For rental income, provide a copy of the lease agreement.

Any death certificate or divorce decree(s).

For your records, make and retain a copy of all completed forms.