

Financial Hardship Affidavit

Borrower Name(s): _____
Property Street Address: _____
Property City, ST, Zip: _____
Lender: _____
Loan Number: _____

In order to qualify for _____'s offer of a conditional Loan Workout and Modification Agreement, I am submitting this form to the Lender and indicating by my checkmarks ("✓") the one or more events that contributed to my inability to remain current on my mortgage loan.

Borrower Co-Borrower

- My income has been reduced or lost. For example: unemployment, reduced job hours, reduced pay, decline in business earnings. Explain below.
- My household financial circumstances have changed. For example: permanent or short-term disability, death in the family, divorce or separation, increased family responsibilities (birth or adoption of a child, taking care of elderly relatives or other family members). Explain below.
- My expenses have increased. For example: my monthly mortgage payment will rise or has risen, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills. Explain below.
- Other. Explain below.

Explanation: _____

Borrower Acknowledgement

I verify that the events identified above have contributed to my inability to remain current on my mortgage loan. I understand and acknowledge that the Lender may investigate the accuracy of the event(s), and may require me to provide supporting documentation. I understand that if I have misrepresented the event(s) or do not provide the required documentation that the Lender may cancel this agreement and re-start foreclosure activities.

_____ Borrower Signature	_____ Date	_____ Co-Borrower Signature	_____ Date
E-mail Address: _____		E-mail Address: _____	
Cell Phone # _____		Cell Phone # _____	