

ATTACHMENT(A)

Please submit the following information to be considered for a Loss Mitigation Alternative Program.

1. Hardship letter (detailed explanation of financial situation including your request) and verification of your hardship (IE doctors letters for medical leave, insurance claims for home damage, etc...)
2. Completed signed financial statement including Assets & Liabilities (form enclosed).
3. Verifications of all income, including copy of your last two pay stubs if you are working.
4. Signed federal tax returns (including all schedules) for last two (2) years.
5. Copy of your bank statements for the last three (3) months.
6. Copy of death certificate or divorce decree (if applicable).

If you currently have a purchase offer, please forward the following documentation:

- Sales & Purchase Agreement (signed by buyer and you).
- Net Sheet or proposed Settlement Statement, showing itemized breakdown of all costs related to the sale transaction (i.e., realtor's commissions and all closing costs).
- Listing Agreement(s).
- Copy of buyer's earnest money check deposit.
- Copy of buyer's loan approval letter.
- We will schedule for an Appraiser to conduct an inspection of your property.

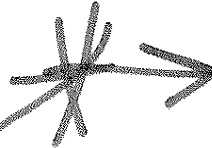
Please provide the name and phone number of a contact person who can schedule the appointment and accompany the Appraiser:

Name: _____

Phone #: (_____) _____

- Other:

If you do not presently have an offer, please forward the above documentation immediately as a purchase offer comes in.

 Please send all the required information and documentation at the same time, if possible. After reviewing the completed package, in order to determine the best possible course of action, we may need to request additional information and documentation.

BORROWER FINANCIAL STATEMENT

Loan # _____

BORROWER				CO-BORROWER		
Borrower's Name				Co-Borrower's Name		
Social Security #	Home Phone #	Work Phone #		Social Security #	Home Phone #	Work Phone #
Mailing Address				Property Address		
Do you occupy the property? Yes No	Is it a rental property? Yes No	If so what is the monthly rental income. \$		Is the property listed for sale? Yes No	If so, with whom?	
Real Estate Agents Name:				Credit Counseling Representative:		
Real Estate Agents Phone:				Credit Counseling Rep's Phone:		
Have you contacted a credit counseling service for help? Yes - - No			Do you pay real estate taxes (outside of mortgage payments) Yes No		Are the taxes current? Yes No	
Have you filed Bankruptcy? Yes No	If yes, Chapter 7 Chapter 13	Filing Date:	Attorney's Name:		Are there other liens on the property? Yes No	
			Attorney's phone:			
EMPLOYMENT						
Employer - Borrower		How Long?	Employer Co-borrower		How Long?	
MONTHLY INCOME BORROWER			MONTHLY INCOME CO-BORROWER			
Wages	\$		Wages	\$		
Unemployment Income	\$		Unemployment Income	\$		
Child support / Alimony*	\$		Child support / Alimony	\$		
Disability Income	\$		Disability Income	\$		
Rents Received	\$		Rents Received	\$		
Other	\$		Other	\$		
Less: Federal and State Tax, FICA	\$		Less: Federal and State Tax, FICA	\$		
Less: Other Deductions (401K, ect.)	\$		Less: Other Deductions (401K, ect.)	\$		
Total	\$		Total	\$		
Monthly Expenses (All Borrowers)			Assets & Liabilities (All Borrowers)			
Mortgages/	\$		Type		Estimated Value/Amount	
Auto Loans	\$		Checking Account(s)	\$	/	
Auto Expenses / Insurance	\$		Savings/Money Market	\$	/	
Credit Cards / Installment loans	\$		Stocks / Bonds / CDs	\$	/	
Health Insurance	\$		IRA / Keogh Accounts	\$	/	
Medical	\$		401K /SOP Accounts	\$	/	
Child support / Alimony	\$		Home	\$	/	
Food / Spending Money	\$		Other Real Estate	\$	/	
Water / Sewer / Utilities / Phone	\$		Cars	\$	/	
Other	\$		Other	\$	/	
Total	\$		Totals	\$	/	

* 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 this loan.

"I agree as follows: My Lender may discuss, obtain and share information about my mortgage and financial situation with third parties regarding a possible alternative to foreclosure. Negotiations for a possible foreclosure alternative will not constitute a waiver of or defense to my Lender's right to commence or continue any foreclosure or other collection action, and an alternative to foreclosure will be provided only if an agreement has been approved in writing by my Lender. The information herein is an accurate statement of my financial status."

Submitted this _____ day of _____, 20____

By _____ Date: _____
Signature of Borrower

By _____ Date: _____
Signature of Borrower

PLEASE DO NOT FORGET THIS BOX ALL BORROWERS