

Hardship Reason

Question Panel

*Reason for Default

Unemployment

*How long have you been unemployed?

* From



To



*Are you eligible for unemployment benefits?

When are you eligible for unemployment benefits?



*Did you receive a severance package?

*Did you have unemployment insurance?

*Are you seeking employment?

*Do you have any job prospects?

*Will your pay be similar to before?

Excessive Use of Credit

*Why/How did you become over extended?

*Have you sought outside advice?

*What are you doing to supplement your income?

*Have you stopped using all your lines of credit?

*Have you attempted to get a consolidation loan?

*Are there items that may be returned for credit?

Curtailment of Income

*Whose income has been affected?

*What has caused the reduction in income?

*What are you doing to supplement your income?

*Is this short-term/long-term?

*Do you plan on keeping the property?

*What other resources do you have?

Payment Adjustments

*What caused the adjustment (ARM or Escrow)?

*Were you notified of the adjustment?

*Are you able to afford a new payment?

*Are you intending to keep property?

Hardship Reason

*Are you currently living in the property?

Illness of Borrower

*Did you take time off from work?

*Do you have insurance to assist with expenses?

*Do you have available paid time off?

*Are you receiving or do you expect to receive disability income?

When did or when will you receive the disability income?

*Are there medical costs?

*How is the household income affected?

*Expected date to return to work?

Illness in family

*Do they have Insurance ?

*Are you helping with medical expenses?

*Is the illness long-term/short-term?

*Do they help with the mortgage(s)?

*Are you receiving or expect to receive disability income?

*Did you incur traveling expenses?

*Did you miss work? Was it with / without pay?

Death in family

*How has this impacted your ability to pay?

*What is your relation to the deceased?

*Did the deceased have insurance?

*Did you incur traveling expenses?

*Did you incur funeral expenses?

*Did you miss work? Was it with / without pay?

*Please attach a copy of the death certificate?

Marital Difficulties

*Who resided at the property?

*Is the household income affected?

*Are you keeping/selling the property?

Hardship Reason

*Has divorce been filed?	<input type="text"/>
*When will the divorce be final?	<input type="text"/>
Loss of Renters/Tenents	
*Are you using an Agent or renting the dwelling out yourself?	<input type="text"/>
*Have you tried lowering the rent?	<input type="text"/>
*Have you tried to sell the property?	<input type="text"/>
*Is the property occupied now?	<input type="text"/>
*Did you previously occupy the property?	<input type="text"/>
*Are you self-employed? (Borrower 1)	<input type="text"/>
*Are you un-employed? (Borrower 1)	<input type="text"/>
*Bank Statement (Borrower 1 - Most Recent)	
*Bank Statement (Borrower 1 - 2nd Most Recent)	
Pay Stub (Borrower 1 - Most Recent)	
Pay Stub (Borrower 1 - 2nd Most Recent)	
Tax Return (Borrower 1 - Most Recent)	
Tax Return (Borrower 1 - 2nd Most Recent)	
Other Comments (Please provide detail around your hardship reason)	<div><div></div><div>1000 characters left</div></div>

Seller Name:	
Loan #:	
Contact #:	
Email:	
Note:	

We understand that this financial information is being requested by our lender but is being entered into a 3rd party online system Equator.com. We have the option of entering this information ourselves or authorizing our Broker, Tutas Towne Realty, Inc to do so on our behalf. We choose to:

_____ Enter ourselves

_____ Authorize Tutas Towne Realty, Inc.

We fully understand that Tutas Towne Realty, Inc and its agents have no control over this data once it is entered into Equator.com and we release them of any and all liability.

Borrower Date

Borrower Date