

Loan Number: _____

BORROWER		CO-BORROWER	
Borrower's Name		Co-Borrower's Name	
Social Security Number	Date of Birth	Social Security Number	Date of Birth
Home Phone Number	(BEST TIME TO CALL)	Home Phone Number	(BEST TIME TO CALL)
Work Phone Number	(BEST TIME TO CALL)	Work Phone Number	(BEST TIME TO CALL)
Cell Phone Number	(BEST TIME TO CALL)	Cell Phone Number	(BEST TIME TO CALL)
Mailing Address			
Property Address (If different from mailing address)		Email Address	
Number of Dependents:	Do you occupy the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is it a rental property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is it leased? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide a copy of the listing agreement. Agent's Name: Agent's Phone Number: Agent's Email:		If you have a lease agreement, please provide a copy. Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete counselor contact information below. Counselor's Name: Counselor's Phone Number: Counselor's Email:	
Do you receive, and pay, the Real Estate Tax bill on your home or does your lender pay it for you? I do <input type="checkbox"/> Lender does <input type="checkbox"/> Are the taxes current? <input type="checkbox"/> Yes <input type="checkbox"/> No If you pay it, please provide a copy of your tax statement.		Do you pay for a hazard insurance policy? <input type="checkbox"/> Yes <input type="checkbox"/> No Is the policy current? <input type="checkbox"/> Yes <input type="checkbox"/> No If you pay it, please provide a copy of the policy.	
Have you filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes: Chapter 7 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Filing Date: _____			
Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide a copy of the discharge order signed by the court.			

INVOLUNTARY INABILITY TO PAY

I (We), _____, am/are requesting that North American Savings Bank review my/our financial situation to determine if I/we qualify for a workout option.

I am having difficulty making my monthly payment because of financial difficulties created by (Please check all that apply):

- | | | | |
|--|---|--|--------------------------------|
| <input type="checkbox"/> Abandonment of Property | <input type="checkbox"/> Excessive Obligations | <input type="checkbox"/> Military Service | <input type="checkbox"/> Other |
| <input type="checkbox"/> Business Failure | <input type="checkbox"/> Fraud | <input type="checkbox"/> Payment Adjustment | |
| <input type="checkbox"/> Casualty Loss | <input type="checkbox"/> Illness in Family | <input type="checkbox"/> Payment Dispute | |
| <input type="checkbox"/> Curtailment of Income | <input type="checkbox"/> Illness of Mortgagor | <input type="checkbox"/> Property Problems | |
| <input type="checkbox"/> Death in Family | <input type="checkbox"/> Inability to Rent Property | <input type="checkbox"/> Title Problems | |
| <input type="checkbox"/> Death of Mortgagor | <input type="checkbox"/> Incarceration | <input type="checkbox"/> Transferring Property | |
| <input type="checkbox"/> Distant Employment Transfer | <input type="checkbox"/> Marital Difficulties | <input type="checkbox"/> Unemployment | |

I believe my situation is: Short term (under 6 months) Long term (over 6 months) Permanent

I want to: Keep the Property Sell the Property

Please provide a detailed explanation of the hardship on a separate piece of paper.

If there are additional Liens/Mortgages or Judgments on this property, please name the person(s), company or firm and their respective telephone numbers.

Lien Holder's Name	\$ _____ Balance / Interest Rate	Phone Number
Lien Holder's Name	\$ _____ Balance / Interest Rate	Phone Number

EMPLOYMENT

Borrower - Employer's Address & Phone #	How Long?	Co-Borrower - Employer's Address & Phone #	How Long?

Monthly Income - Borrower		Monthly Income - Co-Borrower	
Gross Wages / Frequency of Pay	\$	Gross Wages / Frequency of Pay	\$
Unemployment Income	\$	Unemployment Income	\$
Child Support / Alimony*	\$	Child Support / Alimony*	\$
Disability Income / SSI	\$	Disability Income / SSI	\$
Rents Received	\$	Rents Received	\$
Other	\$	Other	\$
Less: Federal and State Tax, FICA	\$	Less: Federal and State Tax, FICA	\$
Less: Other Deductions (401K, etc.)	\$	Less: Other Deductions (401K, etc.)	\$
Commissions, bonus and self-employed income	\$	Commissions, bonus and self-employed income	\$

* * * * * ALL INCOME NEEDS TO BE DOCUMENTED * * * * *

Pay stub must be most recent date with year-to-date information.

Total (Net Income)	\$	Total (Net Income)	\$
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Monthly Expenses		Assets	
Other Mortgages / Liens	\$	Type	Estimated Value
Auto Loan(s)	\$	Checking Account(s)	\$
Auto Expenses / Insurance	\$	Saving / Money Market	\$
Credit Cards / Installment Loan(s) (total minimum payment for both per month)	\$	Stocks / Bonds / CDs	\$
Health Insurance (not withheld from pay)	\$	IRA / Keogh Accounts	\$
Medical (Co-pays and Rx)	\$	401K / ESPO Accounts	\$
Child Care / Support / Alimony	\$	Home	\$
Food / Spending Money	\$	Other Real Estate	# \$
Water / Sewer / Utilities / Phone	\$	Cars	# \$
HOA / Condo Fees / Property Maintenance	\$	Life Insurance (Whole Life not Term)	\$
Life Insurance Payments (not withheld from pay)	\$	Other	\$
Total	\$	Total	\$

*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 personal financial situation with third parties such as purchasers, real estate brokers, insurers, financial institutions, creditors and credit bureaus. Discussions and negotiations of 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. I consent to being contacted concerning my Mortgage at any cellular or mobile telephone number I may have. This includes text messages and telephone calls to my cellular or mobile telephone.

Submitted this _____ day of _____, 20_____

By _____
Signature of Borrower

By _____
Signature of Co-Borrower

Before mailing, make sure you have signed and dated the form and attached appropriate documentation.