

FHA LOSS MITIGATION FINANCIAL INFORMATION

JBN Loan Number _____ Date _____

Borrower Name _____

Co-Borrower Name _____

Property Address _____

Mailing Address (if different from property address)

Do you collect rent for any part of the property? Yes No If so, how much? _____

Have you filed bankruptcy? Yes No Do you receive food stamps? Yes No

Assets

Address of real estate owned in addition to your home (if any)

How much money do you have in:

Savings \$ _____ Cash & Money Orders \$ _____ Checking Account \$ _____

Savings Bonds \$ _____ Life Insurance (cash value) \$ _____

Monthly Income

Income derived from (select all that apply):

Job/Employment:

Pay Cycle: Monthly \$ _____ Bi-Monthly \$ _____

Bi-weekly \$ _____ Weekly \$ _____

Unemployment: Pay Cycle: Monthly \$ _____ Weekly \$ _____

Social Security: Pay Cycle: Monthly \$ _____

Disability: Pay Cycle: Monthly \$ _____

Pension or Retirement: Pay Cycle: Monthly \$ _____

Self Employed: Pay Cycle: Please provide current quarter's profit and loss statement



Income Documentation Required

Job: Last 3 consecutive pay stubs for borrower and co-borrower (if applicable)

Unemployment: Unemployment benefits award letter showing amount of weekly benefit or last 3 bank statements showing unemployment direct deposit

Social Security, Disability, Pension or Retirement: Award letter showing amount of benefit or last 3 bank statements showing income source's direct deposit

Self Employed: Last year's tax return (a 4506-t is acceptable) and last 3 months profit and loss statement

Monthly Expenses

Second Mortgage or Rent	
Electricity, Gas, or Heating Oil	
Water & Sewer	
Food	
Clothing	
Home Maintenance or Repairs	
Internet	
Cable or Satellite TV	
HOA Dues	
Alarm Services	
Day Care	
Auto Insurance	
Life Insurance	
Transportation (gasoline, maintenance)	
Telephone (including cell phone)	
Alimony/child support	
Education (tuition, loans, school lunches, after school programs)	
Medical co-pays	
Monthly Prescriptions	

Final checklist

- Proof of income: 3 pay stubs, **OR** last year's tax return and last 3 month's profit and loss statement
- Include documentation required for all applicable sources of income including award/benefits letters.
- Divorce decree or child support order (if applicable)
- Signed lease or rental agreement (if applicable)
- All expenses have been disclosed
- Page 3 of this document is dated and signed by all parties (please be sure to return all 3 pages)
- Food Stamp award letter

Public Reporting and Privacy Act Disclosures

Public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate for any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Paperwork Reduction Project (2505-0159), Office of Technology, U.S. Department of Housing and Urban Development, Washington D.C. 20410-3600. This agency may not conduct or sponsor, and a person is not required to respond to, collection information unless that collection displays a valid OMP control number.

DO NOT SEND THIS FORM TO THE ABOVE ADDRESS.

Privacy Act Statement: The Department of Housing and Urban Development (HUD) is authorized to collect the information requested on this form by Public Law 479, 48 statute 1246, 12 U.S.C., 1701 et seq. and by the Housing and Community Development Act of 1987, 42 U.S. C. 3543 which authorizes the collection of the Social Security Number (SSN). HUD uses this information to help in determining the type of relief, if any, that can be provided to assist you in avoiding foreclosure of your mortgage.

This information will be used to determine whether HUD will accept assignment of your mortgage in which case HUD will accept assignment of your mortgage in which case HUD would become your lender. If HUD is already your lender, this information will help HUD determine whether additional relief is warranted. In addition, HUD uses your SSN to request a credit report on you which will help HUD verify your financial situation. The financial information will assist HUD in determining how much you can pay on your mortgage. The information you provide will be disclosed to the credit reporting agency. In addition, HUD may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released and failure to provide it could affect your participation in HUD programs.

IMPORTANT: No lender, including HUD, may discriminate against you in giving credit because of your race, sex, age, or marital status. Complaints about discrimination by lenders for these reasons should be sent to the Federal Trade Commission, Equal Credit Opportunity, Washington D.C. 20580.

Borrower

Date

Co-Borrower

Date

Keep a copy of this document for your records