

We would like to partner with you to find a foreclosure alternative for your Homecomings Financial account. Please take a moment to complete the following financial statement and return it to us at your earliest opportunity.

	Homeowner		Additional Homeowner
--	-----------	--	----------------------

Name:		
Work Telephone:		
Home Telephone:		
Cell Phone (optional):		
Best Time to Call (Day/Time):		

Please tell us about your property:

Please check all that apply:

I live in this house This is a second home
 This house is vacant This is a rental property (Monthly Rent: \$____)

Do you have any other loans on this property (please check)?

This property is for sale (Agent Name: Phone: List \$:)
 I am considering selling the property (Estimated Value \$)
 I am willing to do whatever is necessary to retain ownership of my home
 I need help organizing and/or managing my finances

Taxes:

I pay my own taxes (taxes are not included in my mortgage payment)
 Taxes are Current: _____
 Taxes are included in my mortgage payment

Homeowner Association:

My property is in a Homeowner Association:
 If yes, my annual HOA dues are: \$ _____
 If yes, my HOA dues are current: _____

"I agree as follows: My lender may discuss, obtain and share information, including but not limited to FICO scores, about my mortgage and financial situation with third parties regarding possible foreclosure alternatives. Negotiations for a possible foreclosure alternative will not constitute a waiver of or defense to my lender's right to commence or continue any action, and an alternative will be provided only if an agreement has been approved in writing by my lender. I understand Homecomings may require additional information to approve certain alternatives and am willing to disclose requested information as necessary. My lender may contact other parties with financial interest in this property. The information herein is an accurate statement of my financial status."

Signature of Homeowner	Date
Signature of Homeowner	Date

In order for us to better understand your circumstances and tailor a *custom* solution to meet your needs, we require information related to your monthly income *and* expenses. If there are additional contributors to your household income OR if additional parties are financially responsible for this debt, please include this information below as well.

Please tell us about your Monthly Household Income:

	Homeowner	Additional Homeowner
Net Income (monthly income after taxes and benefits are deducted):	\$ _____	\$ _____
Disability:	\$ _____	\$ _____
Rental Income:	\$ _____	\$ _____
Unemployment:	\$ _____	\$ _____
Child Support/Alimony ¹	\$ _____	\$ _____
Other:	\$ _____	\$ _____
Total Monthly Net Income:	\$ _____	\$ _____

Current Employment Status: _____

¹ You do not need to disclose child support or alimony income if you do not want it to be considered in any solutions we develop.

Please tell us about your Monthly Household Expenses:

This mortgage:	\$ _____	Property Taxes (if not in mortgage):	_____
Other mortgages:	\$ _____	Insurance (if not in mortgage):	_____
Auto Loan Payments:	\$ _____	Number of Autos:	_____
Auto Expenses:	\$ _____	Estimated Balance:	_____
Credit Cards / Loan Payments *	\$ _____	Maintenance:	_____
Insurance/Medical Expenses:	\$ _____	Fuel:	_____
Child Care:	\$ _____	No. of Accounts:	_____
Child Support/Alimony:	\$ _____	Total Balance:	_____
		Life: Auto:	_____
		Med:	_____

		Water:	Gas:
		Elec.	Phone:
		Cable:	Sewer:
		Cell Phone:	Internet:
Total Utilities:	\$ _____		
Groceries/Household Supplies:	\$ _____		
Spending Money/Charitable Contributions / Other:	\$ _____		
Total Monthly Expenses:	\$ _____		

* Please identify minimum monthly payments

Please tell us about your Assets and Investments:

Checking Account Balance:	\$ _____	Total Monthly Net Income (INC\$) – Total Monthly Expenses (EXP\$) Monthly Gain/Loss (G/L) = INC\$ 0.00 - EXP\$ = G/L \$
Savings/Money Market/CD's:	\$ _____	
Stocks/Bonds:	\$ _____	
Vested retirement Balance (401k, 403B, IRA, Keogh, etc):	\$ _____	
Other Real Estate Equity:	\$ _____	
Other:	\$ _____	Note: If your expenses exceed your income, there may still be hope. Homecomings has partnered with non-profit Credit Counseling agencies to provide you with ideas related to personal finance management.
Total Assets and Investments:	\$ _____	
<i>Please note, federal law requires us to inform you that this is an attempt to collect a debt and any information obtained will be used for that purpose.</i>		** Please indicate an amount for a down payment to reduce your delinquent balance \$ ** When would these funds be available?

Please answer the following questions in detail. Accurate information is critical for us to review the solution(s) that may be available for your Homecomings loan.

1. What event(s) has caused your financial hardship? (If necessary, please attach an additional sheet.)

2. What was the term of your hardship? (When did it begin? Has it ended?)

3. What was the financial impact of your hardship? (Estimated expense of hardship, income lost during hardship, etc.)

4. Are you currently employed? Yes / No
If you answered yes, how long have you been with your current employer? Are there any foreseeable changes in your employment?

5. How long have you lived at the property? Have you considered selling the property to avoid foreclosure sale? If so, please describe why you would want to sell your home. If not, please describe why you want to keep the property.

6. What actions have you taken thus far to resolve your financial situation? (e.g., obtained additional employment, reduced optional monthly household expenses such as cable & Internet service, etc.)