



Borrower Request for Hardship Assistance

Sometimes things occur beyond anyone's control that makes it difficult, if not impossible, for homeowners to meet their obligations. TUCOEMAS F.C.U wants to help. To complete your request for hardship assistance, TUCOEMAS F.C.U must consider your circumstances to determine your eligibility. Please provide the following information:

Property Address: _____ _____ Home Phone: _____ Cell Phone: _____ Work Phone: _____ Email Address: _____	Please check all that apply: <input type="checkbox"/> I live in this house. <input type="checkbox"/> Occupants in home: _____ <input type="checkbox"/> This is a second house. <input type="checkbox"/> This house is vacant <input type="checkbox"/> This is a rental property (monthly rent: \$ _____) <input type="checkbox"/> Active BK: (if yes, chapter &/or case #) _____
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Borrower			
Name (Last – First - Initial)			
Social Security#	Number of Dependents / List Ages		
Birth Date	Home Phone Cell Phone	Business Phone / Ext.	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <small>(include, single, divorced, widowed)</small>		Email Address	
<input type="checkbox"/> Separated		Present Address (Street -City -State -Zip)	
		Years at this address:	

Employment / Income			
Name and Address of Employer			
Title/Grade	Start Date	Hours at Work	
Supervisor's Name		If Self-Employed, Type of Business	

Income	Primary Borrower	
	Gross	Net - after deductions
Employment Income		
Disability		
Rental Income		
Unemployment		
Child Support / Alimony		
Other		
Total Monthly Income		

Co-borrower			
Name (Last – First - Initial)			
Social Security #	Number of Dependents / List Ages		
Birth Date	Home Phone Cell Phone	Business Phone / Ext.	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <small>(include, single, divorced, widowed)</small>		Email Address	
<input type="checkbox"/> Separated		Present Address (Street -City -State -Zip)	
		Years at this address:	

Employment / Income			
Name and Address of Employer			
Title/Grade	Start Date	Hours at Work	
Supervisor's Name		If Self-Employed, Type of Business	

Income	Co - Borrower	
	Gross	Net - after deductions
Employment Income		
Disability		
Rental Income		
Unemployment		
Child Support/Alimony		
Other		
Total Monthly Income		

Household

In an effort to evaluate all of the workout options available to you, TUCOEMAS will order a credit report to verify your credit obligations.

Liabilities & Expenses	CURRENT		
Credit Card (minimum pmts)	(1) \$	(2) \$	(3) \$
Auto Loan (Monthly Payment Per Vehicle)	(1) \$	(2) \$	(3) \$
Auto Insurance	\$		
Auto Expenses (gas, maintenance, etc...)	\$		
Transportation (mass transit fees, bus passes, parking, tolls)	\$		
Electricity/ Gas /Water	\$		
Telephone/Cellular phone	\$		
Cable/Satellite Dish / Internet	\$		
Groceries / Household Supplies	\$		

Childcare / School Tuition	\$
Medical Expenses	\$
Installment Loans	(1) \$ (2) \$
Child Support/Alimony	\$
Spending Money	\$
Miscellaneous (please describe)	\$
Total Monthly Expenses	\$

Net Income: \$ _____ **Expenses:** \$ _____ = **Surplus:** \$ _____

What You Own	List Location of Property of Financial Institution	Market Value	Pledged as Collateral for Another Loan		Owed By	
					Borrower	Other
Home		\$	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>
Auto		\$	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>
Savings		\$	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>
Checking		\$	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>
Other (Describe)		\$	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>

Current Mortgage Information

1st Lien Mortgage Payment (PI): \$ _____ Balance \$ _____ Taxes & Insurance: \$ _____

2nd Lien Mortgage Payment(PI) \$ _____ Balance \$ _____

Loan Type: _____ LTV%: _____

Have there been any changes in the ownership of the property since the loan at Tucoemas was opened? _____

Are Property Taxes and Homeowners Insurance current? _____

If applicable, have you contacted your other mortgage lender for modification assistance? _____

Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? _____

Signatures

I (which includes all of the undersigned whether one (1) or more persons) understand that any false statement of willful over-evaluation of any land, property or security for the purpose of influencing in any way the action of any Federal Credit Union upon any loan application is in violation of Section 1014, Title 18, United States Code.

I hereby certify that all information on the application is true, correct, and complete, further certify that there is no outstanding indebtedness to any other person and/or entity either as maker, co-maker, or guarantor other than as stated in this application. I hereby authorize my employer to release information to you regarding my hire date, position, salary, address, and/or any other information pertinent to my employment status. I authorize you to obtain from whatever source any and all information you deem appropriate regarding this and/or any other loan and/or application with you (and disclose such information to any person and/or entity you deem proper to extent that such disclosures are deemed necessary for the making of loans and collection thereof).

I understand you will retain this application whether granted or not.

X _____

Borrower Signature

Date

X _____

Co-borrower's Signature

Date

For Credit Union Use Only

Date:

- Approved
 Denied

Number of months deferred or extended:

Next payment due date:

Loan Officer Comments:

Signatures

X _____

Date

X _____

Date