



MORTGAGE LENDER INFORMATION

NOTICE

The information provided in this Quick Guide has been provided by your specific lender. If your specific lender has provided forms and/or any information including possible solutions and package requirements, they have been included at the end of the Quick Guide package. It is your choice to submit the worksheets and forms we have provided or use the ones the lender has provided. If at a later time, the lender requires their forms to be used, the information entered on the forms we provided, can be calculated and transposed to the specific lender's forms.

LENDER CONTACT INFORMATION

Lender Name

Serviced By (if applicable)

Department Contact

Address Line 1

Address Line 2

City, State, Zip

Hours of Operation

Main Contact Number

Alternate Contact Number

Primary Fax Number

Alternate Fax Number

Email Address

Additional Email Address

Website

Additional Website

Add'l Contact Number

Add'l Contact Number

NEGOTIATOR CONTACT INFORMATION

Once you have been assigned a negotiator or counselor, this can be completed with their information.

Contact Name

Contact Number

Fax Number

Email Address

INSTRUCTIONS FOR ELECTRONIC FILL-IN COMPLETION

1. Fill in all applicable fields on the forms.
2. Information entered on the forms we have provided, with the exception of some income and expense breakouts, will be populated to the lender specific forms.
3. Review and complete all highlighted sections on every form.
4. Fields have "tooltips"— or hints — if you place your mouse over the field and hold for several seconds.
5. Double check to make sure all fields have been completed on the provided forms and the lender's specific forms.



BORROWER AND PROPERTY INFORMATION

LENDER INFORMATION	
Lender Loan Number	
Lender Name	

SUBJECT PROPERTY INFORMATION	
Street Address	
City, State, Zip	

BORROWER INFORMATION	CO-BORROWER INFORMATION
Name	Name
Social Security #	Social Security #
Mailing Address	Mailing Address
City, State, Zip	City, State, Zip
Home Phone #	Home Phone #
Work Phone #	Work Phone #
Cell Phone #	Cell Phone #
Contact Email	Contact Email
Best Time to Call	Best Time to Call

BORROWER EMPLOYMENT	CO-BORROWER EMPLOYMENT
Employer	Employer
Position	Position
Employer Phone #	Employer Phone #
Employer Address	Employer Address
Employer Address	Employer Address
Length of Time at Employer	Length of Time at Employer
Length at Previous Employer	Length at Previous Employer

DISCLOSURE
I/We warrant the credit and financial information submitted is true, correct and complete in all material respects. The information provided does not omit any material fact or matter that makes the information or documentation presented misleading. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements.

Borrower Signature

Co-Borrower Signature

Print Name

Date

Print Name

Date



BORROWER QUESTIONNAIRE

Lender Name	Loan Number
Borrower Name	Co-Borrower Name
Property Address	
City, State & Zip	

LENDER INFORMATION											
Are you (or your co-borrower) currently occupying this property as a Primary Residence?						YES	NO				
If Yes, how many years at this residence?											
Is this a second home?		YES	NO	Rental property?		YES	NO	Vacant?		YES	NO
How many people live at your address?					How many are dependents under the age of 18?						
Would you prefer to keep your home or sell my home?				Keep my home			Sell my home				
If you want to sell, is it listed for sale?			Currently Listed		Previously Listed		Was Never Listed				
If your home is listed, provide:		List Date			List Price						
Have you received an offer?		YES	NO	Date			Amount				
Real Estate Agent's Name											
Agent's Phone Number					Agent's Email Address						
Do you receive and pay the Real Estate Tax bill on your home?						YES	NO, the lender pays for it				
<small>(Note: If you pay for it, please provide a copy of your tax statement)</small>											
If you pay it, are your property taxes current or past due?						Current		Past Due			
If past due, what is the amount?											
Are you on a payment plan with the county to resolve them?						YES	NO				
Do you receive and pay for the Homeowners Hazard Insurance policy?						YES	NO, the lender pays for it				
<small>(Note: If you pay for it, please provide a copy of this policy)</small>											
Is the insurance policy current or expired?					Current		Expired				
Company					Agent's Name						
Agent's Phone Number					Agent's Email Address						
Have you already spoken to a debt counseling or credit counseling service?						YES	NO				
Counselor's Name											
Counselor's Phone Number					Counselor's Email Address						
Have you ever filed bankruptcy?		Chapter 13			Chapter 7		When was it filed?				
Has your bankruptcy been discharged?			YES	NO		Discharge Date					
Attorney's Name											
Attorney's Phone Number					Attorney's Email Address						
Has a Notice of Default or Foreclosure started?				YES	NO		If so, when?				
What is the amount of funds you immediately have available to apply towards your delinquency?											
In addition to the amount stated above, what amount will you have available in 30 days?											
Do you prefer a Spanish speaking counselor?				YES	NO						

Borrower Signature

Co-Borrower Signature

Print Name

Date

Print Name

Date



REAL ESTATE CASH FLOW WORKSHEET

Lender Name	Loan Number
Borrower	Co-Borrower
Property Address	
City, State & Zip	

If you own more than one property, please complete the following information for ALL properties owned.

Property Address	Enter: PS - Pending Sale R - Rental	Type of Property	Balance of Mortgage & Liens	Gross Monthly Rental Income	Total Monthly Payments	Insurance, Taxes & Misc.	Monthly Net Rental Income
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
TOTAL CASH FLOW							

Type of Property - SFR - Single Family Residence, C - Condo, TH - Townhouse, PUD, 2-Unit, or 3-4 Unit

Balance of Mortgage & Liens - Total amount owed on all mortgages and liens per property

Gross Monthly Rental Income - Total monthly income per property

Total Monthly Payments - Total monthly payments for all mortgages and liens per property

Insurance, Taxes & Misc. - Refer to property tax bill and insurance declaration page unless included in the mortgage payment

Monthly Net Rental Income - Positive or Negative cash flow for all properties owned

Borrower Signature

Co-Borrower Signature

Print Name

Date

Print Name

Date



LIABILITIES AND EXPENSES WORKSHEET

Lender Name	Loan Number
Borrower Name	Co-Borrower Name
Borrower SSN	Co-Borrower SSN
Property Address	
City, State & Zip	

LIABILITIES	MONTHLY PAYMENTS	BALANCE
1st Mortgage		
2nd Mortgage / Line of Credit Etc.		
Other Mortgages / Liens / Rents		
Property Taxes		
Homeowners Insurance / HOA Dues		
Auto Loan (s)		
Installment Loans		
Credit Card Bills		
Education / Personal Loans		
Other Unsecured Debt		
Child Support / Alimony		
TOTAL DEBT		

EXPENSES	MONTHLY PAYMENTS	COMMENTS
Auto Expenses (Insurance, Gas, Maintenance, Parking)		
Heath / Dental / Life Insurance (if not on pay stub)		
Medical Bills / Prescriptions		
Child Care / Elderly Care		
Water / Sewer / Trash Bill		
Electricity / Gas Bill		
Telephone / Cell Phone Bill		
Cable / Internet Bill		
Food		
Spending Money		
Dry Cleaning		
Club or Union Dues		
Education / Tuition (Classes Etc.)		
Other Expenses		
TOTAL EXPENSES		

CALCULATION OF INCOME vs. EXPENSES	
Monthly Net Income	
(-) Minus Monthly Expenses	
(=) Total Monthly Cash Flow	
Debt-To-Income Ratio	

Borrower Signature

Co-Borrower Signature

Print Name

Date

Print Name

Date



HARDSHIP LETTER

Lender Name	Loan Number
Borrower	Co-Borrower
Property Address	
City, State & Zip	

Sincerely and Respectfully,

Borrower Signature

Co-Borrower Signature

Print Name

Date

Print Name

Date

EXPLANATION OF HARDSHIP

Lender Name	Loan Number
Borrower	Co-Borrower
Property Address	
City, State & Zip	

I am having problems making my monthly payment due to financial difficulties.

I believe my situation is: Temporary Permanent

My financial difficulties are the result of (check all that apply):

Unemployment Start Date End Date
 Explain:

Excessive Financial Responsibility
 Explain:

Illness Start Date End Date
 Explain:

Reduction in Income Start Date End Date
 Explain:

Death Date
 Explain:

Other Start Date End Date
 Explain:

As the lender considers your request for assistance, it is important they fully understand your current financial situation and the hardship you are experiencing. Please complete this form by checking the appropriate reason(s) for your hardship, then provide a detailed explanation for each. If you have supporting documentation for your explanation, please include it with this form when you submit to the lender.

 Borrower Signature

 Co-Borrower Signature

 Print Name Date

 Print Name Date



DEFICIENCY REPAIR LIST

Lender Name	Loan Number
Borrower	Co-Borrower
Property Address	
City, State & Zip	

Be as specific as possible and please provide pictures where possible.

(Examples: dry rot in bathroom floor, roof leaks or roof needs to be replaced, pet urine smell, stains on carpet, holes in walls or doors, deck needs to be replaced, yard is a mess, 3 broken windows, cabinets in disrepair, fire or water damage, etc.)

Why does the lender request photos of the home? Lenders rely on the information they are provided. Lenders have no way of knowing the extent of damage or maintenance issues within a property without someone telling them. It is important for them to have an accurate description and view of issues with the property. Photos of roof, fire, or water damage, broken windows, or overall disrepair give the lender a much more accurate portrayal of a property than just your description.

1
2
3
4
5
6
7
8
9
10

Borrower Signature

Co-Borrower Signature

Print Name

Date

Print Name

Date



NET SHEET

Lender Name	Loan Number
Borrower	Co-Borrower
Property Address	
City, State & Zip	

NET TO
Sales Price
Real Estate Agent Commission
State Transfer Tax
Property Tax
Hazard Insurance
Title Insurance
Closing Fees
Document Fee
Various payoffs
NET TO

NOTE: Closing Fees, Property Taxes and Insurance are estimated

KEY ISSUES
#1
#2
#3
#4
#5

Borrower Signature

Co-Borrower Signature

Print Name

Date

Print Name

Date



LENDER HOLDING COSTS AND INCOME EARNED

Lender Name	Loan Number
Borrower	Co-Borrower
Property Address	
City, State & Zip	

ESTIMATED LENDER HOLDING COSTS
Deficiency Balance
5% Real Estate Commissions
REO Deferred Maintenance (5% of Fair Market Value)
Legal Fees (1% of Fair Market Value)
LENDER HARD COSTS
Mortgage Interest Loss
Homeowners Insurance / HOA Dues
Property Taxes
Land Lease
Electricity / Gas
Water / Sewer
Landscape Maintenance
Pool Maintenance
MONTHLY HOLDING COSTS
TOTAL YEARLY HOLDING COSTS

LENDER INCOME EARNED
Original Transaction Closing Costs
Interest Paid Year-to-Date
Interest Paid Last Year
Interest Paid in Previous Years
TOTAL INTEREST EARNED BY LENDER

Borrower Signature

Co-Borrower Signature

Print Name

Date

Print Name

Date



THIRD PARTY AUTHORIZATION

Lender Name	Loan Number
Borrower	Co-Borrower
Property Address	
City, State & Zip	

I/We authorize the below referenced individual(s) to obtain information regarding my mortgage loan identified above. I further acknowledge and agree that applicable fees may be assessed to my account as a result of the authorized party's request. Fees may be charged per item, per request and are subject to change. If at any time I/We choose to remove the person named from accessing my account information, it is my responsibility to notify you in writing.

I/We hereby fully authorize you to release any and all information that they may require; including any discussion of my loan, loan balance(s), payoff(s), any credit transaction, tax return information, loan reinstatement, loan transfer, or loan inquiry.

I/We authorize you to provide any and all information and documentation they request. Such information includes, but is not limited to, employment history and income: bank, money market and similar account balances; credit history; and copies of income tax returns.

AUTHORIZED PARTY INFORMATION	
Name	
Company	
Address	
Telephone #	
Fax #	
Email Address	

If the Authorized Party listed on this form, results from a Power of Attorney, Order of Guardianship, Executor or Administrator of an estate, please attach the document evidencing the same.

Sincerely,

Borrower Signature

Co-Borrower Signature

Print Name

Date

Print Name

Date



LENDER AUTHORIZATION

Lender Name	Loan Number
Borrower	Co-Borrower
Property Address	
City, State & Zip	

I/We hereby fully authorize
its officers and assignees, to:

- 1) Obtain a credit report through the credit bureau(s).
- 2) Verify all bank accounts listed in this financial package.
- 3) Verify any employment history, dates, titles, income, hours worked, etc.
- 4) Obtain mortgage loan rating (opening dates, high credit, payment amount, loan balance, payment record, payoff, etc.).
- 5) Obtain any other information necessary to properly analyze this request in connection for a real estate transaction.

I/We warrant the credit and financial information submitted is true, correct and complete in all material respects. The information provided does not omit any material fact or matter that makes the information or documentation presented misleading.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements.

Sincerely,

Borrower Signature

Co-Borrower Signature

Print Name

Date

Print Name

Date



FAX COVER SHEET

To:	From:
Phone:	Phone:
Fax:	Date:
Regarding:	Pages:

Lender Name	Loan Number
Borrower	Co-Borrower
Property Address	
City, State & Zip	

COMMENTS:

This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you received this message in error, please advise the sender immediately and/or please shred this fax. Thank you for your cooperation.

