

Streamlined Modification Program Hardship Affidavit

Borrower Name(s) ("I"):
 Property Address ("Property"):
 Lender:
 Loan Number:

In order to qualify for _____'s offer to enter into a conditional Loan Workout and Modification Agreement (the "Agreement"), I am submitting this letter to the Lender indicating by a checkmark one or more events ("Event(s)") that has contributed to my inability to remain current on my mortgage loan.

✓ My checkmark below indicates the Event(s) that have contributed to my inability to pay.

Borrower Co-Borrower

		1. I lost my job and now am unemployed.
		2. My employer reduced my pay. Overtime eliminated, regular hours or base pay reduced.
		3. I am underemployed. I lost my job, but my new job pays less than my old job.
		4. A Borrower or primary wage earner in the household has died.
		5. I am self-employed and have endured a decline in business earnings.
		6. My spouse, domestic partner, or co-Borrower has been incarcerated in jail.
		7. I have suffered a permanent or short-term disability.
		8. A serious illness has impacted a household member.
		9. I am now divorced.
		10. I am now separated.
		11. My employer has suffered a natural or man-made disaster impacting my income (such as, wildfires, floods, hurricanes, etc.)
		12. I or a family member has suffered a disability or illness that results in an increase in uninsured major medical expenses.
		13. My house has been damaged by a natural or man-made disaster.
		14. I had to incur a significant expense to maintain the habitability or safety of my house or otherwise prevent a significant deterioration in its value if the house was not repaired.
		15. I am overextended on all of my credit because I have been using credit cards, home equity loans, or other credit to pay my monthly Mortgage payments, medical obligations, food expenses or utility bills.
		16. I am not working or receiving any income.
		17. Other (please explain) _____ _____ _____ _____

I will execute the Acknowledgment on following page.

Borrower Acknowledgement

I hereby represent to the Lender that the identified Event has occurred and is the cause of my inability to pay my mortgage. Further, I understand and acknowledge that the Lender may investigate the accuracy of the identified Event(s), such as by requiring me to provide supporting documentation. I understand that if I misstate or misrepresent the nature or occurrence of the Event(s) or fail to provide any required documentation, that the Lender may, in its sole discretion, declare me in default under the Agreement, declare the Agreement null and void, and re-commence any foreclosure activities that the Lender intends on temporarily suspending pending completion of the Agreement's three-month probationary period.

Borrower

Co-Borrower

Borrower signature Date

Co-Borrower signature Date

Social Security # _____

Social Security # _____

E-mail address _____

E-mail address _____

Address _____

Address _____

Phone # _____

Phone # _____