

Financial Hardship Application

Member Information					
Borrower Name (Last, First, Middle)			Co-Borrower Name (Last, First, Middle)		
Account No.		Social Security No.		Account No.	
Account No.		Social Security No.		Account No.	
Birth Date		Driver's License No.		Birth Date	
Birth Date		Driver's License No.		Birth Date	
Home Phone		Cell Phone		Home Phone	
Home Phone		Cell Phone		Home Phone	
Email Address			Email Address		
Email Address			Email Address		
Address		<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other		Address	
Address		<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other		Address	
Address		<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other		Address	
Address		<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other		Address	
Employment and Income Information					
Name of Employer (Borrower)			Name of Employer (Co-Borrower)		
Name of Employer (Borrower)			Name of Employer (Co-Borrower)		
Address and Phone Number of Employer			Address and Phone Number of employer		
Address and Phone Number of Employer			Address and Phone Number of employer		
Position/Job Title		Employment Duration	Self Employed?	Position/Job Title	
Position/Job Title		Employment Duration	Self Employed?	Position/Job Title	
Gross Annual Salary		Net Take Home Pay (monthly)		Gross Annual Salary	
Gross Annual Salary		Net Take Home Pay (monthly)		Gross Annual Salary	
Gross Annual Salary		Net Take Home Pay (monthly)		Gross Annual Salary	
Gross Annual Salary		Net Take Home Pay (monthly)		Gross Annual Salary	
Other Income Source			Other Income Source		
Other Income Source			Other Income Source		
Other Income Annual Salary		Net Take Home Pay (monthly)		Other Income Annual Salary	
Other Income Annual Salary		Net Take Home Pay (monthly)		Other Income Annual Salary	
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Other Income Source			Other Income Source		
Other Income Source			Other Income Source		
Gross Annual Salary		Net Take Home Pay (monthly)		Gross Annual Salary	
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Gross Annual Salary		Net Take Home Pay (monthly)		Gross Annual Salary	
Gross Annual Salary		Net Take Home Pay (monthly)		Gross Annual Salary	
Other Income Source			Other Income Source		
Other Income Source			Other Income Source		
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Gross Annual Salary		Net Take Home Pay (monthly)		Gross Annual Salary	

Assets & Liabilities	Amount Owed	Monthly Payment
Home Mortgage	\$	\$
Second Mortgage	\$	\$
Other Mortgage/HELOC	\$	\$
Vehicle #1	\$	\$
Vehicle #2	\$	\$
Property/Land	\$	\$
401(k) Loan	\$	\$
Other Payments*	\$	\$
Other Payments*	\$	\$
Other Payments*	\$	\$
Other Payments*	\$	\$
Other Payments*	\$	\$
Total Assets & Liabilities	\$	\$

*ex: vessel, RV, timeshare, additional vehicles, etc.

Other Investments	Monthly Contribution	Proposed Contribution
401(k)	\$	\$
Savings Account	\$	\$
TSP	\$	\$
IRA	\$	\$
Money Market/Stocks/CD	\$	\$
Cash Value Life Insurance	\$	\$
External Savings Account	\$	\$
Other:	\$	\$
Other:	\$	\$
Other:	\$	\$
Other:	\$	\$
Other:	\$	\$
Total Assets & Liabilities	\$	\$

Monthly Expenses

For all categories that apply to you, enter the monthly amount you spend. Some expenses fluctuate each month and will need to be averaged. Other expenses may be periodic (such as insurance, vehicle registration and taxes). Calculate the annual amount and divide by 12.

Housing	Current	Proposed
Mortgage/Rent	\$	\$
2 nd Mortgage/HELOC	\$	\$
Homeowners/Renters Insurance	\$	\$
Property Taxes	\$	\$
Condo/HOA Fees	\$	\$
Home Maintenance	\$	\$
Lawn/Garden/Pool	\$	\$
Alarm System	\$	\$
Gas/Electric (average)	\$	\$
Water/Sewage/Garbage	\$	\$
Land Line/Cell Phone	\$	\$
Cable/Satellite	\$	\$
Internet	\$	\$
Food	Current	Proposed
Groceries/Household Items	\$	\$
Food at work/school	\$	\$
Dinning Out	\$	\$
Other:	\$	\$
Medical	Current	Proposed
Doctor/Chiropractor	\$	\$
Optometrist/Glasses/Contacts	\$	\$
Dentist/Orthodontist	\$	\$
Prescriptions	\$	\$
Health Insurance	\$	\$
Dental Insurance	\$	\$
Vision Insurance	\$	\$
Life/Disability Insurance	\$	\$
Miscellaneous Obligations	Current	Proposed
Federal Tax Repayment	\$	\$
State Tax Repayment	\$	\$
Student Loans	\$	\$
Union Dues	\$	\$
Child Support/Alimony	\$	\$

Transportation	Current	Proposed
Vehicle Payment #1	\$	\$
Vehicle Payment #2	\$	\$
Auto Insurance	\$	\$
DMV Registration	\$	\$
Gasoline/Oil	\$	\$
Maintenance/Repairs	\$	\$
Public Transportation	\$	\$
Tolls/Parking	\$	\$
Personal	Current	Proposed
Beauty/Barber	\$	\$
Clothing/Jewelry	\$	\$
Cosmetics/Manicure/Pedicure	\$	\$
Laundry/Dry Cleaning	\$	\$
Entertainment	Current	Proposed
Movies/Concerts/Theater	\$	\$
Books/Magazines/Newspapers	\$	\$
CD/DVD	\$	\$
Sports/Hobbies/Memberships	\$	\$
Vacations/Travel	\$	\$
Movie/TV Subscriptions	\$	\$
Gaming Subscriptions	\$	\$
Miscellaneous	Current	Proposed
Childcare/Daycare/Babysitting	\$	\$
Tuition/Lessons	\$	\$
Pet Care	\$	\$
Storage Fees	\$	\$
Banking Fees	\$	\$
Holiday/Birthday/Gifts	\$	\$
Charitable Contributions	\$	\$
Gym Memberships	\$	\$
Other:	\$	\$
Other:	\$	\$
Other:	\$	\$

Current Debts

Please list all unsecured debts (credit card accounts, personal loans, personal lines of credit, etc.) with balances over \$100. Do not include mortgage, vehicle or student loans; list these loans in the appropriate sections on the previous expense information page(s).

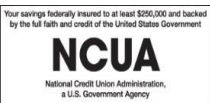
Name of Creditor	Account Number	Amount Delinquent	Current Balance	Current Payment	Interest Rate
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
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		\$	\$	\$	
		\$	\$	\$	

In addition to submitting the above information and for your request to be considered, you will also need to provide:

- Two most recent bank statements from your Primary Financial Institution
- Two most recent paystubs for all borrowers
- Signed, written explanation for the hardship request



Equal Housing Lender



I certify that all the above information is true and correct to the best of my knowledge.

Member Signature

Date