

## Financial Worksheet

**2010 North First Street, Suite 205 San Jose, CA 95131 Phone 800 649 3721**

### MEMBER INFORMATION

Name		Loan Type	Date
Residential Address		Email Address	
Property Address (If different)			
Home Phone Number	Office Phone Number	Cellular Phone Number	
Present Employer		Employer Street Address	
Hire Date (Length of Employment)	Annual Salary	Title/Position	

### SPOUSE/CO-BORROWER'S INFORMATION

Name		Email Address	
Home Phone Number	Office Phone Number	Cellular Phone Number	
Present Employer		Employer Street Address	
Hire Date (Length of Employment)	Annual Salary	Title/Position	

### MONTHLY NET INCOME

Primary Borrower Wages	\$
Co-Borrower Wages	\$
Unemployment Income	\$
Disability Income / SSI	\$
Other	\$
<b>Total Net Income</b>	<b>\$</b>

### MONTHLY NET EXPENSES

1 <sup>st</sup> Mortgage Payment (including Taxes & Insurance)	\$
2nd Mortgage Payment	\$
Utilities (electricity, water, garbage, etc.)	\$
Child Care	\$
Auto Loan(s)	\$
Other:	\$
<b>Total Monthly Expenses</b>	<b>\$</b>

Monthly Disposable Income (Subtract your total expenses from your total net income)

\$

By signing this form, I/we certify that the information contained in this worksheet is true and correct to the best of my/our knowledge.

Borrower's Signature	Date	Co-Borrower's Signature	Date
----------------------	------	-------------------------	------



## Modification Hardship Affidavit

Borrower Name:

Co-Borrower Name:

In order to request a loan modification agreement, I/we am/are submitting this form and indicating by my/our checkmarks (“ ”) the one or more events that contribute to my/our difficulty in making payments on my/our loan.

Borrower	Co-Borrower	My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under “Explanation.”	
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

### Borrower/Co-Borrower Acknowledgement

- Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our loan.
- I/we understand and acknowledge that Technology Credit Union may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
- I/we understand that Technology Credit Union may pull a current credit report on all borrowers obligated on the Note.
- I/we understand that if I/we have intentionally defaulted on my/our existing loan, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, Technology Credit Union may cancel the Agreement.
- I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.

6. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Technology Credit Union communication in a timely manner. I/we understand that time is of the essence.
7. I/we understand that that Technology Credit Union will use this information and the information provided in the Tech CU Financial Worksheet to evaluate my/our eligibility for a loan modification or other workout, but that Technology Credit Union is not obligated to offer me/us assistance based solely on the representations in this affidavit.

\_\_\_\_\_

Borrower's Signature

\_\_\_\_\_

Date

\_\_\_\_\_

Co-Borrower's Signature

\_\_\_\_\_

Date

**Explanation:**