

# Borrower's Financial Statement

Great Rates. Personal Service.



## Chevron Federal Credit Union

**Chevron Federal Credit Union (CFCU) cares about its members and offers solutions to your mortgage loan problems. Call us today.**

You can help by answering the questions below as completely and accurately as possible.\* If you have a co-borrower, please fill in his or her information, too.

\*This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.

You can type your answers right into this form and fax or mail it in.  
See the instructions on the next page.

1. To help us locate your loan, please provide your name(s).

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Co-borrower Name

2. What are your current phone numbers?

\_\_\_\_\_  
Borrower Home Phone

\_\_\_\_\_  
Co-borrower Home Phone

\_\_\_\_\_  
Borrower Work Phone

\_\_\_\_\_  
Co-borrower Work Phone

\_\_\_\_\_  
Borrower Mobile Phone

\_\_\_\_\_  
Co-borrower Mobile Phone

3. Do you have your CFCU loan number?

Yes, it is: \_\_\_\_\_  No

4. What is the address of your property?

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
Apartment Number

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip

5. Are you (or your co-borrower) living in this property?

Yes  No

6. Please enter any additional mailing addresses.

\_\_\_\_\_  
Borrower Street Address

\_\_\_\_\_  
Apartment Number

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip

\_\_\_\_\_  
Co-borrower Street Address

\_\_\_\_\_  
Apartment Number

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip

7. How many people live at your address?

1  2  3  4  5  6 or more

8. How many of the people living at this address are dependents?

1  2  3  4  5  6 or more

9. Why are you are having trouble with your home loan payments? Select all that apply:

Payment amount changed  Reduced income  Death  
 Loss of employment  Illness  Other

Please explain:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10. Would you prefer to keep your home or sell it?

Keep my home  Sell it

11. If you want to sell, is it listed for sale?

Currently listed  Was listed previously  Was never listed

12. Do you have any other loans on the home?

Yes  No

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

\_\_\_\_\_

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14. Have you already spoken to a HUD-certified housing counseling agency?

- Yes  No

15. How many cars do you own?

- 1  2  3  4 or more

16. Please enter how much you pay for the items below and total them in the last row.

| MONTHLY EXPENSES                                 | BORROWER  | CO-BORROWER |
|--------------------------------------------------|-----------|-------------|
| Other Home Loans, Rent & Liens                   | \$        | \$          |
| Auto Loan(s)                                     | \$        | \$          |
| Auto:                                            |           |             |
| Insurance & Other Auto Expenses                  | \$        | \$          |
| Credit Cards & Installment Loans                 | \$        | \$          |
| Health Insurance                                 | \$        | \$          |
| Medical Expenses                                 | \$        | \$          |
| Child Care, Child Support & Alimony              | \$        | \$          |
| Food                                             | \$        | \$          |
| Miscellaneous Spending Money                     | \$        | \$          |
| Utilities                                        | \$        | \$          |
| Communications<br>(phone, cell phone & internet) | \$        | \$          |
| Other _____                                      | \$        | \$          |
| <b>TOTAL</b>                                     | <b>\$</b> | <b>\$</b>   |

17. Please enter your income details below and total them in the last row.

| MONTHLY INCOME                                      | BORROWER  | CO-BORROWER |
|-----------------------------------------------------|-----------|-------------|
| Gross Income                                        | \$        | \$          |
| Other Income<br>(unemployment, child support, etc.) | \$        | \$          |
| Other _____                                         | \$        | \$          |
| Other _____                                         | \$        | \$          |
| <b>TOTAL</b>                                        | <b>\$</b> | <b>\$</b>   |

18. Please enter how much money you have in the assets below and total them in the last row.

| ASSET                             | BORROWER  | CO-BORROWER |
|-----------------------------------|-----------|-------------|
| Checking Account(s)               | \$        | \$          |
| Savings & Money Market Account(s) | \$        | \$          |
| Stocks, Bonds & CDs               | \$        | \$          |
| Retirement Account(s)             | \$        | \$          |
| Home Equity                       | \$        | \$          |
| Other Real Estate Equity          | \$        | \$          |
| Cars (with no loan payments)      | \$        | \$          |
| Other _____                       | \$        | \$          |
| <b>TOTAL</b>                      | <b>\$</b> | <b>\$</b>   |

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

Borrower \_\_\_\_\_

Date \_\_\_\_\_

Co-borrower \_\_\_\_\_

Date \_\_\_\_\_

## DON'T FORGET! DID YOU...

- Fully complete all questions?  
Remember: If you have a co-borrower, we need his or her information, too.
- Sign and date this form?
- Include copies of your:
  - Bank account statement(s)
    - All pages of your most recent monthly account statements (e.g., checking, savings, money markets accounts, CDs).
    - If you don't have a checking account, submit copies of cash and money order receipts for all paid household bills for the last month.
  - Savings account statement(s)
  - Income history:
    - If you are self-employed—provide a profit and loss statement for the year to date.
    - If you receive regular paychecks—copies of pay stub(s) for the month most

recently worked for you and your co-borrower.  
• If you are not employed—provide proof of income (e.g., Social Security, disability, unemployment, rental, child support/alimony and retirement).  
Note: For rental income, provide a copy of the rental or lease agreement.

- Any death certificate or divorce decree(s)
- Copy the completed form for yourself?

**Now, either fax or mail your information to CFCU.**

• Fax: 510.627.5248

• Mail: Chevron Federal Credit Union,  
P.O. Box 2069  
Oakland, CA 94604

**Thank you for taking steps to resolve your home loan issues.  
We'll contact you soon!**