## **Borrower's Financial Statement**

Page 1 of 2



## Chevron Federal Credit Union cares about its members and offers solutions to your mortgage loan problems.

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.

Yo	u can type your answers right into th	nis form and fax or mail it in.			
Se	e the instructions on the next page.		7. How many people live at your address?  ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more		
1.	1. To help us locate your loan, please provide your name(s).		8. How many of the people living at this address are dependents?		
Ē	Borrower Name		☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more		
	Co-borrower Name What are your current phone numbe	ers?	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		
Ē	Borrower Home Phone Co	b-borrower Home Phone			
Ē	Borrower Work Phone Co	o-borrower Work Phone	Please explain:		
Ē	Borrower Mobile Phone Co	b-borrower Mobile Phone			
[	Do you have your Chevron FCU loa  ☐ Yes, it is:   What is the address of your property	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			
5	Street Address Ap	artment Number			
Ċ	City Sta	ate Zip	10. Would you prefer to keep your home or sell it?  ☐ Keep my home ☐ Sell it		
5. /	Are you (or your co-borrower) living	in this property?			
[	□ Yes □ No		<ul><li>11. If you want to sell, is it listed for sale?</li><li>☐ Currently listed ☐ Was listed previously ☐ Was never listed</li></ul>		
6. I	Please enter any additional mailing a	addresses.	12. Do you have any other loans on the home?		
Ē	Borrower Street Address	Apartment Number	☐ Yes ☐ No		
Ċ	City Sta	ate Zip	13. If you have other loans on the home, approximately how much		
C	Co-borrower Street Address	Apartment Number	do you owe on all other loans combined?		
5	Dity Sta	ate Zip			

## **Borrower's Financial Statement**

the last row.

Page 2 of 2

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

15. How many cars do you own?   Gross Income   \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	☐ Yes ☐ No					
1   2   3   4 or more				MONTHLY INCOME	BORROWER	CO-BORROWER
(unemployment, child support, etc.)	15. How many cars do you own	?		Gross Income	\$	\$
16. Please enter how much you pay for the items below and total them in the last row.    Cother	□ 1 □ 2 □ 3 □ 4 or mo	re		Other Income	\$	\$
them in the last row.    Other				(unemployment, child support, etc	c.)	
them in the last row.    Other	16. Please enter how much you	pay for the ite	ems below and total	Other	\$	\$
MONTHLY EXPENSES  BORROWER  Other Home Loans, Rent & Liens  \$ \$ Auto Loan(s)  Auto: Insurance & Other Auto Expenses  \$ Credit Cards & Installment Loans  \$ \$ Checking Account(s)  \$ \$ Checking Account(s)  \$ \$ Savings & Money Market Account(s)  \$ \$ \$ Checking Account(s)  \$ \$ \$ Checking Account(s)  \$ \$ \$ Checking Account(s)  \$ \$ \$ Savings & Money Market Account(s)  \$ \$ \$ Checking Account(s)  \$ \$ \$ Savings & Money Market Account(s)  \$ \$ \$ Child Care, Child Support & Alimony  \$ \$ \$ Miscellaneous Spending Money  \$ \$ \$ Care, Child Support & Alimony  \$ \$ \$ Communications  \$ Communications  \$ Communications  \$ Communications  \$ Conther  \$ \$ \$ TOTAL  \$ \$ \$  TOTAL  \$ \$  TOTAL  \$ \$  TOTAL  \$ \$ \$  TOTAL  \$ \$  TOTAL  \$ \$  TOTAL  TOTAL		,		Other	\$	\$
Other Home Loans, Rent & Liens \$ \$ \$ Auto Loan(s) \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$				TOTAL	\$	\$
Other Home Loans, Rent & Liens \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	MONTHLY EXPENSES BO	ORROWER	CO-BORROWER	40 Diago enter how much m	anay yay baya	in the coasta balaw
Auto Loan(s) \$ \$ \$ Auto: Insurance & Other Auto Expenses \$ \$ \$ \$ Checking Account(s) \$ \$ \$ Medical Expenses \$ \$ \$ Checking Account(s) \$ \$ \$ \$ Medical Expenses \$ \$ \$ Savings & Money Market Account(s) \$ \$ \$ \$ Child Care, Child Support & Alimony \$ \$ Retirement Account(s) \$ \$ \$ \$ Savings & Money Market Account(s) \$ \$ \$ \$ \$ \$ Child Care, Child Support & Alimony \$ \$ Retirement Account(s) \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Other Home Loans, Rent & Liens	\$	\$			in the assets below
Insurance & Other Auto Expenses \$ \$ Credit Cards & Installment Loans \$ \$ Checking Account(s) \$ \$ \$ Health Insurance \$ \$ Savings & Money Market Account(s) \$ \$ \$ Medical Expenses \$ \$ Savings & Money Market Account(s) \$ \$ \$ Checking Account(s) \$ \$ \$ Savings & Money Market Account(s) \$ \$ Savings & Money Market Account(s) \$ \$ Savings & Money Market Account(s) \$ \$ Savings & Money Market Account(s) \$ \$ \$ Savings & Money Market Account(s) \$ Savings & Money Market Account(s) \$ \$ Sav	Auto Loan(s)		\$	and total them in the last ro	w.	
Credit Cards & Installment Loans \$ \$ Checking Account(s) \$ \$ \$ Medical Expenses \$ \$ Savings & Money Market Account(s) \$ \$ \$ Child Care, Child Support & Alimony \$ \$ Retirement Account(s) \$ \$ \$ Savings & Money Market Account(s) \$ \$ Savings & Money Market Account(s) \$ \$ Savings & Money Market Account(s) \$ \$ Savings & Money Market Account(s) \$ \$ \$ Savings & Money Mark	Auto:					
Health Insurance \$ \$ \$ Savings & Money Market Account(s) \$ \$ \$ Modical Expenses \$ \$ Stocks, Bonds & CDs \$ \$ \$ \$ Stocks, Bonds & CDs \$ \$ \$ \$ \$ Stocks, Bonds & CDs \$ \$ \$ \$ \$ \$ Stocks, Bonds & CDs \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Insurance & Other Auto Expenses		•	ASSET	BORROWER	CO-BORROWER
Medical Expenses \$ \$ Stocks, Bonds & CDs \$ \$ \$ \$ STOCKS, Bonds & CDS \$ \$ \$ \$ \$ STOCKS, Bonds & CDS \$ \$ \$ \$ \$ STOCKS, Bonds & CDS \$ \$ \$ \$ \$ \$ \$ STOCKS, Bonds & CDS \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$				• ( )	•	\$
Child Care, Child Support & Alimony \$				Savings & Money Market Accoun	t(s) \$	\$
Home Equity   \$   \$	•	•	•		\$	\$
Miscellaneous Spending Money \$ \$ Other Real Estate Equity \$ \$ \$ Cars (with no loan payments) \$ \$ Communications (phone, cell phone & internet) \$ \$ \$ Other \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		•	,	\ <i>'</i>	*	\$
Utilities \$ \$ \$ Communications (phone, cell phone & internet) \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$					T	т
Communications (phone, cell phone & internet) \$ \$ Other					\$	·
(phone, cell phone & internet) \$ \$ \$  TOTAL \$ \$  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) home loan in credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter reinstate 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  Co-borrower Date  Tecently 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.		\$	\$		\$	*
Other\$ \$  TOTAL \$ \$  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, on a 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  Co-borrower Date  Pully complete all questions?  Remember: If you have a co-borrower, we need his or her information, too.  Sign and date this form?  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.		•	•		•	*
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 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  Co-borrower Date  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.				TOTAL	\$	\$
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 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  Co-borrower Date  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.			*			
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, 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  Pully complete all questions?  Remember: If you have a co-borrower, we need his or her information, too.  Sign and date this form?  For rental income, provide a copy of the rental or lease agreement.	TOTAL	Φ	Φ			
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?   Sign and date this f	lender of my (our) home loan on my (our) home loan the authority to confirm the inf (our) real estate agent and or credit coun pay off my (our) home loan in full, then by	behalf will be ma ormation I (we) has seling represental doing so and wil	ade in strict reliance on the fi ave disclosed in this financia tive (if applicable). By signin thout the necessity of any fu	inancial information provided. My (our) signal statement, to verify that it is accurate by ng below, I (we) advise you that if I (we) sho inther action on my (our) part, I (we) hereby	nature(s) below grai ordering a credit rep ould hereafter reins	nts the holder of my (our) port and to contact my tate my (our) home loan, o
Fully complete all questions?  Remember: If you have a co-borrower, we need his or her information, too.  Sign and date this form?  Sign and date this form?  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.	Borrower		Date	Co-borrower		Date
Remember: If you have a co-borrower, we need his or her information, too.  Sign and date this form?  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.	_	T! DI	YOU	recently worked for you and you	ır co-borrower.	
☐ Sign and date this form? disability, unemployment, rental, child support/alimony and retirement).  Note: For rental income, provide a copy of the rental or lease agreement.						
Note. For rental income, provide a copy of the rental or lease agreement.						
	☐ Include copies of your:			Anv death certificate or divorce decree(s)		

☐ Copy the completed form for yourself?

• Fax: 510.627.5248

We'll contact you soon!

Now, either fax or mail your information to Chevron FCU.

Thank you for taking steps to resolve your home loan issues.

· Mail: Chevron Federal Credit Union,

P.O. Box 2069

Oakland, CA 94604

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

counseling agency?

☐ Bank account statement(s)

☐ Savings account statement(s)

☐ Income history:

year to date.

savings, money markets accounts, CDs).

receipts for all paid household bills for the last month.

· All pages of your most recent monthly account statements (e.g., checking,

• If you are self-employed—provide a profit and loss statement for the

• If you receive regular paychecks—copies of pay stub(s) for the month most

· If you don't have a checking account, submit copies of cash and money order