

**Butler County Residential Mortgage Foreclosure Diversion Program  
Financial Worksheet**

Date \_\_\_\_\_  
Tracking \_\_\_\_\_

---

**BORROWER REQUEST FOR HARDSHIP ASSISTANCE**

To complete your request for hardship assistance, your lender must consider your circumstances to determine possible options while working with your counseling agency. Please provide the following information to the best of your knowledge:

**CUSTOMER/PRIMARY- APPLICANT**

Borrower name(s): \_\_\_\_\_  
Loan Number: \_\_\_\_\_  
Property Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Is the property for sale? Yes  No  Listing date: \_\_\_\_\_ Price: \$ \_\_\_\_\_  
Realtor Name: \_\_\_\_\_ Realtor Phone: \_\_\_\_\_  
Borrower Occupied? Yes  No   
Mailing Address (if different): \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone Numbers: Home: \_\_\_\_\_ Office: \_\_\_\_\_  
Cell: \_\_\_\_\_ Other: \_\_\_\_\_  
Email: \_\_\_\_\_  
# of people in household: \_\_\_\_\_ How long? \_\_\_\_\_

**CO-BORROWER**

Mailing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone Numbers: Home: \_\_\_\_\_ Office: \_\_\_\_\_  
Cell: \_\_\_\_\_ Other: \_\_\_\_\_  
Email: \_\_\_\_\_  
# of people in household: \_\_\_\_\_ How long? \_\_\_\_\_

**COUNSELOR INFORMATION**

Counseling Agency: \_\_\_\_\_  
Counselor: \_\_\_\_\_  
Phone (Office): \_\_\_\_\_ Fax: \_\_\_\_\_  
Email: \_\_\_\_\_  
First Mortgage Lender: \_\_\_\_\_  
Type of Loan: \_\_\_\_\_  
Loan Number: \_\_\_\_\_ Date You Closed Your Loan: \_\_\_\_\_  
Second Mortgage Lender: \_\_\_\_\_  
Type of Loan: \_\_\_\_\_  
Loan Number: \_\_\_\_\_  
Total Mortgage Payments Amount: \$ \_\_\_\_\_ Included Taxes & Insurance: \_\_\_\_\_  
Date of Last Payment: \_\_\_\_\_

Primary Reason for Default:

\_\_\_\_\_

Is the loan in Bankruptcy? Yes  No

If yes, provide names, location of court, case number & attorney: \_\_\_\_\_

=====

<u>Assets</u>	<u>Amount Owed:</u>	<u>Value:</u>
Home:	\$ _____	\$ _____
Other Real Estate:	\$ _____	\$ _____
Retirement Funds:	\$ _____	\$ _____
Investments:	\$ _____	\$ _____
Checking:	\$ _____	\$ _____
Savings:	\$ _____	\$ _____
Other:	\$ _____	\$ _____

Automobile #1: Model: \_\_\_\_\_ Year: \_\_\_\_\_

Amount owed: \_\_\_\_\_ Value: \_\_\_\_\_

Automobile #2: Model: \_\_\_\_\_ Year: \_\_\_\_\_

Amount owed: \_\_\_\_\_ Value: \_\_\_\_\_

Other transportation (automobiles, boats, motorcycles): Model: \_\_\_\_\_

Year: \_\_\_\_\_ Amount owed: \_\_\_\_\_ Value \_\_\_\_\_

**Monthly Income**

Name of Employers:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Additional Income Description (not wages):

1. \_\_\_\_\_ monthly amount: \_\_\_\_\_
2. \_\_\_\_\_ monthly amount: \_\_\_\_\_

Borrower Pay Days: \_\_\_\_\_ Co-Borrower Pay Days: \_\_\_\_\_

**Monthly Expenses:** (Please only include expenses you are currently paying)

EXPENSE	AMOUNT	EXPENSE	AMOUNT
Mortgage		Food	
2 <sup>o</sup> d Mortgage		Utilities	
Car Payment(s)		Condo/Neigh. Fees	
Auto Insurance		Med. (not covered)	
Auto fuel/repairs		Other prop. payment	
Install. Loan Payment		Cable TV	
Child Support/Alim.		Spending Money	
Day/Child Care/Tuit.		Other Expenses	

Amount Available for Monthly Mortgage Payments Based on Income & Expenses:

**AUTHORIZATION**

I/We, \_\_\_\_\_, authorize the above named agency to use/refer this information to my lender/servicer for the sole purpose of evaluating my financial situation for possible mortgage options. I/We understand that I/we am/are under no obligation to use the counseling services provided by the above named agency.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

**Please forward this page along with the following information to lender:**

- ✓ **Proof of income**
- ✓ **Past 2 bank statements**
- ✓ **Proof of any expected income for the last 45 days**
- ✓ **Copy of a current utility bill**
- ✓ **Letter explaining reason for delinquency and any supporting documentation (hardship letter)**
- ✓ **Listing agreement (if property is currently on the market)**

In an effort to evaluate all of the workout options available to you, a counselor staff will work with your lender(s) and servicing company to determine eligibility.

Lender's Contact (Name): \_\_\_\_\_ Phone: \_\_\_\_\_

Non Profit Counsel Contact: \_\_\_\_\_ Phone: \_\_\_\_\_

## HOUSING AFFORDABILITY WORKSHEET

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

Property Address: \_\_\_\_\_

Lender: \_\_\_\_\_ Loan # \_\_\_\_\_

Arrears (principal, interest, escrows, no late fees): \_\_\_\_\_

Unpaid Loan Balance: \_\_\_\_\_

Interest Rate Now: \_\_\_\_\_ Type of Loan: \_\_\_\_\_

### **Current Financials:**

Current P&I: \$ \_\_\_\_\_

Property Taxes: \$ \_\_\_\_\_

HO Insurance: \$ \_\_\_\_\_

PMI: \$ \_\_\_\_\_

Total Housing Debt: \$ \_\_\_\_\_

Total Monthly Debt: \$ \_\_\_\_\_  
(from credit report)

Total Debt: \$ \_\_\_\_\_

### **Current Back End Ratio**

Total Gross Income: \$ \_\_\_\_\_

Back End Ratio = \$ \_\_\_\_\_  
(total monthly debt/gross income)

### **Proposed Resolution:**

Future debt to income ratio: \_\_\_\_\_

Total allowable debt: \$ \_\_\_\_\_  
(.45 x gross income)

Total allow. housing debt: \$ \_\_\_\_\_  
(subtract other debt on credit report)

Total allowable P&I: \$ \_\_\_\_\_  
(subtract taxes, HOI, PMI)

Proposed Interest Rate = \_\_\_\_\_%

Fixed Rate for remaining term of loan.

Other proposed terms: \_\_\_\_\_