



MORTGAGE BORROWER PERSONAL FINANCIAL STATEMENT



FAX COVER SHEET

Sender's Information	Receiver's Information
Name:	Attention:
Telephone:	Fax: 951.697.8027
Number of Pages:	
Member Loan No.:	

Required Information (if applicable)

- ... Signed and Dated Financial Worksheets (see attached four pages)
- ... 2 Most Recent Paystubs for all persons contributing to household income
- ... 2 years most current IRS Form W2 for all borrowers
- ... 2 months most current bank statements for non-Visterra Credit Union accounts
- ... Self-Employed Borrowers - 2 years of signed tax returns including Schedule C
- ... Self-Employed Borrowers - Most recent Profit & Loss Statement
- ... Disability, Retirement, Unemployment or Social Security Income (Award Letter)
- ... Rental Agreement(s) for any Rental Income
- ... Proof of Spousal and/or Child Support Income
- ... Proof of Extraordinary Expenses that caused inability to make normal payments
- ... Current Mortgage Statement for all loans on any owned residential real estate loans
- ... Current Homeowner's Insurance policy declarations documents



Visterra CU Loan Number:

PART A - Borrower Information (please print clearly)

Borrower Name	Social Security Number	Co-Borrower Name	Social Security Number
Borrower Phone Numbers Daytime: _____ Evening: _____ Cell: _____		Co-Borrower Phone Numbers Daytime: _____ Evening: _____ Cell: _____	
Property Address: _____ Street _____ City _____ State _____ Zip _____	Length of Residence: _____	Mailing Address (if applicable): Street _____ City _____ State _____ Zip _____	
Email Address		Email Address	
Employer (current)	Position	Employer (current)	Position
Years on the Job	Employer Phone	Years on the Job	Employer Phone
If in current job for less than 5 years, enter your previous employer information below:			
Employer (previous)	Position	Employer (previous)	Position
Years on the Job	Employer Phone	Years on the Job	Employer Phone

PART B - Monthly Household Income

DESCRIPTION (Monthly)	
Household Monthly Take Home Pay:	
Other Income	
Other Additional Income (i.e., SSI, Rental, 2nd Job, Child Support)	
TOTAL NET MONTHLY INCOME	

PART C - Personal Assets

	Institution	Balance
Name of depository where your paycheck(s) are deposited:		
Depository where you have checking or savings accounts:		
Name of institution where retirement account is held:		
Name of institution where investment account is held:		
Value of your primary residence:	Value of other Real Estate assets held:	



PART D - MONTHLY EXPENSES (Attach a separate sheet of paper with the information if required)

DESCRIPTION (MONTHLY)	Monthly Payment	Balance Due	# Months Delinquent
1. Primary Home Mortgage	\$	\$	
2. Taxes on Primary Home (if not included in #1)	\$	\$	
3. Insurance on Primary Home (if not included in #1)	\$	\$	
4. Rent Payment (if owner not occupying subject property)	\$	\$	
5. Maintenance/Homeowners Association Fees	\$	\$	
6. Other Mortgages	\$	\$	
7. Automobile Loans	\$	\$	
8. Other Loans	\$	\$	
9. Credit Cards (minimum payment)	\$	\$	
10. Alimony/Child Support	\$	\$	
11. Child/Dependent Care	\$	\$	
12. Utilities (water, electricity, gas, cable, etc.)	\$	\$	
13. Telephone (landline and cell phone)	\$	\$	
14. Insurance (automobile, health, life)	\$	\$	
15. Medical Expenses (uninsured)	\$	\$	
16. Car Expenses (gas, maintenance, parking)	\$	\$	
17. Groceries and Toiletries	\$	\$	
18. Other Monthly Expense (explain)	\$	\$	
19. Other Monthly Expense (explain)	\$	\$	
20. Other Monthly Expense (explain)	\$	\$	
TOTAL	\$	\$	

PART E - General Questions (if applicable)

Please try to complete as many of the questions as possible. Additional information may be necessary and Visterra CU will need to speak with you during the assistance process.

1. Do you live at this property?	... Yes	... No	
2. Do you want to keep owning this property?	... Yes	... No	
3. Do you have any dependents under the age of 18?	... Yes	... No	If Yes, how many?
4. How many people live in the household including ages?			
Name	Ages		
5. What is the amount of funds you immediately have available to apply toward your delinquency and account? \$ _____			
6. In addition to the amount stated above, what amount will you have available in 30 days? \$ _____			
7. Have you sought assistance regarding your loan obligations with other lenders?	... Yes	... No	



PART E- General Questions (continued)

Please try to complete as many of the questions as possible. Additional information may be necessary and Visterra CU will need to speak with you during the assistance process.

Under penalty of perjury fully explain the reason why you are behind on your loan payment(s) or are in imminent danger of default (if needed, attach a separate sheet of paper for explanation):

What is your proposal for restructuring your loan obligation(s) with Visterra Credit Union (if needed, attach a separate sheet for explanation)?

Member Signature

Date

Member Signature

Date



Authorization to Release Information

IN ADDITION TO THIS FINANCIAL STATEMENT AND ITS ATTACHMENTS, THERE MAY BE TIMES WHEN ADDITIONAL INFORMATION IS NEEDED TO REVIEW THE SITUATION THOROUGHLY, SUCH AS:

1. ORDERING CREDIT REPORTS
2. VERIFYING BANK ACCOUNTS IN THIS DISCLOSURE
3. OBTAINING ANY OTHER INFORMATION NECESSARY TO PROPERLY ANALYZE THIS REQUEST

I ACKNOWLEDGE THAT EVERYTHING I HAVE STATED IN THIS DISCLOSURE IS TRUE AND FACTUAL TO THE BEST OF MY ABILITY. I ALSO AGREE THAT IF IT IS DETERMINED THAT I HAVE PROVIDED INFORMATION THAT IS MISREPRESENTED AND THEREBY CAUSED ACTIONS TO BE TAKEN WHICH WOULD NOT HAVE BEEN TAKEN HAD THE TRUE FACTS BEEN KNOWN I SHALL BE LIABLE FOR ANY AND ALL LOSSES SUFFERED BY THE LENDER OF MY LOAN.

Borrower Signature

Date

Borrower Signature

Date

AUTHORIZATION TO RELEASE INFORMATION

I/WE HEREBY AUTHORIZE YOU TO RELEASE TO _____
ANY AND ALL INFORMATION THEY MAY REQUIRE FOR THE PURPOSE OF A HARDSHIP REVIEW.

THANK YOU.

Borrower Signature	Borrower Signature
Social Security Number	Social Security Number
Date	Date

