

- Purpose:** To determine borrower's financial situation when considering many types of delinquency remedies.
- Distribution:** Original to Servicer.
- Report Date:** N/A
- Report Due:** N/A
- Instructions:** Instructions should be provided to the borrower(s) with the Financial Analysis. Must be thoroughly completed by the borrower(s). The Servicer should review for inaccuracies, discrepancies, or inconsistencies. The Servicer should contact the borrower to clarify any problem areas. The borrower(s) should also submit his/her's last 2 years tax returns and a copy of the most recent paycheck stub with the Financial Analysis.

FINANCIAL ANALYSIS

SUBMIT TO:

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BORROWER NAME(S)

Name		Name	
Home Telephone Number ()	Work Telephone Number ()	Home Telephone Number ()	Work Telephone Number ()
Best Time To Call		Best Time To Call	

PROPERTY ADDRESS

Street Address			
City	State	Zip Code	

CURRENT ADDRESS (If different than property)

Street Address			
City	State	Zip Code	

Time Period: Must be completed based on monthly income and expenses.

I obtained a Loan on the above-described property. I have described my present financial condition on this Financial Analysis form and the attachments hereto and I certify that all the information contained thereon is true, accurate and correct to the best of my knowledge.

I understand and realize that the financial information I am providing will be used by the lender and/or Servicer of my Loan to analyze my options with respect to the Loan. I further understand and acknowledge that any action taken by the lender and/or Servicer of my Loan on my behalf will be made in strict reliance on the financial information I am providing herein.

I therefore agree that, if it is determined that the financial information I have provided contained information which was misrepresented by me and thereby caused actions to be taken which would not have been taken had the true facts and circumstances been known, I shall be liable for any or all losses or damages suffered by the lender and/or Servicer of my Loan.

Submitted this _____ day of _____, 20 ____.

By	_____	/ /
	Signature of Borrower	Date
By	_____	/ /
	Signature of Borrower	Date

PLACE OF EMPLOYMENT _____

Length _____

PLACE OF EMPLOYMENT _____

Length _____

I. Income Data				
DESCRIPTION			INCOME	TOTAL
Gross Salary/Wages			\$	\$
Overtime Pay			\$	\$
Commissions			\$	\$
Bonuses			\$	\$
Interest/Dividends				
* Savings Accounts				
* Life Insurance				
* Stocks/Bonds			\$	\$
Alimony/Child Support			\$	\$
Rental Property			\$	\$
Other – Specify			\$	\$
Other – Specify			\$	\$
L	T	Federal Income Tax	\$	\$
E	A	FICA	\$	\$
S	X	State Income Tax	\$	\$
S	E	Other	\$	\$
	S	Other	\$	\$
Other Deductions			\$	\$
NET INCOME			\$	\$

II. ASSETS/LIABILITIES					
DESCRIPTION			EST. VALUE	AMOUNT OWED	NET VALUE
Automobile #1			\$	\$	\$
Automobile #2			\$	\$	\$
Bank Accounts (Savings & Checking)			\$	\$	\$
Boats			\$	\$	\$
Cash Value of Life Insurance			\$	\$	\$
Collections			\$	\$	\$
Computers			\$	\$	\$
Farm Equipment			\$	\$	\$
Home			\$	\$	\$
IRA/Keogh Accounts			\$	\$	\$
IRS Liens			\$	\$	\$
Motorcycles			\$	\$	\$
Other Property			\$	\$	\$
Stocks/Bonds/CDs, etc.			\$	\$	\$
Trailers			\$	\$	\$
			\$	\$	\$
TOTAL			\$	\$	\$

III. EXPENSES				
CATEGORY	DESCRIPTION	MONTHLY PAYMENT	BALANCE DUE	DELINQUENT Y - YES N - NO
MONTHLY PAYMENTS	Mortgage or Land Contract			
	Alimony/Child Support			
	Child Care			
	Other Mortgage(s)			
	Automobile #1			
	Automobile #2			
LOANS	Furniture/Appliances			
	Finance Company			
	Finance Company			
	Installment			
CREDIT CARDS	VISA			
	MASTERCARD			
UTILITIES	Electricity			
	Heating			
	Telephone			
	Water/Sewage			
INSURANCE	Automobile			
	Health			
	Life			
DONATIONS	Church			
DUES	Club			
	Union			
MEDICAL (NOT COVERED BY INSURANCE)	Doctor/Dentist			
	Drugs			
	Hospital			
CAR	Gasoline			
	Maintenance			
	Monthly Parking			
FOOD	Family			
	School or Work Lunches Purchased			
CLOTHING	New Clothes/Shoes			
	Dry Cleaning			
	Uniforms or Required Items			
MISC.	Spending Money			
	Cable TV			
	Clubs, Sports & Hobbies			
	Entertainment*			
	Vacations			
	Other (Please Specify)			
		TOTAL		

*includes dinners out, movies, plays and parties

