

CITIMORTGAGE CUSTOMER HARDSHIP ASSISTANCE PACKAGE



Please send copies of:

- 2 recent consecutive pay stubs, or
- 2 consecutive months of bank statements, or
- 2 consecutive tax returns

CITI LOAN NUMBER

What are your intentions regarding this property?

Sell Rent Keep

PART A Borrower Information

Borrower Name		Social Security Number		Co-Borrower Name		Social Security Number	
Borrower Phone No.				Co-Borrower Phone No.			
Day _____				Day _____			
Evening _____				Evening _____			
Cell _____				Cell _____			
Property Address:				Mailing Address (if applicable):			
Street _____				Street _____			
City _____				City _____			
State _____ Zip _____				State _____ Zip _____			
Email Address				Email Address			
Employer (Current)		Position		Employer (Current)		Position	
Years on Job		Employer Phone		Years on 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 Job		Employer Phone		Years on Job		Employer Phone	

PART B Property Information

Is this property for SALE? <input type="checkbox"/> Yes <input type="checkbox"/> No		Is this property for RENT? <input type="checkbox"/> Yes <input type="checkbox"/> No	
List Date _____	Monthly Rent \$ _____	Monthly Last Paid \$ _____	Date Lease Expires _____
Price \$ _____			
Realtor Name Linda Haycox			
Realtor Phone (803) 732 - 2200			

PART C Monthly Income

DESCRIPTION (MONTHLY)	
Gross Salary/Wages	\$ _____
Net Salary/Wages	\$ _____
Other Income	
Other Additional Income (i.e., SSI, Rental, Second Job, Child Support)	\$ _____
Total Net Income	\$ _____

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PART D Monthly Expenses

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

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

1. Do you occupy this property as a Primary Residence? Yes No
 If Yes, how long have you lived at this residence? Years: _____ Months: _____

2. How many people reside in the household? _____

3. Do you have any dependents under the age of 18? Yes No If Yes, how many? _____

4. Do you have any other debts or obligations secured by this property (i.e. second mortgage, home equity loan, judgments or liens)?
 Yes No If Yes, please itemize these debts or obligations below:

Debt/Obligation	Amount
	\$
	\$
	\$
	\$
	\$

5. Do you own any other properties? Yes No How many? _____ If yes, please complete the following items:

Monthly Payment	Rental Income	Principal Balance	Is this property currently vacant?
\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

6. What is the amount of funds you immediately have available to apply toward your mortgage delinquency? \$ _____

7. In addition to the amount stated above, what amount will you have available in 30 days? \$ _____

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PART E General Questions (cont'd) Please try to complete as many of the questions as possible. Additional information may be necessary and Citi will need to speak with you during the assistance process.

Briefly explain the reason why you are behind on your mortgage payment(s) or are in imminent danger of default (If needed, attach a separate sheet of paper for explanation):

What is your proposal for repaying the arrearage?



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 MORTGAGE LOAN.

Borrower Signature

Date

Co-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

Date

Co-Borrower Signature

Date

Social Security Number

Social Security Number



FAX COVER SHEET

Sender's Information	Receiver's Information
Name:	To:
Telephone:	Fax:
Number of Pages:	Loan #:

Required Information

- Signed and dated Financial Worksheets
- 2 months of paystubs for: _____
- 2006 & 2007 W-2 forms
- 2007 complete 1040s
- Year-to-Date Profit and Loss Statement for Self-Employed Borrowers
- Social Security Income (Award Letter) for: _____
- Spousal and/or Child Support Income
- Supplemental Income or other: _____
- Complete bank statements for the last two months
- Current Homeowners Insurance Policy
- Current and/or Delinquent Property Tax Information
- Rental Agreement(s), Purchase Agreements