

# REQUEST FOR MORTGAGE/ HELOC ASSISTANCE FORM

Completing this form will help us understand your current situation.  
We'll work with you to find a solution as quickly as possible.

Loan Number: \_\_\_\_\_

## 1. Tell us about you

BORROWER		ADDITIONAL BORROWER	
Borrower's Name		Borrower's Name	
Social Security number		Social Security number	
Date of birth		Date of birth	
Mobile or daytime number with area code <sup>1</sup>		Mobile or daytime number with area code <sup>1</sup>	
Preferred contact method	<input type="checkbox"/> Voice <input type="checkbox"/> Email	Preferred contact method	<input type="checkbox"/> Voice <input type="checkbox"/> Email
Email Address		Email Address	

<sup>1</sup>By providing your mobile phone number(s), you are giving TruWest Credit Union and companies working on its behalf permission to contact you at this number about all your TruWest Credit Union accounts. Your consent permits the use of text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational or account servicing purposes, but not for telemarketing or sales. Message and data rates may apply. You may contact us anytime to change these preferences.

## 2. Describe your situation

HARDSHIP AFFIDAVIT	
Describe your hardship:	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
Date situation began: _____ / _____ / _____	I believe my situation is: <input type="checkbox"/> Temporary <input type="checkbox"/> Long term

**Check all boxes that explain your situation:**

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Disaster (natural, i.e. flood, or man-made, including COVID-19) adversely affecting the property or Borrower’s place of employment</li> <li><input type="checkbox"/> Unemployment</li> <li><input type="checkbox"/> Unemployment start date: _____</li> <li><input type="checkbox"/> Excessive obligations</li> <li><input type="checkbox"/> Income reduction/underemployment</li> <li><input type="checkbox"/> Payment increase</li> <li><input type="checkbox"/> Divorce or legal separation; separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Death of a Borrower, or death of either the primary or additional wage earner in the household or a dependent family member</li> <li><input type="checkbox"/> Long-term or permanent disability; serious illness of a Borrower, additional Borrower or a dependent family member</li> <li><input type="checkbox"/> Distant employment transfer</li> <li><input type="checkbox"/> Business failure</li> <li><input type="checkbox"/> Other (please explain): _____<br/>_____<br/>_____</li> </ul> |
|--|--|

**We need the following documents that apply to process your request for assistance review:**

**All Borrowers:**

- A completed, signed, and dated Mortgage/HELOC Assistance Form from all obligated parties.
- Most recent one (1) full month of paystubs; minimum of two consecutive paystubs for new employment.
- Most recent bank statement from all accounts, with all pages, for each borrower.
- Signed and dated federal tax return(s), with all schedules, for the most recent calendar year (if not required to file taxes, provide a signed and dated letter of explanation).
- If applicable, most recent HOA statement to verify monthly Homeowner’s Association Dues.

**Additional documents for other sources of income:**

**If you are Self-Employed:**

- Signed and dated tax return(s), with all schedules and forms, for the most recent calendar year (1040s, and if Corporation or LLC, include 1120s, K-1s, and/or 1065s).
- Last three (3) months or most recent quarterly, signed and dated.
- Profit and Loss Statement (last three (3) months business bank statements for the same period reflected on the Profit and Loss Statement).

**If you own rental properties:**

- Copy of all fully executed lease agreements.
- Most recent bank statement, with all pages, to verify rental income deposits (if unable to provide bank statements, please provide canceled checks or Schedule E of recent tax return).
- Recent mortgage or payoff statements for all rental properties owned; if loans are not escrowed, provide property tax statement, insurance declaration page, and HOA statement, if applicable.

**In some situations, tax returns are needed to verify income. If you have not yet filed your most recent year's federal tax return or have filed for an extension:**

- Request your tax transcripts for most recent year's federal tax return from the IRS using the form 4506-T at either the IRS website <https://www.irs.gov/individuals/get-transcript> or by calling 800-908-9946.

**If you receive Fixed Income (e.g. SSI, pension, long term disability, alimony, child support):**

- Award letter or benefit statement showing the amount, frequency, and duration of pay.
- Most recent bank statement, with all pages, to verify deposits.

*You aren't required to disclose child support, alimony or separation maintenance income or supporting documents unless you want us to consider it as qualifying income.*

**If you receive Variable Income (e.g. seasonal income, school employees):**

- Evidence of the frequency and duration of pay, and documentation to support income received (e.g. Employment Contract, Letter of Explanation from Employer, along with paystubs and/or bank statements for the months worked).

**In cases where a divorce or legal separation has occurred:**

- A copy of a divorce decree or legal separation filed/acknowledged with the Court.
- A copy of a recorded Quit Claim Deed or Warranty Deed filed with the County.

**If your loan is not currently escrowed for property tax and/or hazard insurance:**

- A copy of the most recent property tax statement and/or hazard insurance declaration page.

**If you are reapplying due to a change in your circumstances:**

- A signed and dated letter of explanation and supporting documentation to outline your change in circumstance.

**Note: Any expenses disclosed must be validated with supporting documents (e.g. Alimony, Child Support, Liens, and Judgments).**

**If you have any questions or concerns regarding this checklist, please contact our office at (602) 629-1920 or 1 (855) 878-9378, Monday-Friday, 8:00 AM – 5:00 PM (MST).**

### 3. Help us determine your options

I'm interested in:

All assistance options

MONTHLY HOUSEHOLD INCOME		
	Borrower	Additional Borrower
<b>WAGE:</b> Employer 1 name: _____ Start date: ____/____/____ If you work seasonally or in the education field, how many months per year are you paid: _____	\$ _____	\$ _____
<b>WAGE:</b> Employer 2 name: _____ Start date: ____/____/____ If you work seasonally or in the education field, how many months per year are you paid: _____	\$ _____	\$ _____
<b>Self-employment income:</b> (Includes 1099 income) Percentage of business ownership: _____%	\$ _____	\$ _____
<b>Benefits Income:</b> Social Security benefits, investments, pensions or other retirement benefits Please specify: _____	\$ _____	\$ _____
<b>Income:</b> Child support/alimony/separation maintenance <i>You are not required to disclose child support, alimony or separation                      maintenance income unless you want us to consider it as qualifying                      income.</i>	\$ _____	\$ _____
Gross rents/boarder rents received (Primary recipient)	\$ _____	\$ _____
Unemployment Income Start Date _____ End Date _____	\$ _____	\$ _____
Food stamps/welfare (Primary recipient)	\$ _____	\$ _____
Tips, commissions, bonuses, overtime pay, pensions, Social Security income and annuities	\$ _____	\$ _____
Other (please specify): _____	\$ _____	\$ _____
<b>TOTAL MONTHLY INCOME</b>		
	\$ _____	\$ _____

## ADDITIONAL REQUIRED INFORMATION

MONTHLY LIVING EXPENSES		
Expense	Borrower	Additional Borrower
Food (required field)	\$ _____	\$ _____
Utilities (required field)	\$ _____	\$ _____
Automobile (required field) (insurance, maintenance, gas) <input type="checkbox"/> No automobile	\$ _____	\$ _____
Life insurance premium	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Cable, internet, phone	\$ _____	\$ _____
Medical	\$ _____	\$ _____
Tuition/school	\$ _____	\$ _____
Child care (daycare, babysitting)	\$ _____	\$ _____
Child support/alimony	\$ _____	\$ _____
Charitable contributions	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____
<b>Total monthly living expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>

HOUSEHOLD ASSETS	
<i>Please provide the most recent statement for each account listed</i>	
Do you have an existing asset accounts as listed below?	<input type="checkbox"/> Yes If Yes, please complete this section excluding Retirement Funds. <input type="checkbox"/> No
Checking account #1 Bank name: _____	\$ _____
Checking account #2 Bank name: _____	\$ _____
Savings/money market #1 Bank name: _____	\$ _____
Savings/money market #2 Bank name: _____	\$ _____
CDs	\$ _____
Stocks/bonds	\$ _____
Other cash on hand	\$ _____
Other savings and/or investment accounts (please specify) _____	\$ _____
<b>Total assets</b>	<b>\$ _____</b>

## 4. Property information

Property address: \_\_\_\_\_

Number of people in household: \_\_\_\_\_ Number of vehicles: \_\_\_\_\_

The property is my:  Primary Residence  Second Home  Investment

The property is:  Owner Occupied  Renter Occupied  Vacant

**LIENS, MORTGAGES OR JUDGMENTS (if applicable)**

Please list any other mortgages or liens associated with this property. If you have more than one loan with us, we'll need you to complete a Mortgage/HELOC Assistance form for each account you'd like us to review for assistance.

Servicer:		Account #:	
Servicer:		Account #:	
Servicer:		Account #:	

Condominium or HOA fees?  Yes  No If yes, how much each month? \$ \_\_\_\_\_

Are payments up to date?  Yes  No

**If you own other properties, please fill out the following section:**

**OTHER PROPERTIES OWNED**

Property address: \_\_\_\_\_ Monthly rents received: \$ \_\_\_\_\_

1st mortgage servicer name: \_\_\_\_\_

Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_

2nd mortgage servicer name: \_\_\_\_\_

Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_

Escrow payment (taxes, insurance, PMI): \$ \_\_\_\_\_

Property is:  Vacant  Seasonal home  Owner-occupied  Rented

Monthly condominium or HOA fees: \$ \_\_\_\_\_

Comments: \_\_\_\_\_

Property address: \_\_\_\_\_ Monthly rents received: \$ \_\_\_\_\_

1st mortgage servicer name: \_\_\_\_\_

Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_

2nd mortgage servicer name: \_\_\_\_\_

Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_

Escrow payment (taxes, insurance, PMI): \$ \_\_\_\_\_

Property is:  Vacant  Seasonal home  Owner-occupied  Rented

Monthly condominium or HOA fees: \$ \_\_\_\_\_

Comments: \_\_\_\_\_

**REQUEST FOR MORTGAGE/HELOC ASSISTANCE FORM**



Property address: \_\_\_\_\_ Monthly rents received: \$ \_\_\_\_\_  
1st mortgage servicer name: \_\_\_\_\_  
Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_  
2nd mortgage servicer name: \_\_\_\_\_  
Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_  
Escrow payment (taxes, insurance, PMI): \$ \_\_\_\_\_  
Property is:  Vacant     Seasonal home     Owner-occupied     Rented  
Monthly condominium or HOA fees: \$ \_\_\_\_\_  
Comments: \_\_\_\_\_

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Property address: \_\_\_\_\_ Monthly rents received: \$ \_\_\_\_\_  
1st mortgage servicer name: \_\_\_\_\_  
Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_  
2nd mortgage servicer name: \_\_\_\_\_  
Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_  
Escrow payment (taxes, insurance, PMI): \$ \_\_\_\_\_  
Property is:  Vacant     Seasonal home     Owner-occupied     Rented  
Monthly condominium or HOA fees: \$ \_\_\_\_\_  
Comments: \_\_\_\_\_

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Property address: \_\_\_\_\_ Monthly rents received: \$ \_\_\_\_\_  
1st mortgage servicer name: \_\_\_\_\_  
Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_  
2nd mortgage servicer name: \_\_\_\_\_  
Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_  
Escrow payment (taxes, insurance, PMI): \$ \_\_\_\_\_  
Property is:  Vacant     Seasonal home     Owner-occupied     Rented  
Monthly condominium or HOA fees: \$ \_\_\_\_\_  
Comments: \_\_\_\_\_

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Property address: \_\_\_\_\_ Monthly rents received: \$ \_\_\_\_\_  
1st mortgage servicer name: \_\_\_\_\_  
Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_  
2nd mortgage servicer name: \_\_\_\_\_  
Loan #: \_\_\_\_\_ Monthly principal and interest payment: \$ \_\_\_\_\_  
Escrow payment (taxes, insurance, PMI): \$ \_\_\_\_\_  
Property is:  Vacant     Seasonal home     Owner-occupied     Rented  
Monthly condominium or HOA fees: \$ \_\_\_\_\_  
Comments: \_\_\_\_\_

**If you have more than six (6) properties, please notify us.**

## 5. Read and sign

### ACKNOWLEDGMENT AND AGREEMENT

In making this request for consideration, I certify under penalty of perjury that I understand and agree that:

1. TruWest Credit Union ("TruWest") may pull a current credit report for all Borrowers obligated on the Note for the loan.
2. I understand that as referenced herein and only for the purposes of this form, "mortgage" refers to any open or close-end loan secured by residential real property, including and not limited to a home equity line of credit, which I am seeking assistance with herein.
3. If my liability for the mortgage debt was discharged in a Chapter 7 bankruptcy proceeding after I signed the mortgage documents, or if I am entitled to the protections of any automatic stay in bankruptcy, TruWest is providing information about the mortgage assistance program at my request and for informational purposes, and not as an attempt to impose personal liability for the mortgage debt.
4. If I am eligible for assistance, and I accept and agree to all the terms of an assistance plan, I also agree the terms of this Acknowledgment and Agreement are incorporated into that plan, however documented.
5. I understand that the financial information provided herein will be used by TruWest to analyze my options with respect to my mortgage loan. I further understand and acknowledge that any action taken by TruWest on my behalf will be 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 fact and circumstances been known, I shall be liable for any or all losses, claims, or damages suffered by TruWest.
6. If I'm eligible for an assistance option that requires an escrow account to pay taxes and/or insurance and my mortgage loan doesn't have one, TruWest may establish one. If my loan previously had an escrow account and TruWest agreed to remove this requirement, this agreement has been revoked.
7. All information in this document is true, and the hardships listed herein and above in the "Describe your Situation" section explain why I'm requesting mortgage assistance.
8. TruWest or its agents may investigate the accuracy of my statements and I may need to provide additional documentation.
9. TruWest may directly obtain copies of account statements, including, but not limited to, checking and savings accounts, certificates of deposit (even if held for an extended period of time), mutual funds, money market funds, stocks or bonds, on accounts that are held by TruWest, its subsidiaries and affiliates for the review of my request for mortgage assistance.
10. The property securing the mortgage I'm requesting assistance for can be lived in and hasn't been or isn't at risk of being condemned.
11. TruWest will use the information I provide to determine my eligibility for mortgage assistance, but isn't obligated to offer or grant me assistance. Furthermore, TruWest is not obligated to offer or grant me assistance based solely on the statements in this or any other document I send as part of this request.
12. If I have intentionally defaulted on my existing mortgage or engaged in fraud, or if any of the information I've provided is false, I may be ineligible for assistance under applicable investor/insurer programs or guidelines. This includes ineligibility now and for any future benefits and incentives that would otherwise have been available. I also understand that TruWest may recover any benefits or incentives I've previously received.
13. TruWest will collect and record personal information, including my name, address, phone number, Social Security number, credit score, income, payment history and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any mortgage assistance option I receive by TruWest to (a) any investor, insurer, guarantor or servicer of my mortgage loan(s); (b) companies that perform support services in conjunction with any other mortgage relief program; and (c) any HUD-certified housing counselor.
14. If I, or someone on my behalf, have submitted a Fair Debt Collection Practices Act cease and desist notice to TruWest or its agent, I withdraw that notice and understand that TruWest must contact me throughout the mortgage assistance process.
15. I consent to being contacted about this request for mortgage assistance at any email address I have provided.
16. TruWest may prohibit additional extensions of credit, freeze, or reduce the credit limit of my home equity line of credit, pursuant to the Note and Security Instrument, and based on the representations of hardship herein.
17. All covenants, agreements, stipulations, and conditions in the Note and Security Instrument for the subject Loan remain in full force and effect.

**By signing this document, I/we certify that all the information is true, accurate, and correct.  
I/We understand that knowingly submitting false information may constitute fraud.**

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Additional Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

## 6. Send your documents

When we receive this form and all required documents, we'll assign a team of dedicated specialists to your loan who will call you within five business days to talk about your next steps.

HERE'S HOW YOU CAN SEND YOUR INFORMATION	
<p><b>For inquiries related to loan assistance please email us at :</b>                      LoanAssistance@truwest.org</p> <p>For document and form submissions, please only send by secure email in response to our Acknowledgment email or by mail. Acknowledgment emails are sent directly to you and provided the link to this form.</p>	<p><b>Mail:</b>                      TruWest Credit Union                      1667 N Priest Dr                      Tempe, AZ 85281</p>
<p>After you have submitted your documentation, please call us at (602) 629-1920 or (833) 932-1853, Monday-Friday, 8:00 AM – 5:00 PM (MST) to let us know.</p>	
<p>If you have questions about this document or the assistance process, please call TruWest Credit Union at (602) 629-1920 or (833) 932-1853, Monday-Friday, 8:00 AM – 5:00 PM (MST). For a list of HUD-approved counseling agencies that can provide foreclosure prevention information, contact the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or hud.gov/counseling.</p>	

**For additional forms, please visit [truwest.org/loan-assistance](http://truwest.org/loan-assistance).**