

How to request for Hardship Assistance:

First, we need information to help us understand your situation. The requested information must be provided by all parties on the Note and Mortgage, and must contain the following:

1. A letter explaining the exact circumstances of your hardship (please include exact dates and figures)
2. A completed Logix Borrower Statement form
3. Copies of your past two years' tax returns
4. Copies of your two most current bank statements (i.e. Savings, checking, credit union or other financial institutions)
5. Copies of the two most recent pay stubs (including unemployment, compensation, disability, or SSI)
6. Copy of current Property Tax bill (if not escrowed)
7. Copy of current Property Insurance Policy (if not escrowed)
8. Copy of Homeowners Association Statement/Bill
9. If the property is listed for sale, please include a copy of the listing agreement
10. Complete Personal Financial Assessment – to be submitted to GreenPath. Please contact GreenPath at 877-337-3399 to schedule an appointment.

Please note: we cannot begin the Hardship Assistance review until you have participated in the financial fitness program through GREENPATH and all required documentation (noted above) is received.

The required information may be faxed:

Attn: Loss Mitigation Counselors 818-565-2317

or mailed to:

Logix

Attn: Loss Mitigation Counselors

2340 Hollywood Way, P.O. 6759

Burbank, CA 91510

**LOGIX
BORROWER FINANCIAL STATEMENT**

LOAN # _____

BORROWER				CO-BORROWER			
Borrower's Name				Co-Borrower's Name			
Social Security #	Home Phone #	Work Phone #		Social Security #	Home Phone #	Work Phone #	
Mailing Address				Property Address			
Do you occupy the property?	Is it a rental property?	If so, what is the monthly rental income?		Is the property listed for sale?	If so, with whom?		
Yes No	Yes No	\$		Yes No			
Real Estate Agents Name:				Credit Counseling Representative:			
Real Estate Agents Phone #:				Credit Counseling Rep's Phone:			
Have you contacted a credit counseling service for help?			Do you pay real estate taxes (outside of mortgage payment)		Are taxes current?		
Yes No			Yes No		Yes No		
Have you filed Bankruptcy?		If yes, Filing Date: _____		Attorney's Name:		Are there other liens?	
Yes No		Chapter 7 Chapter 13		Attorney's Phone #:		Yes No	
EMPLOYMENT							
Employer - Borrower			How Long?		Employer Co-borrower		How Long?
MONTHLY INCOME BORROWER				MONTHLY INCOME CO-BORROWER			
Wages	\$			Wages	\$		
Unemployment Income	\$			Unemployment Income	\$		
Child support/Alimony	\$			Child support/Alimony	\$		
Disability Income	\$			Disability Income	\$		
Rents Received	\$			Rents Received	\$		
Less: Federal & State, FICA	\$			Less: Federal & State, FICA	\$		
Less: Other Deductions	\$			Less: Other Deductions	\$		
TOTAL	\$			TOTAL	\$		
MONTHLY EXPENSES (All Borrowers)				ASSETS & LIABILITIES (All Borrowers)			
Other Liens on Primary Residence	\$			Type	Est. Value/Amount		
Other Liens on Primary Residence	\$			Checking Accounts	\$ /		
Auto Loans Payments	\$			Savings/Money Market	\$ /		
Credit Cards/Installment loans	\$			Stocks/Bonds/CD's	\$ /		
Child Support/Alimony (documentation may be requested)	\$			IRA/Keogh Accounts	\$ /		
Student Loans	\$			401K/ESOP Accounts	\$ /		
	\$			Home	\$ /		
	\$			Other Real Estate	\$ /		
	\$			Cars	\$ /		
	\$			Other	\$		
TOTAL				TOTAL			

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

"I agree as follows: My Lender may discuss, obtain and share information about my mortgage and financial situation with third parties regarding a possible alternative to foreclosure. Negotiations for a possible foreclosure alternative will not constitute a waiver of or defense to my Lender's right to commence or continue any foreclosure or other collection action, and an alternative to foreclosure will be provided only if an agreement has been approved in writing by me Lender. The information herein is an accurate statement of my financial status."

Submitted this _____ day of _____ 20__

You may mail this form along with the required documents or fax to 818-565-2317.

By: _____

By: _____

Appointment Checklist

Please gather the following information for your session if possible:

- 1. Pay stubs for each source of income in the household
- 2. Mortgage statement (if applicable)
 - a. Association fees (if applicable)
 - b. Property taxes and home insurance
- 3. Utility statements
- 4. Loan statements
- 5. Credit card statements
- 6. Other debts or bills

Home Budget Expenses:

Please estimate your average monthly spending in the following areas:

Groceries	_____	Dry Cleaning/Laundry	_____
Work Lunches	_____	Church/Charity	_____
School Lunches	_____	Tuition/Books	_____
Cigarettes/Tobacco	_____	Medical Care	_____
Gasoline	_____	Day Care	_____
Auto Insurance	_____	Child Support/Alimony	_____
Life Insurance	_____	Entertainment	_____
Medical Insurance	_____		

Don't worry if you can't pull all this information together. Do your best and we'll help you with the rest.



GREENPATH COUNSELING DISCLOSURE & PRIVACY POLICY

GreenPath has been helping people with financial problems since 1961. Our process is simple. We will do a budget analysis that will examine your financial situation, discuss the factors that may be the cause of your problems, and explore your options for developing a reasonable plan for dealing with them. GreenPath is a member of the National Foundation for Credit Counseling (NFCC). The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. In addition, GreenPath is a HUD approved housing counseling agency. We are accredited by the Council on Accreditation (COA), an independent third-party organization that reviews and monitors entities that provide services to families. We are a non-profit agency that operates in accordance with Section 501(c)(3) of the Internal Revenue Code.

Your privacy is important to us. We make certain that all information shared orally, electronically, and in writing will be managed within legal and ethical considerations. We will not disclose any of your personal information to third parties without your consent. We will take precautions to disclose information only to those who have a right to know. A copy of our entire privacy policy is available upon request or can be accessed from our website.

Please read the following statements carefully so that you will understand the procedures for the counseling session.

- I understand GreenPath Debt Solutions (GreenPath) will provide a confidential financial assessment during which a qualified certified credit counselor will complete the assessment. The counselor will review all action plans developed.
- I understand that I may accept or reject any part of the written assessment. The assessment may include the following options:
 - a) I will handle any financial concerns on my own.
 - b) I will choose to enroll in GreenPath's Debt Management Plan (DMP). The DMP serves the dual role of helping you repay your debts and helping creditors receive the monies owed to them.
 - c) My counselor may answer questions about bankruptcy, but not give legal advice. I will contact an attorney for legal advice. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances. I will inform GreenPath if I decide to file bankruptcy.
 - d) A counselor may refer me to other services as appropriate. These services may be able to assist with particular issues that have been identified.
- GreenPath is approved by HUD to provide the following housing counseling services: mortgage delinquency/default resolution, pre-purchase, rental, and reverse mortgage counseling. I understand that I am not obligated to receive, purchase or utilize any other services offered by GreenPath in order to receive housing counseling services.
- GreenPath will not obtain a copy of my credit report without my consent.
- GreenPath will not inform any credit-reporting agency of my participation in the DMP. GreenPath has no responsibility or obligation for any past, present, or future credit rating I receive. In certain circumstances, a DMP may negatively affect my credit rating. In the event that the counselor suggests a DMP, I will receive complete details of the DMP, its requirements, and the responsibilities of GreenPath and myself.
- I understand that a portion of GreenPath's funding comes from creditors participating in DMPs. Since creditors have a financial interest in getting paid, some are willing to make a contribution to help fund GreenPath. These contributions are usually calculated as a percentage of payments you make through your DMP, up to 15%. GreenPath will work with all creditors regardless of whether they contribute.
- All fees for services will be disclosed and payment methods agreed upon prior to delivery of services.
- I understand that if I have a concern regarding the services I have received, I may contact any member of the team with whom I am working. A copy of the Customer Concern Process will be provided to me upon request, should it become necessary to file a formal complaint. In addition, I reserve the right to file a complaint with the appropriate state authority.
- In the future, my information may be used for confidential research and/or accessed for quality assurance purposes. I understand that I am not under any obligation to participate if contacted.
- Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy Code, 11 U.S.C. Sec. 101 et seq.