



Income & Expense Worksheet

Property Address : _____					
Borrower Information					
Borrower's Name			Co-Borrower's Name		
Social Security #	Home Phone #	Work Phone #	Social Security #	Home Phone #	Work Phone #
Mailing Address			Mailing Address		
Do you occupy the property? Yes _____ No _____			If Rental: Monthly Rental income \$ _____		
If No: Is the property a Rental property? Yes _____ No _____			Last date owner occupied _____		
Have you filed Bankruptcy? Yes _____ No _____			If Yes: Chapter 7 _____ Chapter 13 _____ Filing Date: _____		
Any other liens on subject property? Yes _____ No _____			If Yes: Is it Current? Yes _____ No _____ Balance Due \$ _____		
Monthly Income					
Borrower-Employer	Position	Years	Co-Borrower-Employer	Position	Years
Gross Wages:	\$		Gross Wages:	\$	
Net Wages:	\$		Net Wages:	\$	
<small>*Alimony, child support or separate maintenance income need not be revealed if the Borrower / Co-Borrower does not choose to have it considered for approval of a loan workout.</small>					
Child Support:	\$		Child Support:	\$	
Alimony:	\$		Alimony:	\$	
Rental Income:	\$		Rental Income:	\$	
**Other Income: (Please itemize separately and enclose with this document)					
Monthly Expenses			Assets (Estimated Values)		
Food	\$	Auto Loans	\$ / \$	Home	\$
Utilities	\$	Personal Loans	\$ / \$	Other Real Estate	\$
Transportation	\$	Student Loans	\$	Checking Accounts	\$
Auto Insurance	\$	Tuition	\$	Savings/Money Market	\$
Life Insurance	\$	Other Mortgages/Rent	\$ / \$	IRA/Keogh Accounts	\$
Child Support	\$			401K/ESOP Accounts	\$
Alimony	\$			Stocks, Bonds, CD's	\$
Child Care	\$			Other Investments	\$
Credit Cards	\$			Other Investments	\$
**Other Expense: (Please itemize separately and enclose with this document)					

I Agree that the financial information provided is an accurate statement of my financial status. I understand and acknowledge that any action taken by the lender of my mortgage loan on my behalf will be made in strict reliance on the financial information provided. My signature below grants the lender the authority to confirm the information I have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my real-estate agent and / or credit counseling service representative if applicable. Discussions and negotiations of 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 my lender. I may be required to provide additional information.

I acknowledge the following:

A property appraisal and a broker's price opinion may be required as part of the review process. I may be responsible for the costs incurred for the same. Whether or not the workout is approved or denied, I may be responsible for the costs incurred (if applicable) and they may be added to the amount due and secured by my mortgage. If an appraisal or broker's price opinion is ordered, access will be required to the property by the appraiser and/or broker.

Signature of Borrower

Date

Signature of Co-Borrower

Date