

Explanation of Hardship

What changes or events have occurred since your loan originated that have caused you to fall behind?

Lined area for writing the explanation of hardship.

When did the change(s) and/or event(s) occur?

Lined area for writing when the change(s) and/or event(s) occurred.

Do you anticipate any improvement in your financial situation in the near future?

Y\_\_\_\_\_ N\_\_\_\_\_

Acknowledgement:

I (we) acknowledge that the financial information provided is an accurate statement of my (our) financial status.

By:\_\_\_\_\_ Date:\_\_\_\_\_

Signed Borrower

By:\_\_\_\_\_ Date:\_\_\_\_\_

Signed Co-Borrower

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