

# Get help with mortgage payment challenges

Count on us to work with you through these difficult times. Here's how to get help:

## 1. Request assistance

If you're concerned about keeping up with your mortgage payments, talk to us right away. To help us determine your eligibility for loan assistance, we need to gather some information from you about your financial situation.

Before completing your request online, we suggest you gather the information you will need by printing and filling out this **Financial Worksheet**.

## 2. Understand the process

Once you have completed and submitted your information online, call us at 1 (800) 678-7986 to complete your request for assistance.

We'll talk with you about your request, review any documentation you need to provide, and let you know what you can expect as you move through the process.

## 3. Consider your options

If you'd like to stay in your home, we'll first see if you may be eligible for the federal government's *Home Affordable Modification Program*. If that program isn't right for you, we'll look into alternate loan modification programs.

If you're not eligible for a modification or if you prefer not to stay in your home, we'll talk with you about the possibility of a short sale or deed in lieu of foreclosure.

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### Financial Worksheet

## Property Information

Do you currently live at the mortgaged property?

- Yes
- No, the property is vacant
- No, it is an occupied rental property

Is this your primary residence?

- Yes
- No

Do you intend to keep the property?

- Yes
- No

*If you're looking for options to help you keep the home, select Yes. If you want to sell the home or relinquish ownership, select No.*

How many units does the property have? \_\_\_\_\_

Select the option that best matches the reason you need assistance:

- Death or illness of the borrower, co-borrower, or a family member
- Problems with the property
- Inability to sell or rent the home
- Military service
- Marital problems
- Unemployment, business failure, or job transfer or relocation
- Too many expenses

## Income

### Borrower 1:

Are you currently employed?

- Employed
- Unemployed
- Self employed

Occupation \_\_\_\_\_

Employer \_\_\_\_\_

Enter your monthly income:

Pre-tax pay \_\_\_\_\_

*Your salary or wages before any taxes or deductions*

Take-home pay \_\_\_\_\_

*Your net pay – the amount you actually receive*

Child support/alimony \_\_\_\_\_

*Providing this information is voluntary*

Unemployment \_\_\_\_\_

Disability \_\_\_\_\_

Social Security \_\_\_\_\_

Rental income \_\_\_\_\_

*Any income you receive from rent payments*

Interest and dividend \_\_\_\_\_

*Any income you receive from investments or annuities*

Other income \_\_\_\_\_

### Borrower 2:

Are you currently employed?

- Employed
- Unemployed
- Self employed

Occupation \_\_\_\_\_

Employer \_\_\_\_\_

Enter your monthly income:

Pre-tax pay \_\_\_\_\_

*Your salary or wages before any taxes or deductions*

Take-home pay \_\_\_\_\_

*Your net pay – the amount you actually receive*

Child support/alimony \_\_\_\_\_

*Providing this information is voluntary*

Unemployment \_\_\_\_\_

Disability \_\_\_\_\_

Social Security \_\_\_\_\_

Rental income \_\_\_\_\_

*Any income you receive from rent payments*

Interest and dividend \_\_\_\_\_

*Any income you receive from investments or annuities*

Other income \_\_\_\_\_

## Expenses

How many people live in your household? \_\_\_\_\_

Enter your household's estimated monthly spending:

Food \_\_\_\_\_

Utilities \_\_\_\_\_

Transportation \_\_\_\_\_

Cable/internet/etc. \_\_\_\_\_

How many vehicles do the members of your household own or lease? \_\_\_\_\_

Child care/alimony \_\_\_\_\_

*Do not enter child support or alimony payments that are automatically deducted from your paycheck*

Medical expenses \_\_\_\_\_

*Out-of-pocket monthly spending on medical, dental, and vision care*

Lines of credit \_\_\_\_\_

Property maintenance \_\_\_\_\_

Dry cleaning/clothing \_\_\_\_\_

Personal loans \_\_\_\_\_

Property taxes \_\_\_\_\_

*Monthly tax payment if **not included** in your mortgage payment*

Property insurance \_\_\_\_\_

*Required monthly insurance payment if **not included** in your mortgage payment*

Homeowners association fees \_\_\_\_\_

Tuition/school expenses \_\_\_\_\_

Other expenses \_\_\_\_\_

Get started by contacting us with the information in this worksheet.

Go online: [wellsfargo.com/assist](http://wellsfargo.com/assist)

Call us: 1 (800) 678-7986

**Important note:**

This worksheet includes some of the same information as the Request for Modification Agreement (RMA) form, which may be required for certain loan assistance programs. However, this worksheet does not replace the RMA form and should not be faxed or mailed to Wells Fargo Home Mortgage.

