COAST REALTY SOLUTIONS

Greetings:

Thank you for considering Coast Realty Solutions to assist you in resolving your home financing challenges. As you are probably already aware, Coast works in partnership with its client homeowners and their financial institutions in the preservation of homeownership. We seek solutions that can limit the incidence of foreclosure, including the negotiation and modification of mortgage terms. Your financial security, well being, and protection from your lenders is our top priority. We are not paid by the lender(s), and our fiduciary duty is only to you.

No fee has ever been charged to a homeowner for ownership preservation solutions provided by Coast. There is no “catch”—our hope is that our intervention will help a client avoid losing a treasured home, which provides COAST the opportunity to “interview” for your future referrals and repeat business. We think this is sound business practice, as it has enabled Coast to create many new relationships in the years we have provided this service. A customer who “returns and refers” is infinitely more valuable to us than a single commission for a sold home.

Although this 3 page document may look overwhelming at first glance, nearly all of the information can be typed directly into the light-blue colored areas of the worksheet directly, in about 45 minutes. If you need clarification on a question, hover your mouse over the response box for that question, and a “clue” will appear. Data from this worksheet is used by our system to fill out the other documents required for your application to the lender automatically, so in many cases we can have a full package at your lender’s office within days, and you will never have to complete another form. Before you begin entering your data, save the file to your desktop, using the button at the bottom of the last page. Then, close and re-open it from the desktop. This will help to avoid data loss that may occur if the worksheet is edited within the internet browser. If you have any questions as you progress, don’t hesitate to call or email.

If you are working on an Apple computer, you may want to try to save a test file with a small amount of data in it to see if you can access it—we have had some issues with compatibility with Acrobat software on the Apple platform. If it is not possible for you to complete the form on your computer, or if you prefer to fill it out by hand, just ask us for the printable version of this worksheet. This package you are reviewing now is not printable, as this is an electronic worksheet that we use to review your responses for compliance with lender guidelines before your package is finalized.

Regards,

Sean Ryan
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IMPORTANT! Save form to desktop and re-open, before completing

COAST REALTY SOLUTIONS

MORTGAGE ASSISTANCE PACKAGE

BORROWERS

Borrower Name	Borrower Soc. Sec. #	Co-Borrower - Check ☑ If On Loan(s)	Co- Borrower Soc. Sec. #
		☐	

Borrower Home Ph.	Borrower Cell Ph.	Borrower DOB	Co-Borr. Home Ph.	Co-Borr. Cell Ph.	Co-Borrower DOB

Mailing Address	Email Address	How Did You Hear About Coast?

Would you like us to ask your lender to stop phoning you during this process, and to contact you only by mail? ☐ Yes ☐ No

HARDSHIP INFORMATION

Have You experienced a Financial Hardship? ☐ Yes ☐ No

Check Each Qualifying Hardship That Applies To Your Situation:

- ☐ Loss of Employment for Family Member
- ☐ Recent Illness or Death of Family Member
- ☐ Unexpected Expenses
- ☐ Reduction in Income
- ☐ Reset of Adjustable Mortgage
- ☐ Payment Increase for Adjustable Mortgage
- ☐ Change in Loan Terms
- ☐ Recent Divorce or Separation

Explain in a brief paragraph how you came to own the property you need help with, and how you ended up with the loan(s) that you have

Explain how circumstances checked above led to your difficulty-provide details of each one, and any remedies you have attempted

Describe in a brief paragraph how you would like the bank to work with you—loan modification, short sale? What are your goals?

TAX FILINGS

What are the most recent two tax years for which you have filed a federal tax return?		What tax form do you file your returns with?
2014	2015	1040

Taxpayer Name Shown First On Return	Social Security #	If A Joint Return, Enter Joint Filer's Name	Social Security #

If the return was filed from a different address than the mailing address above, enter that full address here. Otherwise, leave this blank.

INCOME INFORMATION

Borrower's Employer	Position		Co-Borrower's Employer	Position	
Years Employed Here	Gross Income	Net Income	Years Employed Here	Gross Income	Net Income
Average Income per W2 paycheck [1]			Average Income per W2 paycheck [1]		
Frequency of W2 pay periods			Frequency of W2 pay periods		
Monthly W2 Employment Income [2]	0.00	0.00	Monthly W2 Employment Income [2]	0.00	0.00
Monthly Self Employment Income			Monthly Self Employment Income		
Self Employment Type			Self Employment Type		
Monthly Child/Spousal Support Inc.			Monthly Child/Spousal Support Inc.		
Monthly Unemployment Income			Monthly Unemployment Income		
Monthly Social Security Income			Monthly Social Security Income		
Net Rental Income This Property			Net Rental Income Other Property	0.00	0.00
Additional Household Income			Additional Income Description		
Total Monthly Income Borrower	0.00	0.00	Total Monthly Income Co-Borrower	0.00	0.00
Total Household Monthly Income				0.00	0.00

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1 To calculate W2 employee income, add up amounts for last 60 days of pay checks, and divide by number of paychecks received.
2 Multiply average amount by number of pay periods in one year, and divide by 12

MORTGAGE ASSISTANCE PACKAGE

PROPERTY

Address of Property You Are Requesting Assistance With	Primary Residence?	Is It Owner / Renter Occupied, or Vacant?
	☐ Yes ☐ No	☐ Owner Occ. ☐ Renter Occ. ☐ Vacant

# Bedrooms	# Bathrooms	Square Ft	Lot Size	Describe Any Additions/Remodel Since Purchase	How Many Live Here?

Property Type	When Was it Purchased?	Purchase Price	Approximate Value	Current Condition
-				

YOUR PLANS

Prefer to Keep This Property?	Is the Property For Sale?	Broker Name	Phone Number
☐ Yes ☐ No	☐ Yes ☐ No ☐ For Sale By Owner		

Have You Received Offers For The Property?	If So, What Was the Approximate Date of the Offer?	Amount of Offer
☐ Yes ☐ No		

Have You Had Credit Counseling?	Counselor's Name	Agency Name	Email Address	Phone Number
☐ Yes ☐ No				

Has A Borrower Filed Bankruptcy?	If So, Which?	Bankruptcy Case #	Date Filed	Discharged?
☐ Yes ☐ No ☐ May Do So	☐ Ch. 7 ☐ Ch. 13			☐ Yes ☐ No

Has A Lender Filed a Notice of Default?	Date Filed	Has A Lender Filed a Notice of Trustee's Sale?		Trustee's Sale Date
☐ Yes ☐ No		☐ Yes ☐ No	TS#	

REAL ESTATE LOAN INFORMATION

IN THIS SECTION, DESCRIBE ONLY MORTGAGES WHICH AFFECT THE PROPERTY DESCRIBED ABOVE. MORTGAGES ON OTHER REAL ESTATE PROPERTIES, IF ANY, SHOULD ONLY BE INCLUDED IN THE "ASSETS AND LIABILITIES" SECTION ON THE NEXT PAGE

	First Mortgage Loan	Second Mortgage Loan	Third Mortgage Loan
Bank Name			
Bank Phone Number			
Bank Address			
Bank City, ST Zip			
Loan Account #			
Approximate Balance			
Monthly Payment Amount			
Interest Rate %			
Is the Rate Fixed, or Adjustable?	☐ Fixed ☐ Adjustable	☐ Fixed ☐ Adjustable	☐ Fixed ☐ Adjustable
Is the Loan Interest Only?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Origination Date of Mortgage			
Loan Made at Purchase or Refi?	☐ Purchase ☐ Refi	☐ Purchase ☐ Refi	☐ Purchase ☐ Refi
Is This Loan Current?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
This Loan Previously Modified?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

OTHER LIENS

Who Pays Your Hazard/Homeowners Insurance?	Is It Current?	Annual Premium	Carrier Name	Phone Number
☐ I Do ☐ Lender Does ☐ HOA Does	☐ Yes ☐ No			

Who Pays Your Property Tax Expenses?	Is It Current?	Annual Amount	
☐ I Do ☐ Lender Does ☐ HOA Does	☐ Yes ☐ No		

Do You Have HOA or Community Assn. Dues?	Association Name	Monthly Amount [1]	Is It Current?
			☐ Yes ☐ No
☐ Yes ☐ No			☐ Yes ☐ No

Describe The Amount And Type of Any Insurance, Real Estate Tax, or HOA Dues Arrears Noted Above

Do You Have Any Other Liens or Judgments?	If So, Describe The Nature Of The Liens, And The Amount Owed
☐ Yes ☐ No	

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1 For expenses paid annually or occasionally, add up the total amount spent in one year, then divide by 12 to get the average monthly expense.

BUDGET AND FINANCIAL STATEMENT

MONTHLY BUDGET AND FINANCIAL STATEMENT

MONTHLY EXPENSE BUDGET

HOUSEHOLD EXPENSES		
First Mortgage Payment		
Principal and Interest	✔	Check ☑ For any amounts paid with 1st Mortgage	
Property Tax Monthly	☐	0.00
Hazard Insurance Monthly	☐	0.00
HOA Dues Total Monthly	☐	0.00
Second Mortgage Payment		
Third Mortgage Payment		
Rent Paid By You (this is rare)		
Avg. Monthly Home Repair [1]		
Avg. Monthly Home Maint. [1]		
Avg. Monthly Electricity Utility		
Avg. Monthly Gas/Oil Utility		
Avg. Monthly Water/Trash Utility		
Avg. Total Monthly Utilities		0.00
Cable Monthly TV/Internet		
Telephone/Cell Phone		
Monthly Average Food [1]		
Clothing [1]		
Uncovered Medical Expenses [1]		
Health Insurance [2]		
Life Insurance [2]		
Auto Insurance [1]		
Fuel*		
Auto Maintenance [1]		
School Tuition		
Child Care Paid		
Child Support Paid		
Alimony Paid		
Entertainment [1]		
Other:		
Other:		
Other:		
Other:		

ASSETS AND LIABILITIES

Vehicles (Year, Make, Model)	Value	Payment	Total Debt
Total Vehicles	0.00	0.00	0.00

Student Loans (Servicer/Bank)		Payment	Total Debt
Total Student Loans		0.00	0.00

Credit Card/Bank Loans		Payment	Total Debt
Total Credit Cards/Bank Loans		0.00	0.00

Deposit/Asset Accounts	Balance	Retirement Funds?
Checking		
Checking		
Savings		
Cash on Hand		
Certificates of Deposit		☐ Yes ☐ No
		☐ Yes ☐ No
		☐ Yes ☐ No
		☐ Yes ☐ No

Other Investments	Value	Payment	Total Debt

Real Estate	Property Type	Monthly Mortgage	Monthly Expenses [3]	Rent Received	Asset Value	Net Debt Service	Total Debt
	-	0.00	0.00			0.00	0.00
	-					0.00	
	-					0.00	
	-					0.00	
Total Real Estate		0.00	0.00	0.00	0.00		0.00
Total Household Budget:		0.00	Total Assets/Liabilities		0.00	0.00	0.00

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1 For expenses paid annually or occasionally, add up the total amount spent in one year, then divide by 12 to get the average monthly expense.
2 Do not include items which are deducted from your paycheck, if they are reflected in your “net income” numbers for W2 employee paycheck earnings
3 These are expenses specific to this property, other than the mortgage expense. Include taxes and insurance here only if they are not impounded in the mortgage

CLICK HERE WHEN FINISHED TO SAVE THIS FORM TO YOUR COMPUTER