



Hardship Affidavit Form

Borrower/Co-Borrower Information

Loan Number _____

Name(s) _____

Phone Numbers _____

Property Information

Property Street Address _____

Property City and State _____

Mailing Street Address _____

Mailing City and State _____

In order to be evaluated for a foreclosure prevention alternative offered by West Virginia Housing Development Fund, I am submitting this form and indicating by my checkmarks the one or more events that contribute to my difficulty making payments on my mortgage loan.

I am having difficulty making my monthly payments because of financial difficulties created by:
(check all that apply)

_____ My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earning, death, disability or divorce of borrower or co-borrower.

_____ My monthly debt payments are excessive, and I am overextended with my creditors. Debt includes Credit cards, home equity or other debt.

_____ My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.

_____ My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.

_____ Other: _____

