



## YOUR PACKET WILL BE RETURNED TO YOU IF IT IS INCOMPLETE

### Your packet must include:

\_\_\_\_ **Hardship Affidavit Form with all parties' signatures:**

\*\* if person is not on the mortgage account but we will be using their income to qualify you for assistance, we need their signature and social security number.

\_\_\_\_ **Monthly expense information for all members of household, form included.**

\_\_\_\_ **Income verification for all members of household, includes both:**

- most recent month's copies of pay stubs (TWO if bi-weekly, FOUR if weekly), Unemployment or other income.
- most recent two months copies (PDF VERSION) of checking/savings bank statements

\_\_\_\_ **Federal tax returns for the last two years (NO W2's or State returns)**

**EXAMPLE**

**\*\*DO NOT SEND ORIGINALS\*\***

\*\* ALL 4 CORNERS OF ANY PRINTED DOCUMENT or SCREEN SHOT MUST BE VISABLE, CLEAR, AND READABLE.

IF ANY OF THESE DOCUMENTS ARE UNAVAILABLE - SUBMIT WRITTEN EXPLANATION

To Submit Via Mail:

Any questions please call, 1-800-933-1272.

To Submit Via  
FAX: 304-391-8750  
Attn: Loss Mitigation

EMAIL: [servicing@wvhdf.com](mailto:servicing@wvhdf.com)

West Virginia Housing  
Development Fund

5710 MacCorkle Ave SE  
Charleston, WV 25304

Attn: Loss Mitigation



## West Virginia Housing Development Fund

Loan number: \_\_\_\_\_

### Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to WVHDF via mail: 5710 MacCorkle Avenue SE Charleston, WV 25304, fax: 304-391-8750, or online: [www.wvhdf.com/contact-us](http://www.wvhdf.com/contact-us). We will contact you within three business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact WVHDF at 304-391-8700 or 800-933-1272.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

### Borrower Information

Borrower's name: \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

E-mail address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_ ☐ Cell ☐ Home ☐ Work ☐ Other

Co-borrower phone number: \_\_\_\_\_ ☐ Cell ☐ Home ☐ Work ☐ Other

Co-borrower's name: \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

E-mail address: \_\_\_\_\_

Preferred contact method (choose all that apply): ☐ Cell phone ☐ Home phone ☐ Work phone ☐ Email

Is either borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? ☐ Yes ☐ No

### Property Information

Property Address: \_\_\_\_\_

Mailing address (if different from property address): \_\_\_\_\_

- The property is currently: ☐ A primary residence ☐ A second home ☐ An investment property
- The property is (select all that apply): ☐ Owner occupied ☐ Renter occupied ☐ Vacant
- Are there any other liens on the Property? ☐ Yes ☐ No If yes, with who? \_\_\_\_\_
- I want to: ☐ Keep the property ☐ Sell the property ☐ Transfer ownership of the property to my servicer ☐ Undecided
- Is the property listed for sale? ☐ Yes ☐ No
- – If yes, provide the listing agent's name and phone number—or indicate "FOR SALE BY OWNER"
- \_\_\_\_\_



## Hardship Affidavit Form

### **Borrower /Co Borrower Acknowledgement and Agreement**

1. I/we certify that all information in this Hardship Affidavit is truthful and the event(s) identified above has/have contributed to my need for assistance with the mortgage loan. Knowingly submitting false information may violate Federal and other applicable law.
2. I/we understand and acknowledge the West Virginia Housing Development Fund (WVHDF) may investigate the accuracy of my statements and may require supporting documentation. These items will need to be submitted in a timely matter.
3. I/we understand the WVHDF may pull a credit report for all borrowers obligated on the Note relating to the mortgage loan.
4. I/we certify that the property secured by this mortgage loan is my primary residence.
5. I/we consent to the disclosure by WVHDF, authorized third party,\* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law, including but not limited to providing mortgage assistance, verifying any data or information contained in this application, and performing audit and quality control reviews. Personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity, and (f) my tax return and the information contained therein.
6. I/we understand that WVHDF will use all information obtained to evaluate my eligibility for assistance with my mortgage loan, however they are not obligated to offer me assistance based solely on this affidavit.
7. I/we understand that in order to be considered for assistance monthly contact is a requirement. I consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to WVHDF.
8. I/we understand there may be a trial payment period prior to permanent adjustment of the mortgage loan.
9. I/we agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.
10. I/we understand a face to face meeting can be scheduled with a Representative to discuss the loss mitigation options for which this mortgage loan may qualify.
11. I/we understand verification of monthly expenses such as monthly billing statements may be requested and required to qualify for assistance with this mortgage loan.
12. In the event of a clerical error on the modification the borrower(s) agree (s) to execute the corrected modification documents and return to WVHDF within a thirty (30) day time period.

\* An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

\_\_\_\_\_  
**Borrower Signature**

**Date** \_\_\_\_\_

\_\_\_\_\_  
**Co-Borrower Signature OR Individual with additional income**

**Date** \_\_\_\_\_

**Social Security Number\*\*** \_\_\_\_\_

\*\* If person is not on the mortgage account, but their income will be use to qualify you for assistance, please include their signature & social security number.

Name\_\_\_\_\_

Date\_\_\_\_\_

Loan Number\_\_\_\_\_

Expenses	Monthly	Balance	Explanation/Category
Electricity			Utility
Gas			Utility
Water			Utility
Sewer			Utility
Trash			Utility
Entertainment/TV/Cable/Internet			
Condo association fees			
Groceries			Food Stamps?
Clothing			
Child Support			
Day Care/Babysitter			
Auto Maintenance			this includes Car Insurance/Gasoline
Medical			Insurance/Bills/Co Pay/Meds Monthly
Cell/Phone			
Other Monthly Payments			Explanation of Expense
TOTAL EXPENSES			

Debts	Monthly	Balance	Credit Cards, Other Loans
Auto/Car Payment			
Auto/Car Payment			
Credit card			
60 loan - #			
TOTAL DEBTS			

Special Comments\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Number of people in household\_\_\_\_\_

## Hardship Information

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. The date of hardship began on approximately (date) \_\_\_\_\_ and is believed to be:

- ☐ Short-term (up to 6 months)
- ☐ Long-term or permanent (greater than 6 months)
- ☐ Resolved as of (date) \_\_\_\_\_

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> <li>Provide Unemployment Statement of Benefits</li> </ul>
<input type="checkbox"/> Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay or Business Failure)	<ul style="list-style-type: none"> <li>Provide Income Verification of Higher Income</li> <li>*Pay Stubs of higher salary</li> <li>*Verification of Other Source of Income Lost</li> </ul>
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<ul style="list-style-type: none"> <li>Please explain:</li> </ul>
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> <li>Insurance claim; OR Federal Emergency Management Agency Grant</li> </ul>
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> <li>Doctor's certificate of illness or disability; OR Medical Bills; OR proof of monthly insurance benefits or government assistance (if applicable)</li> </ul>
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> <li>Final divorce decree or final separation agreement <b>OR</b></li> <li>Recorded quitclaim deed</li> </ul>
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> <li>Recorded quitclaim deed <b>OR</b></li> <li>Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property</li> </ul>
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> <li>Death certificate <b>OR</b></li> <li>Obituary or newspaper article reporting the death</li> </ul>
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> <li><b>For active duty service members:</b> Permanent Change of Station (PCS) orders or letter showing transfer.</li> <li><b>For employment transfers/new employment:</b> Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, <b>AND</b></li> <li>Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)</li> </ul>
<input type="checkbox"/> Other – hardship that is not covered above:	<ul style="list-style-type: none"> <li>Written explanation describing the details of the hardship and any relevant documentation</li> </ul>

## Borrower Income

Please enter all borrower income amounts in middle column.

MONTHLY TOTAL BORROWER INCOME TYPE & AMOUNT		REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<ul style="list-style-type: none"> <li>One month of income verification for all members of household</li> <li>Two most recent bank statements showing income deposit amounts</li> </ul>
Self-employment income	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing self-employed income deposit amounts <b>OR</b></li> <li>Most recent signed and dated quarterly or year-to-date profit/loss statement <b>OR</b></li> <li>Most recent complete and signed business tax return <b>OR</b></li> <li>Most recent complete and signed individual federal income tax return</li> </ul>
Unemployment benefit income	\$	<ul style="list-style-type: none"> <li>Benefit statement or proof that benefits have ceased</li> </ul>
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing deposit amounts <b>OR</b></li> <li>Award letters or other documentation showing the amount and frequency of the benefits</li> </ul>
Non-taxable Social Security or disability income	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing deposit amounts <b>OR</b></li> <li>Award letters or other documentation showing the amount and frequency of the benefits</li> </ul>
Rental income (rents received, less expenses other than mortgage expense)	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements demonstrating receipt of rent <b>OR</b></li> <li>Two most recent deposited rent checks</li> </ul>
Investment or insurance income	\$	<ul style="list-style-type: none"> <li>Two most recent investment statements <b>OR</b></li> <li>Two most recent bank statements supporting receipt of the income</li> </ul>
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing receipt of income <b>OR</b></li> <li>Other documentation showing the amount and frequency of the income</li> </ul>

## Current Borrower Assets

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan.

Checking account(s) and cash on hand	\$
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$