

Documents Needed

Make sure all of the information listed below is returned along with this Financial Evaluation. Missing documents may result in a delay in processing or denial of your request.

For each borrower who is a salaried employee:

- Copy of the most recent filed federal tax return with all schedules; and
- Copy of the most recent one month's pay stubs, and
- Copy of the most recent two month's bank statements.

For each borrower who is self-employed:

- Copy of the most recent two years filed federal tax returns with all schedules, and
- Copy of the most recent quarterly or year-to-date profit/loss statement, and
- Copy of the most recent six month's bank statements.

For each borrower who has income such as social security, disability or death benefits, pension, public assistance, or unemployment:

- Copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit. Social security, disability, death or pension benefits must continue for at least 3 years to be considered qualifying income under this program. Public assistance or unemployment benefits must continue for at least 9 months to be considered qualifying income under this program.

For each borrower who is relying on alimony or child support as qualifying income:

- Copy of divorce decree, separation agreement or other written agreement or decree that states the amount of the alimony or child support and period of time over which it will be received. Payments must continue for at least 3 years to be considered qualifying income under this program.
- Proof of full, regular and timely payments; for example deposit slips, bank statements, court verification or filed federal tax return with all schedules.

For each borrower who has rental income:

- Copies of most recent two years filed federal tax returns with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent.

For each borrower whose property is located in a flood zone:

- Current copy of Flood Insurance Policy

For each borrower whose loan is not currently collecting escrows for property taxes, homeowners insurance, flood insurance and/or homeowners' association fees:

- Current copies of property tax bills, Homeowners Insurance Policy, Flood Insurance policy and/or Home Owners Association bill.

If this account is not a first mortgage, please also send a current statement from your first mortgage holder.

If the property is being sold, please include these items in addition to those listed above.

- Current copy of U.S. Department of Housing and Urban Settlement Statement (HUD Statement)
- Current copy of the most recent 401K Statement (if applicable)

Please forward the financial evaluation packet and all required documents to:

U.S. Bank
Attn: Loss Mitigation Dept. / PD-OR-C1CC
P.O. Box 5830
Portland, OR 97228-5830
Fax: 1-503-401-8887

ORIGINALS WILL NOT BE RETURNED.

In response to your request for a Loan Modification/Short Sale, please complete and provide all requested information below: This form must be thoroughly completed in order to process your request.

Mail or Fax completed packet to:

U.S.Bank Loss Mitigation
 17650 N.E. Sandy Blvd.
 PD-OR-C1CC
 Portland, OR 97230
 1-503-401-8887 (Fax)
 U.S. Bank Loan Number: _____

Telephone: 1-888-780-3997

FINANCIAL INFORMATION STATEMENT

PROPERTY INFORMATION			
Subject Property Address (Street, City,, State & Zip Code)			No. of Units
Borrower	BORROWER INFORMATION		Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (including Jr. or Sr. if applicable)	
Social Security No.	Ph. Numbers You Can Be Reached Work Home Cell Please include all area codes	Social Security	Ph. Numbers You Can Be Reached Work Home Cell Please include all area codes
_____ Married _____ Separated	_____ Unmarried (include single, divorced, widowed)	_____ Married _____ Separated	_____ Unmarried (include single, divorced, widowed)
Present Address (Street, City, State & Zip code) ___ own ___ rent ___ # yrs		Present Address (Street, City, State & Zip code) ___ own ___ rent ___ # yrs	
Borrower	EMPLOYMENT INFORMATION		Co-Borrower
Name of Employer	_____ Self-employed	Name of Employer	_____ Self-employed
Business Phone (include area code)		Business Phone (include area code)	
MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION			
NET Monthly Income	Borrower	Co-Borrower	Total
Base Employment Income	\$	\$	\$
Overtime			
Bonuses			
Commissions			
Net Rental Income			
Total	\$	\$	\$
Self employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements. Describe other income such as alimony, child support or separate maintenance income need not be revealed.			
Borrower or Co-Borrower	Description of Other Income		Monthly Amount
			\$

STANDARD MONTHLY OBLIGATIONS

Food:	Child Care:	Mortgage Pmt:
Utilities:	Transportation:	Car Pmt:
Telephone:	Insurance/Car:	Other:
Insurance/Health:	Cable:	Other:
Medical Bills:	Insurance/Life:	Other:

ASSETS AND LIABILITIES

Assets		Liabilities		
Description	Cash Value	Liabilities & Pledged Assets: List the creditor's name and account number for all outstanding debts including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use extra sheets if necessary.		
List checking and saving accounts below:		Description	Monthly Pmt & #s to pay	Unpaid Balance
Name of Bank, S&L or Credit Union		Name of Company	\$ Pmt & Mos	\$
Acct Number	\$	Acct Number:		
Name of Bank, S&L or Credit Union		Name of Company	\$ Pmt & Mos	\$
Acct Number	\$	Acct Number:		
Stocks & Bonds	\$	Acct Number:		
Company Name/Description		Name of Company	\$ Pmt & Mos	\$
Life Insurance net cash value	\$	Acct Number:		
Face Amount: \$		Name of Company	\$ Pmt & Mos	\$
SUBTOTAL LIQUID ASSETS	\$			
Real Estate Owned (enter market value from schedule of real estate owned below)	\$	Acct Number:		
Vested Interest in Retirement fund	\$	Name of Company	\$ Pmt & Mos	\$
Net worth if business(es) owned (Attach Financial Statement)	\$	Acct Number:		
Automobile owned (Make and Year)	\$	Name of Company	\$ Pmt & Mos	\$
Automobile owned (Make and Year)	\$	Acct Number:		
Other Assets (Itemized)	\$	Name of Company	\$ Pmt & Mos	\$
		Acct Number:		
Total assets (a)	\$	Net Worth (a-b): \$	Total Liabilities (b)	\$

Schedule of Real Estate Owned (if additional properties are owned, use extra sheets)

Property Address (enter S if sold, PS for pending sale, R if rental held for income)	Type of Property	Present market Value	Amount of Mortgages & Liens	Gross Rental Income	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$

