

- **Explanation of Hardship.** Please be detailed in the explanation and provide the following information:
 - *What changes or events occurred since the loan was originated that have caused you to become delinquent on the loan?*
 - *How did this impair your ability to afford the mortgage payment?*
 - *When did the change(s) and/or event(s) occur?*
 - *Describe the nature and amount of any increased expenses or income lost during this time.*
 - *Are you/ the co-borrower currently employed? If yes, how long have you been with your current employer? If no, what steps have you taken to find new employment?*
 - *Is any improvement anticipated in your financial situation? If yes, please explain.*
 - *How long have you lived at the property?*
 - *Have you considered selling the property to avoid foreclosure? If so, please describe why you would want to sell your home. if not, please describe why you want to keep your home.*
 - *What steps have you taken thus far to resolve your financial situation? (e.g., obtained additional employment, reduced monthly household expenses, etc. please be specific.)*
 - *How much are you able to contribute towards the loan today?*
 - *How much are you able to contribute towards the loan in 30 days?*

Be sure to sign and date the hardship letter!!