

# BORROWER FINANCIAL INFORMATION

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

<b>EMPLOYMENT</b>			
BORROWER - EMPLOYER'S ADDRESS & PHONE #	HOW LONG?	CO-BORROWER - EMPLOYER'S ADDRESS & PHONE #	HOW LONG?
<b>Monthly Income - Borrower</b>		<b>Monthly Income - Co-Borrower</b>	
Wages / Frequency of Pay	\$	Wages / Frequency of Pay	\$
Unemployment Income	\$	Unemployment Income	\$
Child Support / Alimony*	\$	Child Support / Alimony*	\$
Disability Income / SSI	\$	Disability Income / SSI	\$
Rents Received	\$	Rents Received	\$
Other	\$	Other	\$
Less: Federal and State Tax, FICA	\$	Less: Federal and State Tax, FICA	\$
Less: Other Deductions (401K, etc.)	\$	Less: Other Deductions (401K, etc.)	\$
Commissions, bonus and self-employed income	\$	Commissions, bonus and self-employed income	\$
* * * * * <b>ALL INCOME NEEDS TO BE DOCUMENTED</b> * * * * *			
<b>Paystub must be most recent date with year to date information.</b>			
<b>Total</b>		<b>Total</b>	
\$		\$	
<b>Monthly Expenses</b>		<b>Assets</b>	
Other Mortgages / Liens	\$	<b>Type</b>	<b>Estimated Value</b>
Auto Loan(s)	\$	Checking Account(s)	\$
Auto Expenses / Insurance	\$	Saving / Money Market	\$
Credit Cards / Installment Loan(s) (total minimum payment for both per month)	\$	Stocks / Bonds / CDs	\$
Health Insurance (not withheld from pay)	\$	IRA / Keogh Accounts	\$
Medical (Co-pays and Rx)	\$	401k / ESPO Accounts	\$
Child Care / Support / Alimony	\$	Home	\$
Food / Spending Money	\$	Other Real Estate	# \$
Water / Sewer / Utilities / Phone	\$	Cars	# \$
HOA / Condo Fees / Property Maintenance	\$	Life Insurance (Whole Life not Term)	\$
Life Insurance Payments (not withheld from pay)	\$	Other	\$
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

726-5071-0507B

\* Alimony, child support or separate maintenance income need not be revealed if the Borrower or Co-borrower does not choose to have it considered for repaying this loan.

I agree as follows: My lender may discuss, obtain and share information about my mortgage and personal financial situation with third parties such as purchasers, real estate brokers, insurers, financial institutions, creditors and credit bureaus. Discussions and negotiations of a possible foreclosure alternative will not constitute a waiver of or defense to my lender's right to commence or continue any foreclosure or other collection action, and an alternative to foreclosure will be provided only if an agreement has been approved in writing by my lender. The information herein is an accurate statement of my financial status.

Submitted this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_\_

By \_\_\_\_\_  
Signature of Borrower

By \_\_\_\_\_  
Signature of Co-Borrower

*Before mailing, make sure you have signed and dated the form and attached appropriate documentation.*

**Affidavit of "Arm's Length Transaction"**

Property Address:

Whereas, all parties relevant to this transaction hereby attest to U.S. Bank Home Mortgage that this sale constitutes an "arms length transaction". An "arm's length transaction" is a transaction between parties who are independent of one another, and unrelated or unaffiliated by family, marriage or commercial enterprise other than the purchase and sale of the Mortgaged Premises between the Seller (s) and the Buyer (s) that is the specific short sale as disclosed to U.S. Bank Home Mortgage.

1. There are no "hidden terms" or "special understandings" or contracts between the seller(s), buyer(s) or their agent(s) in order to entice, induce or otherwise defraud the seller's mortgagee in this transaction.
2. The Buyer(s) & Seller(s) nor their Agent(s) listed below have any agreements (written or implied) that will allow the Seller(s) to remain in their property as renters or to regain ownership of said property after the successful execution of this short sale transaction, except to the extent that the Seller is permitted to remain as a tenant on the Mortgaged Premises for a short term, as is common and customary in the market but no longer than ninety (90) days, in order to facilitate relocation;
3. Neither the Sellers(s) nor the Buyer (s) will receive any funds or commissions from the sale of the Mortgaged Premises;
4. There are no agreements, understandings, or contracts relating to the current sale or subsequent sale of the Mortgaged Premises that have not been disclosed to the Mortgagee;
5. Each signatory understands, agrees, and intends that U.S. Bank Home Mortgage and Freddie Mac are relying upon the statements made in the affidavit as consideration for the reduction of the payoff amount of the Mortgage and are in agreement to the sale of the Mortgaged Premises;
6. Each signatory agrees to indemnify U.S. Bank Home Mortgage and Freddie Mac for any and all loss resulting from any negligent or intentional misrepresentation made in the affidavit including by not limited to, repayment of the amount of the reduced payoff of the Mortgage;
7. The certification will survive the closing of the transaction; and
8. Each signatory understands that a misrepresentation may subject the responsible party to civil and/or criminal liability.

I declare, under penalty of perjury under the laws of the state in which the Property is located, that all statements in this affidavit are true and correct.

**Additionally, I/we fully understand that it is a Federal Crime, punishable by fine or imprisonment or both, to knowingly and willfully make any false statements concerning the above facts as applicable under the provisions of the United States Code, Section 1001, et seq.**

\_\_\_\_\_  
(Seller) (Date)

\_\_\_\_\_  
(Seller) (Date)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Buyer) (Date)

\_\_\_\_\_  
(Buyer) (Date)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Seller's Agent) (Date)

\_\_\_\_\_  
(Buyer's Agent) (Date)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Settlement Agent) (Date)

\_\_\_\_\_  
(Settlement Agent) (Date)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Print Name)

**The undersigned declares under penalty of perjury that the information contained in this affidavit is true and correct.**

**State of:** \_\_\_\_\_ **County of:** \_\_\_\_\_

**On** \_\_\_\_\_, **before me** \_\_\_\_\_  
(Date) (Name and Title of Officer)

**Personally appeared** \_\_\_\_\_  
(Name of Signer(s))

\_\_\_\_\_  
(Name of Signer(s))

- personally known to me –OR–**
- proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledges to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.**

**WITNESS my hand and official seal.**

\_\_\_\_\_  
**SIGNATURE OF NOTARY**