

Hardship Details, Documentation and Written Explanation:

I am requesting review of my current financial situation to determine whether I qualify for a temporary loan forbearance.

Date hardship began: ___/___/___

I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply) and I am submitting the required documentation demonstrating my hardship.

If your hardship is:	You are required to provide:
___ Unemployment	<ul style="list-style-type: none"> • Proof of unemployment/ verification of unemployment benefits • OR A signed and dated written statement indicating that no unemployment benefits have been received
___ Income reduction (in pay or hours)	<ul style="list-style-type: none"> • Proof of income reduction, as shown in the income information detailed below in the "Employment Status" section.
___ Business failure	<ul style="list-style-type: none"> • Business Federal tax return from the previous year, including all schedules • AND Personal Federal tax return from the previous year, including all schedules • AND Proof of business failure supported by one of the following: <ul style="list-style-type: none"> • Bankruptcy filing for the business • OR Two most recent bank statements for the business account evidencing cessation of business activity – include all pages (front and back), even blank pages • OR Most recent signed and dated quarterly or year-to-date profit and loss statement

Provide an explanation of your hardship (continue on a separate sheet of paper if necessary):

Borrower/ Co-Borrower Monthly Income		Borrower/ Co-Borrower Monthly Expenses		Borrower/ Co-Borrower Assets	
Monthly Gross Wages	\$	First Mortgage Payment (Primary Residence)	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment (Primary Residence)	\$	Savings/ Money Markets	\$
Child Support/ Alimony*	\$	Homeowner's Insurance Escrowed? ___ Yes	\$	CDs	\$
Social Security Income	\$	Property Taxes Escrowed? ___ Yes	\$	Stocks/ Bonds	\$
Pension	\$	HOA/ Condo Fees/ Property Maintenance	\$	Other cash on hand	\$
Tips, commissions, bonus and self- employed income	\$	Alimony/ Child Support Payments	\$	Other	\$
Rents received	\$	Other	\$		
Unemployment income	\$				
Other	\$				

*Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your loan.

Employment Status: Documentation to be provided for each Borrower/ Co-Borrower, as applicable

Wage Earner:

- One month's worth of most recent pay stubs demonstrating year-to-date income
- AND Three most recent bank statements (checking and savings) – include all pages (front and back)
- AND Two most recent W-2s

Has any Borrower been advised by your employer that you will not be recalled to work? Yes _____ No _____

If yes, please indicate the Borrower: _____

Certifications:

- I certify that all of the information in this questionnaire is true, complete, and accurate and the hardship(s) identified above has contributed to submission of this request for forbearance.
- I understand and acknowledge that First Commonwealth Bank may require me to provide additional supporting documentation, and that knowingly submitting false information may violate Federal and other applicable law.
- I understand that First Commonwealth Bank will obtain a current credit report on all borrowers obligated on the Note.
- I understand that if I have intentionally defaulted on my existing loan, engaged in fraud or misrepresented any fact(s) in connection with the request for forbearance or if I do not provide all required documentation, First Commonwealth Bank may cancel any forbearance granted and may pursue foreclosure on my home, if the loan is secured by my home, and/or pursue any available legal remedies.
- I certify that my property has not received a condemnation notice.
- I certify that I am willing to provide all requested documents and to respond to all communications from First Commonwealth Bank in a timely manner. I understand that time is of the essence.
- I understand that First Commonwealth Bank will use the information to evaluate my eligibility for forbearance, but First Commonwealth Bank is not obligated to offer me assistance unless required by applicable law.
- I understand that First Commonwealth Bank will collect and record personal information that I submit in this questionnaire and during the evaluation process, including, but not limited to, my name, address, telephone number, Social Security Number, credit score, income, payment history, and information about my account balances and activity. I understand and consent to First Commonwealth Bank's disclosure of my personal information and any forbearance that I receive to any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or to any HUD-certified housing counselor.
- I consent to being contacted by First Commonwealth Bank and its agents regarding this request for assistance via cellular/ mobile numbers or any number for which I may be charged to receive a call.

Signature:

Signature

Date

Printed Name