

Step 1 - Draft a Hardship Letter, also known as a Letter of Explanation

Please write a SEPARATE letter and return it with this completed 2-Page form.

Tell us about the circumstances that have lead up to your need/hardship, and your subsequent inability to make payments by the due date(s). Please identify what steps you have already taken to solve the problem, and exactly how you are hoping that we can help. Do you need Deferred Payments/Payment Extensions, Lower Payments, or both, and why? What resources have you already used to remedy the situation, and what resources do you have left that might be used to contribute to a solution. Also, please provide any and all information that you think would help us understand the challenges that you are facing at this time. Thank you!

Step 2 - Please tell us about...

Yourself

Name _____ Age _____ Age of Dependents _____ Marital Status _____

Partner's Name _____ Age _____ Total in Household _____ Rent/Own _____

Street Address _____ Apt/Ste# _____

City _____ State _____ Zip _____ Years at Residence _____

Home Phone _____ Mobile Phone _____ Work Phone _____ E-mail _____

Employer _____ Job Title _____ Monthly Income Years _____

Partner's Employer _____ Job Title _____ Monthly Income Years _____

Other Income Source: _____ Amount Tax Refund

Your Assets

	Value (\$)	Automobiles	
		Year/Make/Model	Value (\$)
Market Value of Real Estate Owned	_____	_____	_____
Employer-Sponsored Retirement Plan(s) 401(k)/403(b)	_____	_____	_____
Individual Retirement Account(s) (IRA)	_____	_____	_____
Other Personal Investment(s)	_____	_____	_____
Savings Accounts and Cash	_____	_____	_____

