



Consumer Loans Financial Hardship Assistance Request

Account Number	Loan Suffix
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BORROWER / MEMBER INFORMATION

Last Name		First Name		Middle Initial	Date of Birth	Social Security Number	
Driver's License Number	Home Phone		Mobile Phone		Email Address		
Residential Address, City, State, Zip				Mailing Address, City, State, Zip (if different)			
Present Employer				Title/Position		Annual Salary	
Employer Street Address, City, State, Zip				Work Phone		Hire Date (Length of Employment)	

CO-BORROWER / SPOUSE INFORMATION

Last Name		First Name		Middle Initial	Date of Birth	Social Security Number	
Driver's License Number	Home Phone		Mobile Phone		Email Address		
Residential Address, City, State, Zip							
Present Employer				Title/Position		Annual Salary	
Employer Street Address, City, State, Zip				Work Phone		Hire Date (Length of Employment)	

VEHICLE STATUS (for Vehicle Modification Only)

Are you in possession of this vehicle? <input type="checkbox"/> Yes <input type="checkbox"/> No		Is the vehicle registration current? <input type="checkbox"/> Yes <input type="checkbox"/> No		Is your auto insurance policy current? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Year	Make	Model		Mileage	

ASSET INFORMATION

	Borrower	Co-Borrower / Spouse
	Balance	Balance
Savings Account(s)	\$	\$
Checking Account(s)	\$	\$
401(k)	\$	\$
Stocks/Bonds	\$	\$
Other Account:	\$	\$
Total Assets	\$	\$



MONTHLY INCOME

	Borrower	Co-Borrower / Spouse
Monthly Gross Wages	\$	\$
Overtime	\$	\$
Tips, Commissions, and Bonus	\$	\$
Self-Employment Income	\$	\$
Unemployment Income	\$	\$
Non-Taxable Social Security / SSDI	\$	\$
Social Security Benefits	\$	\$
Income from Annuities or Retirement Plans	\$	\$
Child Support / Alimony ++	\$	\$
Rental Income	\$	\$
Public Assistance	\$	\$
Other:	\$	\$
Total Monthly Income	\$	\$

++ **Notice:** Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

MONTHLY EXPENSES / DEBTS

	Borrower		Co-Borrower / Spouse	
	Monthly Payment	Balance	Monthly Payment	Balance
First Mortgage / Rent	\$	\$	\$	\$
Second Mortgage / HELOC Payment	\$	\$	\$	\$
Property Taxes	\$	\$	\$	\$
Homeowner's Insurance	\$	\$	\$	\$
HOA Fees / Property Maintenance	\$	\$	\$	\$
Auto Loan(s)	\$	\$	\$	\$
Auto Insurance	\$	\$	\$	\$
Credit Card(s)	\$	\$	\$	\$
Installment Loan(s)	\$	\$	\$	\$
Child Support / Alimony Payments	\$	\$	\$	\$
Day Care / Child Care	\$	\$	\$	\$
Mortgage Payment(s) on Other Properties	\$	\$	\$	\$
Other:	\$	\$	\$	\$
Total Expenses / Debts	\$	\$	\$	\$

REQUIRED INCOME AND ASSET DOCUMENTATION

Income Verification. Please provide proof of income to support the amounts stated in the MONTHLY INCOME section on page 2.

Wages or Salary:

- For each member who is a salaried employee or hourly wage earner, include the most recent paystub that reflects at least 30 days of year-to-date earnings for each member.

Self-Employment:

- Provide a complete, signed individual federal income tax return and, as applicable, the business tax return; AND
- Either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.

“Other Earned Income” such as Bonuses, Commissions, Housing Allowance, Tips, or Overtime:

- Reliable third-party documentation describing the amount and nature of the income (e.g., employment contract or print-outs documenting tip income).

Social Security, Disability or Death Benefits, Pension, Public Assistance, or Adoption Assistance:

- Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider; AND
- Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

Rental Income:

- Copy of the most recently filed federal tax return with all schedules, including Schedule E–Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property, if applicable; OR
- If rental income is not reported on Schedule E–Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

Investment Income:

- Copies of the two most recent investment statements or bank statements supporting receipt of this income.

Bank Account Statement(s)

- Copies of your most recent bank statements from all bank accounts (e.g., checking, savings, money market, CD, retirement) covering the immediate prior two months.

Vehicle Insurance and Registration

- If this request is for an auto loan, please provide a copy of the Insurance Declaration Page listing Patelco Credit Union as Lienholder AND proof of current vehicle registration.

REQUIRED HARDSHIP DOCUMENTATION

I believe that my current hardship is:

- Temporary Hardship (e.g., Unemployment, Temporary Sickness or Disability, etc.)
- Permanent Hardship (e.g., Death of a Borrower, Divorce or Legal Separation, Long-Term or Permanent Disability, etc.)
- Other (please explain in your Hardship letter)
- Hardship letter. Please provide a detailed, written explanation with this request describing the specific nature of your hardship.

Please see the table below for a list of the required hardship documentation and submit the documentation that corresponds to the hardship you described in your hardship letter.

If your hardship is:	The required hardship documentation is:
Unemployment	<ul style="list-style-type: none"> Employment discharge letter; OR The initial unemployment benefit award letter from the Employment Development Department; OR A copy of the most recent unemployment benefit disbursement
Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<ul style="list-style-type: none"> Evidence establishing reduction of income

REQUIRED HARDSHIP DOCUMENTATION (Continued)

If your hardship is:	The required hardship documentation is:
Divorce or legal separation; separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<ul style="list-style-type: none"> • Divorce decree signed by the court; OR • Separation agreement signed by the court; OR • Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR • Recorded quitclaim deed evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
Business Failure	<ul style="list-style-type: none"> • 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 months' recent bank statements for the business account evidencing cessation of business activity; OR ◦ Most recent signed and dated quarterly or year-to-date profit and loss statement
Death of a borrower or death of either the primary or secondary wage earner in the household	<ul style="list-style-type: none"> • Death certificate, OR • Obituary or newspaper article reporting the death
Long-term or permanent disability; serious illness of a borrower or co-borrower or dependent family member	<ul style="list-style-type: none"> • Doctor's certificate of illness or disability; OR • Medical bills; OR • Proof of monthly insurance benefits or government assistance (if applicable)
Other: a hardship that is not covered above	<ul style="list-style-type: none"> • Written explanation describing the details of the hardship and relevant documentation

CONSUMER LOANS FINANCIAL HARDSHIP ASSISTANCE REQUEST AFFIDAVIT

Borrower / Co-Borrower Acknowledgment and Agreement

1. I certify that all of the information in this Consumer Loans Financial Hardship Assistance Request is truthful and complete, and the hardship(s) identified above have contributed to submission of this request for payment relief.
2. I understand and acknowledge that Patelco Credit Union may investigate the accuracy of my statements, may require me to provide additional supporting documentation, and that knowingly submitting false information may violate federal and other applicable law.
3. I understand Patelco Credit Union will obtain a current credit report on all borrowers obligated on the Loan Note.
4. I understand that if I have intentionally defaulted on my existing loan, engaged in fraud or misrepresented any fact(s) in connection with this request for payment relief or if I do not provide all required documentation, Patelco Credit Union may cancel any payment relief granted and may pursue collection activity on my loan and/or pursue any available legal remedies.
5. I certify that I am willing to provide all requested documents and to respond to all Patelco Credit Union communications in a timely manner. I understand that time is of the essence.
6. I understand that Patelco Credit Union will use this information to evaluate my eligibility for payment relief but Patelco Credit Union is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
7. I understand and agree that if this Request is granted, all open lines of credit on my account(s) under the original loan(s) will be closed. If I want additional funds, I must apply for a new loan and meet Patelco Credit Union's credit eligibility requirements for a new loan at that time.
8. I consent to being contacted concerning this request for assistance at any telephone number, including mobile telephone number, or email address I have provided to Patelco Credit Union. This includes text messages to my mobile telephone number.

Borrower's Signature

Date

Co-Borrower / Spouse's Signature

Date

Please fax or mail this completed form to:

Patelco Credit Union
 Attn: Consumer Solutions Department
 PO Box 8020, Pleasanton, CA 94588
 Fax: **925.227.6331**
 Phone: **800.358.8228, ext. 7145**