



Loan Workout Program

Are you having trouble making your payments? We may be able to help.

We understand that sometimes there are events and circumstances that cause people to fall behind on their mortgage payments. Most of the time, they can catch up, but sometimes, despite their best efforts, they find themselves in a financial crisis.

If you find yourself in this situation, please contact us at 866-344-8935 ext. 159. There are a variety of assistance programs that may be available to help you.

Following are some of the programs we can offer you:

- **Forbearance Agreement** – If you know you will have a source of funds to bring the account current by a certain date, you may be eligible to arrange for a temporary reduction or suspension of payments for a specified period of time. After which, you agree to bring the account current.
- **Repayment Plan** – An agreement where you resume making your regular monthly payments in addition to a portion of the past-due payments.
- **Modification** – If you can make payments on your loan, but you do not have enough money to bring the account current or you cannot afford the total amount of your current payment, we may be able to modify the terms of your original loan to make the payments more affordable. Under certain circumstances, we may be able to reduce your interest rate, extend the term of your loan, or add the delinquent interest amount to the unpaid principal balance.
- **Time to Sell** – If you have decided to sell your home and have hired a professional to assist you, we can postpone further actions to give you time to market and sell your home.
- **Reinstate your 1st** – If you are behind on payments on your 1st mortgage, you may qualify for a plan in which we reinstate your 1st mortgage and then add the amount paid to the balance on our loan to give you a fresh start.
- **Short Payoff** – If the payoff amount of your loan(s) is greater than the fair market value of your property, you may qualify to sell your home for less than what you owe.
- **Deed In Lieu** – If you have had your property listed for a period of time with no activity, we may accept title to your property as settlement for the debt.

How to Get Started:

Go to ResCapInfo.com, go to the “Forms” section, and download our “Loan Workout Application.” Please complete the application and fax it to us at 858-408-3337.

If you require assistance, please call us toll-free at 866-344-8935 ext. 159.



866.344.8935 ext. 159
ResCapInfo.com

Hablamos español. Favor de llamarnos para hablar en español con un representante.



Loan Workout Application

4870 Viewridge Ave. #100
San Diego, CA 92123
866.344.8935
ResCapInfo.com

FINANCIAL INFORMATION SUMMARY

Loan No. _____

Borrower Name _____

Mailing Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Co-Borrower Name _____

Mailing Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Property for Sale? Yes No

Listing Date _____ / _____ / _____ \$ _____
Listing Price

Realtor Name _____ Realtor Phone _____

Assets	Amount Owed	Value
Home	\$ _____	\$ _____
Other Real Estate	\$ _____	\$ _____
Retirement Funds	\$ _____	\$ _____
Investments	\$ _____	\$ _____
Checking/Savings	\$ _____	\$ _____
Automobile #1: Model _____ Yr _____	\$ _____	\$ _____
Automobile #2: Model _____ Yr _____	\$ _____	\$ _____

MONTHLY INCOME AND EXPENSES

Name of Employer	Gross Monthly Wage
_____	\$ _____
_____	\$ _____
_____	\$ _____

Please send a recent pay stub for each employer and bank statements for all checking and savings accounts. If self employed, please send most recent tax return with schedules.

Borrower Pay Days _____

Co-Borrower Pay Days _____

Additional Income Description (Not Wages)	Monthly \$ Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____

Monthly Expenses	Monthly \$ Amount
Mortgage	\$ _____
Second Mortgage	\$ _____
Auto Payment(s) # _____	\$ _____
Auto Insurance	\$ _____
Credit Card or Installment Payments	\$ _____
Child Care / Child Support / Alimony*	\$ _____
Food & Utilities	\$ _____
Medical (not covered by insurance)	\$ _____
Telephone & Cable TV	\$ _____
Spending Money	\$ _____
Other Expenses	\$ _____

*Notice: 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 approval of a loan workout.

DESCRIPTION OF HARDSHIP

Please attach a letter describing the reason(s) for your financial hardship and the expected timeframe for resolution.

BORROWER AUTHORIZATION

I agree that the financial information provided is an accurate statement of my financial status. I understand and acknowledge that any action taken by the lender is strict reliance on the financial information provided. My signature below grants the holder of my mortgage the authority to confirm the information that I have disclosed in this financial statement, to verify it is accurate by ordering a credit report, and to contact my realtor and/or credit counseling service representative, if applicable.

Borrower's Signature (required) _____ Date _____

Co-Borrower's Signature _____ Date _____