

# Hardship Affidavit Form

**Loan number:** \_\_\_\_\_

Use this form to tell us why it's difficult for you to make your current mortgage payments.  
(A written explanation is required for each hardship selected below.)

---

I am/We are requesting review of my/our current financial situation to determine whether I/we qualify for temporary or permanent mortgage relief options.

Date hardship began is: \_\_\_\_\_

I believe that my/our situation is:

- Short-term (less than 6 months)
- Medium-term (6-12 months)
- Long-term or Permanent Hardship (greater than 12 months)

I am/We are having difficulty making my/our monthly payment because of financial difficulties created by (check all that apply):

1.  My/Our household income has been reduced. For example: reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.  
\_\_\_\_\_  
\_\_\_\_\_
2.  My/Our monthly debt payments are excessive and I am/We are overextended with my/our creditors. Debt includes credit cards, home equity or other debt.  
\_\_\_\_\_  
\_\_\_\_\_
3.  My/Our expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.  
\_\_\_\_\_  
\_\_\_\_\_
4.  My/Our cash reserves, including all liquid assets, are insufficient to maintain my/our current mortgage payment and cover basic living expenses at the same time.  
\_\_\_\_\_  
\_\_\_\_\_

5.  I am/We are unemployed and (a) receiving/will receive unemployment benefits or (b) my unemployment benefits ended less than 6 months ago.

---

---

6.  Other

---

---

Explanation (continue on another sheet of paper if necessary):

7. How many single family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others?

\_\_\_\_\_

8. Has the mortgage on your principal residence ever had a Home Affordable Modification Program (HAMP) trial period plan or permanent modification?

Yes       No

9. Has the mortgage on any other property that you or any co-borrower own had a permanent HAMP modification?

Yes       No    If yes, how many? \_\_\_\_\_

---

Signature

Date

Wells Fargo Home Mortgage is a division of Wells Fargo Bank N.A. © 2013 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801