Loan Number: _____

Borrower Financial Report

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to M&T Bank via mail: P.O. Box 840, Buffalo, NY 14240-0840, fax: 1-855-678-0866, or email (in PDF format): opsmtgsupport@mtb.com. We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or doc 0.193 main(taf)jeparaTewhoseholds, each should complete a Borrower (fin)an(al s)Repo(t)3.2 (n)-14.1 (g)

If there are three or more borrowers, please complete an additional Borrower Financial Report.

Borrower Information

Borrower Information

Borrower's Name:

Co-Borrower Information

Co-

Current Borrower Assets

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan.

Checking account(s) and cash on hand	$
Savings, money market funds, and Certificates of Deposit (CDs)	$
Stocks and bonds (non-retirement accounts)	$
Other:	$

Title

Are you or the co-borrower known by any other name?
☐ Yes ☐ No

If yes, what other names are you or the co-borrower known by?

_____

_____

Transfer of Property:
Have you transferred the property (or any interest therein)

Hardship

The hardship

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
☐ Military Service	▪ Please explain below
☐ Excessive Obligations	▪ Please explain below
☐ One-Time Occurrence	▪ Amount: $ _____ ▪ Explain: _____ _____
☐ Other – hardship that is not covered above	▪ Please explain below

Describe your hardship in detail below. Please attach additional pages, if needed.

If you have recently been approved for a workout assistance option and were subsequently removed from review, please explain below why you did not accept the plan as offered, or why you were unable to complete the plan as required.

If you have recently been declined for workout assistance and are re-applying, please explain what changes to your financial situation have occurred since the last review.

_____

_____

_____

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_____

_____

Borrower Income

If there has been a change in your monthly income due to your stated hardship, input both the amount before and after the date of hardship to show the change. If your monthly income was not affected by the hardship, or there has been no change, mark N/A in the 'Before Date of Hardship' field.

INCOME TYPE	Before Date of Hardship	Current Income (After Date of Hardship)	REQUIRED INCOME DOCUMENTATION If you have listed an amount for a certain type of income you must provide us with the below corresponding documentation.
Borrower – Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	$	$	• **You must provide us with the most recent pay stubs**

INCOME TYPE CONTINUED	Before Date of Hardship	Current Income (After Date Of Hardship)	**REQUIRED** INCOME DOCUMENTATION If you have listed an amount for a certain type of income you <u>must</u> provide us with the below corresponding documentation.
*Child Support: List the names and dates of birth for all children for which child support is being received:	$	$	▪ ***You do not have to provide Alimony, Child Support, or Separate Maintenance** *f*

Name:_____

D.O.B: _____

Name:_____

D.O.B: _____

Name:_____

D.O.B: _____

Name:_____

D.O.B: _____

Name:_____

D.O.B: _____

Borrower Expenses

If there has been a change in your monthly expenses due to your stated hardship, input both the amount before and after the date of hardship to show the change. If the monthly expense was not affected by the hardship, or there has been no change, mark N/A in the 'Before Date of Hardship' field.

EXPENSE TYPE	Before Date of Hardship	Current Expenses (After

Is your credit report locked or frozen? ☐ No ☐ Yes – If yes, who are the borrower(s)

_____

Authorization to release information: You may use the following authorization, at any time, to obtain any information you need in connection with my/our request.

To Whom It May Concern:

1. M&T Bank ("M&T"), any investor that makes or purchases my loan, and the mortgage insurer of my loan (if any), may verify information contained in my application and in other documents required in connection with my loan, either before or after my loan is closed.
2. I authorize you to provide to M&T and to any investor, to the mortgage insurer of my loan (if any), and to the servicer of my loan, any and all information and documentation that they request. Such information includes but is not limited to employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.

_____ _____ _____

_____

_____ _____ _____