



A**Government Sponsored Enterprise Authorization**

Borrower Name		Co Borrower Name	
1. Borrower Details			
Property Address			
City, State, ZIP			
Account Number			
Social Security #		Social Security #	
Authorization Acknowledgement			
<p>Authorization to CLC to determine if mortgagee is a Government Sponsored Enterprise: As the owner of the property, I/we hereby give my/our consent to Consumer Loan Services, to search the Federal Home Loan Mortgage Corporation ("Freddie Mac") and Federal National Mortgage Association ("Fannie Mae") website to determine if Freddie Mac or Fannie Mae owns any of the mortgages on the aforementioned Property, whether serviced by CLC or another loan servicer.</p>			
<p>I/we agree to the terms of the Authorizations above.</p>			
<p>_____ </p>		<p>_____ </p>	
Borrower Signature (required)		Co-Borrower Signature (required)	
		Date	

The separate laws of Connecticut, the District of Columbia, New York City, North Carolina and Vermont each require that their respective residents be furnished with this notice:

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

This paragraph is a special notice to our customers who have filed a petition for protection under the United States Bankruptcy Code. Unless you have signed a reaffirmation agreement with CLC, and that agreement has been filed with the bankruptcy court and not subsequently rescinded or disallowed in accordance with the Bankruptcy Code; you should disregard all portions of this letter which state or suggest that you still have a personal liability to pay CLC. You may wish to consult with an attorney regarding this letter, your bankruptcy and the ability of CLC to enforce its lien on the collateral.

A1 Borrower Financial Statement

1. Borrower Details

Borrower Name		Home Phone	
Property Address		Cell Phone	
City, State, ZIP		Work Phone	
Account Number		eMail Address	
Social Security #		# in Household	

2. Explain Your Household Expenses

Expenses	Monthly Amount
First Mortgage (of property being sold)	
Second Mortgage (of property being sold)	
Taxes, Property Insurance, & Association Fees (of property being sold)	
Payments on Other Property Owned	
Other Loan Payments	
Auto Payments	
Auto Fuel / Maintenance	
Auto Insurance	
Credit Card Payments	
Food (groceries, household goods, eating out)	
Utilities (gas, electric, water, trash)	
Medical (not covered by insurance)	
Telephone / Cell Phone	
Cable / Satellite / Internet	
Child Care / Tuition	
Child Support / Alimony	
Life Insurance	
Other	
TOTAL EXPENSES →	

3. Explain Your Household Income & Assets

Income (Employer Name)	Monthly Amount
1.	
2.	
Additional Income:	
Bonus Income	
Rental Income	
Social Security	
Investments	
Unemployment or Disability	
Child Support or Alimony	
TOTAL INCOME →	
Assets	
Other Real Estate	
Retirement Funds	
Investments, Stocks, Bonds, etc.	
Checking / Savings	
TOTAL ASSETS →	

4. Future Living Situation

a) If the house being sold is your primary residence, then estimate your future rental/housing expense to the best of your abilities. (required if house is primary residence)

b) Where will you be living after your house is sold?

- with Family/Friends (and no rental expense)
 I will be renting
 This is an Investment/Rental property only
 I own another home
 Other, explain... _____

c) Enter your new address or temporary address:

5. Select Hardship Type you are Experiencing

- Unemployment Income
 Medical/ Health Investment/ Rental
 Natural Disaster No Hardship
 Death Other, explain... _____
 Divorce

I/we agree that the financial information provided is an accurate statement of my/our financial status. I/we understand and acknowledge that my request will be evaluated in reliance on the financial information provided. My/our signature on the right grant(s) the mortgage servicer the authority to confirm the information that I/we have disclosed in this financial statement, to obtain a credit report, and to contact my realtor and/or credit counseling service representative (if applicable).

Borrower Signature (required) _____

Date _____

A2 Co-Borrower Financial Statement

1. Co-Borrower Details

Borrower Name		Home Phone	
Property Address		Cell Phone	
City, State, ZIP		Work Phone	
Account Number		eMail Address	
Social Security #		# in Household	

Financial information from co-borrower only needed if not included in the primary borrower's financials on previous page. **Please sign below regardless.**

2. Explain Your Household Expenses

Expenses	Monthly Amount
First Mortgage (of property being sold)	
Second Mortgage (of property being sold)	
Taxes, Property Insurance, & Association Fees (of property being sold)	
Payments on Other Property Owned	
Other Loan Payments	
Auto Payments	
Auto Fuel / Maintenance	
Auto Insurance	
Credit Card Payments	
Food (groceries, household goods, eating out)	
Utilities (gas, electric, water, trash)	
Medical (not covered by insurance)	
Telephone / Cell Phone	
Cable / Satellite / Internet	
Child Care / Tuition	
Child Support / Alimony	
Life Insurance	
Other	
TOTAL EXPENSES →	

4. Future Living Situation

a) If the house being sold is your primary residence, then estimate your future rental/housing expense to the best of your abilities. (required if house is primary residence)

b) Where will you be living after your house is sold?

- with Family/Friends (and no rental expense)
 I will be renting
 This is an Investment/Rental property only
 I own another home
 Other, explain... _____

c) Enter your new address or temporary address:

3. Explain Your Household Income & Assets

Income (Employer Name)	Monthly Amount
1.	
2.	
Additional Income:	
Bonus Income	
Rental Income	
Social Security	
Investments	
Unemployment or Disability	
Child Support or Alimony	
TOTAL INCOME →	

Assets	
Other Real Estate	
Retirement Funds	
Investments, Stocks, Bonds, etc.	
Checking / Savings	
TOTAL ASSETS →	

5. Select Hardship Type you are Experiencing

- Unemployment Income
 Medical/ Health Investment/ Rental
 Natural Disaster No Hardship
 Death Other, explain... _____
 Divorce

I/we agree that the financial information provided is an accurate statement of my/our financial status. I/we understand and acknowledge that my request will be evaluated in reliance on the financial information provided. My/our signature on the right grant(s) the mortgage servicer the authority to confirm the information that I/we have disclosed in this financial statement, to obtain a credit report, and to contact my realtor and/or credit counseling service representative (if applicable).

Co-Borrower Signature (required)

Date

B Short Sale Deficiency Agreement and Authorizations

Short Sale Deficiency Agreement

If your creditor agrees to enter into a short sale, the mortgage or deed of trust securing my/our Account will be released upon payment of the agreed upon proceeds from the sale of my/our property. Because it is a short sale, the amount that will be paid to your creditor is less than the balance owed on my/our Account. Unless prohibited by applicable law, I/we agree to remain responsible for the repayment of the remaining balance on my/our Account pursuant to the terms of my/our note or line of credit agreement. By signing below, I/we acknowledge and agree to the foregoing.

Notice: This Short Sale Deficiency Agreement is not applicable to any debts which have been discharged in a bankruptcy proceeding under the U.S. Bankruptcy Code.

Authorization to Close

Account Number _____ Home Equity Line of Credit _____
Signature Line of Credit _____

Initial ____ (borrower) ____ (co-borrower) I/we direct CLC to close the above mentioned account(s).
I/we have destroyed all unused checks and/or credit cards supplied by CLC as a means to access the above account(s).
I/we acknowledge the following:

- 1.) I/we affirm that there are no outstanding checks and since CLC is being directed to close the account(s) immediately, understand CLC has no obligation to honor checks presented for payment hereafter.
- 2.) I/we understand that interest accrued and any other amounts due and not as yet paid will become due and payable as set forth on the next statement.
- 3.) If the account is a home equity line of credit account, I/we direct CLC to release the property lien at time the balance is paid in full.

Realtor or Third Party Authorization

This Authorization pertains to CLC Account No. _____ ("Account") and the property located at _____ ("Property") securing the Account.

Initial ____ (borrower) ____ (co-borrower) I/We hereby authorize CLC to provide any and all Account and Property information to _____ ("Borrower Representative") and can be contacted at the following telephone number _____ fax number _____ email _____.
Furthermore, I/We grant Borrower Representative the authority to negotiate the terms of a Short Sale (hereinafter defined) with PNC Bank. A Short Sale is a process in which, if approved, the Account creditor agrees to release the mortgage or deed of trust securing the Account upon payment of sale proceeds that are less than the outstanding amount owed on the Account. If the borrower or the Borrower Representative and CLC are able to mutually agree upon the terms of a Short Sale, unless prohibited by applicable law the borrower(s) will remain responsible for the remaining Account balance after the agreed upon amount has been applied to the Account.

Authorization to CLC to determine if mortgagee is a Government Sponsored Enterprise: As the owner of the property, I/we hereby give my/our consent to CLC, to search the Federal Home Loan Mortgage Corporation ("Freddie Mac") and Federal National Mortgage Association ("Fannie Mae") website to determine if Freddie Mac or Fannie Mae owns any of the mortgages on the aforementioned Property, whether serviced by CLC or another loan servicer.

I/we agree to the terms of the Short Sale Deficiency Agreement and all Authorizations initialed above.

Borrower Signature (required)  Co-Borrower Signature (required)  Date _____