



Financial Questionnaire

Please complete the following Financial Questionnaire in its entirety and return it to your workout specialist within the timeframe provided. This Financial Questionnaire will not be considered completed unless all of the applicable following supporting documents are provided:

- Two Most Recent Paystubs, Social Security / Benefit Statement, and/or Documentation of Any Other Income Source (Rent, Babysitting, Misc, etc)
- Statement(s) from any other mortgage holders showing total balance and monthly payment
- Two Most Recent Statements from ALL Checking Accounts
- Two Most Recent Statements from ALL Savings Accounts
- Most Recent Statements from ALL Other Asset Accounts

Your workout specialist may request further documentation depending on your unique circumstances. Failure to provide a completed Financial Questionnaire or all requested documentation within the timeframe provided by your workout specialist will result in the escalation of your file and possible legal action to protect Guss Investment Group's interest in the property.

	Homeowner	Additional Homeowner
Name:	_____	_____
Work Telephone:	_____	_____
Home Telephone:	_____	_____
Cell Phone (optional):	_____	_____
Best Time to Call (Day/Time):	_____	_____

Please tell us about your property:

Please check all that apply:

- I live in this house This is a second home
 This house is vacant This is a rental property (Monthly Rent: \$_____)

Do you have other loans on this property (please circle)? Yes / No

Lender: _____
 Principal Balance: _____
 Monthly Payment Amount: _____
 Number of Delinquent Payments: _____



Please check all that apply:

- This property is for sale (Agent Name: _____, Phone: _____, List \$: _____)
- I am considering selling the property (Estimated Value: \$_____)
- I am willing to do whatever is necessary to retain ownership of my home
- I need help organizing and/or managing my finances

- Taxes:** I pay my own taxes (taxes are not included in my mortgage payment)
 Taxes are Current (please circle): Yes / No
- Taxes are included in my mortgage payment

Homeowner Association:

- My property is in a Homeowner Association (please circle): Yes / No
 If yes, my annual HOA dues are: \$_____
 If yes, HOA dues are current (please circle): Yes / No

In order for us to better understand your circumstances and tailor a *custom* solution to meet your needs, we require information related to your monthly income *and* expenses. If there are additional contributors to your household income OR if additional parties are financially responsible for this debt, please include this information below as well.

Please tell us about your *Monthly Household Income*:

	Homeowner	Additional Homeowner
Net income (monthly income after taxes and benefits are deducted):	\$ _____	_____
Disability:	\$ _____	_____
Rental Income:	\$ _____	_____
Unemployment:	\$ _____	_____
Child Support/Alimony ¹ :	\$ _____	_____
Other _____:	\$ _____	_____
Total Monthly Net Income :	\$ _____	_____
Current Employment Status (Circle One):	Employed Unemployed/Not Working Self-Employed	Employed Unemployed/Not Working Self-Employed

¹ You do not need to disclose child support or alimony income if you do not want it to be considered in any solutions we develop.



Please tell us about your *Monthly Household Expenses*:

This Mortgage: \$ _____
 Other Mortgages: \$ _____
 Auto Loan Payments: \$ _____
 Auto Expenses: \$ _____
 Credit Cards/ Loans payments*: \$ _____
 Insurance/Medical Expenses: \$ _____
 Child Care: \$ _____
 Child Support/Alimony: \$ _____
 Total Utilities: \$ _____
 Groceries/Household supplies: \$ _____
 Spending Money/
 Charitable Contributions/Other: \$ _____
Total Monthly Expenses \$ _____

Property Taxes (if not in mortgage): _____

Insurance(if not in mortgage): _____

Number Autos _____
Estimated Balance _____
Maintenance _____
Fuel _____
Number Accounts _____
Total Balance _____
Life _____ Auto _____
Med. _____

Water _____	Gas _____
Elec. _____	Phone _____
Cable _____	Sewer _____
Cell Phone _____	Internet _____

* Please identify minimum monthly payments.



Please tell us about your *Assets and Investments*:

Checking Account
 Balance: \$ _____
 Savings/Money
 Market/CD's: \$ _____
 Stocks/Bonds: \$ _____
Vested Retirement
 Balance
 (401K,403B,IRA,Keogh,
 etc.): \$ _____
 Other Real Estate Equity: \$ _____
 Other: \$ _____
Total Assets and Investments: \$ _____

Please note, federal law requires us to inform you that this is an attempt to collect a debt and any information obtained will be used for that purpose.

Total Monthly Net Income (INC\$) - Total Monthly Expenses (EXP\$)
 Monthly Gain/Loss (G/L) =

INCOMES\$ _____
 -
 EXPENSES\$ _____

 Gain/Loss \$ _____

Note: If your expenses exceed your income, there may still be hope.

"I agree as follows: My lender may discuss, obtain and share information, including but not limited to FICO scores, about my mortgage and financial situation with third parties in conjunction with the assistance we are hoping to provide you. Negotiations for a possible foreclosure alternative will not constitute a waiver of or defense to my lender's right to commence or continue any action, and an alternative will be provided only if an agreement has been approved in writing by my lender. I understand Guss Investment Group, LLC may require additional information to approve certain alternatives and am willing to disclose requested information as necessary. My Lender may contact other parties with financial interest in this property. The information herein is an accurate statement of my financial status."

 Signature of Homeowner Date

 Signature of Homeowner Date



lease answer the following questions in detail. Accurate information is critical for us to review the solution(s) that may be available for your loan.

1. What event(s) has caused your financial hardship? *(If necessary, please attach an additional sheet.)*

2. What was the term of your hardship? *(When did it begin? Has it ended?)*

3. What was the financial impact of your hardship? *(Estimated expense of hardship, income lost during hardship, etc.)*

4. Are you currently employed? Yes / No
If you answered yes, how long have you been with your current employer? Are there any foreseeable changes in your employment?

