

# FAX COVER SHEET

Sender's Information		Receiver's Information
Name:		To: Whitney National Bank
Phone No.:		Fax: 1.866.448.1180
Subject: WNB Modification Request	Existing Whitney Loan No.:	Number of Pages:

Please indicate provided information by placing an "x" in the appropriate box.

- Signed and dated Hardship Letter
- 2 months of pay stubs for: \_\_\_\_\_
- 2 most recent W-2 forms
- 2 most recent complete tax returns
- Year-to-Date Profit and Loss Statement for Self-Employed Borrowers
- Social Security Income (Award Letter) for: \_\_\_\_\_
- Evidence of Alimony, Separate Maintenance, Spousal and/or Child Support Income\*
- Supplemental Income or other: \_\_\_\_\_
- Complete bank statements for the last two months
- Current Homeowners Insurance Policy
- Current Flood Insurance Policy (if applicable)
- Current Wind/Hail Insurance (if applicable)
- Current and/or Delinquent Property Tax Information
- Rental Agreement(s), Purchase Agreement

\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for qualifying for participation in the Loan Modification Program.

Please fax, interoffice, or mail the required documentation to:  
 Attention: Retail Credit Administration  
 Whitney National Bank  
 400 Labarre Road  
 Jefferson, LA 70121  
 Fax 1.866.448.1180

**NOTE: Please reference your loan number on your documentation.**



# Whitney National Bank's Homeownership Assistance Program Questionnaire

INSTRUCTIONS: Please try to complete as many of the questions as possible. Additional information may be necessary and a Whitney Banker will need to speak with you during the assistance process. (For Consumer Loans/Lines secured by a First Mortgage on Primary Residences only.)

Please bring in copies of:

- 2 recent consecutive pay stubs, and
- 2 consecutive months of bank statements, and
- 2 consecutive tax returns

## EXISTING WHITNEY LOAN NUMBER

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## PART A Borrower Information

If your existing mortgage loan is a joint obligation and you intend to request joint participation in the Loan Modification program, please sign here:

\_\_\_\_\_

Borrower Signature

\_\_\_\_\_

Co-Borrower Signature

Borrower Name		Social Security Number		Co-Borrower Name		Social Security Number	
Borrower Phone No.				Co-Borrower Phone No.			
Day (    ) _____		Evening (    ) _____		Day (    ) _____		Evening (    ) _____	
Cell (    ) _____				Cell (    ) _____			
Property Address _____				Mailing Address (if applicable) _____			
Street _____				Street _____			
_____				_____			
City, State, ZIP _____				City, State, ZIP _____			
Email Address _____				Email Address _____			
Employer (Current)		Position		Employer (Current)		Position	
Years on Job		Employer Phone No.		Years on Job		Employer Phone No.	
		(    )				(    )	

If in current job for less than 5 years, enter your previous employer information below.

Employer (Previous)		Position		Employer (Previous)		Position	
Years on Job		Employer Phone No.		Years on Job		Employer Phone No.	
		(    )				(    )	

## PART B Monthly Income

### DESCRIPTION (MONTHLY)

1. Gross Salary/Wages \_\_\_\_\_
2. Other Income\* \_\_\_\_\_
3. Other Additional Income\* \_\_\_\_\_  
(SSI, Rental, Second Job, Child Support) \_\_\_\_\_
4. Total Net Income \_\_\_\_\_

\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for qualifying for participation in the Loan Modification Program.  
Member FDIC. Equal Housing Lender. Special credit criteria apply.

## PART C Assets

DESCRIPTION (MONTHLY)	Borrower	Co-Borrower	Total
1. Cash/Checking	\$	\$	\$
2. 401(k)	\$	\$	\$
3. Savings	\$	\$	\$

## PART D Monthly Expenses

DESCRIPTION	Monthly Payment	Balance Due	# Months Delinquent
1. Primary Home Mortgage	\$	\$	
2. Rent payment (if owner not occupying subject property)	\$	\$	
3. Maintenance/Homeowners Association Fees	\$	\$	
4. Property Taxes	\$	\$	
5. Homeowners Insurance/Flood Insurance	\$	\$	
6. Other Mortgages	\$	\$	
7. Automobile Loans	\$	\$	
8. Other Loans	\$	\$	
9. Credit Card (minimum payment)	\$	\$	
10. Alimony/Child Support	\$	\$	
11. Child/Dependent Care	\$	\$	
12. Utilities (water, electricity, gas, cable, etc.)	\$	\$	
13. Telephone (landline and cell phone)	\$	\$	
14. Insurance (automobile, health, life)	\$	\$	
15. Medical Expenses (uninsured)	\$	\$	
16. Car Expenses (gas, maintenance, parking)	\$	\$	
17. Groceries and Toiletries	\$	\$	
18. Other (explain)	\$	\$	
19. Other (explain)	\$	\$	
<b>Total</b>	<b>\$</b>	<b>\$</b>	

## PART E General Questions

<b>Circle or write in your answer as appropriate.</b>			
1. Do you occupy this mortgaged property as a Primary Residence?		Yes	No
If you answered "Yes" to question 1, how long at this residence?		Years:	Months:
2. How many people in the household?			
3. Any dependents under the age of 18? If "Yes" how many?			
4. Do you have any other debts or obligations secured by this property? (Example: second mortgage, home equity loan, judgments or liens)		Yes	No
If you answered "Yes" to question 4, please itemize.			Amount
5. Do you own any other properties? Yes/No If "Yes" how many?		Total Value:	
If you answered "Yes" to question 5:	Total Monthly Payment: \$	Total Principal Balance: \$	
	Total Rental Income: \$	Vacant	
6. If currently past due, what is the amount of funds you immediately have available to apply toward your mortgage delinquency?			
7. In addition to the amount stated above, what amount will you have available in 30 days?			

## PART F General Questions (Cont.)

Briefly explain the reason why you are behind on your mortgage payment(s) or are in imminent danger of getting behind on your mortgage.  
(If needed, attach a separate sheet of paper for explanation.)

If past due, what is your proposal for repaying the past due interest, taxes, and/or insurance (if applicable)?

# Authorization to Release Information

IN ADDITION TO THIS QUESTIONNAIRE AND ITS ATTACHMENTS, THERE MAY BE TIMES WHEN ADDITIONAL INFORMATION IS NEEDED TO REVIEW THE SITUATION THOROUGHLY, SUCH AS:

1. CREDIT REPORTS
2. BANK ACCOUNTS IN THIS DISCLOSURE
3. ANY OTHER INFORMATION NECESSARY TO PROPERLY ANALYZE THE REQUEST

I ACKNOWLEDGE THAT EVERYTHING I HAVE STATED IN THIS DISCLOSURE IS TRUE AND FACTUAL TO THE BEST OF MY ABILITY. I ALSO AGREE THAT IF IT IS DETERMINED THAT I HAVE PROVIDED INFORMATION THAT IS MISREPRESENTED AND THEREBY CAUSED ACTIONS TO BE TAKEN THAT WOULD NOT HAVE BEEN TAKEN HAD THE TRUE FACTS BEEN KNOWN, I SHALL BE LIABLE FOR ANY AND ALL LOSSES SUFFERED BY THE LENDER OF MY MORTGAGE LOAN.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

## AUTHORIZATION TO RELEASE INFORMATION

I/We hereby authorize you to release to Whitney National Bank (the "Bank") any and all information that the Bank may request, including but not limited to my/our credit report(s) and any other credit-related information regarding me/us. Thank you.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Social Security Number

## RIGHT TO RECEIVE A COPY OF AN APPRAISAL

If we obtain and use an appraisal report in connection with your request to participate in the Loan Modification Program, you have the right to a copy of that appraisal report. If you wish to obtain a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your request to participate in the Program or you withdraw your request to participate. In your letter, please provide us with the names of all borrowers, the loan number, and the subject property address.

**Whitney National Bank Retail Credit Administration**  
**400 Labarre Rd – 3rd Floor, Jefferson, LA 70121**

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

