



WSB Mortgage Services, Inc.

MITIGATION SIGN UP PROCEDURE

When signing up a new client for mitigation services, you the **IBC** (Independent Business Consultant) must obtain all items listed on the **New Client Submission Form/Cover Sheet** prior to submitting the client file for processing.

The **IBC** must submit the cover sheet and all file information from the checklist, along with the appropriate processing fee to **WSB Mortgage Services, Inc.** for processing within 48 hours of receipt. These items must be submitted to our processing center located at 9712 Fair Oaks Blvd. Suite C., Fair Oaks CA 95628.

Upon receipt you the **IBC** will be notified as soon as a mitigation offer has been received so that you may follow up with your client. Please advise your clients that the mitigation process can take between two to eight weeks and in a few instances even longer, however they will receive periodic e-mail updates as to the status of their mitigation. It is important to obtain your client(s) e-mail address so that this notification goes smoothly.

Once **WSB Mortgage Services, Inc.** receives the file we will fully prepare the mitigation package and submit it to the lender. **WSB Mortgage Services, Inc.** shall be responsible for all lender contact and negotiation. Whereas some requests by the lender are time sensitive, your client may be contacted directly by **WSB Mortgage Services, Inc.** to obtain further information as it relates to their file. **WSB Mortgage Services, Inc.** will advise you of such communication and keep you informed through each step of the process.

If **WSB Mortgage Services, Inc.** is unsuccessful in obtaining a Loan Modification, **WSB Mortgage Services, Inc.** will discuss with you and / or your client the other options available to them.

Please feel free to contact us should you have any questions. 866-309-6626



WSB Mortgage Services, Inc.

NEW CLIENT SUBMISSION FORM/COVER SHEET
(Fax to 916-965-5726)

Independent Business Consultants (IBC) Name:

Borrowers Name:

Co-Borrowers Name:

Address:

City:

State:

Zip Code:

Phone:

E-Mail:

All Submission Should Include the Following (Please Check):

- Cashier's Check or Money Order made out to **WSB Mortgage Services, Inc for the Amount of \$2995.00**
- New Client Submission Form - This Page Filled Out
- Completed/ Signed - Loan Mitigation/Short Sale Processing Agreement
- Signed - Notice of Right to Cancel
- Signed - Borrower's Authorization
- Signed - CA Advance Fee Agreement For Loan Modification services
- Financial Statement/Hardship Letter
- Copies of Mortgage Coupon/Statement
- Copies of Pay Stubs (last 2 pay periods or YTD P&L if self employed)
- Copies of all Bank Statements (last two months)
- Copies of W'2s (last two years)



WSB Mortgage Services, Inc.

LOAN MITIGATION AND SHORT SALE PROCESSING SERVICES AGREEMENT

This Independent Contractor Agreement ("Agreement" or "ICA") is made this day of ____, 200__, by and between WSB Mortgage Services, Inc. an Independent Business Consultant (WSB) and ("Homeowner(s)"), whose address is,

Subject Property Address:

City:

State:

Zip Code:

Borrowers Name:

Co-Borrowers Name:

Phone:

E-Mail:

The parties agree to the following terms and conditions:

1. Homeowner(s) hereby agree to pay WSB the following mitigation service fees as set forth herein below:

a. Homeowner(s) shall pay WSB a processing fee of \$2,995.00 at the time of execution of this agreement for Loan Mitigation Services. This processing fee shall cover the cost of processing the Homeowner(s) Loan Mitigation Package which will / may include such items as an AVM property report, preliminary title report, proposal preparation, shipping and handling and various other processing fees.

b. Homeowner(s) shall pay WSB a processing fee of \$2,995.00 at the time of execution of this agreement for Short Sale Negotiation Services. This processing fee shall cover the cost of processing the Homeowner(s) Short Sale Package which will / may include such items as an AVM property report, preliminary title report, proposal preparation, shipping and handling and various other processing fees.

c. Homeowner(s) shall pay WSB a processing fee of \$2,995.00 at the time of execution of this agreement for Deed in Lieu of Foreclosure Services. This processing fee shall cover the cost of processing the Homeowner(s) Deed in Lieu Package which will / may include such items as an AVM property report, preliminary title report, proposal preparation, shipping and handling and various other processing fees.

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2. REFUND POLICY: If WSB is unsuccessful in obtaining a Successful Mitigation for Homeowner(s) under one of the mitigation procedures set forth hereinabove, WSB shall refund to Homeowner(s) 50% of their processing fee. "Successful Mitigation" shall be deemed to be a valid offer of mitigation from Homeowner(s) lender.
3. Homeowner(s) hereby acknowledge and agree that WSB and their representatives are working on Homeowner(s) behalf as independent parties this Agreement will not form any employer v. employee relationship.
4. WSB shall become Homeowner(s) exclusive representative whom will perform all of the actual contacts with the seller, buyer, Title Company, attorney, trustee and/or lender(s) and all other interested or affected parties necessary to complete the services provided by WSB and / or their representatives. This agreement shall not be valid until such time as WSB acknowledges and accepts Homeowner(s) as a client.
5. Homeowner(s) acknowledge that WSB is not, nor will they, provide Homeowner(s) with any legal or tax advice. If Homeowner(s) should have any question as to Homeowner(s) rights and or obligation as they relate to any legal or tax issue as it relates to the mitigation / short sale procedures, they are advised to seek the counsel of an attorney or CPA to review all documents and procedures to insure compliance with all state and local laws.
6. Homeowner(s) agrees that he / she / they will keep WSB fully informed of any and all communications Homeowner(s) receive of, or concerning, the property or loan subject to such mitigation. Failure to do so will result in Homeowner(s) being in breach of contract at which time WSB may terminate this agreement without reimbursement to Homeowner(s).
7. The effective date of this agreement shall be the date first above written. This agreement shall be for an initial period of one hundred eighty (180) days or until a successful mitigation, short sale or other service described in Section one (1) hereinabove is arranged whether or not Homeowner(s) accepts such resolution.
8. WSB shall not be liable for indirect, special, tax or consequential damages or any loss of revenue, profits, or data arising in connection with the Homeowner(s) mitigation process. Furthermore, our aggregate liability arising with respect to this Agreement and the mitigation process will not exceed the total fees paid or payable by the Homeowner(s) under this Agreement.
9. Homeowner(s) may not voluntarily transfer, sell, refinance or transfer the above referenced property without the express written consent of WSB during the mitigation process. If such

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voluntary transfer, refinance, sale or involuntary transfer should occur, all obligations as it relates to WSB's performance shall hereby be waived and no refund be due Homeowner(s).

10. If any provision of this agreement that is held to be invalid or becomes unenforceable, none of the other provisions shall be automatically rendered invalid or inoperative as long as the terms of the remaining agreement do not frustrate the original intent of the agreement.

11. This agreement constitutes the entire agreement between the parties and any prior understanding or representation of any kind preceding the date of this agreement shall not be binding on either party except to the extent incorporated in this agreement.

12. Any notice provided for or concerning this agreement shall be in writing and shall be deemed sufficiently given when sent by certified or registered mail, by hand delivery to the respective address of each party, or any new address as later changed for service of process as set forth at the beginning of this agreement.

13. Homeowner(s) hereby agrees that WSB shall be their exclusive mitigation agent for the entire term of this agreement and that they shall not retain, engage or otherwise enter into an agreement with any other party concerning the mitigation, sale, refinance or transfer of the subject property without the consent of WSB. Homeowner(s) hereby acknowledges and agrees that all forms, processes and procedures used by WSB are proprietary in nature and Homeowner(s) hereby agrees not to disclose, provide or otherwise hypothecate such items in any manner.

14. The Homeowner(s) hereby recognizes, acknowledges and agrees that WSB is not providing any legal advice in relation to their current mortgage situation. Homeowner(s) are advised to contact their attorney should they have any questions or concerns as they relate to any document, service or provision in which they have any question and or concern.

15. The Homeowner(s) and/or WSB shall comply with all applicable Federal, State and Local laws, ordinances, and regulations governing the performance of its type of work contracted for, including all laws relating to the protection of the safety of persons and property. Homeowner(s) shall indemnify and hold harmless WSB and his/its association of realtors and clients against any fines, penalties, or corrective measures resulting from any acts, commissions or omissions by the Homeowner(s).

16. Homeowner(s) hereby releases, and shall indemnify and hold WSB, its officers, directors, managers, member's employees, agents and clients harmless from all loss, claims, demands, and suits of any nature, actual or threatened, arising out of the mitigation of Homeowner(s) liabilities.



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NOTICE OF RIGHT TO CANCEL

You are entering into a contract that may result in a change in, modification or other service related to you mortgage, lien, or security interest on / in your home or investment property. In addition, this contract involves services related to your real estate and / or real property and your current mortgage provider which may or may not be successful. As such, WSB Mortgage Services, Inc. provides its customers with a three (3) day right to cancel this contract without cost. If you decide to cancel this transaction, you may do so by notifying us in writing:

WSB Mortgage Services, Inc.
9712 Fair Oaks Blvd, Ste C
Fair Oaks, CA 95628
Phone: 916.965.6087
Fax: 916.965.5726

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. If you cancel by mail or telegram, you must send a notice no later than midnight of (Or midnight of the third business day following the date reflected above, including Saturdays.)

I WISH TO CANCEL

Date	Homeowner(s) Signature
------	------------------------

I / We acknowledge receipt of a copy of this NOTICE OF RIGHT TO CANCEL.

X _____	X _____
Homeowner	Homeowner

Note: Please insert the date on page one (1), sign and execute this agreement on page four (4) and at the bottom of page five (5) as marked (“X”) and fax to our office listed above. By signing this agreement, you are acknowledging that your fax signature is as good as your original. This agreement shall not become binding upon WSB Mortgage Services, Inc. until accepted by an authorized member and the initial deposit is received.



WSB Mortgage Services, Inc.

BORROWER'S AUTHORIZATION

Date: _____

Borrower Name: _____

Social Security Num (Last 4): _____

Co-Borrower Name: _____

Social Security Num (Last 4 digits): _____

Subject Property Address: _____

City: _____ ST: _____ Zip Code: _____

Mortgage Servicer – 1st Mortgage: _____

Account Number: _____

Mortgage Servicer – 2nd Mortgage: _____

Account Number: _____

I/we authorize the above referenced mortgage company(s) to discuss my account with WSB Mortgage Services, Inc. and / or any holder of this form working with or representing WSB Mortgage Services, Inc. and to provide any and all information or documentation in regard to my / our accounts to them upon request. Furthermore I authorize WSB Mortgage Services, Inc. to act on my behalf in negotiating, representing and or requesting a change, modification, principal reduction, forbearance, short sale or deed in lieu of foreclosure in relation to my outstanding mortgage loan. I understand that I will be fully responsible for reviewing information that is sent by my mortgage company to WSB Mortgage Services, Inc. and fully release such mortgage company from any and all liability there under.

Borrower Signature:

Date:

Co-Borrower Signature:

Date:



WSB Mortgage Services, Inc.

ADVANCE FEE AGREEMENT FOR LOAN MODIFICATION SERVICES

This ADVANCE FEE AGREEMENT FOR LOAN MODIFICATION SERVICES (this "agreement") is made and entered into this day of ____, 20__ , by and between WSB Mortgage Services, Inc. (the "Broker") and the Principal(s)_____ (insert name(s) of the borrower(s)/principal(s) represented in this agreement) (the "Principal") for the mortgage loan modification services as described herein.

A. Preliminary Matters.

1. IMPORTANT NOTICES TO THE PRINCIPAL :

a. The amount or rate of fees specified in this agreement for services is not fixed by California law. Fees are set or established by each Broker individually and are subject to negotiation between the Principal and the Broker.

b. The Principal is compensating the Broker for services the Principal may be able to obtain at no charge from a housing counselor or by contacting the Lender(s) directly.

c. California Civil Code Section 2945.1(b)(3) prohibits a Broker from claiming, demanding, charging, collecting or receiving any compensation or advance fee from a person whose residence is in foreclosure until all of the promised services have been fully performed and completed. THIS AGREEMENT MAY NOT BE USED AND SHOULD NOT BE EXECUTED BY THE PRINCIPAL IF A NOTICE OF DEFAULT HAS BEEN RECORDED AGAINST THE SUBJECT PROPERTY LISTED BELOW.

THE PRINCIPAL CERTIFIES BY INITIALING BELOW THAT A NOTICE OF DEFAULT HAS NOT BEEN RECORDED AGAINST THE SUBJECT PROPERTY.

_____ Initials of Principal(s)

2. Information Regarding the Loan(s) and Related Property ("Subject Property") for Which the Loan Modification Services Will Be Provided:

Lender Name_____

Loan Account Number_____

Address of Property_____

Description of Existing Loan Obligation(s) on the Subject Property_____

2nd Lender Name_____

2nd Loan Account Number_____



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B. Agreement.

In consideration of the mutual promises and agreements exchanged, the Broker and the Principal agree as follows:

1. Amount and Payment of Advance Fee. The Principal agrees to pay an advance fee of Two Thousand Nine Hundred Ninety Five Dollars and 00/100 (\$2,995.00) to the Broker on the date this agreement is signed by the Principal or within _____ days of the execution of this agreement by all parties.
2. Deposit of Advance Fee and Accounting of Funds. The Broker will deposit the advance fee into Broker trust account # 1075868064, located at Bank of America 7850 Kingswood Dr. Citrus Heights, CA 95610. The Broker will provide a verified accounting of these funds to the Principal at the end of each calendar quarter following the execution of this agreement by the Principal, and at the completion or termination of this agreement (whichever occurs first).
3. Scope and Completion of, and Payment for, Loan Modification Services. The Broker shall perform the following loan modification services (without limitation) for and on behalf of the Principal. It is understood by the parties that the list below is not exhaustive, and that not all of the services listed below may be relevant to the Principal's loan(s) on the subject property.

Phase I:

a. Interview the Principal, gather and review information about the current loan(s) and terms to include:

1. Mortgage loan(s) principal balance, monthly payment amount, mortgage statements, loan documents, current interest rate, expected rate and/or payment adjustments, equity, loan(s) payment history and correspondence from the lender(s).
2. Information about the Principal's income and assets, including:
Paystubs, W2s, 1099s, benefit award letters; retirement and pension benefit statements, annuity statements, child support/alimony, tax returns, profit and loss statements, schedules of real estate owned, stock and mutual fund portfolio statements, bank statements, proof of any other income.
3. Information about the Subject Property, including:
Property profile, comparable sales, active listings, current property listing information and other applicable documents
4. Information about the Principal's ability to repay the loan(s), including:
Credit history, hardship circumstances, financial profile (assessment of income, assets, expenses and housing debt to income ratio). Loan Modification Advance Fee Agreement

b. Assist the Principal in preparing a hardship summary/letter.

c. Prepare and submit loan modification request and package of supporting documents to lender(s).



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Completion of Phase I Services. The Broker will complete these Phase I services by and in no case later than 30 calendar days from the date this agreement is made, as first above written.

Payment for Phase I Services: The Broker shall be entitled to Twenty Five percent (25%) of the advance fee (which entitlement percentage for Phase I services equals \$748.75) for the performance of the applicable and relevant services described in Phase I (and others as may be necessary and/or appropriate).

Phase II:

Phase II services are focused on the Broker's efforts to vigorously and successfully seek through the Lender(s) an offer to the Principals (which offer shall be assessed by the Broker and clearly explained to the Principals) of proactive loan modification solutions which will provide the Principals with the opportunity to remain in the Subject Property while making affordable loan payments.

- a. Contact the Lender(s) to discuss/negotiate the loan modification request(s) and package of supporting documents.
- b. Communicate regularly with the Lender(s) to attempt to negotiate new, and more favorable, loan terms on behalf of Principal.
- c. Assist the Principal in understanding and deciding about the modification terms offered by the Lender(s).
- d. Successfully negotiate and/or accomplish a loan modification for the Principal. "Successful loan modification performance" by the Broker shall have occurred if the Principal accepts one or more of the loan modifications set forth below:

Change adjustable interest rate to a fixed interest rate
Reduce fixed interest rate to a lower fixed interest rate
Reduce balance of the principal amount of the loan
Reduce adjustable interest rate / reduce CAPS of adjustable interest rate
Stop upward adjustment of adjustable interest rate
Arrange for the delinquent payment amounts to be added to the end of loan
Arrange for the delinquent payment amounts to be added to a longer loan period
Arrange for the delinquent payment amounts to be accepted in an alternative payment plan
Eliminate or reduce the delinquent payment amounts
Arrange for the lender to accept a discounted pay-off or forbearance

Completion of Phase II Services: The Broker will complete these services by _____ (date), and in no event later than 90 calendar days from the date this agreement is made, as first above written.

Payment for Phase II Services: The Broker shall be entitled to Seventy Five percent (75%) of the advance fee (the remainder of the advance fee not earned and paid for Phase I services (which entitlement percentage for Phase II services equals \$2,246.25) only for the "successful loan modification performance" of these Phase II services as described in Phase II (section d above).

4. Refund of Advance Fee Until Earned: The advance fee paid by the Principal is fully refundable until earned by the Broker. If any of the agreed upon services are not completed by the Broker by the agreed upon completion date(s), the unearned portion of the advance fee will be refunded to the Principal within



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5 business days. If this agreement is terminated by the Principal before the agreed upon completion date and before the agreed upon services are completed, the unearned advance fee will be refunded to the Principal within 5 business days.

5. Responsibilities and Obligations of the Principal: The Principal agrees to furnish the Broker with truthful and accurate information and any documents that will be required by the Broker and the Lender(s) to assess the Principal's financial status, including (without limitation) the following:

- Mortgage Statements-past three months
- Paystubs-past two pay periods
- W2 forms, 1099 forms, and/or Tax Returns-past 2 years
- Profit and Loss Statements-past 2 years (if self employed)
- Bank Statements-past 2 months
- Verification of any other income, Benefit Award Letters, Retirement Statements, Pension Benefit Statements, Annuity Statements, Child Support/Alimony
- Schedules of Real Estate owned, Stock and Mutual Fund Portfolio Statements
- Authorization for the Broker to obtain Principal information from Lender

The Principal also agrees to provide additional information or documentation within 5 days of the Broker's request.

The Principal further agrees to immediately notify the Broker of any change in the Principal's address.

6. Reasonable Efforts/No Guarantees: The Broker will make reasonable efforts to conclude a "successful loan modification performance" as described in Phase II above. However, the Principal acknowledges that the Broker cannot guarantee that the Principal's existing lender(s) will agree to a modification of the loan(s), and that Principal's existing lender(s) is not obligated to modify the terms of the loan(s) in any way and may not agree to any changes in the loan(s).

7. Governing Law: This agreement shall be governed by and construed under the laws of the State of California.

8. Amendments: Except as set forth herein, this agreement may not be amended or modified orally and no provision of this Agreement may be waived or amended except in a writing signed by the Principal and the Broker.

9. Severability: If any provision in this agreement is determined to be invalid, illegal or otherwise unenforceable, the determination will not affect any other provision of this agreement. The invalid Loan Modification Advance Fee Agreement provision will be severed from this agreement and all remaining provisions will continue to be in full force and effect.

10. Termination of Agreement: Either the Principal or the Broker may terminate this agreement at any time for any reason upon written notice to the other party. At the time of termination, all earned but unpaid fees for completed services (as set forth and described in provision number 3 of this agreement) become due and payable.

11. Indemnification: The Principal agrees to indemnify, defend and hold the broker harmless from all damages, liabilities, claims, obligations, disputes, litigation and/or judgments (and reasonable attorneys

WSB Mortgage Services, Inc.

FINANCIAL STATEMENT

BORROWER INFORMATION

Occupancy Status:			
Address of Subject Property:		City, State & Zip:	
Borrower's Name:		Borrower's SS #:	
Borrower's Mailing Address:		City State & Zip:	
Co-Borrower's Name:		Co-Borrower's SS #:	
Number of People in Household:		Number of Children:	

PROPERTY AND LEIN INFORMATION

Is Property Listed for Sale?:		How Many DOM?:	
Realtor's Name:		Realtor's Phone #:	
Have you been on any other workout agreement in the past?		No	
When and what was the outcome?			
Have you received a NOD?		Date:	
Have you received a NOTS?		Sale Date:	
Do you pay your taxes directly?:		Insurance?:	
	1st Mortgage	2nd Mortgage	Other Lien
Mortgage Company:			
Account Number:			
Current Balance:			
Monthly Payment:			
Monthly Tax Payment:			
Monthly Hazard Insurance Pmts:			
HOA Monthly Payment:			
Current Interest Rate:			
Delinquent Amount:			
Date Last Payment Received:			
Amount of Last Payment:			
Fixed or Adjustable Rate Mortgage?:			
Arm Adjustment Date:			
New Rate:			
New Payment:			
Any Additional Liens On Property:			

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ASSET INFORMATION			
Amount available to contribute to past due amount?			
LIQUID ASSETS:		ESTIMATED VALUE:	
Cash on hand:	\$		-
Checking Account Balance:	\$		-
Savings Account Balance:	\$		-
Certificates of Deposit (COD's):	\$		-
Stocks, Bonds, and Mutual Funds:	\$		-
All Retirement Assets (401(k), IRA's, etc):	\$		-
Other:	\$		-
TOTAL LIQUID ASSETS:	\$		-
NON-LIQUID ASSETS:	EST. VALUE:	BALANCE DUE	NET VALUE:
Primary Home:	\$ -	\$ -	\$ -
Other Home:	\$ -	\$ -	\$ -
Automobile 1:	\$ -	\$ -	\$ -
Automobile 2:	\$ -	\$ -	\$ -
Automobile 3:	\$ -	\$ -	\$ -
Boat:	\$ -	\$ -	\$ -
Other:	\$ -	\$ -	\$ -
TOTAL NON-LIQUID ASSETS:	\$ -	\$ -	\$ -

INCOME INFORMATION			
DESCRIPTION (MONTHLY):	BORROWER 1:	BORROWER 2:	Total
Net Monthly Pay - Primary Job:	\$ -	\$ -	\$ -
Net Monthly Pay - 2nd Job:	\$ -	\$ -	\$ -
Bonuses:	\$ -	\$ -	\$ -
Child Support/Alimony:	\$ -	\$ -	\$ -
Rental Property:	\$ -	\$ -	\$ -
Disability/Social Security:	\$ -	\$ -	\$ -
Retirement/Pension Income:	\$ -	\$ -	\$ -
Other:	\$ -	\$ -	\$ -
TOTAL MONTHLY INCOME:	\$ -	\$ -	\$ -

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EXPENSE INFORMATION				
CATEGORY:	DESCRIPTION:	MONTHLY PMT:	BALANCE DUE:	PAST DUE AMT
Property	HOA Dues:	\$ -	\$ -	\$ -
	Home Repair/Maint:	\$ -	\$ -	\$ -
Monthly Installment Payments	Automobile 1:	\$ -	\$ -	\$ -
	Automobile 2:	\$ -	\$ -	\$ -
	Installment Loan:	\$ -	\$ -	\$ -
	Student Loans:	\$ -	\$ -	\$ -
	Alimony/Child Support:	\$ -	\$ -	\$ -
	Medical Bills:	\$ -	\$ -	\$ -
	Other:	\$ -	\$ -	\$ -
Credit Card Payments		\$ -	\$ -	\$ -
Monthly Utility Payments	Electricity/Gas:	\$ -	\$ -	\$ -
	Water/Sewer:	\$ -	\$ -	\$ -
	Trash:	\$ -	\$ -	\$ -
	Phone:	\$ -	\$ -	\$ -
	Cell Phone:	\$ -	\$ -	\$ -
	Cable/Satellite:	\$ -	\$ -	\$ -
	Internet:	\$ -	\$ -	\$ -
	Other:	\$ -	\$ -	\$ -
Insurance:	Health-Dental-Vision:	\$ -	\$ -	\$ -
(if not deducted from paycheck)	Life/Disability Ins.:	\$ -	\$ -	\$ -
Car Expenses	Car Insurance:	\$ -	\$ -	\$ -
	Gasoline:	\$ -	\$ -	\$ -
	Maintenance:	\$ -	\$ -	\$ -
Household Expenses	Groceries/Toiletries:	\$ -	\$ -	\$ -
	Work/School Lunches:	\$ -	\$ -	\$ -
	Dry Cleaning:	\$ -	\$ -	\$ -
	Child Care/Day Care:	\$ -	\$ -	\$ -
Miscellaneous		\$ -	\$ -	\$ -
TOTAL EXPENSES:		\$ -	\$ -	\$ -

MONTHLY DISPOSABLE INCOME		
	Current Monthly	Recast Monthly
Combined Monthly Net Income:	\$ -	\$ -
Monthly Expenses w/o Mtg:	\$ -	\$ -
1st Mtg Payment w/Tax and Ins.:	\$ -	\$ -
2nd Mtg Payment:	\$ -	\$ -
Disposable Income:	\$ -	\$ -

Mortgagee's Signatures & Dates	
Mortgagee:	
Co-Mortgagee:	

